

**SCHEDULE OF CHARGES**  
(Effective from 27 March 2025)

**CREDIT CARD**

Fee Type	Classic	Gold	Platinum	Business	Signature/ World	ERQ/RFCD
Issuing Fee	Free	Free	Free	Free	BDT 10000	Free <sup>1</sup>
Annual Fee <sup>2</sup>	BDT 1500	BDT 3000	BDT 5000	BDT 5000	BDT 10000	USD 75 <sup>1</sup>
Annual Fee Waiver: By 18 POS/ Ecommerce transactions	Yes	Yes	Yes	Not Applicable	Not Applicable	As per card type
Annual Fee Waiver: By redeeming reward points	1800 points	3600 points	6000 points	6000 points	12000 points	
Free Supplementary card	1 <sup>st</sup> card lifetime free	1 <sup>st</sup> card lifetime free	1 <sup>st</sup> card lifetime free	1 <sup>st</sup> card lifetime free	First 2 cards lifetime free	Not Applicable
Chargeable Supplementary card (issuing & annual fee)	BDT 500 for 2 <sup>nd</sup> and subsequent card	BDT 1000 for 2 <sup>nd</sup> and subsequent card	BDT 1500 for 2 <sup>nd</sup> and subsequent card	BDT 1500 for 2 <sup>nd</sup> and subsequent card	BDT 1500 for 3 <sup>rd</sup> card	
Lost/Damaged Card Replacement	BDT 500	BDT 500	BDT 800	BDT 800	BDT 800	USD 10
Late Payment Fee (If minimum due is not paid within payment due date)	BDT 300 / USD 5	BDT 750 / USD 12	BDT 750 / USD 12	BDT 750 / USD 12	BDT 750 / USD 12	USD 15
Over Limit Fee	BDT 450 / USD 10	BDT 600 / USD 10	BDT 1000 / USD 13	BDT 1000 / USD 13	BDT 1000 / USD 13	USD 15
Paper PIN Replacement Fee	BDT 500					USD 5
NOC/Certificate Charge	BDT 500					USD 5
Card Cheque Fee	20 Leaves BDT 200 (1 <sup>st</sup> book of 5 leaves is free).					
Cash Advance Fee (UCB ATM)	2.5% of the withdrawal amount or BDT 150 whichever is higher.					
Cash Advance Fee (other ATM)	3% of the withdrawal amount or BDT 150/USD 5 whichever is higher.					
Card Cheque Processing Fee	2% of the card cheque amount or BDT 500 (whichever is higher).					
CIB Fee	Free					
Card Closing Fee	Free					
Retrieval of Sales Voucher	BDT 300					
Duplicate Statement Fee	BDT 100 (for last 3 months) BDT 200 (for above 3 months) except ERQ/RFCD cards. For ERQ/RFCD cards: USD 2 (for last 3 months) USD 4 (for above 3 months)					
EMI Early Settlement Fee <sup>4</sup>	0.50% of outstanding amount.					
Fee on MFS Wallet Transfer	1% of transaction amount (free for upay)					
Insurance Premium	0.35% of the statement balance at the statement date.					
Interest Charge	2.08% per month (25% per annum)					
Interest on EMI (flat rate)	11% per annum (applicable for converting purchase of BDT 10000 or more into EMI).					
Mark up Fee	3% (in case of overseas non-USD transactions)					
Priority Pass Re-Issue Fee	BDT 1000					
Passport Endorsement fee	Free					
SMS Banking Fee	BDT 300 (Yearly) for Basic Card only. No SMS fee for Supplementary card(s)					

Access to Global Airport Lounges: Membership and Entry Fee		
Classic	N/A	
Gold	N/A	
Platinum	Membership Free. Access fee per visit: USD 27 for Priority Pass, and USD 35 for Lounge Key.	
ERQ/RFCD	Membership Free. Access fee per visit: USD 27 for Priority Pass, and USD 35 for Lounge Key.	
Business	Total 3 free entries per year (Including guests). Each guest accompany will be deemed as one entry. Access fee USD 27 per visit per person will be applicable after the 3 <sup>rd</sup> visit. Supplementary Priority Pass holder will not enjoy free access.	
Signature	Total twelve (12) free entries per year (Including Guests). Each guest accompany will be deemed as one entry. Maximum 3 guests in a single visit. Access fee USD 27 per visit per person will be applicable after the 12th visit. Supplementary Priority Pass holder will not enjoy Free access.	
Mastercard World	Total ten (10) free entries per calendar year (Including Guests). Each guest accompany will be deemed as one entry. Maximum 3 guests in a single visit. Access fee USD 35 per visit per person will be applicable after the 10th visit. Supplementary Priority Pass holder will not enjoy Free access.	
Supplementary Cardholders	BDT 2000 Membership Fee. Access fee per visit: USD 27 for Priority Pass, and USD 35 for Lounge Key.	
Complimentary Access to UCB Airport Lounges <sup>6</sup>	UCB Domestic Airport Lounge	UCB International Airport Lounge
Classic	N/A	N/A
Gold	Only Basic Cardholder	Basic Cardholder + 1 Guest
Platinum	Basic Cardholder + 1 Guest	Basic Cardholder + 2 Guests
ERQ/RFCD	Basic Cardholder + 1 Guest	Basic Cardholder + 2 Guests
Business	Basic Cardholder + 2 Guests	Basic Cardholder + 3 Guests
Signature/World	Basic Cardholder + 3 Guests	Basic Cardholder + 3 Guests
Supplementary Cardholders	Only supplementary user can enjoy free access	

**Notes:**

1. The issuing and annual fee of Signature and World ERQ/RFCD Credit Card is \$100. All payments for ERQ/RFCD credit card must be made in USD.
2. For UCB Imperial customers, no annual fee will be charged for credit cards (except Signature/World Credit Card) if the customer maintains the minimum balance threshold throughout the year.
3. Annual fee for Business, Signature, and World Credit Card can only be waived by redeeming reward points.
4. No early settlement fee will apply for UBUY@ZERO (0% EMI) early settlement.
5. BDT 30 will be charged for Credit Card Bill Payment through Mobile Financial Services (MFS) (except upay), Visa Direct, and Mastercard MoneySend channels.
6. The Maximum number of paid guests, and the guest entry fee in UCB airport lounges will be regulated according to the Lounge Policy.
7. Customers will be enrolled in the Insurance Scheme and SMS Banking during issuance of card. Customers have the option to opt out of the Insurance Scheme later.
8. United Commercial Bank PLC reserves the right to amend the terms, conditions or rates stated above and to assess charges on transactions which are not covered by this schedule.
9. 15% VAT will be charged as applicable.
10. Government excise duty is applicable as per government regulations.
11. The above schedule of charges or part of it will not apply to any special/promotional offers.

Conditions Apply\*

PREPAID CARD			
Fee Type	Payroll Prepaid	Dual Currency Prepaid	upay Co-Branded Prepaid
Card Issue Fee	As per CEP Agreement	BDT 500	BDT 500
Annual Fee/Year	As per CEP Agreement	BDT 500	BDT 300
Annual Fee Waiver	As per CEP Agreement	N/A	Yes <sup>1</sup>
Load Fee	As per CEP Agreement	Free	Free
Mark-up Fee	N/A	2%	2%
Lost/damaged Card Replacement Fee	BDT 300	BDT 300	BDT 300
PIN Reissue Fee (Paper PIN)	BDT 150	BDT 150	BDT 150
PIN Reissue Fee (IVR)	Free	Free	Free
Cash withdrawal Fee at UCB ATMs	Free	Free	0.8% of withdrawal amount
Cash Withdrawal from NPSB Network ATMs (Per withdrawal for first 5 Withdrawals/every month)	BDT 15	BDT 15	BDT 15 + 0.8% of withdrawal amount
Cash Withdrawal from NPSB Network ATMs (Per withdrawal from 6th and onward withdrawals/every month)	BDT 30	BDT 30	BDT 30 + 0.8% of withdrawal amount
Cash withdrawal Fee at local Visa/MasterCard Network ATMs	BDT 20	BDT 20 at Local ATM	BDT 20 + 0.8% of withdrawal amount
Cash withdrawal Fee at international ATM	N/A	1% of withdrawal amount	1.8% of withdrawal amount
SMS Notification Fee/Year	BDT 100	BDT 200	BDT 200
Pay Order Fee	Free	Free	Free
MFS Wallet funding	1%	1%	1% (free for upay)

**Note:**

- 1) Customer has to spend minimum BDT 3000 every month in POS and Ecommerce sector to get Annual Fee Waiver yearly basis.
- 2) 15% VAT will be charged as applicable.
- 3) 2% Mark-up will be charged on all International Transactions.
- 4) United Commercial Bank PLC reserves the right to amend the terms, conditions or rates stated above and to assess charges on transactions which are not covered by this schedule.
- 5) The above schedule of charges will not apply to any special /promotional offer
- 6) Government Excise Duty is applicable as per Government regulations.

Conditions Apply\*