

Schedule of Charges for NCC Bank Credit Cards

Sl.	Particulars	Visa Classic Local	Visa Gold Local	Visa Gold Dual	Visa Platinum	Visa Signature	Parama Visa Platinum
1	Card Issuance/Annual Fee (Unsecured Primary Card) ¹	BDT 1,500	BDT 2,500	BDT 2,500	BDT 5,000	BDT 7,000	BDT 2,500
2	Card Issuance/Annual Fee (Secured Primary Card) ¹	BDT 750	BDT 1,250	BDT 1,250	BDT 2,500	BDT 3,500	BDT 1,250
3	Annual Fee Waiver (Primary Card) ^{2 & 3}	12 Transactions/Year	12 Transactions/Year	12 Transactions/Year	12 Transactions/Year	12 Transactions/Year	12 Transactions/Year
4	Supplementary Card – Free Card	1 st	1 st & 2 nd	1 st & 2 nd	1 st & 2 nd	1 st & 2 nd	1 st & 2 nd
5	Card Issuance/Annual Fee (Supplementary Card) – 3 rd Onwards	BDT 700	BDT 800	BDT 800	BDT 1,000	BDT 1,000	BDT 800
6	Balaka Lounge Access (Per Calendar Year)	N/A	N/A	2 Free Visits (Only Primary Cardholder)	5 Free Visits (Only Primary Cardholder)	6 Free Visits (Primary Cardholder + One Companion)	5 Free Visits (Only Primary Cardholder)
7	Balaka Lounge Access Fee (Per Visit)	N/A	N/A	BDT 2,000	BDT 2,000	BDT 2,000	BDT 2,000
8	Priority Pass Issuance/Annual Fee	N/A	N/A	N/A	Free	Free	Free
9	Priority Pass Access (Per Calendar Year)	N/A	N/A	N/A	2 Free Visits	4 Free Visits	2 Free Visits
10	Priority Pass Access Fee (Per Visit)	N/A	N/A	N/A	USD 35	USD 35	USD 35
11	Priority Pass Replacement Fee	N/A	N/A	N/A	BDT 1,000	BDT 1,000	BDT 800
12	Card Replacement Fee	BDT 500	BDT 600	BDT 600	BDT 700	BDT 800	BDT 600
13	Late Payment Fee	BDT 700	BDT 700	BDT 700 or USD 10	BDT 800 or USD 12	BDT 1,000 or USD 12	BDT 800 or USD 12
14	Over Limit Fee ⁴	BDT 700	BDT 700	BDT 700 or USD 10	BDT 800 or USD 12	BDT 1,000 or USD 12	BDT 800 or USD 12
15	Monthly Minimum Due	BDT 500 or 3% (Whichever is higher)	BDT 500 or 3% (Whichever is higher)	BDT 500 or 3%; USD 10 or 3% (Whichever is higher)	BDT 500 or 3%; USD 10 or 3% (Whichever is higher)	BDT 500 or 3%; USD 10 or 3% (Whichever is higher)	BDT 500 or 3%; USD 10 or 3% (Whichever is higher)
16	Interest Rate (Yearly)	20%	20%	20%	20%	20%	20%
17	Interest Free Period	Maximum: 45 Days	Maximum: 45 Days	Maximum: 45 Days	Maximum: 45 Days	Maximum: 45 Days	Maximum: 45 Days
18	Cash Advance Limit ⁵	50% of Credit Limit	50% of Credit Limit	50% of Credit Limit	50% of Credit Limit	50% of Credit Limit	50% of Credit Limit
19	Cash Advance Fee (Own ATM) ⁶	BDT 200 or 3% (Whichever is higher)	BDT 200 or 3% (Whichever is higher)	BDT 200 or 3% (Whichever is higher)	BDT 200 or 3% (Whichever is higher)	BDT 200 or 3% (Whichever is higher)	BDT 200 or 3% (Whichever is higher)
20	Cash Advance Fee (Other ATM) ⁶	BDT 200 or 3% (Whichever is higher)	BDT 200 or 3% (Whichever is higher)	BDT 200 or 3%; USD 5 or 3% (Whichever is higher)	BDT 200 or 3%; USD 5 or 3% (Whichever is higher)	BDT 200 or 3%; USD 5 or 3% (Whichever is higher)	BDT 200 or 3%; USD 5 or 3% (Whichever is higher)
21	Card Cheque Book Fee (2 nd Onwards)	BDT 250	BDT 250	BDT 250	BDT 250	BDT 250	BDT 250
22	Card Cheque Processing Fee ⁶	BDT 300 or 2%; (Whichever is higher)	BDT 300 or 2%; (Whichever is higher)	BDT 300 or 2%; (Whichever is higher)	BDT 300 or 2%; (Whichever is higher)	BDT 300 or 2%; (Whichever is higher)	BDT 300 or 2%; (Whichever is higher)
23	Card Cheque Return Fee ⁷	BDT 500	BDT 500	BDT 500	BDT 500	BDT 500	BDT 500
24	PIN Reissue Fee (Hard Copy)	BDT 500	BDT 500	BDT 500	BDT 500	BDT 500	BDT 300
25	Yearly SMS Fee ⁸	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300
26	CIB Fee	BDT 100	BDT 100	BDT 100	BDT 100	BDT 100	BDT 100
27	Legal Notice Fee	BDT 200	BDT 200	BDT 200	BDT 200	BDT 200	BDT 200
28	Certificate Fee ⁹	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300
29	Add Money/Wallet Loading Processing Fee	1%	1%	1%	1%	1%	1%
30	Fund Transfer Processing Fee	BDT 300 or 2% (Whichever is higher)	BDT 300 or 2% (Whichever is higher)	BDT 300 or 2% (Whichever is higher)	BDT 300 or 2% (Whichever is higher)	BDT 300 or 2% (Whichever is higher)	BDT 300 or 2% (Whichever is higher)
31	Fee for Bill Payment through MFS Wallet/Visa Network	BDT 35	BDT 35	BDT 35	BDT 35	BDT 35	BDT 35
32	Higher Credit Limit Maintenance Fee ¹⁰	BDT 100	BDT 100	BDT 100/USD1	BDT 100/USD1	BDT 100/USD1	BDT 100/USD1
33	Markup Fee ¹¹	3%	3%	3%	3%	3%	3%
34	Premium for Risk Assurance Program ¹²	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
35	EMI Processing Fee ¹³	BDT 200 or 1% (Whichever is higher)	BDT 200 or 1% (Whichever is higher)	BDT 200 or 1%; USD 3 or 1% (Whichever is higher)	BDT 200 or 1%; USD 3 or 1% (Whichever is higher)	BDT 200 or 1%; USD 3 or 1% (Whichever is higher)	BDT 200 or 1%; USD 3 or 1% (Whichever is higher)
36	EMI Early Settlement Fee ¹³	BDT 200 or 0.5% (Whichever is higher)	BDT 200 or 0.5% (Whichever is higher)	BDT 200 or 0.5%; USD 3 or 0.5% (Whichever is higher)	BDT 200 or 0.5%; USD 3 or 0.5% (Whichever is higher)	BDT 200 or 0.5%; USD 3 or 0.5% (Whichever is higher)	BDT 200 or 0.5%; USD 3 or 0.5% (Whichever is higher)
37	Vat on Subscription/Promotion (Facebook, YouTube, Netflix etc.)	15%	15%	15%	15%	15%	15%
38	ATM CCTV Footage Fee	Own ATM: BDT 1,500 Other ATM: BDT 2,500	Own ATM: BDT 1,500 Other ATM: BDT 2,500	Own ATM: BDT 1,500 Other ATM: BDT 2,500	Own ATM: BDT 1,500 Other ATM: BDT 2,500	Own ATM: BDT 1,500 Other ATM: BDT 2,500	Own ATM: BDT 1,500 Other ATM: BDT 2,500

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

Notes:

1. Card Issuance Fee/SMS Fee/CIB Fee will be charged for all 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 Fee waiver (Primary Card) 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. Included (Both BDT & USD): POS, Ecommerce, ATM Withdrawal & ATM Fund Transfer (ATMFT)
 - b. Excluded: Card Cheque, Add Money/Wallet Loading, Top Up/Mobile Recharge, Qpay Transfer – Purchase and Cash by Code, Internet Banking Transfer
4. Over Limit Fee will be imposed if Card outstanding exceeds Card limit either in BDT or USD part.
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. Applicable due to insufficient fund only.
8. 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.
9. Certificate Charge will be applicable if the Cardholder requests for any certificate with respect to his/her Card.
10. Applicable for credit balance of over BDT 500/USD 5 (Balance available after the last payment due date).
11. 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.
12. Risk Assurance Program: Cardholders who have opted for this feature will be charged 0.35% of total Card outstanding as Risk Assurance Premium on a monthly basis on the months' end outstanding balance. This facility will not be availed for 2 months overdue Card accounts.
13. Applicable for all EMI Schemes excluding SmartPay – 0% EMI program.
14. If 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.
15. If 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 on the unpaid balance. The total accrued interest will be posted in the next statement.
16. Compound interest will be charged on all applicable interest.
17. Duplicate Statement Fee (Soft Copy/Hard Copy):
 - a) E-Statement (Soft Copy): Last 2 Months – Free
 - b) E-Statement (Soft Copy): Beyond Last 2 Months- BDT 100/Statement
 - c) Hard Copy Statement: BDT200/Statement
18. If Card closure request is placed within 30 days to the Card renewal date, then annual fee will be applicable.
19. Automatic enrollment will be made for Reward Points Program, E-statement, Transaction Alert and Push Pull SMS Services.
20. Card will be blocked automatically upon reaching 2 aging/60 DPD of delinquency.
21. Instrument/security will be encashed and required Card dues will be adjusted accordingly for Secured Credit Cards upon reaching 3 aging/90 DPD of delinquency.
22. Any fee imposed by other bank will be realized from the Card account.
23. Excise Duty will be applicable for both debit or credit balances 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.
24. Any special promotional offers will be governed by those offer's pricing guideline, which may be different from the above-mentioned charges.
25. Bank reserves the right to waive any charges (up to 0%) at its discretion.
26. The fees and charges are subject to change from time to time as per the bank policy/regulatory guideline.
27. Any change in the Schedule of Charges (SOC) will be communicated through NCC Bank official website.