

# United Commercial Bank Limited

## Schedule of Charges, Credit Cards, Retail Business Division

*effective from January, 2018*

Item	Classic	Gold	Platinum	International
Annual Fees (Primary Card)	1500	3000	5000	\$50
Annual Fees (Supplementary Card)	500	1000	1500	\$25
Replacement Card Fee	300	500	800	\$12
Late Payment Fee	300, \$5	500, \$10	750, \$12	\$15
Over Limit Fees	450,\$10	600, \$10	1000, \$13	\$15
Cheque / Auto Debit Return	300	500	1000	\$5
Duplicate Statement	100	100	Free	\$2
Charge Slip Retrieval fee	700	1000	1000	\$10
PIN Replacement Fee	300	300	Free	\$5
CIB Processing Fee	100	100	100	\$2
NOC / Certificate Charge	500	500	500	\$5
Insurance	0.35%	0.35%	0.35%	0.35%
E-Statement	Free	Free	Free	Free
Printed Statement	BDT 50	BDT 50	BDT 50	BDT 50
Priority Pass Re-Issue	N/A	N/A	BDT 500	BDT 500
SMS Banking Fee	200 (yearly)	200 (yearly)	200 (yearly)	200 (yearly)
Finance Charges	25% per annum	25% per annum	25% per annum	25% per annum
Access to Airport Lounge in Dhaka	N/A	Cardholder +1 guest free	Cardholder +2 guest free	Cardholder +2 guest free
Card Cheque	20 Leaves TK 250(1st 5 leaves free)	20 Leaves TK 250(1st 5 leaves free)	20 Leaves TK 250(1st 5 leaves free)	20 Leaves TK 250(1st 5 leaves free)
Cheque Processing Fee	1.65% of the card cheque amount.	1.65% of the card cheque amount.	1.65% of the card cheque amount.	1.65% of the card cheque amount.
Cash Advance Fees	3% for other ATM and 2.5% for UCB ATM or 150 of the withdrawal Amount	3% for other ATM and 2.5% for UCB ATM or 150 of the withdrawal Amount	3% for other ATM and 2.5% for UCB ATM or 150 of the withdrawal Amount	3% for other ATM and 2.5% for UCB ATM or 150 of the withdrawal Amount

**Note:**

- ✓ Use of Imperial Lounge for additional guest other than permissible one will be subject to charge of BDT 1600 effective from 10<sup>th</sup> December, 2018.
- ✓ Standard Mark Up of 3% will be applied in case of overseas transactions when the transaction currency is non US\$.
- ✓ Annual fee will be waived basis on your request upon spending 50% of card limit by doing 18 or more purchases transaction within a year.
- ✓ VAT is applicable @ 15% on all Fees, Charges & Commissions effective from 1st July, 2002, as per Government Circular No. SRO 117-LAW/2002/342-VAT dated 6th June, 2002.
- ✓ United Commercial Bank Limited 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.
- ✓ The above schedule of charges will not be applicable for any special / promotional offer.
- ✓ Government Excise Duty is applicable as per Government regulations.
- ✓ Conditions Apply.