পুবালী ব্যাংক পিএলসি.
PUBALI BANK PLC.

Schedule of Charges

(Consumer Credit Card Fees and Charges)						
Particulars		**VISA**			**MasterCard**	
		Classic	**Gold**	**Platinum**	**Titanium**	**World**
Credit Limit		BDT 25,000/- to BDT 99,999/-	BDT 1,00,000/- to BDT 1,99,999/-	BDT 2,00,000/- to above.	BDT 50,000/- to BDT 2,99,999 /-	BDT 3,00,000/- to above
Issuance fee of Primary Card		BDT 1,000/- + 15% VAT	BDT 2,000/- + 15% VAT	BDT 3,000/- + 15% VAT	BDT 3,000 + 15% VAT	BDT 5,000 + 15% VAT
Renewal fee of Primary Card	**Charge**	BDT 1,000/- + 15% VAT	BDT 2,000/- + 15% VAT	BDT 3,000/- + 15% VAT	BDT 3,000 + 15% VAT	BDT 5,000 + 15% VAT
	Waived (usage of Credit Card through purchases within a year except Branch POS transaction)	BDT 50,000/- or equivalent USD or 17 transaction per year	BDT 1,00,000/- or equivalent USD or 17 transaction per year	BDT 2,00,000/- or equivalent USD or 17 transaction per year	BDT 1,00,000/- or equivalent USD or 17 transaction per year	BDT 2,00,000/- or equivalent USD or 17 transaction per year
Replacement fee of Primary Card		BDT 500/- + 15% VAT				

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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	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	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
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% Per annum				

	Clients	20% Per annum (Have business relation with us for more than 1 year)	
		24% Per annum (Have no business relation or relation for less than 1 year)	
Maximum Interest free period		45 days	
Cash withdrawal limit	**ATM**	50% of credit limit	
	POS	90% of available credit limit	
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, applicable charges for using NPSB channel of cash withdrawal.	
		15/- for 1st 5 transaction (VAT included); After that 30/- for per transaction (VAT included); (NB: Per transaction within Tk. 20,000/- and Cash withdrawal amount not more than Tk. 2,00,000/- for monthly transaction).	
Cash withdrawal fee	From Other Bank's ATM (VISA/MasterCard Channel)	BDT 200/- or 2% of withdrawal amount whichever is higher + 15 % VAT. Also, 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, 40/- for channel fee.	USD 3 or 2% of withdrawal amount whichever is higher + 15 % VAT. Also, 40/- for channel fee.
Fund Transfer limit		90% of available credit limit	
Fund Transfer fee	**From Pubali ATM**	1% of transaction amount + 15% VAT	
	From Other Bank's ATM (Other Bank's Fund Transfer from NPSB Channel)	1% of transaction amount + 15% VAT and also BDT 10/- (including VAT) per transaction charges for using NPSB channel	
	Through PI	0.5 % of transaction amount + 15% VAT	
Add money Card to MFS		1% of transaction amount + 15% VAT	

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Credit Card Bill Payment through MFS		30/- per transaction + 15% VAT			
Balance Enquiry	From Pubali Bank's ATM	Free			
	From Other Bank's ATM (NPSB Channel)	5/- per enquiry (VAT include)			
	From Other Bank's ATM (VISA/MasterCard Channel)	5/- per enquiry (VAT include)			
	From Other Bank's ATM at abroad	30/- per enquiry (VAT include)			
Mini Statement	From Pubali Bank's ATM	Free			
	From Other Bank's ATM	5/- per statement (VAT include)			
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	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	03 times free along with 01 guest for per calendar year		
Over limit charges		N/A			
Late payment charges	Local Transaction	200/-		500/-	800/-
	International Transaction	USD 10		USD 05	USD 08
E-statement		Free			
Duplicate statement fee		50/-		100/-	
Transaction alert service		120/- per annum			

Certificate issuance fee	100/-	500/-
Sales Slip verification fee	100/-	200/-
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.