NCC Bank
with you always

ন্যাশনাল ক্রেডিট এন্ড কমার্স ব্যাংক পিএলসি.
NATIONAL CREDIT AND COMMERCE BANK PLC.

Schedule of Charges for NCC Bank Foreign Currency Backed (RFCD & ERQ) Credit Cards

Sl.	Particulars	Visa Platinum Credit Card	Visa Signature Credit Card
1	Card Issuance/Annual Fee[1]	$25	$30
2	Annual/Renewal Fee Waiver[2 & 3]	12 Transactions/Year	12 Transactions/Year
3	Free Supplementary Card (Only RFCD Card)	2 Free Cards	2 Free Cards
4	Balaka Lounge Access (Per Calendar Year)	5 Free Visits (Only Primary Cardholder)	6 Free Visits (Primary Cardholder + One Companion)
5	Balaka Lounge Access Fee (Per Visit)	$18	$18
6	Priority Pass Issuance/Annual Fee	Free	Free
7	Priority Pass Access (Per Calendar Year)	2 Free Visits	4 Free Visits
8	Priority Pass Access Fee (Per Visit)	$35	$35
9	Priority Pass Replacement Fee	$10	$10
10	Card Replacement Fee	$6	$6
11	Late Payment Fee	$12	$12
12	Over Limit Fee[4]	$12	$12
13	Monthly Minimum Due	$10 or 3% (Whichever is higher)	$10 or 3% (Whichever is higher)
14	Interest Rate (Yearly)	25%	25%
15	Interest Free Period	Maximum: 45 Days	Maximum: 45 Days
16	Cash Advance Limit[5]	50% of Credit Limit	50% of Credit Limit
17	Cash Advance Fee (Foreign ATM)[6]	$5 or 3% (Whichever is higher)	$5 or 3% (Whichever is higher)
18	PIN Reissue Fee (Hard Copy)	$5	$5
19	Yearly SMS Fee[7]	$3	$3
20	CIB Fee	$1	$1
21	Certificate Fee[8]	$3	$3
22	Markup Fee[9]	3%	3%
23	ATM CCTV Footage Fee	Own ATM: $15 Other Bank ATM: $20	Own ATM: $15 Other Bank ATM: $20
24	Premium for Risk Assurance Program[10]	0.18%	0.18%
25	Vat on Subscription/Promotion (Facebook, YouTube, Netflix etc.)	15%	15%

***15% VAT will be applicable for the above fees & charges**

Notes:

1. Card Issuance Fee/SMS Fee/CIB Fee will be charged for ail issued Cards upon activation of the Card only for the first/issuance year. From 2nd year onwards, Card Annual Fee/SMS Fee will be charged on every anniversary in the subsequent years.
2. Annual/Renewal Fee waiver can be availed from 2nd year onwards if the below conditions are met-
    a) If Cardholder makes 12 transactions in a year (anniversary to anniversary)
    b) No Late payment Fee or Over Limit Fee was imposed during the same period
    c) Only the most recent year's Card Fee can be waived
3. Types of eligible transaction for Card Annual Fee waiver-
    a) POS
    b) Ecommerce
    c) ATM Withdrawal & ATM Fund Transfer (ATMFT)
4. Over Limit Fee will be imposed if Card outstanding exceeds Card limit.
5. ATM Withdrawal & ATM Fund Transfer (ATMFT) will be considered as Cash Advance. Interest charges are imposed on the outstanding Cash Advance balance from the transaction date until full payment.
6. Applicable on each transaction.
7. Transaction Alert Service through SMS will be provided to all NCC Bank Credit Cardholders and charges for SMS notifications will be applicable for both Primary& Supplementary Cardholders separately. Fees will be imposed once per year per Card.
8. Certificate Charge will be applicable if the Cardholder requests for any certificate with respect to his/her Card.
9. All international transactions will be converted using VISA exchange rates. A foreign currency factor of 3% as Markup Fee will be added at the time of settlement of any international transaction except USD and will be reflected on the monthly billing statement.

10. Risk Assurance Program: Cardholders who have opted for this feature will be charged 0.18% of total Card outstanding as Risk Assurance Fee on a monthly basis on the month's end outstanding balance. The facility will not be valid for 2 months overdue Card accounts.
11. lf the Cardholder does not pay the entire current balance, shown in a statement, within the payment due date, interest will be accrued on the remaining balance of the new transactions of that statement after the payment due date and will be posted in the next statement.
12. lf the Cardholder does not pay the entire current balance, shown in a statement, within the payment due date, interest will be accrued on the balance carried forward in that statement after the statement date. Interest will be accrued only the unpaid balance. The total accrued interest will be posted in the next statement.
13. Compound interest will be charged on all applicable interest.
14. Duplicate Statement Fee:
    a. E-Statement (Softcopy): Last 2 Months - Free
    b. E-Statement (Softcopy): Over Last 2 Months - $1/Statement
    c. Hardcopy Statement - $2/Statement
15. If Card Closure request is placed with 30 days of the Card renewal date, then Annual/Renewal Fee will be applicable.
16. Automatic enrollment will be made for E-statement, Transaction Alert and Push Pull SMS Services.
17. Card will be blocked automatically upon reaching 2 aging/60 DPD of delinquency.
18. Any fee imposed by other bank will be realized from the Card account.
19. Excise Duty will be applicable as per the rules of NBR. To calculate the highest balance in a single day, day end balance will be considered and in case of both debit balance and credit balance, system will net off the credit balance with the debit balance.
20. Any special promotional offers will be governed by those offer's pricing guideline, which may be different from the abovementioned charges.
21. Bank reserves the right to waive any charges (up to 0%) at its discretion.
22. This Schedule of Charges (SOC) are updated as of 1 November 2026.
23. The fees and charges are subject to change from time to time as per the bank policy/regulatory guideline.
24. Any change in the Schedule of Charges (SOC) will be communicated through NCC Bank official website.