

Most Important Document (MID) - Credit Card Application

Credit Card Schedule of Charges

Dear Applicant,

Thank you for your interest in OBL Credit Card. To ensure clarity regarding the Bank's offer, we request you to go through the declaration and salient points given below & the opposite side of this form and sign your acceptance for the same.

FEES & CHARGES OF CREDIT CARDS	Classic Dual	Gold Dual	Platinum
General			
● Payment Due Date from Statement	15 days		
● Minimum Amount Due	5% or BDT. 500 or USD 10, whichever is higher		
● Cash Advance Limit	50% of Credit Limit		
● Maximum interest-Free days available (in case of 100% payment of current balance on or before due date)	45 days		
Fees			
	BDT	BDT	BDT
● Annual Fee (Primary Card)	1,500	3,000	4,000
● Annual Fee (Supplementary Card)			
● 1st Supplementary Cards	FREE	FREE	FREE
● 2nd Supplementary Card & onwards	BDT 500	BDT 500	BDT 500
● Card Replacement Fee	BDT 300	BDT 300	BDT 300
● PIN Replacement Fee	BDT 200	BDT 200	BDT 200
● Late Payment Fee (if minimum due is not paid within due date)	BDT 400\USD 5	BDT 400\USD 5	BDT 400\USD 5
● Over Limit Fee	BDT 300\USD 5	BDT 300\USD 5	BDT 300\USD 5
● Conversion	FREE	FREE	FREE
● Global Usage Privileges Fee	FREE	FREE	FREE
● Access to Balaka Business Lounge/ Priority Pass	Not Applicable	Not Applicable	Applicable
● Plastic Charge (if required)	BDT 200		
Other Fees & Charges			
● Finance Charge on all transaction types calculated from statement date till payment due date (calculated on average daily balance method)	24% per Year *		
● Balance Transfer	22% per Year		
● Cash Advance Fee (ATM\Bank POS)	1% of the withdrawal amount (Minimum BDT 50) in whichever is higher		
● Cash Advance Fee (ATM)	Others/ NPSB	1.5% of the withdrawal amount (Minimum BDT 100) in whichever is higher	
	VISA	2.5% of the withdrawal amount (Minimum BDT 150 & USD 5) in whichever is higher	
● Duplicate Statement (For every month)	BDT 50		
● Duplicate Statement (beyond last 2 months)	BDT 100		
● Returned Cheque Fee (due to insufficient fund)	BDT 300		
● Voucher Retrieval Fee (For every months)	BDT 50		
Certificate Charge	BDT 200		
● Safety ONE Insurance Charge	0.35% of the Statement Balance as at the Statement date		
● Cheque Book Issuance Fee :			
● 1st Card Cheque Book (10 Leaves)	FREE*		
● 2nd Cheque Book & onwards	BDT 200*		
● Card Cheque Processing Fee	1% ~ 1.5% of the Card Cheque Amount*		
● Internet Banking	FREE		
● e-Statements	FREE		
● Cheque Collection Fee	Regular Charge as per Schedule of Charges		
● Transaction Alert SMS	BDT 150*		
● CIB Charge	BDT 100 including VAT* (Include with Annual Fee)		
● CCTV Footage/ Fee	OBL ATM's Video	BDT 1500	
	Other Bank's ATM's Video	As per Other Bank's Policy	

* Subject to management decision. Time to time

Note:

- Transactional fees will be applicable for any one (First choice- OBL, Second choice - Q-Cash, Third choice - NPSB or Default choice - VISA).
- Renewal fee will not be charged for both primary and supplementary Credit card if total number of any transaction is 18 or above over the year
- Automatic enrollment will be made in case of SMS, Transaction Alert & Insurance service.
- Additional expenses, e.g. postage, cable courier, Fax, legal fee etc. will be charged where applicable.
- Credit card type will depend on the limit assigned to the card by the credit department.
- Bank reserves the right to change/ amend the Schedule of Charges as per Bangladesh Bank instruction which would be updated on our web site time to time
- 15% VAT is applicable on all fees, commission and charges except in cases where an exemption is approved by NBR.
- Additional facilities lim : (a) Insurance facilities (applicable age 18 to 60 years), (b) Card Cheque facilities/ POS, (c) Dual Currency Card (d) Email Facilities, (e) Transaction Alert SMS, (f) Payment Confirmation SMS, (g) Card Delivery Alert.