

VISA

YOUR RELIABLE  
SHOPPING COMPANION

Schedule of Charges for Credit Cards

Particulars	Classic Card	Gold Card	Platinum Card
Annual Fee-Primary Card	TK. 1000	TK. 1800	TK. 3000
Renewal Fee-Supplementary Card (First 02 card free)	TK. 500	TK. 750	TK. 1000
Card Replacement Fee	TK. 500	TK. 500	TK. 500
Pin Replacement Fee	TK. 300	TK. 300	TK. 300
Late Payment Charges (If minimum due is not paid within due date)	BDT 300 or USD 5	BDT 400 or USD 10	BDT 500 or USD 15
Over Limit Charges	BDT 400 or USD 10	BDT 400 or USD 10	BDT 400 or USD 10
Credit Shield (Insurance Coverage)	0.23 % on Outstanding	0.25 % on Outstanding	0.30 % on Outstanding
Card Renewal Fee Waiver from 2nd Year Onwards	15 POS Trxn of BDT 500 or higher		
Annual Interest Rate	24%		
Annual Interest Charge (EMI) upto 24 months	14% (Flat)		
Interest Free Period	15 days to 45 days		
Balance Transfer (Upfront Interest)	1.5% (Minimum Transfer Amount 10,000)		
Cash Advance Fee (Local)	1% or BDT 100, whichever is higher		
Cash Advance Fee (International)	3% or USD 5, whichever is higher		
Cash Withdrawal Fee (Own ATM)	Free		
Cash Withdrawal Fee (Other ATM)	Q-Cash ATM Tk. 10, NPSB ATM Tk. 15, VISA ATM Tk. 30		
Cash Advance Limit	50% of Credit Limit		
1st Card Cheque Book	Free		
2nd Card Cheque Book & Onwards	TK. 150		
Cheque Transfer (Upfront Interest)	1.5% or TK. 100 whichever is higher		
Card Cheque Return Fee (Insufficient Fund)	BDT 500		
Card Cheque Return Fee (Other Reason)	BDT 100		
E-Statement	Free		
Duplicate Statement	Free		
Printed Statement (On request)	Free		
Certificate Issuance Fee	Free		
Transaction Alert Service /SMS Service	Free		
Voucher Retrieval Fee	Free		
Early Settlement Fee (Applicable for EMI Plan)	Free		
Card Cancellation Fee	Free		

Particulars	Debit Card	Prepaid Card	NH Health Card
Annual Fee	500	500	500
Renewal Fee	500	500	500
Card Replacement Fee	500	500	500
Pin Replacement Fee	300	300	300
Cash Advance Trxn Fee (Own ATM)	Free		
Cash Advance Trxn Fee (Other ATM)	Q-Cash ATM Tk. 10, NPSB ATM Tk. 15, VISA ATM Tk. 30		

TERMS AND CONDITIONS

- Credit Card Annual fee will be zero from the second year onwards if total number of POS transaction (minimum charging amount BDT 500) is 15 or above round the year. Cardholder needs to request for reversal of imposed annual fee through e-mail at our card center "cards@nrbccommercialbank.com" if he/she has performed 15 transactions.
- Balaka lounge at Hazrat Shahjalal International Airport visit is complimentary for Primary Dual Platinum Credit Cardholder for 02 persons. However, the transaction cost is USD 20 for additional guest per person (after 02) accompanying with the customer.
- Charges of any customized service (available on request) are not included in this schedule. Thus additional charges may be imposed as required.
- Automatic enrollment will be made for transaction alert service, e-statement and SMS notification. For enrollment of credit shield customer need to request on prescribed form or through e-mail.
- 15% VAT will be charged as applicable.
- The fees and charges are subject to change as per Bank policy/regulatory guideline.