Mutual Trust Bank PLC™
মিউচুয়াল ট্রাস্ট ব্যাংক পিএলসি
you can bank on us

Effective from October 15th, 2026

SCHEDULE OF CHARGES FOR MTB CONVENTIONAL CREDIT CARDS

Particulars	Classic	Gold	Platinum/ Titanium	Diamond / Signature/ World	FC Signature
Annual Fee- Primary Card[1]	BDT 1,500	BDT 3,000	BDT 6,000	BDT 12,000	USD 100
Annual Fee- Supplementary Card[2]	BDT 750	BDT 1,500	BDT 3,000	BDT 6 ,000	USD 50
Card Replacement Fee	BDT 500	BDT 500	BDT 1,000	BDT 1,000	USD 10
Late Payment Fee	BDT 1,000	BDT 1,000	BDT 1,200	BDT 1,200	USD 10
Interest Rate[3] (Per Annum)	25%	25%	25%	25%	25%
Excess Limit Fee[4]	BDT 1,000	BDT 1,000	BDT 1,500	BDT 1,500	USD 15
Voucher Retrieval Fee[5]	BDT 300	BDT 300	BDT 300	BDT 300	USD 3
Certificate Charge[6]	BDT 300	BDT 300	BDT 300	BDT 300	USD 3
Duplicate Statement Fee	BDT 200	BDT 200	BDT 200	BDT 200	USD 2
Cash Advance Fee (MTB ATM)	3%				N/A
Cash Advance Fee (Other Banks' ATM)	3%				
Fast Fund Processing Fee	2.00%	2.00%	2.00%	2.00%	N/A
SMS Alert Fee	BDT 300	BDT 300	BDT 300	BDT 300	USD 3
EMI Early Settlement Fee	2.00%	2.00%	2.00%	2.00%	2.00%
Markup Fee[7]	3.00%	3.00%	3.00%	3.00%	3.00%
MTB Protection Plan Fee (Monthly)	0.35%	0.35%	0.35%	0.35%	0.35%
Lounge Key Access Fee[8]	N/A	N/A	N/A	USD 35 (per person per visit)	USD 35 (per person per visit)
CIB Fee	At Actual	At Actual	At Actual	At Actual	At Actual
Wallet Transfer Fee	1.00%	1.00%	1.00%	1.00%	N/A

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 as per the following Matrix;

Type of MTB Credit Card	Annual Card fee (including VAT)	Required reward points for annual fee waiver			
		100%	75%	50%	25%
Mastercard World/Unionpay Diamond/ Visa Signature Credit	13,800	14,000	10,500	7,000	3,500
Mastercard Titanium/Unionpay Platinum/Visa Platinum Credit	6,900	7,000	5,250	3,500	1,750
Mastercard/Visa Gold Credit	3,450	3,000	2,250	1,500	750
Mastercard/Visa Classic Credit	1,725	1,000	750	500	250

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 Classic/Gold/Platinum/Titanium Credit Cardholders and First 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.

Corporate Head Office: MTB Centre, 26 Gulshan Avenue, Gulshan 1, Dhaka 1212, Bangladesh
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4. Excess Limit Fee will be imposed if card outstanding exceeds card 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. Markup Fee will be charged when the Cardholder transacts in any foreign currency other than USD.
8. 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 (in equivalent BDT)** per person per visit will be charged.
9. Only Platinum/ Titanium/ Diamond / Signature/ World Credit Cardholders can enjoy unlimited FREE Visits to MTB Air Lounges (along with one adult and two children for Primary Cardholder). 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.
10. VAT will be charged as charged as per Govt. rules, as applicable.
11. 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*	**For Local Transactions:** •BDT 15 (First 5 monthly transactions) •BDT 30 (Rest of the transactions) **For International Transactions:** •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
Markup Fee*	3.00%	3.00%	3.00%	3.00%	N/A	3.00%
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.
- Markup Fee will be charged when the Cardholder transacts in any foreign currency other than USD

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SCHEDULE OF CHARGES FOR MTB PREPAID CARDS								
Particulars	Pay Plus	Virtual Prepaid	Visa Bond Prepaid	Visa Virtual Bond Prepaid	Visa Edupay Prepaid	Visa Virtual Edupay	Business Prepaid	International Prepaid
Annual Fee (Primary Card)	BDT 500	BDT 500[1]	BDT 3000	BDT 1000	BDT 1000	BDT 700	BDT 2000	USD 10
Annual Fee (Supplementary Card)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	USD 5
Cash Advance Fee- MTB ATMs	N/A	NIL	N/A	N/A	N/A	N/A	N/A	N/A
Cash Advance Fee- Other ATMs	For Local Transactions: •BDT 15 (First 5 monthly transactions) •BDT 30 (Rest of the Transactions) For International Transactions: •USD 2 or 2% whichever is higher	N/A	N/A	N/A	N/A	N/A	N/A	USD 2 or 2% whichever is higher
Card Replacement Fee	BDT 300	N/A	BDT 500	N/A	BDT 500	N/A	BDT 500	USD 5
SMS Alert	BDT 200	BDT 200	BDT 200	BDT 200	BDT 200	BDT 200	BDT 300	USD 3
Mark up Fee	3%	3%	3%	3%	3%	3%	3%	3%
Statement Fee (On request)	BDT 150	BDT 150	BDT 150	BDT 150	BDT 150	BDT 150	BDT 150	USD 2

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.
4. Markup Fee will be charged when the Cardholder transacts in any foreign currency other than USD.

SCHEDULE OF CHARGES FOR MTB BUSINESS CREDIT CARD	
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

Notes:

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.

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