

Schedule of Charges for MTB Credit Cards

Particulars	Mastercard/ VISA Classic	Mastercard/ Visa Gold	Mastercard Titanium/ UnionPay Platinum/ VISA Platinum / Angona Visa platinum	Mastercard World/ VISA Signature/ Angona Visa Signature
Annual Fee-Primary Card¹	BDT 1,500	BDT 3,000	BDT 5,000	BDT 10,000
Annual Fee-Supplementary Card²	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 Rate³ (Per Annum)	20%	20%	20%	20%
Excess Limit Fee⁴	BDT 700 or USD 8	BDT 800 or USD 9	BDT 900 or USD 10	BDT 1,000 or USD 12
Returned Card Cheque Fee⁵	BDT 50	BDT 50	BDT 50	BDT 50
Voucher Retrieval Fee⁶	BDT 300	BDT 300	BDT 300	BDT 300
Out of Town Cheque Collection Fee⁷	BDT 100	BDT 100	BDT 200	BDT 200
Certificate Charge⁸	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)	BDT 200 or 2% whichever is higher (Local)	BDT 200 or 2% whichever is higher (Local)	BDT 200 or 2% whichever is higher (Local)
	USD 3 or 3% whichever is higher (International)	USD 3 or 3% whichever is higher (International)	USD 3 or 3% whichever is higher (International)	USD 3 or 3% whichever is higher (International)
Card Cheque Book Fee-1st 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
Card Cheque Processing Fee	2.00%	2.00%	2.00%	2.00%
Fast Fund Processing Fee	2.00%	2.00%	2.00%	2.00%
SMS Alert Fee	BDT 300	BDT 300	BDT 300	BDT 300
EMI Early Settlement Fee	0.50%	0.50%	0.50%	0.50%
Markup Fee⁹	3.00%	3.00%	3.00%	3.00%
MTB Protection Plan Fee (Monthly)	0.35%	0.35%	0.35%	Free
CIB Fee¹⁰	BDT 100	BDT 100	BDT 100	BDT 100
LoungeKey Access Fee¹¹	N/A	N/A	N/A	USD 27 (per person per visit)
Wallet Transfer Fee	1.00%	1.00%	1.00%	1.00%

Note:

1. Annual Fee will be charged when the card is issued and on every anniversary in the subsequent years. From the 2nd 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 for the waiver after the fee has been charged.
2. One Supplementary Card is free for Classic/Gold/Platinum/Titanium Credit Cardholders and Two Supplementary Cards are Fee for Signature/World Credit Cardholders. The said charge is applicable for any additional card.
3. 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.
4. Excess Limit Fee will be imposed if card outstanding exceeds card limit.
5. Returned Card Cheque Fee will be charged when the card cheque is returned for insufficient limit.
6. If the Cardholder requests for a transaction slip for any reason, Voucher Retrieval Fee will be applicable.
7. 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.
8. Certificate Charge will be applicable if the Cardholder requests for any certificate with respect to his/her card.
9. Markup Fee will be charged when the Cardholder transacts in any foreign currency other than USD.
10. CIB Fee will be charged when the card is issued.
11. Signature Credit Cardholders can enjoy ten free visits to international Lounges under LoungeKey program 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.
12. 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 (international terminal) and BDT 850 (Domestic Terminal) at Hazrat Shahjalal International Airport, Dhaka, BDT 1250 at Shah Amanat International Airport, Chattogram, BDT 750 at Osmani International Airport, Sylhet, BDT 950 at MTB Air Lounge at Cox's Bazar and Saidpur will be charged per person per visit
13. 15% VAT will be charged as applicable.
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 Platinum	Visa Signature Mastercard World	Visa Business Debit	Angona Platinum	Angona Signature
Annual Fee	BDT 500	BDT 2000	BDT 500	500	1000
Card Replacement Fee	BDT 300	BDT 500	BDT 300	BDT 300	BDT 500
PIN Replacement Fee (Paper PIN)	BDT 200	BDT 200	BDT 200	BDT 200	BDT 200
Cash Advance Fee-MTB ATMs	NIL	NIL	NIL	NIL	NIL
Cash Advance Fee-Other ATMs	BDT 15	BDT 15	BDT 15	BDT 15	BDT 15
Balance Inquiry	BDT 5	BDT 5	BDT 5	BDT 5	BDT 5
Mini Statement	BDT 5	BDT 5	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	Gift Card
Annual Fee (Primary Card)	USD 10	BDT 500	300
Annual Fee (Supplementary Card)	USD 5	BDT 250	N/A
Cash Advance Fee-MTB ATMs	N/A	N/A	N/A
Cash Advance Fee-Other ATMs	USD 2 or 2% whichever is higher	<ul style="list-style-type: none"> • BDT 15 (Local Transactions) • USD 2 or 2% whichever is higher (International Transactions) 	BDT 15
Card Replacement Fee	USD 5	BDT 300	BDT 300
SMS Alert	USD 3	BDT 200	N/A
Mark up Fee	3%	3%	N/A
Statement Fee (On request)	USD 2	BDT 150	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