

**Mercantile Bank Limited**  
 Research and Planning Division  
Head Office, Dhaka

**Schedule of Charges**

**2. Card Service**

Service		Nature of Charge	Charge/Commission
<b>2.1</b>	<b>Credit Card</b>		
<b>2.1 (i)</b>	<b>Annual/ Renewal Fee of Primary Card</b>		
	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
<b>2.1 (ii)</b>	<b>Annual/ Renewal Fee of Supplementary Card (1st one is free for all products)</b>		
	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
<b>2.1 (iii)</b>	<b>Card Replacement Fee (Primary and Supplementary)</b>		
	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
<b>2.1 (iv)</b>	<b>Pin Replacement Fee (Primary and Supplementary)</b>		
	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
<b>2.1 (v)</b>	<b>Late Payment Charge</b>		
	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

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Service		Nature of Charge	Charge/Commission
<b>2.1 (vi)</b>	<b>Excess Over Limit Charge</b>		
	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
<b>2.1 (vii)</b>	<b>Interest Rate (Monthly)</b>	Charge	1.67 % per month
<b>2.1 (viii)</b>	<b>Cash Advance/ Fund Transfer</b>		
	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
<b>2.1 (ix)</b>	<b>SMS Service Charge (Annually)</b>		
	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
<b>2.2</b>	<b>Debit Card</b>		
<b>2.2 (i)</b>	Issue/Reissue/Renewal/Annual Fee	Fee	Primary Card: BDT 500
			Supplementary Card: BDT 400
<b>2.2 (ii)</b>	Card Replacement Fee		Primary Card: BDT 500
			Supplementary Card: BDT 400
<b>2.2 (iii)</b>	Pin Replacement Fee		Primary Card: BDT 200
			Supplementary Card: BDT 200
<b>2.2 (iv)</b>	SMS Service Charge (Annually)		BDT 150
<b>2.3</b>	<b>Prepaid Card</b>		
<b>2.3 (i)</b>	<b>Annual/ Renewal Fee</b>		
	General Prepaid Cards	Fee	For Local: Free For Int'l: Free
	Student Cards		Free
	Treatment Cards		Free
	Virtual cards		Free

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	<b>2.3 (ii)</b>	<b>Card Replacement Fee</b>		
		General Prepaid Cards	Free	
		Student Cards	Free	
		Treatment Cards	Free	
		Virtual cards	Free	
	<b>2.3 (iii)</b>	<b>Pin Replacement Fee</b>		
		General Prepaid Cards	Free	
		Student Cards	Free	
		Treatment Cards	Free	
		Virtual cards	Free	
	<b>2.3 (iv)</b>	<b>Cash Loading Charge</b>	Charge	1% of Loading Amount
	<b>2.4</b>	<b>Miscellaneous</b>		
	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.

**Note:** The Managing Director and CEO will have the descretion 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 Director & CEO.

(Ref: Instruction Circular no. 2437/2020, Dated: December 20, 2020)