

SCHEDULE OF CHARGES: CREDIT CARDS

TITLE	Credit Card Fees and Charges			
TYPE	NATURE	RATE		
Annual Fee (Primary Card)	Fee	Classic Dual	Gold Dual	Platinum Dual
		Tk. 1,500/-	Tk. 3,000/-	Tk. 5,000/-
Annual Fee (Secured Card)	Fee	Tk. 1,000/-	Tk. 2,000/-	Tk. 4,000/-
Annual Fee (Supplementary Card)	Fee	Free	Free	Free
1 st Supplementary Card				
2 nd Supplementary Card	Fee	Tk. 500/-	Tk. 700/-	Tk. 1,000/-
Finance Charge	Charges	24% per year		
CIB Charge	Charges	Tk. 200/- (upon issuance)		
Credit Card Replacement fee	Fee	Tk. 500/-	Tk. 700/-	Tk. 1,000/-
Priority Pass Replacement Fee for Platinum Card	Fee	Tk. 1,000/-		
Credit Card PIN Replacement fee	Fee	Tk. 300/-	Tk. 300/-	Tk. 500/-
Cash Advance Fee (OBL ATM/Bank POS)	Fee	1.5% of the withdrawal amount (Minimum Tk. 100/-) whichever is higher		
Cash Advance Fee (NPSB /Other ATM Network)	Fee	2% of the withdrawal amount (Minimum Tk.150/-) whichever is higher		
Cash Advance Fee (International Network)	Fee	3% of the withdrawal amount (Minimum Tk. 200/- or USD 5) whichever is higher		
Duplicate Statement (For every month)	Charges	Tk. 50/- Per month, Minimum Tk. 100/- whichever is higher		
Voucher Retrieval Fee (For every months)	Fee	Tk. 100/-		
Certificate Charge	Charges	Tk. 300/-		
Safety ONE Insurance Charge	Charges	0.35% of the Statement Balance as at the Statement date		
Smart Transfer Processing Fee (OBL Account / Wallet/ Other Bank Account/ Others)	Fee	1.5% of the transfer amount, Minimum Tk. 100/- whichever is higher		
Add Money to OK Wallet From OBL Credit Card	Charge	0.5% of the Transfer amount		

Smart EMI Processing Fee	Fee	1% of the EMI amount, Minimum Tk. 100/- Whichever is higher		
Excess Over Limit Charge	Charge	Tk. 500/- or USD 5	Tk. 700/- or-USD 8	Tk. 1,000/- or USD 10
Late Payment Fee	Fee	Tk. 500/- or USD 5	Tk. 500/- or USD 5	Tk. 700/- or USD 8
e- Statements	Charges	FREE		
Access to Lounge Facility (Local/International)	Charge	USD 27 (4 Free visit per Calendar Year for Cardholder)		
International Transaction Charge/Markup	Charge	3% of Transaction Amount		
NID Verification	Charge	Tk. 10/- (Upon Issuance)		
Cash Advance Limit	Feature	50% of Credit Limit		
Payment Due Date from Statement	Feature	15 Days from Statement		
Maximum Interest Free days available	Feature	45 Days		
Minimum Amount Due	Feature	3% of the Outstanding Amount		
TITLE	ALERT/CCTV/ATM			
TYPE	NATURE	RATE		
Transaction Alert SMS	Charges	Tk. 200/-		
OBL ATM 's Video	Fee	Tk. 3,000/-		
Other Bank's ATM	Fee	Other Bank Charge Plus Tk. 500/-		

Note:

1. Transaction fees will be applicable for any one (First Choice –OBL, Second Choice-Q-Cash, Third Choice-NPSB or Default Choice-VISA).
2. 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.
3. Automatic enrollment will be made in case of SMS, Transaction Alert & Insurance Service.
4. Additional expenses, e.g. postage, cable courier, Fax, Legal Fee etc. will be charged where applicable.
5. Credit Card type will depend on the limit assigned to the card by the credit department.
6. Bank reserves the right to change/amend the schedule of Charges as per Bangladesh Bank instruction which would be update on our website time to time.
7. 15% VAT is applicable on all fees, commission and charges except in case where an exemption is approved by NBR.
8. Additional facilities: (a) Insurance Facilities (applicable age 18 to 60 years), (b) Dual Currency Card, (c) Email Facilities (d) Transaction Alert SMS, (e) Payment Confirmation SMS, (f) Card Delivery Alert

****Effective Date : 1 June, 2020**