



SCHEDULE OF CHARGES FOR MTB CONVENTIONAL CARDS

| Schedule of Charges for MTB Credit Cards | | | | |
|---|--|------------------|---------------------------|-----------------------------------|
| Particulars | Classic | Gold | Platinum/ Titanium | Diamond / Signature/ World |
| Annual Fee- Primary Card ¹ | BDT 1,500 | BDT 3,000 | BDT 5,000 | BDT 10,000 |
| Annual Fee- Supplementary Card ² | 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 600 or USD 5 | BDT 800 or USD 7 | BDT 1,000 or USD 9 | BDT 1,200 or USD 10 |
| Interest Rate ³ (Per Annum) | 25% | 25% | 25% | 25% |
| Excess Limit Fee ⁴ | 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 ⁵ | BDT 50 | BDT 50 | BDT 50 | BDT 50 |
| Voucher Retrieval Fee ⁶ | BDT 300 | BDT 300 | BDT 300 | BDT 300 |
| Certificate Charge ⁷ | 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 | | | |
| Cash Advance Fee (Other Banks' ATM) | BDT 200 or 2% whichever is higher (Local) USD 3 or 3% whichever is higher (International) | | | |
| 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 Fee ⁸ | 3.00% | 3.00% | 3.00% | 3.00% |
| MTB Protection Plan Fee (Monthly) | 0.35% | 0.35% | 0.35% | 0.35% |
| Lounge Key Access Fee ⁹ | N/A | N/A | N/A | USD 35 (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 activated and on every anniversary of card issuance in the subsequent years. From the 2nd year, a cardholder can get annual fee waiver for his/her primary card using earned MRewardz Points. (Cardholder can visit: mrewardz.mutualtrustbank.com or call 16219 for details). 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.
2. One Supplementary Card is free for Classic/Gold/Platinum/Titanium Credit Cardholders and Two Supplementary Cards are Free for Diamond/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. 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. MTB Mastercard World/UnionPay Diamond/Visa Signature Primary Credit Cardholder are entitled to 10 complimentary Visits in a calendar year. Any accompanying guest visit will be counted into these complimentary ten visits. For any further visit or visit by the supplementary cardholder, \$35 per person per visit will be charged.
10. Only Diamond/ Platinum/ Signature/ Titanium/World Credit Cardholders can enjoy unlimited FREE Visits to MTB Air Lounges (along with one adult and two children). In case of any additional guests, 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 & Saidpur and BDT 450 at Jashore Airport will be charged per person per visit.
11. VAT will be charged as charged as per Govt. rules, as applicable.
12. 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 INTERNATIONAL DEBIT CARDS | | | | | | |
|---|--|--------------------------|------------------------------|------------------|--|---|
| Particulars | Platinum/ Business Debit | Signature/World Debit | Angona Signature Debit | Virtual Debit | TakaPay Platinum Debit | RFCD/ ERQ/ FC Debit |
| Annual Fee | BDT 800 | BDT 2000 | BDT 2000 | BDT 500 | BDT 500 | USD 15 |
| Card Replacement Fee | BDT 300 | BDT 500 | BDT 500 | N/A | BDT 300 | USD 3 |
| Cash Advance Fee- MTB ATMs | NIL | NIL | NIL | NIL | NIL | N/A |
| Cash Advance Fee-Other ATMs | <u>For Local Transactions:</u> •BDT 15 (First 5 monthly transactions) •BDT 30 (Rest of the transactions) <u>For International Transactions:</u> •USD 2 or 2% whichever is higher | | | | •BDT 15 (First 5 monthly local transactions) •BDT 30 (Rest of the local transactions) | USD 2 or 2% whichever is higher (International Transactions) |
| PIN Replacement Fee (Paper PIN) | BDT 200 | BDT 200 | BDT 200 | N/A | BDT 200 | USD 2 |
| Balance Inquiry | BDT 5 | BDT 5 | BDT 5 | BDT 5 | BDT 5 | N/A |
| Mini Statement | BDT 5 | BDT 5 | BDT 5 | BDT 5 | BDT 5 | N/A |

Note:

- VAT will be charged as per the government rules.
- Cash Advance Fee is inclusive of VAT.



| SCHEDULE OF CHARGES FOR MTB PREPAID CARDS | | | |
|---|---------------------------------|--|----------------------|
| Particulars | Prepaid International | Pay Plus | Virtual Prepaid Card |
| Annual Fee (Primary Card) | USD 10 | BDT 500 | BDT 500 ¹ |
| Annual Fee (Supplementary Card) | USD 5 | N/A | 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 | <u>For Local Transactions:</u> •BDT 15 (First 5 monthly transactions) •BDT 30 (Rest of the Transactions) <u>For International Transactions:</u> •USD 2 or 2% whichever is higher | N/A |
| Card Replacement Fee | USD 5 | BDT 300 | N/A |
| SMS Alert | USD 3 | BDT 200 | BDT 200 |
| Mark up Fee | 3% | 3% | 3% |
| Statement Fee (On request) | USD 2 | BDT 150 | BDT 150 |

Note:

1. No Issuance fee for UnionPay Virtual Prepaid Card.
2. VAT will be charged as per the government rules.
3. Cash Advance Fee is inclusive of VAT.

| SCHEDULE OF CHARGES FOR MTB BUSINESS CREDIT CARDS | |
|---|-------------------|
| Particulars | Amount |
| Annual Fee per Card | BDT 5,000 |
| Card Replacement Fee | BDT 1,000 |
| Late Payment Fee | BDT 800 or USD 9 |
| Interest Rate ¹ (Per Annum) | 25% |
| Excess Limit Fee ² | BDT 900 or USD 10 |
| Voucher Retrieval Fee | BDT 300 |
| Duplicate Statement Fee | BDT 200 |
| SMS Alert Fee | BDT 300 |
| Markup Fee ³ | 3.00% |
| CIB Fee ⁴ | AT Actual |
| Stamp Fee ⁵ | AT Actual |
| Documentation Fee | AT Actual |

Note:

- 1.If the entire Current Balance shown in a statement is not paid 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.
- 2.Excess Limit Fee will be imposed if card outstanding exceeds card limit.
- 3.Markup Fee will be charged when the Cardholder transacts in any foreign currency other than USD.
- 4.CIB Fee will be charged when the card is issued.
- 5.Appropriate value of stamps is to be affixed with charge documents.
- 6.VAT will be charged as charged as per Govt. rules, as applicable.