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

Effective from October 15th, 2026

SCHEDULE OF CHARGES FOR MTB ISLAMIC UJRAH CARDS

Particulars	Visa Gold	Visa Platinum	Visa Signature
Annual Fee-Primary Card[1]	BDT 3,000	BDT 6,000	BDT 12,000
Annual Fee-Supplementary Card[2]	BDT 1,500	BDT 3,000	BDT 6,000
Card Replacement Fee	BDT 500	BDT 1,000	BDT 1,000
Monthly Maintenance fee (MMF)[3]	BDT 2,000	BDT 5,000	BDT 8,000
Voucher Retrieval Fee[4]	BDT 300	BDT 300	BDT 300
Certificate Charge[5]	BDT 300	BDT 300	BDT 300
Duplicate Statement Fee	BDT 200	BDT 200	BDT 200
Cash Advance Fee (MTB ATM)	BDT 300	BDT 300	BDT 300
Cash Advance Fee (Other Banks' ATM)	BDT 300	BDT 300	BDT 300
Fast Fund Fee[6]	BDT 500	BDT 500	BDT 500
SMS Alert Fee	BDT 300	BDT 300	BDT 300
Markup Fee[7]	3.00%	3.00%	3.00%
MTB Protection Plan Fee (Monthly)	0.35%	0.35%	0.35%
Lounge Key Access Fee[8]	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 as per the following matrix:

Type of MTB Islamic Ujrah Card	Annual Card fee (including VAT)	Required reward points for annual fee waiver			
		100%	75%	50%	25%
Visa Islamic Signature	13,800	14,000	10,500	7,000	3,500
Visa Islamic Platinum	6,900	7,000	5,250	3,500	1,750
Visa Islamic Gold	3,450	3,000	2,250	1,500	750

   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 MMF/Ujrah on the basis of customer's credit history. The bank, may allow rebate on Monthly Maintenance Fee (MMF/Ujrah) in case of remaining outstanding is less than BDT 100,000 for Gold, BDT 250,000 for Platinum, and BDT 400,000 for Signature card type. MMF can be reviewed & re-fixed by the Bank at any time depending on prevailing market conditions.

Corporate Head Office: MTB Centre, 26 Gulshan Avenue, Gulshan 1, Dhaka 1212, Bangladesh
Phone: +880 (2) 5881 2298, 222 283 966, Fax: +880 (2) 222 264 303, SWIFT: MTBLBDDH, E-mail: info@mutualtrustbank.com
www.mutualtrustbank.com

4. If the Cardholder requests for a transaction slip for any reason, Voucher Retrieval Fee will be applicable.
5. Certificate Charge will be applicable if the Cardholder requests for any certificate with respect to his/her card.
6. Maximum amount that can be transferred in a single Fast Fund transaction is BDT 1 Lac.
7. Markup Fee will be charged when the Cardholder transacts in any foreign currency other than USD.
8. 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/Signature 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. 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.
11. The Bank reserves the right to amend the schedule of charges from time to time.
12. 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 10.00
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 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 transactions 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

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