

## Mercantile Bank Limited

Research & Planning Division  
Head Office, Dhaka

### Schedule of Charges for Conventional Card Services

As per BRPD Circular No # 11, Dated June 10, 2021

Type of Services		Nature	Charges/Commission
1.1	Credit Card		
1.1 (i)	<b>Annual/ Renewal Fee of Primary Card<sup>1</sup></b>		
	Dual/ Int'l Classic	Annual/ Renewal Fee	USD 20
	Dual/ Int'l Gold		BDT 3,000
	Dual/ Int'l Platinum		BDT 5,000
	Dual/ Int'l Signature		BDT 7,500
	Local Classic		BDT 1,000
	Local Gold		BDT 2,000
1.1 (ii)	<b>Annual/ Renewal Fee of Supplementary Card (2<sup>nd</sup> to 4<sup>th</sup> Card)</b>		
	Dual/ Int'l Classic	Supplementary Card Fee	USD 10
	Dual/ Int'l Gold		BDT 1,000
	Dual/ Int'l Platinum		BDT 1,500
	Dual/ Int'l Signature		BDT 2,500
	Local Classic		BDT 500
	Local Gold		BDT 750
1.1 (iii)	<b>Card Replacement Fee</b>		
	Dual/ Int'l Classic	Replacement Fee	USD 10
	Dual/ Int'l Gold		BDT 500
	Dual/ Int'l Platinum		BDT 750
	Dual/ Int'l Signature		BDT 1,000
	Local Classic		BDT 500
	Local Gold		BDT 500
1.1 (iv)	<b>PIN Replacement Fee</b>		
	Dual/ Int'l Classic	Replacement Fee	USD 10
	Dual/ Int'l Gold		BDT 500

	Dual/ Int'l Platinum		BDT 750
	Dual/ Int'l Signature		BDT 1,000
	Local Classic		BDT 300
	Local Gold		BDT 500
1.1 (v)	<b>Late Payment Charge</b>		
	Dual/ Int'l Classic	Late Payment Charge	USD 10
	Dual/ Int'l Gold		BDT 500/USD 10
	Dual/ Int'l Platinum		BDT 750/ USD 15
	Dual/ Int'l Signature		BDT 1,000/ USD 20
	Local Classic		BDT 500
	Local Gold		BDT 500
1.1 (vi)	<b>Excess Over limit Charge<sup>2</sup></b>		
	Dual/ Int'l Classic	Excess Overlimit Charge	USD 10
	Dual/ Int'l Gold		BDT 500/USD 10
	Dual/ Int'l Platinum		BDT 750/ USD 15
	Dual/ Int'l Signature		BDT 1,000/ USD 20
	Local Classic		BDT 500
	Local Gold		BDT 500
1.1 (vii)	Interest Rate (Yearly)	Charge	20%
1.1 (viii)	Card Cheque Transaction Processing Fee (for BDT currency use only)	Fee	1% or BDT 50 (whichever is higher)
1.1 (ix)	Return Card Cheque Fee due to insufficient balance (Each time)	Fee	BDT 50
1.1 (x)	Fund Transfer Transaction Processing Fee (from MBL Credit Card to MSF/MBL Account/NPSB)	Fee	1% or BDT 50 (whichever is higher)
1.1 (xi)	Card Cheque Book (10 Leaves)	Fee	BDT 150 (1 <sup>st</sup> Cheque Book Free)
1.1 (xii)	SMS Alert Fee (Yearly) <sup>3</sup>	Fee	BDT 200
1.1 (xiii)	<b>Cash Advance Fee from ATM</b>		
	Dual/ Int'l Classic	Fee	From local ATM: 2% or BDT 150 (whichever is higher)  From Overseas ATM: 2% or USD 3 (Whichever is higher)
	Dual/ Int'l Gold		
	Dual/ Int'l Platinum		
	Dual/ Int'l Signature		
	Local Classic		
	Local Gold		

1.1 (xiv)	Insta-Loan Processing Fee	Fee	1% or BDT 100 (Whichever is Higher)
1.1 (xv)	Insta-Loan Interest Rate- Flat (Yearly)	Charge	12%
1.1 (xvi)	Insta-loan Early Settlement Fee	Fee	Free
1.1 (xvii)	Retail2EMI Interest Rate-Flat (Yearly)	Charge	12%
1.1 (xviii)	Markup Fee on Foreign currency transaction other than USD <sup>4</sup>	Fee	2.5%
1.1 (xix)	MBL Credit Shield Insurance Fee (On monthly statement balance) <sup>5</sup>	Fee	0.25%
1.1 (xx)	Balaka Lounge Visit Fee at HSJIA <sup>6</sup>		
	Dual/ Int'l Classic	Fee	Privilege not available
	Dual/ Int'l Gold		USD 22 (Free for only Cardholder year-round)
	Dual/ Int'l Platinum		USD 22 (Free for Cardholder plus 1 guest year-round)
	Dual/ Int'l Signature		USD 22 (Free for Cardholder plus 2 guests year-round)
	Local Classic		Privilege not available
	Local Gold		Privilege not available
1.1 (xxi)	<b>International Lounge visit with Priority Pass<sup>7</sup></b>		
	Dual/ Int'l Classic	Fee	Privilege not available
	Dual/ Int'l Gold		Privilege not available
	Dual/ Int'l Platinum		USD 27 per access
	Dual/ Int'l Signature		USD 27 per access
	Local Classic		Privilege not available
	Local Gold		Privilege not available
1.1 (xxii)	CIB Fee per request <sup>8</sup>	Fee	BDT 100
1.1 (xxiii)	Certificate Charge per request	Fee	BDT 300
1.1 (xxiv)	Duplicate Statement Fee for six months	Fee	BDT 200

Type of Services		Nature	Charge/ Commission
<b>1.2</b>	<b>Debit Card</b>		
1.2 (i)	Issue/Reissue/Renewal/Annual Fee	Fee	BDT 500
1.2 (ii)	Card Replacement/Reissue Fee	Fee	BDT 300
1.2 (iii)	PIN Replacement/Reissue Fee	Fee	BDT 300
1.2 (iv)	SMS Service Charge (Annually)	Charge	BDT 150
1.2 (v)	Markup Fee on Foreign currency transaction other than USD (Int'l Debit Card) <sup>4</sup>	Fee	2%

	1.2(vi)	ATM Cash Withdrawal Fee (Local ATM)	Fee	BDT 15 (including VAT) for NPSB Network
			Fee	BDT 10 for Q-Cash Network
			Fee	BDT 15 for VISA Network
	1.2(vii)	ATM Balance Inquiry Fee (Local ATM)	Fee	BDT 5 (including VAT) for each inquiry
	1.2(vii)	ATM Mini Statement Charge (Local ATM)	Fee	BDT 5 (including VAT) for each statement
1.2 (viii)	ATM Cash Withdrawal Fee (Overseas ATM)	Fee	USD 2.5 per transaction	

Type of Services		Nature	Charge/ Commission
<b>1.3</b>	<b>Prepaid Card</b>		
1.3 (i)	Issue/Reissue/Renewal/Annual Fee	Fee	Free
1.3 (ii)	Card Replacement/Reissue Fee	Fee	BDT 250
1.3 (iii)	PIN Replacement/Reissue Fee	Fee	BDT 250
1.3 (iv)	Cash Loading Charge	Charge	1% of loading amount
1.3 (v)	Markup Fee on Foreign currency transaction other than USD <sup>4</sup>	Fee	2.5%
1.3(vi)	ATM Cash Withdrawal Fee (Local ATM)	Fee	BDT 15 (including VAT) for NPSB Network
		Fee	BDT 10 for Q-Cash Network
		Fee	BDT 15 for VISA Network
1.3(vii)	ATM Balance Inquiry Fee (Local ATM)	Fee	BDT 5 (including VAT) for each inquiry
1.3(vii)	ATM Mini Statement Charge (Local ATM)	Fee	BDT 5 (including VAT) for each statement
1.3(viii)	ATM Cash Withdrawal (Overseas ATM)	Fee	2% or USD 2 (Whichever is higher)

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

**Special Foot Note:**

- Annual/Renewal Fee will be charged when the card is issued and on every anniversary of subsequent year irrespective of card activation. There is no Annual Fee / Issuance Fee for the Basic card in the first year. 2<sup>nd</sup> year onward, 100% waiver on Renewal Fee if (i) 14 transactions (POS or ATM or Online) made by either basic cardholder or supplementary cardholder or both in a preceding year OR (ii) accumulated cash and retail transaction amount in the preceding year exceeds Tk. 50 thousand or equivalent foreign currency. First two years annual fee is waived for the credit cards booked under corporate clients.
- Over Limit Charge will be imposed if card outstanding exceeds credit card limit any time within the statement cycle.
- SMS Alert Fee will be charged on card's anniversary
- A foreign currency factor (Mark-Up) will be applied in case of foreign currency transactions when the transaction currency is non- USD.
- Auto Enrollment will be applicable. However, it can be cancelled by the cardholder anytime. Only the primary credit cardholder will be brought under insurance coverage program.
- For add-on or accompanying guest, USD 22 per access will be charged. However, accessing multiple guests at the Balaka Lounge without card in special case may be allowed with the delegation of Head of Division.
- Per access to the international lounge.
- In case of Limit Enhancement
- Supplementary debit card may be issued subject to the applicable fees & charges equivalent to the basic debit card.
- Employee & Staff cards shall be free for all products.

11. Debit Cards may be issued against corporate accounts at 50% discount.
12. Fees & charges for Card/PIN replacement in all customer category will be effective as per policy.
13. Loading charge on Prepaid Card may be waived to corporate/special customer group with the delegation of Head of Division

***Note: The Managing Director and CEO will have the discretion to change (enhance/reduce/waive) the charge/commission according to Banker-Customer relationship. In absence of MD &CEO, concerned AMD/DMD will enjoy the same discretionary power subject to post facto approval from Managing Direction & CEO.***