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|---|---|---|---|--|--|
|  <p>MEGHNA BANK together we sail Meghna Credit Cards</p> | <p>VISA Platinum</p>  | <p>VISA Gold</p>  | <p>VISA Silver</p>  | <p>FC VISA Platinum</p>  | <p>FC VISA Gold</p>  |
|---|---|---|---|--|--|

| | |
|---------------------------|-----|
| Interest Rate (Per Annum) | 25% |
|---------------------------|-----|

| Card & PIN Charges | | | | | |
|--|--------------|--------------|--------------|-----------|----------|
| Annual Fee - Primary Card ¹ | BDT 4,500.00 | BDT 3,000.00 | BDT 1,500.00 | Free | Free |
| Annual Fee - Supplementary Card - 1st Card | Free | Free | Free | N/A | N/A |
| Annual Fee - Supplementary Card - 2nd & Onwards | BDT 2,000.00 | BDT 1,500.00 | BDT 750.00 | N/A | N/A |
| Credit Card Replacement Fee | 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 |
| PIN Replacement Fee with Card Mailer | BDT 500.00 | BDT 500.00 | 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 | 2.0% or BDT 200.00 | 2.0% or BDT 200.00 | N/A | N/A |
| Cash Advance Fee - Overseas ATM (whichever is higher) ² | 2% or USD 5.00 | 2% or USD 5.00 | 2% or USD 5.00 | 2% or USD 5.00 | 2% or USD 5.00 |

| Statement Charges | | | | | |
|---------------------------------------|------------|------------|------------|----------|----------|
| Monthly E-Statement Fee | Free | Free | Free | Free | Free |
| Duplicate E-Statement Fee (per month) | BDT 100.00 | BDT 100.00 | 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 | N/A | N/A |
| Card Cheque Book Fee ³ | 1st Cheque Book Free Onwards BDT 200.00 | 1st Cheque Book Free Onwards BDT 200.00 | 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 | N/A | N/A |
| Interest Rate for Card EMI Plan (Per Annum) | 11.99% Flat | 11.99% Flat | 11.99% Flat | N/A | N/A |
| EMI Early-Settlement Fee ⁴ | 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 | 6 Payment Free per Calendar Month | 6 Payment Free per Calendar Month | N/A | N/A |
| | Onwards BDT 35/Trxn | Onwards BDT 35/Trxn | Onwards BDT 35/Trxn | | |
| Add Money to Mobile Wallet - MFS (whichever is higher) ² | 3 Transaction Free per Calendar Month | 3 Transaction Free per Calendar Month | 3 Transaction Free per Calendar Month | N/A | N/A |
| | Onwards 0.50% or BDT 50/Trxn | Onwards 0.50% or BDT 50/Trxn | Onwards 0.50% or BDT 50/Trxn | | |
| Fund Transfer Fee through i-Banking (whichever is higher) ² | 1.25% or BDT 150.00 | 1.25% or BDT 150.00 | 1.25% or BDT 150.00 | N/A | N/A |

| Airport & Lounge Service | | | | | |
|--|---------------|---------------|-----|---------------|---------------|
| Balaka Executive Lounge Access (Per Year) ^{5 & 6} | 5 Free Visits | 4 Free Visits | N/A | 5 Free Visits | 4 Free Visits |
| LoungeKey Lounge Access (Per Year) ^{7 & 8} | 2 Free Visits | N/A | N/A | 2 Free Visits | N/A |
| Meet & Greet Service at Hazrat Shahjalal International Airport | Free | N/A | N/A | Free | N/A |

| Other Charges | | | | | |
|--|---|---|---|-----------|-----------|
| Late Payment Charge (LPC) | 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 ⁹ | 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 | BDT 250.00 | BDT 250.00 | Free | Free |
| Credit Shield Premium ¹⁰ | 0.35% | | | | |
| Certificate Issuance Fee | BDT 500.00 | BDT 500.00 | BDT 500.00 | USD 6.00 | USD 6.00 |
| Card Closing Fee ¹ | BDT 350.00 | BDT 350.00 | BDT 350.00 | Free | Free |
| Credit Verification/CIB Fee | Free | | | | |

Note:

1. 1st Year Annual Fee is Free. Card's Annual Fee waiver can be availed from 2nd year & onwards if Cardholder makes a certain number (*i.e., Platinum:20/Gold:18/Silver:15*) of POS/E-Commerce transactions (*except Add Money to Mobile Wallet*) within the previous year (anniversary to anniversary). This waiver can be availed for the annual fee of the most recent year only i.e. the annual 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.
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. The first cheque book (5 Leaves) is provided free of charge. 2nd and onward cheque book will have 10 leaves.
4. EMI Early-Settlement Fee is applicable for interest bearing EMI only.
5. Balaka Executive Lounge Access (Per Year):
 - a. For Visa Gold Dual Primary Card, only the cardholder is eligible for access per visit.
 - b. For Visa Platinum Primary Card, the cardholder, and one companion, is eligible for access per visit. For Visa Platinum Supplementary Card, only the cardholder is eligible for access per visit.
6. Any additional guest/visit will incur BDT 2,005. This rate may vary based on Balaka Lounge's Rate.
7. The LoungeKey Lounge Visit Fee will be governed by the permitted Foreign Currency Balance/Travel Quota Balance (TQ) associated with passport endorsement.
8. Any additional visit or guest will incur fees according to the LoungeKey fee structure (details available on our website).
9. 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.
10. A Credit Shield Premium 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.
11. Foreign Currency Conversion Fee/International Transaction Charge 3% will be applied if Transaction Currency is other than USD.
12. VAT is applicable as per regulatory policy.
13. Govt. excise duty is applicable as per Government Regulations.
14. The customer may incur charges from other banks or payment systems, if applicable.
15. The fees and charges are subject to change as per the bank policy/regulatory guideline.
16. ATM CCTV Footage Fee is BDT 1,500 (Own ATM) & At Actual (Other ATM).
17. Annual Fee on 1st Year is Free and 2nd Year & onwards 50%, for Bankers.
18. Annual Fee - Supplemenraty Card- 2nd & Onwards will be applicable to NTB Cards.
19. SMS fee will not be charged to Staff and Supplementary Cardholders.
20. Any kind of EMI facility will be discontinued if the Card Account is three months overdue.
21. Any updates to the Schedule of Charges (SOC) will be announced on the Bank's official website.

**Effective from 1st June, 2025*