

 Meghna Credit Cards	VISA Platinum 	VISA Gold 	VISA Silver 	FC VISA Platinum 	FC VISA Gold 
--	--	---	---	--	--

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	1.0% or BDT 100.00	1.0% or BDT 100.00	1.0% or BDT 100.00	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 and Onwards BDT 200.00	1st Cheque Book Free and Onwards BDT 200.00	1st Cheque Book Free and Onwards BDT 200.00	N/A	N/A

EMI Charges					
Unutilized Balance Transfer Fee for EMI (whichever is higher) ²	1.0% or BDT 150.00	1.0% or BDT 150.00	1.0% or BDT 150.00	N/A	N/A
Interest Rate for Card EMI Plan (Per Annum)	9.99% Flat	9.99% Flat	9.99% Flat	N/A	N/A
EMI Early-Settlement Fee ⁴	0.50%	0.50%	0.50%	N/A	N/A
EMI with Service Charge	(a) 3 Months - 2.5% (b) 6 Months - 4.5% (c) 9 Months - 6.5% (d) 12 Months - 8.0% (e) 18 Months - 12.0% (f) 24 Months - 15.0%			N/A	N/A

Digital Finance Charges					
Card Payment through Digital Mobile Wallet (MFS) ²	6 Payment Free/Month Onwards BDT 35/Trxn	6 Payment Free/Month Onwards BDT 35/Trxn	6 Payment Free/Month Onwards BDT 35/Trxn	N/A	N/A
Add Money to Digital Mobile Wallet (MFS) ²	Free	Free	Free	N/A	N/A
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 10.00 (Int'l)	BDT 1000.00 (Local) & USD 10.00 (Int'l)	USD 15.00	USD 10.00
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 as of the statement day. This coverage is not available for accounts 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 - Supplementary Card- 2nd & Onwards will be applicable to NTB Cards.					
19. SMS fee will not be charged to Supplementary Cardholders.					
20. Any updates to the Schedule of Charges (SOC) will be announced on the Bank's official website.					

*Effective from 1st January, 2025