

### Schedule of Charges for MTB Credit Cards

Particulars	Mastercard/ VISA Classic	Mastercard/ Visa Gold	Mastercard Titanium/ UnionPay Platinum/ VISA Platinum	Mastercard World/ VISA Signature
Annual Fee-Primary Card <sup>1</sup>	BDT 1,500	BDT 3,000	BDT 5,000	BDT 10,000
Annual Fee-Supplementary Card <sup>2</sup>	BDT 700	BDT 1,000	BDT 1,500	BDT 2,000
Card Replacement Fee	BDT 500	BDT 500	BDT 1,000	BDT 1,000
PIN Replacement Fee (Paper Pin)	BDT 300	BDT 300	BDT 500	BDT 500
Late Payment Fee	BDT 500 or USD 6	BDT 600 or USD 7	BDT 800 or USD 9	BDT 1,000 or USD 12
Interest Rate <sup>3</sup> (Per Annum)	20%	20%	20%	20%
Excess Limit Fee <sup>4</sup>	BDT 700 or USD 8	BDT 800 or USD 9	BDT 900 or USD 10	BDT 1,000 or USD 12
Returned Card Cheque Fee <sup>5</sup>	BDT 500	BDT 500	BDT 500	BDT 500
Voucher Retrieval Fee <sup>6</sup>	BDT 300	BDT 300	BDT 300	BDT 300
Out of Town Cheque Collection Fee <sup>7</sup>	BDT 100	BDT 100	BDT 200	BDT 200
Certificate Charge <sup>8</sup>	BDT 300	BDT 300	BDT 300	BDT 300
Duplicate Statement Fee	BDT 200	BDT 200	BDT 200	BDT 200
Cash Advance Fee (MTB ATM)	BDT 200 or 2% whichever is higher	BDT 200 or 2% whichever is higher	BDT 200 or 2% whichever is higher	BDT 200 or 2% whichever is higher
Cash Advance Fee (Other Banks' ATM)	BDT 200 or 2% whichever is higher (Local) USD 3 or 3% whichever is higher (International)	BDT 200 or 2% whichever is higher (Local) USD 3 or 3% whichever is higher (International)	BDT 200 or 2% whichever is higher (Local) USD 3 or 3% whichever is higher (International)	BDT 200 or 2% whichever is higher (Local) USD 3 or 3% whichever is higher (International)
Card Cheque Book Fee- 1 <sup>st</sup> Book (10 Leaves)	Free	Free	Free	Free
Card Cheque Book Fee (15 Leaves)	BDT 200	BDT 200	BDT 200	BDT 200
Card Cheque Book Fee (25 Leaves)	BDT 300	BDT 300	BDT 300	BDT 300

<b>Card Cheque Processing Fee</b>	2.00%	2.00%	2.00%	2.00%
<b>Particulars</b>	<b>Mastercard/ VISA Classic</b>	<b>Mastercard/ Visa Gold</b>	<b>Mastercard Titanium/ UnionPay Platinum/ VISA Platinum</b>	<b>Mastercard World/ VISA Signature</b>
<b>Card Cheque Processing Fee</b>	2.00%	2.00%	2.00%	2.00%
<b>SMS Alert Fee</b>	BDT 300	BDT 300	BDT 300	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
<b>Markup Fee<sup>9</sup></b>	3.00%	3.00%	3.00%	3.00%
<b>MTB Protection Plan Fee (Monthly)</b>	0.35%	0.35%	0.35%	Free
<b>CIB Fee<sup>10</sup></b>	BDT 100	BDT 100	BDT 100	BDT 100
<b>Priority Pass Replacement Fee</b>	N/A	N/A	N/A	BDT 1000

**Note:**

- Annual Fee will be charged when the card is issued and on every anniversary in the subsequent years. From the 2<sup>nd</sup> year, a Cardholder can get annual fee waived if he/she makes 15 transactions in a year (anniversary to anniversary) and no Late Payment Fee or Excess Limit Fee was imposed during the same period. This waiver can be availed for the annual fee of the most recent year only i.e. the annual fee imposed on the latest anniversary. The Cardholder needs to call 16219 or email at [customer.service@mutualtrustbank.com](mailto:customer.service@mutualtrustbank.com) for the waiver after the fee has been charged.
- One Supplementary Card is free for Classic/Gold/Platinum/Titanium Credit Cardholders and Two Supplementary Cards are Free for Signature/World Credit Cardholders. The said charge is applicable for any additional card.
- If the Cardholder does not pay the entire Current Balance, shown in a statement, within the Payment Due Date, interest will be accrued on (1) the new transactions of that statement after the Payment Due Date and (2) balance carried forward in that statement after the Statement Date. Interest will be accrued only on the unpaid balance. The total accrued interest will be posted in the next statement.
- Excess Limit Fee will be imposed if card outstanding exceeds card limit.
- Returned Card Cheque Fee will be charged when the card cheque is returned for insufficient limit.
- If the Cardholder requests for a transaction slip for any reason, Voucher Retrieval Fee will be applicable.
- 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.
- Certificate Charge will be applicable if the Cardholder requests for any certificate with respect to his/her card.
- Markup Fee will be charged when the Cardholder transacts in any foreign currency other than USD.
- CIB Fee will be charged when the card is issued.
- 15% VAT will be charged as applicable.
- 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, BDT 750 at Osmani International Airport, Sylhet and BDT 950 at MTB Air Lounge at Cox's Bazar will be charged per person per visit.

13. 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.
14. The bank reserves the right to amend the schedule of charges from time to time.

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

Schedule of Charges for MTB Debit Cards			
Particulars	Visa Classic/ Platinum Mastercard Gold/Titanium UnionPay	Visa Signature Mastercard World	Visa Business Debit
Annual Fee	BDT 500	BDT 2000	BDT 500
Card Replacement Fee	BDT 300	BDT 500	BDT 300
PIN Replacement Fee (Paper PIN)	BDT 200	BDT 200	BDT 200
Cash Advance Fee-MTB ATMs	NIL	NIL	NIL
Cash Advance Fee-Other ATMs	BDT 15	BDT 15	BDT 15
Balance Inquiry	BDT 5	BDT 5	BDT 5
Mini Statement	BDT 5	BDT 5	BDT 5

Note:

- 15% VAT will be charged as applicable
- Cash Advance Fee is inclusive of VAT

Schedule of Charges for MTB Prepaid Cards		
Particulars	Visa Prepaid International	PayPlus
Annual Fee (Primary Card)	USD 10	BDT 500
Annual Fee (Supplementary Card)	USD 5	BDT 250
Cash Advance Fee-MTB ATMs	N/A	N/A
Cash Advance Fee-Other ATMs	USD 2 or 2% whichever is higher	<ul style="list-style-type: none"> <li>• BDT 15 (Local Transactions)</li> <li>• USD 2 or 2% whichever is higher (International Transactions)</li> </ul>
Card Replacement Fee	USD 5	BDT 300
SMS Alert	USD 3	BDT 200

<b>Mark up Fee</b>	3%	3%
<b>Statement Fee (On request)</b>	USD 2	BDT 150

**Note:**

- 15% VAT will be charged as applicable
- Cash Advance Fee is inclusive of VAT

<b>Schedule of Charges for MTB Prepaid Card: Gift Card</b>	
<b>Particulars</b>	<b>Gift Card</b>
<b>Issuance Fee (Primary Card)</b>	300
<b>Issuance Fee (Supplementary Card)</b>	N/A
<b>Cash Advance Fee-MTB ATMs</b>	N/A
<b>Cash Advance Fee-Other ATMs</b>	BDT 15
<b>Card Replacement Fee</b>	BDT 300
<b>SMS Alert</b>	N/A
<b>Statement Fee (On request)</b>	BDT 100

**Note:**

- 15% VAT will be charged as applicable
- Cash Advance Fee is inclusive of VAT
- Annual Fee is waived for the Gift Card(s) requested through MRewardz Online