

## I Frees & Fees I

	MasterCard Silver MasterCard Cricket Visa Silver	MasterCard Gold Visa Gold
<b>General</b>		
• Payment Due Date from statement date	15 days	
• Minimum Amount Due	5% or Tk. 500, whichever is higher	
• Cash Advance Limit	50% of Credit Limit	
• Maximum Interest-Free days available (in case of 100% payment of current balance on or before due date)	45 days	
<b>Fees</b>		
	<b>BDT</b>	<b>BDT</b>
• Annual Fee (Primary Card)	Tk. 1,500	Tk. 3,000
• Annual Fee (Supplementary Card)		
• 1st 2 Supplementary Cards	<b>FREE</b>	<b>FREE</b>
• 3rd Supplementary Card & onwards	Tk. 500	Tk. 1,000
• Card Replacement Fee	Tk. 200	Tk. 500
• PIN Replacement Fee	Tk. 200	Tk. 500
• Late Payment Fee (if minimum due is not paid within due date)	Tk. 450	Tk. 600
• Over Limit Fee	Tk. 450	Tk. 600
• Global Usage Privileges Fee	<b>FREE</b>	<b>FREE</b>
• Access to Balaka Business Lounge	Not Applicable	<b>FREE</b>
<b>Other Fees &amp; Charges</b>		
• Finance Charge on all transaction types, calculated from statement date till payment due date (calculated on average daily balance method)	2.5% per month (30 days)	
• Cash Advance Fee	2.5% of the withdrawal amount (Minimum Tk.100)	
• Duplicate Statement (last 2 months)	Tk. 200	
• Duplicate Statement (beyond last 2 months)	Tk. 500	
• Returned Cheque Fee (due to insufficient fund)	Tk. 500	
• Outstation Cheque Processing	Tk. 100	
• Voucher Retrieval Fee (up to a maximum of 3 months)	Tk. 100	
• Certificate Charge	Tk. 500	
• SafetyNet Insurance Charge	0.35% of the statement balance as at the statement date	
• Accidental Death Insurance	<b>FREE</b> (for Primary Cardholder only)	
• Cheque Book Issuance Fee:		
• 1st Card Cheque Book (10 Leaves)	<b>FREE</b>	
• 2nd Cheque Book & onwards	20 Leaves : Tk. 200	
• Card Cheque Processing Fee	1.25% of the Card Cheque amount (Minimum Tk. 300)	
• InstaBuys Finance Charges	16.95% p.a. (Flat Rate)	
• InstaBuys Pre-Closure Fee	2% of remaining balance	
• Closed Card Administrative Fee	Tk. 500	
• SMS Banking	<b>FREE</b>	
• Internet Banking	<b>FREE</b>	
• e-Statements	<b>FREE</b>	
• Auto Billspay	<b>FREE</b>	

15% VAT will be charged as applicable

Effective from March 15, 2012



Standard  
Chartered 