

## Schedule of Charges for MTB Credit Cards

Particulars	Mastercard/ VISA Classic	VISA Gold (Local)	Mastercard/ Visa Gold	Mastercard Titanium/ UnionPay Platinum/ VISA Platinum	Mastercard World/ VISA Signature
Annual Fee- Primary Card <sup>1</sup>	BDT 1,000	BDT 1,800	BDT 2,000	BDT 3,000	BDT 10,000
Annual Fee- Supplementary Card (2 <sup>nd</sup> to 4 <sup>th</sup> Card)	BDT 700	BDT 1,000	BDT 1,000	BDT 1,500	BDT 2,000
Card Replacement Fee	BDT 500	BDT 500	BDT 500	BDT 1,000	BDT 1,000
PIN Replacement Fee	BDT 300	BDT 300	BDT 300	BDT 500	BDT 500
Late Payment Fee	BDT 400 or USD 5	BDT 400 or USD 5	BDT 400 or USD 5	BDT 800 or USD 10	BDT 800 or USD 10
Interest Rate <sup>2</sup> (Per Annum)	26.50%	26.50%	26.50%	25%	24%
Excess Limit Fee <sup>3</sup>	BDT 400 or USD 5	BDT 400 or USD 5	BDT 400 or USD 5	BDT 700 or USD 10	BDT 1,000 or USD 15
Returned Card Cheque Fee <sup>4</sup>	BDT 500	BDT 500	BDT 500	BDT 500	BDT 500
Voucher Retrieval Fee <sup>5</sup>	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300
Out of Town Cheque Collection Fee <sup>6</sup>	BDT 100	BDT 100	BDT 100	BDT 200	BDT 200
Certificate Charge <sup>7</sup>	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300
Duplicate Statement Fee	BDT 200	BDT 200	BDT 200	BDT 200	BDT 200
Cash Advance Fee (MTB ATM)	BDT 150 or 2% whichever is higher	BDT 150 or 2% whichever is higher	BDT 150 or 2% whichever is higher	BDT 150 or 2% whichever is higher	BDT 150 or 2% whichever is higher
Cash Advance Fee (Other Banks' ATM)	BDT 150 (Local) /USD 3 or 2.5% whichever is higher	BDT 150 (Local) /USD 3 or 2.5% whichever is higher	BDT 150 (Local) /USD 3 or 2.5% whichever is higher	BDT 150 (Local) /USD 3 or 2.5% whichever is higher	BDT 150 (Local) /USD 3 or 2.5% whichever is higher

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<b>Card Cheque Book Fee-1<sup>st</sup> Book (10 Leaves)</b>	Free	Free	Free	Free	Free
<b>Card Cheque Book Fee (15 Leaves)</b>	BDT 200	BDT 200	BDT 200	BDT 200	BDT 200
<b>Card Cheque Book Fee (25 Leaves)</b>	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300
<b>Card Cheque Processing Fee</b>	2.00%	2.00%	2.00%	2.00%	2.00%
<b>SMS Alert Fee</b>	BDT 200	BDT 200	BDT 200	BDT 200	Free
<b>EMI Early Settlement Fee</b>	BDT 250 or 2.00% whichever is higher	BDT 250 or 2.00% whichever is higher	BDT 250 or 2.00% whichever is higher	BDT 250 or 2.00% whichever is higher	BDT 250 or 2.00% whichever is higher
<b>Markup Fee<sup>8</sup></b>	3.00%	3.00%	3.00%	3.00%	3.00%
<b>MTB Protection Plan Fee (Monthly)</b>	0.35%	0.35%	0.35%	0.35%	Free
<b>CIB Fee<sup>9</sup></b>	BDT 100	BDT 100	BDT 100	BDT 100	BDT 100

**Note:**

1. Annual Fee will be charged when the card is issued and on every anniversary in the subsequent years.
2. If the Cardholder does not pay the total outstanding amount within the payment due date, interest will be accrued on the transactions shown on the statement and any new transaction after statement date. Interest will be accrued on the transactions from the respective transaction dates. For any payment, transactions will be settled up to the payment amount and interest will be accrued on only the remaining amount from the payment date. The total accrued interest will be posted in the next statement.
3. Excess Limit Fee will be imposed if card outstanding exceeds card limit.
4. Returned Card Cheque Fee will be charged when the card cheque is returned for insufficient limit.
5. If the Cardholder requests for a transaction slip for any reason, Voucher Retrieval Fee will be applicable.
6. If the Cardholder pays bill by a collection cheque, which is out of the clearing area, Out of Town Cheque Collection Fee will be charged for cheque collection.
7. Certificate Charge will be applicable if the Cardholder requests for any certificate with respect to his/her card.
8. Markup Fee will be charged when the Cardholder transacts in any foreign currency other than USD.
9. CIB Fee will be charged when the card is issued.
10. 15% VAT will be charged as applicable.



11. Platinum/ Signature/ Titanium/World Credit Cardholders can enjoy unlimited FREE Visits to MTB Air Lounges (along with one adult and two children). Gold Credit Cardholders can enjoy four Free Visits. For any subsequent visit by Gold Cardholders or in case of any additional guest for the previously mentioned Cardholders, BDT 2,000 at Hazrat Shahjalal International Airport, Dhaka, BDT 1250 at Shah Amanat International Airport, Chattogram and BDT 750 at Osmani International Airport, Sylhet will be charged per person per visit.
12. Signature/World Credit Cardholders can enjoy ten free visits to Priority Pass Lounges in a calendar year upon passport endorsement against their respective cards. For any further visit or visits without endorsement, USD 27 per person per visit will be charged.

Clearing Cheque Processing Fees	
Particulars	Fees Inclusive of VAT
Less than BDT 50,000	NIL
BDT 50,000 to less than BDT 500,000	BDT 10.00
BDT 500,000 and above-Normal Clearing	BDT 25.00
BDT 500,000 and above- Same Day Clearing	BDT 60.00

Note: 15% VAT will be charged as applicable

## Schedule of Charges for MTB Debit Card

Particulars	VISA Electron Card	Master Gold	Visa Platinum / Mastercard Titanium/ UnionPay Platinum	Visa Signature / Mastercard World
Annual Fee	BDT 500	BDT 500	BDT 1,000	BDT 2,000
Card Replacement Fee	BDT 300	BDT 300	BDT 500	BDT 500
PIN Replacement Fee	BDT 150	BDT 150	BDT 200	BDT 200
Closing Charge	N/A	N/A	N/A	N/A
Cash Advance Fee - MTB ATM's	NIL	NIL	NIL	NIL
Cash Advance Fee - Remote On Us ATM Local	BDT 35	BDT 35	BDT 35	BDT 35
Cash Advance Fee - other ATM's (NPSB)	BDT 15	BDT 15	BDT 15	BDT 15
Balance Inquiry (NPSB)	BDT 5	BDT 5	BDT 5	BDT 5
Mini Statement (NPSB)	BDT 5	BDT 5	BDT 5	BDT 5

Note: 15% VAT will be charged as applicable



## Schedule of Charges for MTB Prepaid Card

Particulars	Fees & Charges	
	International Prepaid Card	Local Prepaid Card
Prepaid Card Annual Fee (Primary Card)	USD 20	BDT 500
Prepaid Card Annual Fee (Supplementary Card)	USD 10	Free
Cash Advance Fee (on us ATM)	N/A	N/A
Cash Advance Fee (off us ATM)	USD 2 or 2% whichever is higher	BDT 35
Card & PIN Replacement Fee	USD 5	BDT 300
Annual SMS Fees	USD 3	BDT 200
Statement Fee	USD 2	BDT 100

Note: 15% VAT will be charged as applicable