

Schedule of Charges- NCCB Visa Credit Cards

Particulars	Visa Classic	Visa Gold	Visa Gold Dual	Visa Platinum	Visa Signature
Annual/Renewal Fee¹ (Basic Card)	BDT 1000	BDT 2000	BDT 2500	BDT 3000	BDT 5000
Annual/Renewal Fee (Supplementary Card)	Free (1 st Card) (Additional Card: BDT 750)	Free (1 st Card) (Additional Card: BDT 1000)	Free (1 st Card) (Additional Card: BDT 1250)	Free (1 st Card) (Additional Card: BDT 1500)	Free (1 st Card) Additional Card: BDT 2500)
Minimum Amount Whichever is higher	BDT 5% or 500	BDT 5% or 500	5% or BDT 500, 5% or USD 50	5% or BDT 500, 5% or USD 50	5% or BDT 500, 5% or USD 50
Interest Rate⁶	20% p.a.	20% p.a.	20% p.a.	20% p.a.	20% p.a.
Excess Over Limit Fee	BDT 500	BDT 500	BDT 500 or USD 10	BDT 750 or USD 10	BDT 1000 or USD 10
Late Payment Fee (if minimum due is not paid within due date)	BDT 500	BDT 500	BDT 500 or USD 10	BDT 750 or USD 10	BDT 1000 or USD 10
Card Reissue/ Replacement Fee	BDT 300	BDT 500	BDT 500	BDT 500	BDT 500
Return Cheque Fee	BDT 100	BDT 100	BDT 100 or USD 5	BDT 100 or USD 5	BDT 100 or USD 5
PIN Reissue/ Replacement Fee	BDT 300	BDT 500	BDT 500	BDT 500	BDT 500
Reactivation Fee⁸	BDT 1000	BDT 1000	BDT 1000	BDT 1250	BDT 1250
Duplicate Statement Fee	BDT 50	BDT 50	BDT 50	BDT 50	BDT 50
e-Statement Enrollment Fee	Free	Free	Free	Free	Free
Transaction Alert (SMS) Service Fee	200	200	200	200	200
Cash Transaction Fee at Branch POS	BDT 50 or 1.5% whichever is higher	BDT 50 or 1.5% whichever is higher	BDT 50 or 1.5% whichever is higher	BDT 50 or 1.5% whichever is higher	BDT 50 or 1.5% whichever is higher
Cash Advance Fee (Own ATM)	2% or BDT 100 whichever is higher	1.5% or BDT 50 whichever is higher	1.5% or BDT 50 whichever is higher	1.5% or BDT 50 whichever is higher	1.5% or BDT 50 whichever is higher
Cash Advance Fee (Other ATM)	2% or BDT 100 whichever is higher	2% or BDT 100 whichever is higher	2% or BDT 100 (in Bangladesh) or 2% or USD 10 (in abroad) whichever is higher	2% or BDT 100 (in Bangladesh) or 2% or USD 10 (in abroad) whichever is higher	2% or BDT 100 (in Bangladesh) or 2% or USD 10 (in abroad) whichever is higher
Access Fee to Balaka Executive Lounge at HSIA, Dhaka²	N/A	N/A	N/A	Free for cardholder only (Round the year)	Free (for the cardholder & one companion) round the year
Access Fee to Global Airports under Priority Pass	N/A	N/A	N/A	USD 27	USD 27 (Free for first 4 visits in a calendar year)
Markup Fee³	N/A	N/A	3%	3%	3%
Limit Conversion Fees⁴	N/A	N/A	Free	Free	Free
CIB Fee	BDT 150	BDT 150	BDT 150	BDT 150	BDT 150
Certificate Charge	Free	Free	Free	Free	Free

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Card Cheque Book (Free for 1st Issue)	BDT 200	BDT 200	BDT 200	BDT 200	BDT 200
Card Cheque Processing Fee⁵	1.00%	1.00%	1.00%	1.00%	1.00%
Card Cheque Return Fee (Insufficient Fund)	BDT 500	BDT 500	BDT 500	BDT 500	BDT 500
Insta-Loan Processing Fee	1%	1%	1%	1%	1%
Insta-Loan Interest (Flat)	13% p.a.	13% p.a.	13% p.a.	13% p.a.	13% p.a.
Insta-Loan Early Settlement Fee	2% or BDT 300 Whichever is higher	2% or BDT 300 Whichever is higher	2% or BDT 300 Whichever is higher	2% or BDT 300 Whichever is higher	2% or BDT 300 Whichever is higher
Credit Shield Insurance Premium	0.30%	0.30%	0.30%	0.30%	0.30%
Vat on Facebook, YouTube, Google, Netflix, Amazon Prime⁷	15%	15%	15%	15%	15%

Special Notes:

- Annual/Renewal Fee will be charged when the card is issued and on every anniversary of subsequent year irrespective of card activation. 2nd year onward, 100% waiver on Renewal Fee if (i) 15 transactions (Retail, E-Com & Cash) made by either basic cardholder or supplementary cardholder or both in a preceding year OR (ii) accumulated cash and retail transaction amount in the preceding year exceeds Tk. 50 thousand or equivalent foreign currency for Classic and Gold Card and Tk. 1.00 Lac or equivalent currency for Platinum and Signature Card .
- Accessing Balaka Executive Lounge at Hazrat Shahjalal International Airport, Dhaka is free for the both PLATINUM primary and supplementary cardholders round the year. Accessing Balaka Executive Lounge at Hazrat Shahjalal International Airport, Dhaka is also free for the both SIGNATURE primary and supplementary cardholders with one guest round the year. For additional accompanying guest, an amount of USD 25 or equivalent BDT will be charged.
- A foreign currency factor (Mark-Up) of 3.00% will be applied in case of foreign currency transactions when the transaction currency is non-USD.
- In case of BDT to USD limit conversion and vice versa.
- Applicable of cheque transaction amount
- Applicable for all transaction types i.e. Retail, Cash, E-Commerce, Card Cheque, Branch POS, IBFT Fund Transfer and all other Fees & Charges etc. and calculated from the settlement date and compounding interest method will be applied for all cases.
- 15% Vat of the online transaction amount as instructed by NBR shall be realized since 1 July 2019 from the cardholder on post-facto basis.
- Card will be blocked in case of not receiving minimum due for consecutive two months and Reactivation fee will be applied to unblock this blocked card.

Some important points to remember:

- 15% VAT will be charged as applicable. The Fees and Charges are subject to change as per Bank policy/ regulatory guideline.
- Automatic enrollment will be made for e-Statement and Transaction Alert (SMS) Services. Sending paper-based statement has been discontinued.
- The Billing Date / Statement Generation Date is fixed on 2nd of each month for Classic, Gold, Platinum and Signature card. Payment Due Date will be after 15 days of statement generation date. However, if payment due date falls on Friday, Saturday or public/bank holidays, payment to be made on the last transaction date.
- Excess Limit Fee will be imposed if card outstanding exceeds credit card limit.
- Depositing/sending payment by using BEFTN, NPSB or bKash Network will credit the fund to your account statement on the next transaction day.
- Cardholder must add the amount of "Batch Clearing Fee" with the credit card due amount when you making deposit payment using Cheque (BDT 50,000 and above) of any schedule bank. Please mark all cheques crossed and payable to "National Credit and Commerce Bank Limited"
- If payment is made by other bank's cheque, the same must be deposited at least 3(three) working days prior to payment due date to avoid late penalty.
- You must inform the bank if you want to deposit your USD payment through bKash.
- Limit for Branch POS and Cash Advance at ATM: 50% of credit limit
- Minimum Amount Due: 5% or Tk. 500 whichever is higher / 5% or USD 50 whichever is higher.