

Schedule of Charges for Credit Card				
		Platinum Card	Gold Card	Classic Card
Annual Fee for Primary Card				
Visa & MasterCard		BDT 4500+VAT	BDT 2500+VAT	BDT1300+VAT
Annual Fee Supplementary Card				
First Supplementary Card		Free		
Second Supplementary Card and onward		BDT 1000.00+VAT	BDT 600.00+VAT	
Card & PIN Replacement				
BDT		BDT 500+VAT		BDT 350+VAT
Plastic Fee				
Visa & MasterCard		BDT 300 + VAT	BDT 200+ VAT	
Cash Advance Fee (on withdrawal amount)				
BDT		(2% or BDT 150) whichever is higher) +VAT		
USD		(3% or USD 5 whichever is higher)+VAT		
Cash Advance of Credit Limit				
BDT		50%		
USD				
Late Payment Charges				
Visa and MasterCard (if Minimum due is not paid within due date)	BDT	BDT 500+VAT	BDT 400+VAT	BDT 350+VAT
	USD	USD 15+ VAT	USD 10+VAT	USD 5 +VAT
Over Limit Charges				
BDT		BDT 400+VAT		
USD		USD 10.00+VAT		

Return Cheque	
BDT	BDT 500.00+VAT
USD	USD 10.00+VAT
Duplicate Statement	
VISA & MasterCard	BDT 100.00+VAT
Copy of Sales Voucher	
BDT	BDT 250.00+VAT
USD	USD 10.00+VAT
Certificate Charges	
BDT	BDT 200.00+VAT
Payment Due Date from Statement Date	
Visa & MasterCard	20 Days
Minimum Amount Due	
Visa & MasterCard	5% or BDT 500.00 Whichever is higher
	5% or USD 10.00 Whichever is higher
Card Cheque Processing Fee	
BDT	1.50% or BDT 100.00 whichever is higher +VAT
Balance Transfer	
BDT	2% or BDT 150.00 whichever is higher +VAT
E-statement	
E-statement	Free
Printed Statement (Only for e-statement subscribers)	BDT 50.00+VAT for each statement
SMS Service	Free
Transaction Alert Service	BDT 7.00+VAT monthly
Credit Shield	.35%+VAT of the statement balance as at the statement date

Card Cheque Book Fee	
1 st Card Cheque Book	Free
Card Cheque –12 Leaves	BDT 150.00+VAT
Card Cheque –25 Leaves	BDT 250.00+VAT

Notes:

- Annual fee will be waived for both primary and supplementary card from the second year onward if total number of transaction is 18 or above over the year (Minimum 10 POS retail transactions are mandatory in this respect). First year annual fee is mandatory for primary card. This offer is not available on Platinum Card.
- No finance charge (excluding for cash advance) will be levied in case of 100% payment of current balance on or before the payment due date.
- For any enquiries on interest rate, fees, charges, etc please contact our Call Center at 16221
- All Fees and charges mentioned in this schedule are subject to change without notice.
- No refund of annual fees will be available if the card is terminated.
- Charges, fees, etc. listed in this schedule are applicable for BRAC Bank Credit Card.
- Additional expenses, e.g. postage, cable courier, Fax, legal fee etc. will be charged where applicable.
- Charges for service not included in this schedule are available on request.
- 15% VAT applicable on all fees and charges.
- Automatic enrollment will be made in case of SMS, Transaction Alert & Credit Shield service.
- Special promotional offers/packages are not applicable for the above schedule of charges.
- These are subject to change as per Bank policy /regulatory guideline etc. anytime with or without the prior intimation to the customer.
- Free replacement of Card will be made up on the basis of pre noticed visit of VISA & Master Card risky countries, which are subject to change as per Visa and MasterCard policy and guideline.

24 Hour Call Center: 16221
For Overseas Callers +880 2 8852233