

Fees and Charges for NBL Credit Card (Effective from September 2023)

| SI | Particular | Frequency | Platinum DUAL | Gold DUAL | Classic DUAL |
|----|--|------------------------------|--|--|--|
| 01 | Card Annual Fee / Renewal Fee | Yearly | BDT 5,000 | BDT 2,000 | BDT 700 |
| 02 | Second Supplementary Card Annual Fee | Yearly | BDT 5,000 | BDT 2,000 | BDT 700 |
| 03 | Card Account Maintenance Charge * | Yearly | BDT 500 | BDT 500 | BDT 500 |
| 04 | Card Replacement Charge | As Required | BDT 2,500 | BDT 1,000 | BDT 500 |
| 05 | PIN Replacement Charge | As Required | BDT 500 | BDT 500 | BDT 500 |
| 06 | CIB Charge (Bangladesh Bank Charge) | As Required | BDT 100 | BDT 100 | BDT 100 |
| 07 | Late Payment Charge - USD Part | As Required | USD 16 | USD 14 | USD 12 |
| 08 | Late Payment Charge - Local Part | As Required | BDT 700 | BDT 500 | BDT 400 |
| 09 | Cash Advance Fee - USD Part | As Required | \$5 or 3% of Trx. amount, whichever is Higher | \$5 or 3% of Trx. amount, whichever is Higher | \$5 or 3% of Trx. amount, whichever is Higher |
| 10 | Cash Advance Fee - BDT Part | As Required | BDT 300 or 2.50% of Trx. amount, whichever is Higher | BDT 300 or 2.50% of Trx. amount, whichever is Higher | BDT 300 or 2.50% of Trx. amount, whichever is Higher |
| 11 | SMS Service Charge | Yearly | BDT 200 | BDT 200 | BDT 200 |
| 12 | Interest Rate ** | Monthly | 2.083% | 2.083% | 2.083% |
| 13 | Cheque Dishonor Fee - USD Part | Each Attempt | USD 8 | USD 8 | USD 8 |
| 14 | Cheque Dishonor Fee - BDT Part | Each Attempt | BDT 400 | BDT 400 | BDT 400 |
| 15 | Duplicate Statement Charge | Per Month | BDT 200 | BDT 200 | BDT 200 |
| 16 | Sales Voucher Retrieval Fee - USD Trx. | Each Transaction | USD 10 | USD 10 | USD 10 |
| 17 | Sales Voucher Retrieval Fee - BDT Trx. | Each Transaction | BDT 400 | BDT 400 | BDT 400 |
| 18 | Video/CCTV Footage Charge - USD Trx | Each Transaction | Not Available | | |
| 19 | Video/CCTV Footage Charge - BDT Trx | Each Transaction | From NBL: BDT 2,000 & others Bank: BDT 4,000 | From NBL: BDT 2,000 & others Bank: BDT 4,000 | From NBL: BDT 2,000 & others Bank: BDT 4,000 |
| 20 | Fund Transfer Fee - Local transaction Only | Each Transaction | From NBL Apps or I-Banking 1.50% By Manual Application 2.00% | From NBL Apps or I-Banking 1.50% By Manual Application 2.00% | From NBL Apps or I-Banking 1.50% By Manual Application 2.00% |
| 21 | MFS Transfer | Each Transaction | 1.50% | 1.50% | 1.50% |
| 22 | Top-up & Utility Bill Payment | Each Transaction | 1.50% | 1.50% | 1.50% |
| 23 | Markup (Non USD Transactions only) | Each Transaction | 2.50% | 2.50% | 2.50% |
| 24 | Minimum Payment Amount | Outstanding | 3.00% | 3.00% | 3.00% |
| 25 | Credit Card Bill Payment from MFS | Each Transaction | BDT 50 | BDT 50 | BDT 50 |
| 26 | Credit Card USD Limit Enhancement Fee | Per Enhancement & Per Card | USD 3 | USD 3 | USD 3 |
| 27 | Credit Card BDT Limit Enhancement Fee | Per Enhancement & Per Card | BDT 200 | BDT 200 | BDT 200 |
| 28 | Limit Rearrangement Fee | Per Rearrangement & Per Card | BDT 700 | BDT 500 | BDT 400 |
| 29 | Certificate Issuance Fee (NOC, Visa etc.) | Per Certificate & Per Card | BDT 200 | BDT 200 | BDT 200 |

* Applicable only on Annual Fee/Renewal Fee Free Credit card account

** Conditions Apply

I do hereby authorize Card Division, National Bank Limited to Debit my NBL Credit Card with any applicable charges with VAT, Taxes etc. as mentioned above. Any discrepancy of my Bill **MUST BE** notified to NBL, Card Division before Payment Due date, after Payment Due date no objection will be entertained.

Note:

- VAT is applicable on all Fees & Charges as per Government regulations.
- Bank reserve the right to change any Fees & Charges at any point of time with a prior digital notification.

Signature of the cardholder