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# SCHEDULE OF CHARGES

**Effective from: January 01, 2025**

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

TITLE	Credit Card Fees and Charges			
TYPE	NATURE	RATE		
Annual Fee (Primary Card)	Fee	Classic Dual/Local	Gold Dual/Local	Platinum Dual/Local
		BDT 1,500/-	BDT 3,000/-	BDT 5,000/-
Annual Fee (Secured Card)	Fee	BDT 1,000/-	BDT 2,000/-	BDT 4,000/-
Having 18 transactions (POS/Bangla QR/E-Com Only) Annual Fee will be "NIL"		- Minimum Transaction must be BDT 500 or USD 5 - No Late Payment charge or Excess over limit for that particular Year		- Minimum Transaction must be BDT 1,000 or USD 10 - No Late Payment charge or Excess over limit for that particular Year
Annual Fee (Supplementary Card)	Fee	Free	Free	Free
1 <sup>st</sup> Supplementary Card		BDT 500/-	BDT 700/-	BDT 1,000/-
2 <sup>nd</sup> Supplementary Card	Charges	BDT 200/- (upon issuance)		
Credit Card Replacement Fee	Fee	BDT 500/-	BDT 700/-	BDT 1,000/-
Priority Pass Replacement Fee for Platinum Card	Fee			BDT 1,000/-
Credit Card PIN/ e-Pin Replacement Fee	Fee	BDT 300/-	BDT 300/-	BDT 500/-
Cash Advance Fee (OBPLC ATM)	Fee	1.5% of the withdrawal amount, Minimum BDT 100/- whichever is higher		
Cash Advance Fee- ATM Network (NPSB & Other Network/Other Bank ATM)	Fee	2% of the withdrawal amount, Minimum BDT 150/- whichever is higher		
Cash Advance Fee (International Network)	Fee	3% of the withdrawal amount or Minimum USD 5, whichever is higher		
Monthly Interest Rate (General)	Charges	2.09%	2.09%	2.09%
Monthly Interest Rate for Secured Card	Charges	1.67%	1.67%	1.67%
Duplicate Statement (For every month)	Charges	BDT 50/- per month, Minimum BDT 100/- whichever is higher		

Voucher Retrieval Fee (For every month)	Fee	BDT 100/-
Certificate Charge	Charges	BDT 300/-
Safety ONE Insurance Charge	Charges	0.35% of the Statement Balance as at the Statement date
Smart Transfer Processing Fee (OBPLC Account / Wallet/ other bank account/others)	Fee	1.5% of the transfer amount, Minimum BDT 100/- whichever is higher
Smart EMI Processing Fee	Fee	1% of the Transaction amount, Minimum BDT 100/- whichever is higher
Smart EMI Early Settlement Fee	Fee	0.5% of the Outstanding amount

Excess Over Limit Charge	Charges	BDT 500/- or USD 5	BDT 700/- or USD 8	BDT 1,000/- or USD 10
Late Payment Fee	Fee	BDT 500/- or USD 5	BDT 500/- or USD 5	BDT 700/- or USD 8
E- Statements	Charges	FREE		
Access to Lounge Facility (Local/International)	Charges	USD 29 (4 Free visit per Calendar Year for Platinum and above Cardholder)		
International Transaction Charge/Markup	Charges	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		
Limit Enhancement Processing Fee	Fee	BDT 300/- (Upon Enhancement)		
Add Money to MFS (Bkash, Nagad etc.)	Charges	1% of the Transaction Amount		
Card Closure Fee	Fee	BDT 500/- <b>Card Closure Before 1 Year:</b> Closer fee plus Annual fee of first year will be imposed if not charged earlier.		
Any bill payment from OBPLC Card using ONE App	Charges	BDT 10/-		

TITLE	CCTV / ATM / ALERT	
TYPE	NATURE	RATE
Transaction Alert SMS	Charges	BDT 300/-
OBPLC ATM 's Video	Charges	BDT 3,000/-
Other Bank's ATM's Video	Charges	Other Bank Charge Plus BDT 500/-

TITLE	FOR DEBIT CARDS ONLY	
TYPE	NATURE	RATE
Annual Fee	Fee	BDT 600/-
Card Replacement Fee	Fee	BDT 400/-
PIN / e- PIN Replacement Fee	Fee	BDT 200/-

TITLE	PRE-PAID CARD			
TYPE	NATURE	RATE		
		HAJJ	TRAVEL	VERSATILE
Hajj Card/ Travel Card/ Versatile Card	Issuing Fee	Free	USD 10	BDT 400/-
	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	BDT 200/-	BDT 200/-
	PIN / e- PIN Replacement Fee	Free	BDT 200/-	BDT 200/-
	Sales Slip/Statement Retrieval Fee	Free	USD 1	BDT 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/-	BDT 100/-

TYPE	NATURE	NETWORK	RATE
Debit Card and Prepaid Card (For local transaction only)		OBPLC ATM	FREE
		ATM transaction receipt	BDT 3/-
	Cash withdrawal Fee (ATM)	Q CASH	BDT 10/-
		NPSB	BDT 15/-
		VISA – OTHERS	BDT 30/-

**Note:**

- 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.
- Excise Duty applicable as per government policy.
- Maximum interest free period 45 days & minimum 15 days. Interest will not be charged if you have paid the full amount of your previous month's outstanding within due date. If you opt to pay partial or minimum payment, the interest on your retail transactions and fees will be calculated from the following day of your last payment due date.
- If you don't pay your retail transaction balance and fees in full by the payment due date, interest will be charged. The interest starts accruing the day after the due date and continues until the full amount is paid.