

G	VISA Credit Card Fees & Charges	Classic Dual	Gold Dual	Platinum Dual
G1	Issuing/Annual Fee - Chip Based card (Primary Card)	BDT 1,000	BDT 2,000	BDT 3,000
G2	Issuing/Annual Fee (Supplementary Card)	1st Card Free, @Tk. 500 for 2nd & 3rd card	1st Card Free, @Tk. 800 for 2nd & 3rd card	1st Card Free, @Tk. 1,000 for 2nd & 3rd card
G3	Card Reissuing/Replacement Fee	BDT 500	BDT 500	BDT 500
G4	PIN Reissuance Fee	BDT 300	BDT 300	BDT 300
G5	Late Payment Fee	BDT 500/ \$ 10	BDT 500/ \$ 10	BDT 500/ \$ 10
G6	Excess Over Limit Fee	BDT 500/ \$ 10	BDT 500/ \$ 10	BDT 500/ \$ 10
G7	Over Limit Interest (Per Month)	N/A	N/A	N/A
G8	Cash Advance Fee:			
G8-i	TBL ATM	1 % for TBL ATM & 2 % for others ATM/ATM Abroad	1 % for TBL ATM & 2 % for others ATM/ATM Abroad	1 % for TBL ATM & 2 % for others ATM/ATM Abroad
G8-ii	ATM Abroad			
G8-iii	Q-Cash Network ATM			
G8-iv	BRAC ATM & DBBL ATM			
G8-v	NPSB ATM			
G8-vi	VISA Acquiring ATM other than Q-cash, BRAC & DBBL ATMs			
G8-vii	CASH Advance from TBL Bank POS	1%	1%	1%
G9	Priority Pass uses charge per person	\$27	\$27	\$27
G10	Return Cheque Fee	BDT 500	BDT 500	BDT 500
G11	Balance Transfer Fee	N/A	N/A	N/A
G12	Balance Transfer Interest Rate(Per Month)	N/A	N/A	N/A
G13	Minimum Payment Due	BDT 500 or 5 % of outstanding balance whichever is higher for local part & \$ 10 or 5% of outstanding balance whichever is higher for international part. If the outstanding balance is less than BDT 500 or \$ 10, it must be paid in full.		
G14	Interest Rate(Applicable daily basis on unpaid amount)	2.5% for general customers & 2.0 % for defense personnel (per month)		
G15	Card Cheque Book Fee 12 Leaves	Free 1st cheque book with 10 leaves, From 2nd Cheque Book, BDT 200 (10 Leaves) will be charged.		
G16	Card Cheque Book Fee 25 Leaves	N/A	N/A	N/A
G17	Card Cheque Processing Fee	1.5%*	1.5%*	1.5%*
G18	Out Station Cheque Processing Fee	N/A	N/A	N/A
G19	Certificate Fee	N/A	N/A	N/A
G20	Duplicate Statement Fee	N/A	N/A	N/A

G21	Risk Assurance Fee-on the Outstanding	0.35%	0.35%	0.35%
G22	SMS Fee (Per Year)**	BDT 200	BDT 200	BDT 200
G23	Sales slip Retrieval Fee	BDT 200	BDT 200	BDT 200
G24	Out station Cheque Collection Fee	N/A	N/A	N/A

1	*Domestic Uses Only.
2	All charges/fees mentioned above are exclusive of VAT. Amount of VAT are to be realized in the applicable case as per VAT Act 1991 and VAT Rules 1991.
3	1st year Annual Fee waived for all types of Credit Card during campaign period.
4	Management may waive part or full amount of the above mentioned fees/charges to the valued clients.
5	Card fee waived from 2nd year after doing 18 transactions (min Tk.500.00 or \$6.00 each) in POS and E-Commerce or by redeem Reward Point whichever will reach earlier.
6	50% Card fee for Defense personnel.
7	Lifetime free 1st Supplementary Credit Card.
8	Free 02 visits in a year for Platinum card holder in 1000+ Worldwide Airport Lounges by using Priority Pass.
9	98% cash Advance facility available from Bank POS (as alternative of card cheque) and 50% Cash Advance from ATM.
10	Fees & Charges for Secured Card (Lien against FC Account): 1st Year Free, renewal fee \$15, Pin re-issue fee \$3, SMS fee \$3 will be charged in yearly. All other fees & charges will be applicable as per schedule of charges.
11	New card can be availed by Retired Defense personnel with new limit as per his/her current income/DBR. All other facilities (fees & charges) will be same as in service Defense personnel. Existing Card will be cancelled at the time of retirement from service of Defense personnel & end service benefit will be released after getting NOC from Trust Bank.
12	Fees & charges of Classic Local & Gold Local will be same as Classic Dual & Gold Dual accordingly. Existing Classic Local & Gold Local card will be converted as Classic Dual & Gold Dual respectively at the time of renewal/re-issue.
13	Existing Magnetic Strip card will be discontinued at the time of card expiry.
14	SMS fee per year will be charged along with first statement.
15	Default Credit Card Limit slab: E-Commerce=\$300, ATM=\$300, POS=\$1000 for Foreign Currency transaction (As per client request slab can be changed)
16	Credit Card CIB & CPV charges are deducted as per banks rules and Rate of Interest may be changed as per Bangladesh Bank Guideline/circular.