# Credit Card: Schedule of Charges (SOC)

Last update: 11 January, 2023

| Service Category | Fees & Charges (BDT/USD) |
|---|---|
| **Issuing Fees (Basic Card)** | |
| Classic | Free |
| Gold | Free |
| Platinum | Free |
| ERQ/RFCD | Free |
| Business | Free |
| Signature | BDT 10000 |
| Signature ERQ/RFCD | $ 100 |
| **Annual Fees (Basic Card)** | |
| Classic | BDT 1500 |
| Gold | BDT 3000 |
| Platinum | BDT 5000 |
| ERQ/RFCD | $75 |
| Business | BDT 5000 |
| Signature | BDT 10000 |
| Signature ERQ/RFCD | $ 100 |
| For Imperial customer (except Signature Credit Card) | No annual fee if customer maintains minimum balance threshold round the year |
| **Annual Fees of Basic Card in case of 18 transactions in previous year** | |
| Classic | BDT 50 |
| Gold | BDT 50 |
| Platinum | BDT 50 |
| ERQ/RFCD | $1 |
| **Issuing Fees (Supplementary Card)** | |
| Classic | Free (1st Supplementary Lifetime Free) |
| Gold | Free (1st Supplementary Lifetime Free) |
| Platinum | Free (1st Supplementary Lifetime Free) |
| ERQ/RFCD | Free (1st Supplementary Lifetime Free) |
| Business | Free (1st Supplementary Lifetime Free) |
| Signature | Free (1st & 2nd Supplementary Lifetime Free) |
| **Annual Fees (Supplementary Card)** | |
| Classic | BDT 500 |
| Gold | BDT 1000 |
| Platinum | BDT 1500 |
| ERQ/RFCD | $25 |
| Business | BDT 1500 |
| Signature | BDT 1500 |
| **Replacement Card Fee (Both Primary and Supplementary)** | |
| Classic | BDT 500 |
| Gold | BDT 500 |
| Platinum | BDT 800 |
| ERQ/RFCD | $10 |
| Business | BDT 800 |
| Signature | BDT 800 |

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| **Late Payment Fee** | |
| Classic | BDT 300 / $5 |
| Gold | BDT 750 / $12 |
| Platinum | BDT 750 / $12 |
| ERQ/RFCD | $15 |
| Business | BDT 750 / $12 |
| Signature | BDT 750 / $12 |
| **Over Limit Fees** | |
| Classic | BDT 450 / $10 |
| Gold | BDT 600 / $10 |
| Platinum | BDT 1000 / $13 |
| ERQ/RFCD | $15 |
| Business | BDT 1000 / $13 |
| Signature | BDT 1000 / $13 |
| **Duplicate Statement** | |
| Classic | BDT 100 (For last 3 months) BDT 200 (above 3 months) |
| Gold | BDT 100 (For last 3 months) BDT 200 (above 3 months) |
| Platinum | BDT 100 (For last 3 months) BDT 200 (above 3 months) |
| ERQ/RFCD | $2 (For last 3 months) $4 (above 3 months) |
| Business | BDT 100 (For last 3 months), BDT 200 (above 3 months) |
| Signature | BDT 100 (For last 3 months) BDT 200 (above 3 months) |
| **Paper PIN Replacement Fee (Green PIN Free)** | |
| Classic | BDT 500 |
| Gold | BDT 500 |
| Platinum | BDT 500 |
| ERQ/RFCD | $5 |
| Business | BDT 500 |
| Signature | BDT 500 |
| **NOC / Certificate Charge** | |
| Classic | BDT 500 |
| Gold | BDT 500 |
| Platinum | BDT 500 |
| ERQ/RFCD | $5 |
| Business | BDT 500 |
| Signature | BDT 500 |
| **Access to UCB Imperial International Airport Lounge** | |
| Classic | N/A |
| Gold | Basic Cardholder + 1 |
| Platinum | Basic Cardholder + 2 |
| ERQ/RFCD | Basic Cardholder + 2 |
| Business | Basic Cardholder + 3 |
| Signature | Basic Cardholder + 3 |

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|---|---|
| **Access to UCB Imperial Domestic Airport Lounge** | |
| Classic | N/A |
| Gold | Only Basic Cardholder |
| Platinum | Basic Cardholder + 1 |
| ERQ/RFCD | Basic Cardholder + 1 |
| Business | Basic Cardholder + 2 |
| Signature | Basic Cardholder + 3 |
| **Membership and Access Fee For Priority Pass/Lounge Key** | |
| Classic | N/A |
| Gold | N/A |
| Platinum | Membership Free. Access fee $27 (Priority Pass) $32 (Lounge Key) per visit. |
| ERQ/RFCD | Membership Free. Access fee $27 (Priority Pass) $32 (Lounge Key) per visit. |
| Business | Total 3 free entries per year (Including Guests. Each guest accompany will be deemed as one entry). Access fee $27 per visit per person will be applicable after the 3rd visit. Supplementary Priority Pass holder will not enjoy Free access. |
| Signature | Total 12 free entries per year (Including Guests. Each guest accompany will be deemed as one entry). Maximum 3 Guests in single visit. Access fee $27 per visit per person will be applicable after the 12th visit. Supplementary Priority Pass holder will not enjoy Free access. |
| Supplementary Platinum/Business/Signature | BDT 2000 Membership Fee. Access fee $27 (Priority Pass) $32 (Lounge Key) per visit |
| **Others** | |
| Card Cheque | 20 Leaves BDT 200 (1st 5 leaves free) |
| Cheque Processing Fee | 2% of the card cheque amount or BDT 500 (whichever is higher) |
| SMS Banking Fee | BDT 300 (Yearly) for Primary Card only. Supplementary Free |
| Interest Charge | 20% per annum |
| Interest on EMI | 11% per annum (Flat Rate) |
| Processing Fee for early settlement of EMI | 0.50% |
| Cash Advance Fees (UCB ATM) | 2.5% of the withdrawal amount or BDT 150 whichever is higher. |
| Cash Advance Fees (other ATM) | 3% of the withdrawal Amount or BDT 150 / $5 whichever is higher. |
| Insurance | 0.35% of the statement balance at the statement date. |
| Copy of Sales Voucher | BDT 300 |
| Priority Pass Re-Issue | BDT 1000 |
| Fees on Wallet Transfer | 1% of transaction value |
| CIB Charge | Free |
| E-Statement | Free |

Note:

- ✓ Standard Mark Up of 3% will be applied in case of overseas transactions when the transaction currency is non USD.
- ✓ Card Annual Fee can be waived as per below table:

| Credit Card Type | Minimum POS/E-commerce transaction (annually) |
|---|---|
| Classic | 18 |
| Gold | 18 |
| Platinum | 18 |
| ERQ/RFCD | 18 |

*Annual Fee of Signature & Business Credit Card can be waived by redemption of reward points only.

- ✓ BDT 30 will be charged for Credit Card Bill Payment through bKash/Nagad.15% VAT will be applicable.
- ✓ Customers will be enrolled with Insurance Scheme and SMS Banking during issuance of Card. Customer has the option to opt out of Insurance Scheme later on.
- ✓ Supplementary cardholder can access airport lounges without any companion if not accompanied by basic cardholder.
- ✓ Payment for Credit Card against RFCD or ERQ account must be in USD.
- ✓ 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.
- ✓ The above schedule of charges will not be applicable for any special/promotional offer.
- ✓ Government Excise Duty is applicable as per Government regulations.
- ✓ 15% VAT will be charged as applicable.
- ✓ Conditions Apply*.