

Mercantile Bank PLC.
Research and 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	Charge/Commission
1.1	Credit Card		
1.1 (i)	Annual/ Renewal Fee of Primary Card ¹		
	Visa International Gold	Annual/ Renewal Fee	BDT 3,000
	Visa Platinum/Mastercard Titanium		BDT 5,000
	Visa Signature/Mastercard World		BDT 7,500
	Visa Local Classic		BDT 1,000
	Visa Local Gold		BDT 2,000
1.1 (ii)	Annual/ Renewal Fee of Supplementary Card (2 nd to 4 th Card)		
	Visa International Gold	Supplementary Card	BDT 1,000
	Visa Platinum/Mastercard Titanium		BDT 1,500
	Visa Signature/Mastercard World		BDT 2,500
	Visa Local Classic		BDT 500
	Visa Local Gold		BDT 750
1.1 (iii)	Card Replacement Fee (Primary and Supplementary)		
	Visa International Gold	Replacement Fee	BDT 500
	Visa Platinum/Mastercard Titanium		BDT 750
	Visa Signature/Mastercard World		BDT 1,000
	Visa Local Classic		BDT 500
	Visa Local Gold		BDT 500
1.1 (iv)	Pin Replacement Fee (Primary and Supplementary)		
	Visa International Gold	Replacement Fee	BDT 500
	Visa Platinum/Mastercard Titanium		BDT 500
	Visa Signature/Mastercard World		BDT 500
	Visa Local Classic		BDT 300
	Visa Local Gold		BDT 500
1.1 (v)	Late Payment Charge		
	Visa International Gold	Late Payment Charge	BDT 500/USD 10
	Visa Platinum/Mastercard Titanium		BDT 750/USD 15
	Visa Signature/Mastercard World		BDT 1,000/USD 20
	Visa Local Classic		BDT 500
	Visa Local Gold		BDT 500
1.1 (vi)	Excess Over Limit Charge ²		
	Visa International Gold	Excess Over Limit Charge	BDT 500/USD 10
	Visa Platinum/Mastercard Titanium		BDT 750/USD 15
	Visa Signature/Mastercard World		BDT 1,000/USD 20
	Visa Local Classic		BDT 500
	Visa Local Gold		BDT 500
1.1 (vii)	Interest Rate (Yearly)	Charge	25%
1.1 (viii)	Processing Fee for Card Cheque and Fund Transfer Transaction (for BDT only)	Fee	0.75% 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 MBPLC Credit Card to MFS/MBPLC Account/NPSB)	Fee	0.75% or BDT 50 (whichever is higher)
1.1 (xi)	Card Cheque Book (10 leaves)	Fee	BDT 150 (1 st Cheque Book Free)
1.1 (xii)	SMS Alert Fee (Yearly) ³	Fee	BDT 200
1.1 (xiii)	Cash Advance Fee (withdrawal from ATM)		
	Visa International Gold	Fee	MBPLC ATM: BDT 50 or 1% (whichever is higher) Other Local ATMs: BDT 150 or 1.50% (whichever is higher) Overseas ATM: USD 3 or 2% (whichever is higher)
	Visa Platinum/Mastercard Titanium		
	Visa Signature/Mastercard World		
	Visa Local Classic		
	Visa Local Gold		



Type of Services		Nature	Charge/Commission	
1.1	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)	Outstanding2EMI Interest Rate-Flat (Yearly)	Charge	12%
	1.1 (xix)	Markup Fee on Foreign currency transaction other than USD ⁴	Fee	2.50%
	1.1 (xx)	MBPLC Credit Shield Insurance Fee (on monthly statement balance) ⁵	Fee	0.30%
	1.1 (xxi)	Balaka Lounge Visit Fee at HSIA ⁶		
		Visa Dual/ International Gold	Fee	USD 22 per access (Yearly 2 Free visits for Cardholder)
		Visa Platinum/Mastercard Titanium		USD 22 per access (Yearly 4 Free visits for Cardholder and 1 companion per visit)
		Visa Signature/Mastercard World		USD 22 per access (Unlimited Free visits for Cardholder with any 2 companions per visit)
		Visa Local Classic		Privilege not available
		Visa Local Gold		Privilege not available
	1.1 (xxii)	International Lounge visit with Priority Pass ⁷		
		Visa Dual/ International Gold	Fee	Privilege not available
		Visa Platinum		USD 29 per access
		Visa Signature		USD 29 per access (Yearly 4 Free visits for Cardholder)
		Visa Local Classic		Privilege not available
		Visa Local Gold		Privilege not available
	1.1 (xxiii)	LoungeKey		
		Visa Dual/ International Gold	Fee	Privilege not available
		Mastercard Titanium		USD 35 per access (Yearly 2 Free visits for Cardholder)
		Visa Signature/Mastercard World		USD 35 per access (Yearly 4 Free visits for Cardholder)
		Visa Local Classic		Privilege not available
		Visa Local Gold		Privilege not available
	1.1 (xxiv)	Processing fee for VMT (credit transaction from MFS to Card) per transaction	Fee	BDT 35
	1.1 (xxv)	Processing fee for Add Money To MFS	Fee	Free
	1.1 (xxvi)	CIB Fee per request ⁸	Fee	BDT 100
	1.1 (xxvii)	Certificate Charge per Request	Fee	BDT 300
	1.1 (xxviii)	Duplicate Statement Fee for six months	Fee	BDT 200
	1.1 (xxvix)	Meet and Greet Service at HSIA		
		Visa Signature/Mastercard World	Fee	Arrival or Departure- Int'l Flight only (Unlimited Visit) Free (along with 03 companion)
1.2	Debit Card (Visa/Mastercard)			
	1.2 (i)	Issue/Reissue/Renewal/Annual Fee		
		Local	Fee	BDT 500
		Global	Fee	BDT 750
	1.2 (ii)	Card Replacement/Reissue Fee	Fee	BDT 300
	1.2 (iii)	PIN Replacement/Reissue Fee	Fee	BDT 250
	1.2 (iv)	SMS Service Charge (Annually)	Charge	BDT 150
	1.2 (v)	Markup Fee on Foreign currency transaction other than USD (Global Debit Card) (4)	Fee	2%
	1.2 (vi)	ATM Cash Withdrawal Fee (Local ATM)	Fee	NPSB Network: BDT 15 (for first 5 transactions in the month) and BDT 30 for onward transactions. (VAT Included) Q-Cash Network: BDT 11.50 (VAT Included) Visa/Mastercard Network: BDT 17.25 (VAT Included)
	1.2 (vii)	ATM Balance Inquiry Fee (Local ATM)	Fee	BDT 5 (including VAT) for each inquiry
	1.2 (viii)	ATM Mini Statement Charge (Local ATM)	Fee	BDT 5 (including VAT) for each inquiry
	1.2 (ix)	ATM Cash Withdrawal Fee- Global Debit Card (overseas)	Fee	BDT 275 per transaction



Type of Services		Nature	Charge/Commission
1.2 (x)	Meet and Greet Service at HSIA		
	Visa/Mastercard Global Debit Card & Priority Banking Debit Cardholder	Fee	Unlimited Free Visit along with 3 companions (applicable for Arrival or Departure- Int'l Flight only)
1.2 (xi)	NPSB Fund Transfer Transaction Processing Fee (from MBPLC Debit Card/ Account to other bank's Account/Card)	Fee	BDT 10 (Inclusive VAT)
1.3	Prepaid Card (Visa/ Mastercard)		
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)	Fund/Cash Loading Charge ¹³		
	General Prepaid Card	Charge	1% of loading amount
	Hajj Prepaid Card	Charge	Free
	Student Prepaid Card	Charge	Free
1.3 (v)	Markup Fee on Foreign Currency transaction other than USD ⁴		
	Visa Prepaid Card	Fee	2%
	Mastercard Prepaid Card	Fee	2%
1.3 (vi)	ATM Cash Withdrawal Fee (Local ATM)	Fee	NPSB Network: BDT 15 (for first 5 transactions in the month) and BDT 30 for onward transactions. (VAT Included) Q-Cash Network: BDT 11.50 (VAT Included) Visa/Mastercard Network: BDT 17.25 (VAT Included)
1.3 (vii)	ATM Balance Inquiry Fee (Local ATM)	Fee	BDT 5 (including VAT) each inquiry
1.3 (viii)	ATM Mini Statement Charge (Local ATM)	Fee	BDT 5 (including VAT) each statement
1.3 (ix)	ATM Cash Withdrawal Fee (overseas)	Fee	BDT 220 per transaction
1.3 (x)	NPSB Fund Transfer Transaction Processing Fee (from MBPLC Prepaid Card to other bank's Account/Card)	Fee	BDT 10 (Inclusive VAT)

*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 two years. 3rd year onward, 100% waiver on Renewal Fee if (i) 14 retail transactions (POS or Online) made by either basic cardholder or supplementary cardholder or both in a preceding year OR (ii) accumulated retail (POS or Online) transaction amount in the preceding year exceeds Tk. 50 thousand or equivalent foreign currency.
- 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.
- Debit Cards may be issued against corporate accounts at 50% discount.
- Fees & charges for Card/PIN replacement in all customer category will be effective as per policy.
- Loading charge on Prepaid Card may be waived to corporate/special customer group with the delegation of Head of Division. Bank may sometimes offer Cash Back from realized Loading Charge @1% on foreign currency transactions of Prepaid Cards under General Category.

