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

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

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*.