



Effective July 01st 2026

Charges for MTB Islamic Ujrah (Credit) Card			
Particulars	Visa Gold	Visa Platinum	Visa Signature
Annual Fee-Primary Card ¹	BDT 3,000	BDT 5,000	BDT 10,000
Annual Fee-Supplementary Card ²	BDT 1,000	BDT 1,500	BDT 2,000
Card Replacement Fee	BDT 500	BDT 1,000	BDT 1,000
PIN Replacement Fee (Paper Pin)	BDT 300	BDT 500	BDT 500
Monthly Maintenance fee (MMF) ³	2% on overdue outstanding, not more than BDT 2,000/-	2% on overdue outstanding, not more than BDT 5,000/-	2% on overdue outstanding, not more than BDT 8,000/-
Returned Card Cheque Fee ⁴	BDT 50	BDT 50	BDT 50
Voucher Retrieval Fee ⁵	BDT 300	BDT 300	BDT 300
Certificate Charge ⁶	BDT 300	BDT 300	BDT 300
Duplicate Statement Fee	BDT 200	BDT 200	BDT 200
Cash Advance Fee (MTB ATM)	BDT 200	BDT 200	BDT 200
Cash Advance Fee (Other Banks' ATM)	BDT 200 (Local) BDT 300 (International)	BDT 200 (Local) BDT 300 (International)	BDT 200 (Local) BDT 300 (International)
Fast Fund Fee ⁷	BDT 500	BDT 500	BDT 500
SMS Alert Fee	BDT 300	BDT 300	BDT 300
Currency Conversion Charge ⁸	3.00%	3.00%	3.00%
MTB Protection Plan Fee (Monthly)	0.35%	0.35%	0.35%
Lounge Key Access Fee ⁹	N/A	N/A	USD 35 (Per Person Per Visit)
CIB Fee	At Actual	At Actual	At Actual
Wallet Transfer Fee	BDT 100	BDT 100	BDT 100

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. First one Supplementary Card is free for Gold/Platinum Cardholders and First two supplementary cards are Free for Signature Cardholders. The said charge is applicable for any additional card.
3. Monthly Maintenance Fee (MMF)/Ujrah to be charged on monthly basis by the bank to the Cardholder on continuous services & privileges provided. The bank, at its absolute discretion, may allow rebate on Monthly Maintenance Fee (MMF/Ujrah) in case of outstanding on payment due date (EOD) remain less than Tk. 100,000 for Gold, Tk. 250,000 for Platinum, and Tk. 400,000 for Signature card type. MMF can be reviewed & re-fixed by the Bank at any time depending on prevailing market conditions.



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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. Certificate Charge will be applicable if the Cardholder requests for any certificate with respect to his/her card.
7. Maximum amount that can be transferred in a single Fast Fund transaction is BDT 1 Lac.
8. Currency Conversion Charge will be charged when the Cardholder transacts in any foreign currency other than USD.
9. Signature Cardholders 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 Platinum/Signature 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. Bank can arrange insurance coverage for Cardholder from Takaful Operator/Conventional insurance company in absence of well rated Takaful Operator/Shari'ah permitted inconvenience to obtain Takaful coverage. Availing insurance coverage is optional for cardholder. Insurance premium will be charged to Cardholder.
12. The Bank reserves the right to amend the schedule of charges from time to time.
13. VAT will be charged as charged as per Govt. rules, as applicable.

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
BDT 500,000 and above-Normal Clearing	BDT 25
BDT 500,000 and above- Same Day Clearing	BDT 60



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Charges for MTB Islamic Debit Cards	
Particulars	Visa Platinum
Annual Fee	BDT 500
Card Replacement Fee	BDT 300
PIN Replacement Fee (Paper PIN)	BDT 200
Cash Advance Fee-MTB ATMs	NIL
Cash Advance Fee-Other ATMs	• BDT 15 (First 5 monthly transaction below BDT 20,000) • BDT 30 (Rest of Local Transactions)
Balance Inquiry	BDT 5
Mini Statement	BDT 5

Note:

- VAT will be charged as per Govt. rules, as applicable
- Cash Advance Fee is inclusive of VAT