

 Meghna Credit Cards							
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Interest Rate (Per Annum)³	25%						
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Card & PIN Charges							
Annual Fee - Primary Card ¹	BDT 6,000.00	BDT 5,000.00	BDT 4,500.00	BDT 3,000.00	BDT 1,500.00	Free	Free
Annual Fee - Supplementary Card - 1st Card ¹	BDT 3,000.00	BDT 2,500.00	Free	Free	Free	N/A	N/A
Annual Fee - Supplementary Card - 2nd & Onwards ¹	BDT 3,000.00	BDT 2,500.00	BDT 2,000.00	BDT 1,500.00	BDT 750.00	N/A	N/A
Credit Card Replacement Fee	BDT 1,000.00	BDT 1,000.00	BDT 800.00	BDT 700.00	BDT 600.00	USD 10.00	USD 9.00
PIN Replacement Fee (through IVR/Internet Banking)	Free	Free	Free	Free	Free	Free	Free
PIN Replacement Fee with Card Mailer	BDT 500.00	USD 5.00	USD 5.00				

ATM Charges							
Cash Advance Fee - Domestic ATM (whichever is higher) ²	2.0% or BDT 200.00	N/A	N/A				
Cash Advance Fee - Overseas ATM (whichever is higher) ²	2.0% or USD 5.00	2.0% or USD 5.00	2.0% or USD 5.00				

Statement Charges							
Monthly E-Statement Fee	Free	Free	Free	Free	Free	Free	Free
Duplicate E-Statement Fee (per month)	BDT 100.00	USD 2.00	USD 2.00				

Card Cheque Charges							
Card Cheque Processing Fee (whichever is higher) ²	2.0% or BDT 250.00	2.0% or BDT 250.00	2.0% or BDT 250.00	2.0% or BDT 250.00	2.0% or BDT 250.00	N/A	N/A
Card Cheque Book Fee	Sustainable Card - No Cheque Book	1st Cheque Book Free Onwards BDT 200.00	N/A	N/A			

EMI Charges							
Unutilized Balance Transfer Fee for EMI (whichever is higher) ²	1.00% or BDT 150.00	1.00% or BDT 150.00	1.00% or BDT 150.00	1.00% or BDT 150.00	1.00% or BDT 150.00	N/A	N/A
Processing Fee for Outstanding Balance EMI (whichever is higher) ²	1.00% or BDT 150.00 /USD 2.00	1.00% or BDT 150.00 /USD 2.00	1.00% or BDT 150.00 /USD 2.00	1.00% or BDT 150.00 /USD 2.00	1.00% or BDT 150.00 /USD 2.00	N/A	N/A
Interest Rate for Card EMI Plan (Per Annum)	11.99% Flat	11.99% Flat	11.99% Flat	11.99% Flat	11.99% Flat	N/A	N/A
EMI Early-Settlement Fee ⁴	0.50%	0.50%	0.50%	0.50%	0.50%	N/A	N/A
Service Charge for Card EMI Plan	(a) 3 Months - 3.00% (b) 6 Months - 5.00% (c) 9 Months - 7.50% (d) 12 Months - 9.75% (e) 18 Months - 14.25% (f) 24 Months - 18.75%					N/A	N/A

Digital Finance Charges							
Card Payment through VISA Direct & Mobile Wallet (MFS) ²	6 Payment Free per Calendar Month Onwards BDT 35/Trxn	6 Payment Free per Calendar Month Onwards BDT 35/Trxn	6 Payment Free per Calendar Month Onwards BDT 35/Trxn	6 Payment Free per Calendar Month Onwards BDT 35/Trxn	6 Payment Free per Calendar Month Onwards BDT 35/Trxn	N/A	N/A
Add Money to Mobile Wallet - MFS (whichever is higher) ²	5 Transaction Free per Calendar Month Onwards 0.75% or BDT 75/Trxn	5 Transaction Free per Calendar Month Onwards 0.75% or BDT 75/Trxn	3 Transaction Free per Calendar Month Onwards 0.75% or BDT 75/Trxn	3 Transaction Free per Calendar Month Onwards 0.75% or BDT 75/Trxn	3 Transaction Free per Calendar Month Onwards 0.75% or BDT 75/Trxn	N/A	N/A
Fund Transfer Fee through i-Banking (whichever is higher) ^{2&21}	1.25% or BDT 150.00	N/A	N/A				

Travel Benefits							
Staycation (Stay 1 Night - Get 1 Night Free) ⁵	1 Staycation Free/Month	N/A	N/A	N/A	N/A	N/A	N/A
Balaka Executive Lounge Access (Per Year) ^{6 & 7}	5 Free Visits	5 Free Visits	5 Free Visits	4 Free Visits	N/A	5 Free Visits	4 Free Visits
LoungeKey Lounge Access (Per Year) ^{8 & 9}	4 Free Visits	3 Free Visits	2 Free Visits	N/A	N/A	2 Free Visits	N/A
Meet & Greet Service at Hazrat Shahjalal International Airport	Free	Free	Free	N/A	N/A	Free	N/A

Other Charges							
Late Payment Charge (LPC)	BDT 1000.00 (Local) & USD 12.00 (Int'l)	BDT 1000.00 (Local) & USD 12.00 (Int'l)	BDT 1000.00 (Local) & USD 12.00 (Int'l)	BDT 900.00 (Local) & USD 10.00 (Int'l)	BDT 800.00 (Local) & USD 8.00 (Int'l)	USD 12.00	USD 10.00
Over Limit Fee ¹⁰	BDT 1200.00 (Local) & USD 15.00 (Int'l)	BDT 1200.00 (Local) & USD 15.00 (Int'l)	BDT 1200.00 (Local) & USD 15.00 (Int'l)	BDT 1000.00 (Local) & USD 12.00 (Int'l)	BDT 1000.00 (Local) & USD 12.00 (Int'l)	USD 15.00	USD 12.00
Transactional Alert Fee / SMS Fee (Yearly)	BDT 250.00	Free	Free				
Credit Shield Fee ¹¹	0.35%						
Certificate Issuance Fee	BDT 500.00	USD 6.00	USD 6.00				
Card Closing Fee ¹	BDT 500.00	BDT 500.00	BDT 350.00	BDT 350.00	BDT 350.00	Free	Free
Credit Verification/CIB Fee	Free						

Note:

1. 1st Year Annual Fee is Free for Primary Cards. The Annual Fee waiver from the 2nd year onwards is subject to your card product:
 - a. For **Green and Women Platinum Cards**: The annual fee waiver can be availed only by using Reward Points.
 - b. For **Platinum, Gold, and Silver Cards**: The fee waiver can be availed if the Cardholder makes a minimum number of POS/E-Commerce transactions (Platinum: 20 / Gold: 18 / Silver: 15) within the previous year (anniversary to anniversary). Add Money to Mobile Wallet transactions are excluded. Alternatively, the fee can also be waived using Reward Points.
- This waiver applies to the annual fee of the most recent year only (i.e., the fee imposed on the latest anniversary). If a card closure request is submitted within the 1st year or within 30 days of the anniversary date, the full annual fee will be applicable (can be waived with Reward Points only^{a&b}).
- The Cardholder needs to submit request to Bank through different channels like Call Center: 16735, <https://digitaldesk.meghnabank.com.bd>, etc. for the waiver after the fee has been charged.
2. This is applicable on every transaction.
3. Interest is applicable on outstanding cash advance balances from the transaction date until payment. For retail transactions and fees, if the total bill shown in the previous statement is not paid by the payment due date, interest will be charged on the outstanding balance from the following day of the due date until payment.
4. EMI Early-Settlement Fee is applicable for Interest bearing EMI only.
5. 1 Free Complementary Staycation per month. Any additional visit, will incur fees at actual.
6. Balaka Executive Lounge Access (Per Year):
 - a. For **VISA Green Platinum, Women Platinum and Platinum Primary Cards**: The cardholder, and one companion is eligible for access per visit. For Visa **Green Platinum / Women Platinum / Platinum** Supplementary Card, only the cardholder is eligible for access per visit.
 - b. For **VISA Gold Dual Primary Card**: Only the primary cardholder is eligible for access per visit.
7. Any additional guest/visit will incur BDT 2,005. This rate may vary based on Balaka Lounge's Rate.
8. The LoungeKey Lounge Visit Fee will be governed by the permitted Foreign Currency Balance/Travel Quota Balance (TQ) associated with passport endorsement.
9. Any additional visit or guest will incur fees according to the LoungeKey fee structure (details available on our website).
10. Over Limit Fee will be imposed on statement day if card outstanding exceeds card limit either in BDT or USD part on any day of the statement cycle.
11. A Credit Shield Fee of 0.35% of the total outstanding balance on the card will be charged monthly, based on the outstanding balance at the end of each month. This coverage is not available for Card Account overdue by three months or more.
12. Minimum Amount Due: 3% of the financial outstanding, along with the full amount of any Over Due, excess amount, and instalment amounts (if any).
13. Foreign Currency Conversion Fee/International Transaction Charge 3% will be applied if Transaction Currency is other than USD.
14. VAT is applicable as per regulatory policy.
15. Govt. excise duty is applicable as per Government Regulations.
16. The customer may incur charges from other banks or payment systems, if applicable.
17. The fees and charges are subject to change as per the bank policy/regulatory guideline.
18. ATM CCTV Footage Fee is BDT 1,500 (Own ATM) & At Actual (Other ATM).
19. Annual Fee on 1st Year is Free and 2nd Year & onwards 50%, for Bankers (Except Green & Women Credit Card).
20. SMS fee will not be charged to Supplementary Cardholders.
21. Fund transfers or transactions made through Q-Pay or any other third-party internet banking app will be treated as internet banking (i-Banking) fund transfers, and the applicable fund transfer charges will apply.
22. Any kind of EMI facility will be discontinued if the Card Account is three months overdue.
23. Any updates to the Schedule of Charges (SOC) will be announced on the Bank's official website.

**Effective from 1st March, 2026*