

Mercantile Bank Limited

Research and Planning Division
Head Office, Dhaka

Revised Schedule of Charges as per BRPD Circular No. 11, dated June 10, 2021

2. Card Service

Type of Services		Nature	Charge/Commission
2.1	Credit Card		
2.1 (i)	Annual/ Renewal Fee of Primary Card		
	Dual/Int'l Classic	Annual/ Renewal Fee	USD 20
	Dual/Int'l Gold		USD 40
	Dual/Int'l Platinum		USD 60
	Local Classic		BDT 1,000
	Local Gold		BDT 2,000
2.1 (ii)	Annual/ Renewal Fee of Supplementary Card (1st one is free for all products)		
	Dual/Int'l Classic	Supplementary Card Fee	USD 10
	Dual/Int'l Gold		USD 20
	Dual/Int'l Platinum		USD 30
	Local Classic		BDT 500
	Local Gold		BDT 1,000
2.1 (iii)	Card Replacement Fee (Primary and Supplementary)		
	Dual/Int'l Classic	Replacement Fee	USD 10
	Dual/Int'l Gold		USD 20
	Dual/Int'l Platinum		USD 30
	Local Classic		BDT 500
	Local Gold		BDT 750
2.1 (iv)	Pin Replacement Fee (Primary and Supplementary)		
	Dual/Int'l Classic	Replacement Fee	USD 10
	Dual/Int'l Gold		USD 10
	Dual/Int'l Platinum		USD 10
	Local Classic		BDT 300
	Local Gold		BDT 300
2.1 (v)	Late Payment Charge		
	Dual/Int'l Classic	Late Payment Charge	USD 10
	Dual/Int'l Gold		USD 10
	Dual/Int'l Platinum		USD 10
	Local Classic		BDT 500
	Local Gold		BDT 500
	Local Platinum		BDT 500
2.1 (vi)	Excess Over Limit Charge		
	Dual/Int'l Classic	Excess Over Limit Charge	USD 10
	Dual/Int'l Gold		USD 10
	Dual/Int'l Platinum		USD 10
	Local Classic		BDT 500
	Local Gold		BDT 500
	Local Platinum		BDT 500
2.1 (vii)	Interest Rate (Monthly)		
		Charge	1.67 % per month
2.1 (viii)	Cash Advance/ Fund Transfer		
	Card Cheque/ Fund Transfer Processing Fee	Fee	1.25% of drawing amount
	ATMs/ Bank POS	Fee	2% on drawing amount or BDT 150 (Local)/USD 3 (Foreign) which ever higher
	MFS (MyCash, bKash, Nagad & so on)	Fee	1% of drawing amount

Type of Services		Nature	Charge/Commission		
2.1 (ix)	SMS Service Charge (Annually)				
	Dual/Int'l Classic	Late Payment Charge	USD 2		
	Dual/Int'l Gold		USD 2		
	Dual/Int'l Platinum		USD 2		
	Local Classic		BDT 200		
Local Gold	BDT 200				
2.2 Debit Card					
2.2 (i)	Issue/Reissue/Renewal/Annual Fee	Fee	Primary Card: BDT 500 Supplementary Card: BDT 400		
	2.2 (ii) Card Replacement Fee		Primary Card: BDT 500 Supplementary Card: BDT 400		
	2.2 (iii) Pin Replacement Fee		Primary Card: BDT 200 Supplementary Card: BDT 200		
	2.2 (iv) SMS Service Charge (Annually)		BDT 150		
2.3 Prepaid Card					
2.3 (i)	Annual/ Renewal Fee				
	General Prepaid Cards	Fee	For Local: Free For Int'l: Free		
	Student Cards		Free		
	Treatment Cards		Free		
	Virtual cards		Free		
2.3 (ii)	Card Replacement Fee				
	General Prepaid Cards	Fee	Free		
	Student Cards		Free		
	Treatment Cards		Free		
	Virtual cards		Free		
2.3 (iii)	Pin Replacement Fee				
	General Prepaid Cards	Fee	Free		
	Student Cards		Free		
	Treatment Cards		Free		
	Virtual cards		Free		
2.3 (iv)	Cash Loading Charge	Charge	1% of Loading Amount		
2.4 Miscellaneous					
2.4 (i)	ATM Cash Withdrawal Fee	Fee	BDT 15 (including VAT) for NPSB Network BDT 10 for Q-Cash Network BDT 40 for VISA Network		
			2.4 (ii) ATM Balance Inquiry Fee	Fee	BDT 5 (including VAT) for each inquiry
			2.4 (iii) ATM Mini Statement Charge	Fee	BDT 5 (including VAT) for each statement

* VAT is applicable as per Government rules on realized Fees & Charges.

* Card Fees/Charges mentioned above is exclusive of applicable Govt. Tax, VAT etc.

* Employee & Staff cards shall be free for all products.

* Bankers all over the country may enjoy 50% discount on Annual/Renewal Card Fee.

* MBL may offer Pre-approved cards lifetime free.

* Debit Cards may be issued against corporate accounts at 50% discount.

* Fees & Charges for Card/PIN Replacement in all customer category will effect as per policy.

* All other fees/charges not mentioned above in relation to MBL Cards will be specified by MBL card division.