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# SCHEDULE OF CHARGES

**Effective from: July 01, 2022**

## SCHEDULE OF CHARGES: CARDS (DEBIT, CREDIT & PREPAID)

TITLE	Credit Card Fees and Charges			
TYPE	NATURE	RATE		
Annual Fee (Primary Card) <i>Having 18 transactions (POS/ATM/E-Com) Annual Fee will be "NIL"</i>	Fee	Classic Dual/Local Tk.1,500/-	Gold Dual/Local Tk.3,000/-	Platinum Dual/Local Tk. 5,000/-
Annual Fee (Secured Card) <i>Having 18 transactions (POS/ATM/E-Com) Annual Fee will be "NIL"</i>	Fee	Tk. 1,000/-	Tk. 2,000/-	Tk. 4,000/-
Annual Fee (Supplementary Card) 1 <sup>st</sup> Supplementary Card	Fee	Free	Free	Free
2 <sup>nd</sup> Supplementary Card	Fee	Tk. 500/-	Tk. 700/-	Tk. 1,000/-
Finance Charge	Charges	20% 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/ e-Pin Replacement Fee	Fee	Tk. 300/-	Tk. 300/-	Tk. 500/-
Cash Advance Fee (OBL ATM)	Fee	1.5% of the withdrawal amount, Minimum Tk. 100/- whichever is higher		
Cash Advance Fee- ATM Network (NPSB & Other Network/Other Bank POS)	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	Charges	0.5% of the transfer amount		
Smart EMI Processing Fee	Fee	1% of the Transaction amount, Minimum Tk. 100/- whichever is higher		
Smart EMI Early Settlement Fee	Fee	0.5% of the Outstanding amount		

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		
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		
Card Closure Fee	Fee	TK 300/-		
Any bill payment from OBL Card using ONE App	Charge	TK 10/-		
<b>TITLE</b>	<b>CCTV / ATM / ALERT</b>			
<b>TYPE</b>	<b>NATURE</b>	<b>RATE</b>		
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/-		
<b>TITLE</b>	<b>FOR DEBIT CARDS ONLY</b>			
<b>TYPE</b>	<b>NATURE</b>	<b>RATE</b>		
Annual Fee	Fee	Tk. 500/-		
Card Replacement Fee	Fee	Tk. 300/-		
PIN / e- PIN Replacement Fee	Fee	Tk. 200/-		
<b>TITLE</b>	<b>PRE PAID CARD</b>			
<b>TYPE</b>	<b>NATURE</b>	<b>RATE</b>		
		<b>HAJJ</b>	<b>TRAVEL</b>	<b>VERSATILE</b>
Hajj Card/ Travel Card/ Versatile Card	Issuing Fee	Free	USD 10	Tk. 200/-
	1 (One) Backup Card	Free	Free	N/A
	Cash Advance Fee (Per Transactions)	USD 1	2% or USD 2, whichever is higher	Free
	Loading Fee	Free	Free	Free
	Card Replacement Fee	Free	Tk. 200/-	Tk. 200/-
	PIN / e- PIN Replacement Fee	Free	Tk. 200/-	Tk. 200/-
	Sales Slip/Statement Retrieval Fee	Free	USD 1	Tk. 100/-
	Refund Fee – A/C Transfer	Free	Free	Free
	Monthly Maintenance Fee (unutilized amount)	1% or USD 2, whichever is lower	Free	Free

	Refund Fee (pay order)	Free	Regular PO issue charge	Regular PO issue charge
	Transaction Statement Fee	Free	USD 3/-	Tk. 100/-
<b>TYPE</b>	<b>NATURE</b>	<b>NETWORK</b>		<b>RATE</b>
Debit Card and Prepaid Card (For local transaction only)		OBL ATM		FREE
		ATM transaction receipt		Tk. 3/-
	Cash withdrawal Fee (ATM)	Q CASH		Tk. 10/-
		NPSB		Tk. 15/-
		VISA – OTHERS		Tk. 30/-
	Cash Withdrawal Fee	POS Machine		Tk.20/-

*Note:*

- 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.
- 3) Excise Duty applicable as per government policy.