

 MGBL Credit Cards	Platinum	Gold	Silver
Interest Rate			
Interest Rate (Yearly)	20%	20%	20%
Card & PIN Charges			
Annual Fee (Primary Card)	BDT 4,000.00	BDT 2,000.00	BDT 1,200.00
Annual Fee (Supplementary Card) - 1st 2 Cards	Free	Free	Free
Annual Fee (Supplementary Card) - 3rd & Onwards	BDT 2,000.00	BDT 1,000.00	BDT 600.00
Credit Card Replacement Fee	BDT 700.00	BDT 500.00	BDT 400.00
PIN Replacement Fee (through IVR/Internet Banking)	Free	Free	Free
PIN Replacement Fee with Card Mailer	BDT 500.00	BDT 300.00	BDT 300.00
ATM Charges			
Cash Advance - Any ATM (whichever is higher)	1.5% or BDT 100.00	1.5% or BDT 100.00	1.5% or BDT 100.00
Cash Advance Fee - Overseas ATM (whichever is higher)	2% or USD 5.00	2% or USD 5.00	2% or USD 5.00
ATM CC TV Footage Own ATM	BDT 1,500.00	BDT 1,500.00	BDT 1,500.00
Statement Charges			
Monthly E-Statement Fee	Free	Free	Free
Duplicate E-Statement Fee (per month)	BDT 100.00/month	BDT 100.00/month	BDT 100.00/month
Card Cheque Charges			
Card Cheque Processing Fee (whichever is Higher)	1.50% or 250.00	1.50% or 250.00	1.50% or 250.00
Card Cheque Book Fee	1st Cheque Book Free & onwards BDT 150.00	1st Cheque Book Free & onwards BDT 150.00	1st Cheque Book Free & onwards BDT 150.00
EMI Charges			
EMI Processing Fee	Free	Free	Free
Interest Rate for Card EMI Plan	9% Flat/Annum	9% Flat/Annum	9% Flat/Annum
EMI Early-Settlement Fee*	0.50%	0.50%	0.50%
Digital Finance Charges			
Card Payment through Digital Mobile Wallet (MFS)	Free	Free	Free
Add Money to Digital Mobile Wallet (MFS)	Free	Free	Free
Fund Transfer Fee through i-Banking	1.25% or BDT 150	1.25% or BDT 150	1.25% or BDT 150
Other Charges			
Late Payment Charge (LPC)	BDT 600.00 (Local) & USD 12.00 (Int'l)	BDT 500.00 (Local) & USD 10.00 (Int'l)	BDT 300.00 (Local) & USD 5.00 (Int'l)
Over-limit Fee	BDT 600.00 (Local) & USD 12.00 (Int'l)	BDT 500.00 (Local) & USD 10.00 (Int'l)	BDT 300.00 (Local) & USD 5.00 (Int'l)
Transactional Alert Fee / SMS Fee (Yearly)	BDT 200.00	BDT 200.00	BDT 200.00
Credit Shield Premium (on outstanding)	0.35%	0.35%	0.35%
Certificate Issuance Fee	BDT 500.00	BDT 500.00	BDT 500.00
Credit Verification/CIB Fee	Free	Free	Free
Balaka Lounge Facility*	Free	Free	N/A
Meet & Greet Service at Hazrat Shahjalal International Airport	Free	N/A	N/A
Note			
1. 15% VAT is applicable as per regulatory policy.			
2. USD 22 will be Charged for Balaka Lounge Facility, if more than 8 times visit for Platinum Card (Primary & Supplementary) and 4 times for Gold Card (Primary only).			
3. Card Fee Waiver against no of POS/E-Commerce transaction. (Platinum 20 / Gold 18 / Silver 15)			
4. Foreign Currency Conversion Fee/International Transaction Charge will be applied if Transaction Currency is other than USD.			
5. Early Settlement Fee is applicable for interest bearing EMI only.			
6. Foreign Currency Conversion Fee/International Transaction Charge 3%			