



Classification: Internal

<u>Consumer Credit Card Fees and Charges</u>				
Particulars		Fees & Charges		
Card Type		Classic Card	Gold Card	Platinum Card
Credit Limit		Tk. 25,000 to below Tk. 1,00,001/-	Above Tk. 1,00,000/- to below Tk. 2,00,001/-.	Tk. 2,00,001/- to above.
Issuance fee of Primary Card		Tk. 1,000/- + 15% VAT	Tk. 2,000/- + 15% VAT	Tk. 3,000/- + 15% VAT
Renewal fee of Primary Card	Charged	Tk. 1,000/- + 15% VAT	Tk. 2,000/- + 15% VAT	Tk. 3,000/- + 15% VAT
	Waived (usage of Credit Card through purchases within a year except Branch POS transaction)	BDT 50,000/ Equivalent USD/ 17 transaction per year	BDT 1,00,000/ Equivalent USD/ 17 transaction per year	BDT 2,00,000/ Equivalent USD/ 17 transaction per year
Replacement fee of Primary Card		Tk. 500/- + 15% VAT		
Issuance fee of Supplementary Card		01 card is free. BDT 300 is applicable for next each Card + 15% VAT	02 card is free. BDT 400 is applicable for next each Card + 15% VAT	03 card is free. BDT 500 is applicable for next each Card + 15% VAT
Renewal fee of Supplementary Card		01 card is free. BDT 500 is applicable for next each Card + 15% VAT	02 card is free. BDT 500 is applicable for next each Card + 15% VAT	03 card is free. BDT 500 is applicable for next each Card + 15% VAT
Replacement fee of Supplementary Card		BDT 500 is applicable for each Card + 15% VAT		
PIN Reissue fee	Primary	BDT 200 + 15% VAT		
	Supplementary (each card)			
Annual Interest Rate	Employees	12%		
	Clients	17%		
Maximum Interest free period		45 days		
Cash withdrawal limit	ATM	50% of credit limit		
	POS	90% of available credit limit		

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Particulars		Fees & Charges		
Card Type		Classic Card	Gold Card	Platinum Card
Cash withdrawal fee	From Pubali ATM	Free		
	From Pubali Branch POS	1% of withdrawal amount + 15% VAT		
	From Other Bank's ATM (NPSB Channel)	BDT 200 or 2% of withdrawal amount whichever is higher + 15 % VAT. Also, BDT 15 for NPSB channel fee.		
	From Other Bank's ATM (VISA/MasterCard Channel)	BDT 200 or 2% of withdrawal amount whichever is higher + 15 % VAT. Also, BDT 40 for VISA/MasterCard channel fee.		
	From Other Bank's ATM at abroad	USD 3 or 2% of withdrawal amount whichever is higher + 15 % VAT. Also, BDT 40 for channel fee.		
Fund Transfer limit		90% of available credit limit		
Fund Transfer fee	From Pubali ATM	1% of transaction amount + 15% VAT		
	Through PI	0.5 % of transaction amount + 15% VAT		
Add money Card to MFS		1% of transaction amount + 15% VAT		
Credit Card Bill Payment through MFS		BDT 30 per transaction + 15% VAT		
Balance Enquiry	From Pubali Bank's ATM	Free		
	From Other Bank's ATM (NPSB Channel)	BDT 5 per enquiry (VAT include)		
	From Other Bank's ATM (VISA/MasterCard Channel)	BDT 5 per enquiry (VAT include)		
	From Other Bank's ATM at abroad	BDT 30 per enquiry (VAT include)		
Mini Statement	From Pubali Bank's ATM	Free		
	From Other Bank's ATM	BDT 5 per statement (VAT include)		

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Particulars		Fees & Charges		
Card Type		Classic Card	Gold Card	Platinum Card
Passport Endorsement against Pubali Bank Credit Card		Free		
CC Camera Video Footage		BDT 1,500 per footage + 15% VAT		
Usage of Balaka Executive Lounge	Charged	BDT 2,500/- per person (VAT included)		
	Waived (Endorsement against Pubali Bank's Credit Card)	N/A	01 time free along with 01 guest for per calendar year	02 time free along with 01 guest for per calendar year
Lounge Key	Charged	USD 35 (VAT included)		
	Waived (Endorsement against Pubali Bank's Credit Card)	N/A	N/A	03 times free along with 01 guest for per calendar year
Over limit charges		Charges not applicable		
Late payment charges	Local Transaction	BDT 200		
	International Transaction	USD 10		
E-statement		Free		
Duplicate statement fee		BDT 50		
Transaction alert service		BDT 120 per annum		
Certificate issuance fee		BDT 100		
Sales Slip verification fee		BDT 100		
CIB Charge		Branch will bear the charge from miscellaneous expenditure account/Card expenditure account.		
Charge Documents fee		As per Bank's policy.		

Note:

- The fees and charges are subject to change as per Bank policy/regulatory guideline.