

CARDS Schedule of Charges (Prepaid & Debit Card) 2016		
PREPAID CARD FEES & CHARGES		Rate
HAJJ CARD	Issuing Fee	Free
	1 Backup Card	Free
	Cash Advance Fee (Per Trxn)	USD 1
	Loading Fee	Free
	Card Replacement Fee	Free
	PIN Replacement Fee	Free
	Sales Slip\Statement Retrieval Fee	Free
	Refund Fee	Free
	Monthly Maintenance Fee (Unutilized Fund)	1% or USD 2 whichever is Lower
TRAVEL CARD	Issuing Fee	USD 10
	1 Backup Card	Free
	Cash Advance Fee	2% or USD 2 whichever is higher
	Loading Fee	Free
	Statement Retrieval Fee (Monthly)	USD 1
	Refund Fee (A/C Transfer)	Free
	Refund Fee (Pay order)	Regular Charge as per Schedule of Charges
VERSATILE CARD	Issuing Fee	BDT 200
	Cash Advance Fee	On Us (NA) and for VISA (As Per Schedule of Charges)
	Loading Fee / Recharge	Free
	PIN Replacement Fee	BDT 200
	Refund Fee (A/C Transfer)	Free
	Refund Fee (Pay order)	Regular Charge as per Schedule of Charges
DEBIT CARD FEES & CHARGES		Rate
Annual Fee	Domestic	BDT 400
	School Banking	Free
Card Replacement Fee	Domestic	BDT 200
	School Banking	BDT 200
PIN Replacement Fee	Domestic	BDT 200
	School Banking	BDT 100
Cash withdrawal Fee	OBL ATM	Free
	Q Cash	BDT 10
	NPSB	BDT 15
	Visa Others	BDT 30
	BRAC Bank	BDT 15
	DBBL	BDT 30
<ol style="list-style-type: none"> 1. 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 2. 15% VAT is applicable on all fees, commission and charges except in cases where an exemption is approved by NBR 		

**Effective Date: April 20, 2016