

PARTICULARS	VISA GOLD	VISA PLATINUM-REGULAR	VISA PLATINUM-RFCD	VISA PLATINUM-ERQ	VISA PREPAID	VISA HAJJ
General						
Payment due date from statement date	15 days	15 days			-	-
Minimum amount due	5% of the outstanding amount and Instalment amount (If any).				-	-
Cash withdrawal Limit	50% of the available card limit	50% of the available card limit			50% of the available card limit	50% of the available card limit
Fees & Charges						
Annual/Renewal/Issuance Fee-Primary Card	TK. 3,000	TK. 3,500	USD 50	USD 50	TK. 1,000	TK. 1,000
Supplementary Card	Free up to 2 Card	Free up to 2 Card	Free up to 1 Card	-	-	-
Annual Fee- Supplementary Card	TK. 1,000 For 3 rd card and onwards	TK. 1,000 For 3 rd card and onwards	USD 25	-	-	-
Card replacement fee	TK. 500	TK. 500	USD 10	USD 10	TK. 500	TK. 500
Late payment fee	TK. 600/USD 15	BDT 700/USD 15	USD 12	USD 12	-	-
PIN replacement fee	TK. 400	TK. 400	USD 5	USD 5	TK. 400	TK. 400
Cash withdrawal fee	TK. 200/USD 3	TK. 200/USD 3	USD 3	USD 3	Local: TK.10/15/ 40 Cross Border: TK. 200	TK. 200
Over limit fee	TK. 1,000/USD 15	BDT 1,200/USD15	USD 15	USD 15	-	-
Fund transfer- Card to MFS	0.50% or Tk.20 which one is higher	0.50% or Tk.20 which one is higher	-	-	0.50% or Tk.20 which one is higher	
VMT Money Send- MFS to Card Payment	TK. 50	TK. 50	-	-	-	-
Cheque book fee- 1st one	Complementary	Complementary	-	-	-	-
Cheque book fee- For 2nd book and onwards	TK. 250	TK. 250	-	-	-	-
Cheque processing fee	1.25% or Tk.100 which one is higher	1.25% or Tk.100 which one is higher	-	-	-	-
Cheque returns fee (Insufficient Fund)	TK. 250	TK. 250	-	-	-	-
Duplicate e- statement – Each statement	TK. 100	TK. 100	USD 2	USD 2	TK. 100	TK. 100
Certificate issuance fee	TK. 200	TK. 200	USD 3	USD 3	TK. 200	TK. 200
SMS notification fee- Annually	TK. 200	TK. 200	USD 2	USD 2	TK. 200	TK. 200
Sales voucher retrieval fee - for each retrieval	TK. 500/USD10	TK. 500/USD10	USD 10	USD 10	TK. 500	TK. 500
Video footage retrieval- for each one	TK. 1500	TK. 1500	-	-	TK. 1500	TK. 1500
Insurance fee	TK. 0.29% of the outstanding amount	TK. 0.29% of the outstanding amount	-	-	-	-
CIB fee	TK. 150	TK. 150	USD 2	USD 2		
Balaka Lounge Facility - Primary Cardholder only	Gold: \$23	Complementary	Complementary	Complementary	-	-
Worldwide Airport lounge Facility- Lounge key	Complementary: 02 Visit Regula visit: Cardholder \$ 35 & Guest \$ 35	Complementary: 04 Visit Regula visit: Cardholder \$ 35 & Guest \$ 35	Complementary:4 Visit	Complementary:4 Visit	-	-
Excess balance refund fee	1% of the excess balance	1% of the excess balance	-	-	1% of the excess balance	1% of the excess balance
Mark up Fee- International Transactions	3%	3%	3%	3%	3%	3%

Monthly Payable Profit Charge:

S/L	Outstanding-BDT	Fee-BDT	Outstanding-USD	Fee-USD
1	0- 500	0	0-5.0	0
2	501- 20,000	400	5.01-200	5
3	20,001 - 50,000	750	200.01-500	10
4	50,001 - 75,000	1,500	500.01-1000	15
5	75,001 - 1,00,000	1,750	1,000.01-1,500	25
6	1,00,001-1,50,000	2,500	1,500.01-2,000	35
7	1,50,001-2,00,000	3,500	2,000.01-2,500	45
8	2,00,001-2,50,000	4,500	2,500.01-3,000	55
9	2,50,001-3,00,000	5,500	3,000.01-4,000	70
10	3,00,001-3,50,000	6,500	4,000.01-5,000	90
11	3,50,001-4,00,000	7,500	5,000.01-6,000	110
12	4,00,001 -4,50,000	8,500	6,000.01-7,000	140
13	4,50,001 -5,00,000	9,500	8,000.01-10,000	180
14	5,00,001 -6,00,000	11,000	10,000.01-15,000	250
15	6,00,001-8,00,000	14,000	15,000.01-20,000	350
16	8,00,001-10,00,000	18,000	20,000+	600
17	10,00,001-15,00,000	25,000	-	-
18	15,00,001-20,00,000	35,000	-	-
19	20,00,000+	60,000	-	-

Excise Duty:

Debit/ Credit Balance	Excise Duty
TK. 1 – TK. 3,00,000	Nil
TK. 3,00,001 – TK. 5,00,000	Tk.150
TK. 5,00,001 – TK. 10,00,000	Tk.500
TK. 10,00,001 – TK. 50,00,000	Tk.3,000
TK. 50,00,001 - TK. 1,00,00,000	Tk.5,000
TK. 1,00,00,001 – TK. 2,00,00,000	Tk.10,000
TK. 2,00,00,001 – TK. 5,00,00,000	TK. 20,000
Tk. 5,00,00,001 to onwards	TK. 50,000

Other Charges:

Particulars	NPSB	Q-CASH
Cash Withdrawal-ATM	Max. TK. 15 (Including VAT)	Max. TK. 10 (Including VAT)
Balance Query-ATM	Max. TK. 5 (Including VAT)	-
Mini Statement-ATM	Max. TK. 5 (Including VAT)	-

Terms & Conditions:

- Tijarah Gold and Platinum Card Annual Fee/Renewal fee will be waived under 12/15 POS and E-commerce transactions and minimum transaction amount shall be BDT 500 or equivalent USD Transactions except VMT Transaction, Card cheque and any type of cash nature transactions**.
- Domestic transactions using NPSB and Q-CASH network will charge as per NPSB AND Q-CASH schedule of Charges.
- Government Excise fee will be realized annually based on the highest end of the day balance in previous year and it may time to time change as per Govt. directives.
- Other applicable fees and charges (if any) will be imposed as per Government, Bangladesh Bank, NBR etc. directives.
- 15% VAT will be added with fees and charges where applicable.