

| <b>Credit Card: Schedule of Charges (SOC)</b>                                |                                                                              |
|------------------------------------------------------------------------------|------------------------------------------------------------------------------|
|                                                                              | Last update: 11 January, 2023                                                |
| <b>Service Category</b>                                                      | <b>Fees &amp; Charges (BDT/USD)</b>                                          |
| <b>Issuing Fees (Basic Card)</b>                                             |                                                                              |
| Classic                                                                      | Free                                                                         |
| Gold                                                                         | Free                                                                         |
| Platinum                                                                     | Free                                                                         |
| ERQ/RFCD                                                                     | Free                                                                         |
| Business                                                                     | Free                                                                         |
| Signature                                                                    | BDT 10000                                                                    |
| Signature ERQ/RFCD                                                           | \$ 100                                                                       |
| <b>Annual Fees (Basic Card)</b>                                              |                                                                              |
| 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 |
| <b>Annual Fees of Basic Card in case of 18 transactions in previous year</b> |                                                                              |
| Classic                                                                      | BDT 50                                                                       |
| Gold                                                                         | BDT 50                                                                       |
| Platinum                                                                     | BDT 50                                                                       |
| ERQ/RFCD                                                                     | \$1                                                                          |
| <b>Issuing Fees (Supplementary Card)</b>                                     |                                                                              |
| Classic                                                                      | Free (1 <sup>st</sup> Supplementary Lifetime Free)                           |
| Gold                                                                         | Free (1 <sup>st</sup> Supplementary Lifetime Free)                           |
| Platinum                                                                     | Free (1 <sup>st</sup> Supplementary Lifetime Free)                           |
| ERQ/RFCD                                                                     | Free (1 <sup>st</sup> Supplementary Lifetime Free)                           |
| Business                                                                     | Free (1 <sup>st</sup> Supplementary Lifetime Free)                           |
| Signature                                                                    | Free (1 <sup>st</sup> & 2 <sup>nd</sup> Supplementary Lifetime Free)         |
| <b>Annual Fees (Supplementary Card)</b>                                      |                                                                              |
| Classic                                                                      | BDT 500                                                                      |
| Gold                                                                         | BDT 1000                                                                     |
| Platinum                                                                     | BDT 1500                                                                     |
| ERQ/RFCD                                                                     | \$25                                                                         |
| Business                                                                     | BDT 1500                                                                     |
| Signature                                                                    | BDT 1500                                                                     |
| <b>Replacement Card Fee (Both Primary and Supplementary)</b>                 |                                                                              |
| Classic                                                                      | BDT 500                                                                      |
| Gold                                                                         | BDT 500                                                                      |
| Platinum                                                                     | BDT 800                                                                      |
| ERQ/RFCD                                                                     | \$10                                                                         |
| Business                                                                     | BDT 800                                                                      |
| Signature                                                                    | BDT 800                                                                      |

| <b>Late Payment Fee</b>                                    |                                                       |
|------------------------------------------------------------|-------------------------------------------------------|
| Classic                                                    | BDT 300 / \$5                                         |
| Gold                                                       | BDT 750 / \$12                                        |
| Platinum                                                   | BDT 750 / \$12                                        |
| ERQ/RFCF                                                   | \$15                                                  |
| Business                                                   | BDT 750 / \$12                                        |
| Signature                                                  | BDT 750 / \$12                                        |
| <b>Over Limit Fees</b>                                     |                                                       |
| Classic                                                    | BDT 450 / \$10                                        |
| Gold                                                       | BDT 600 / \$10                                        |
| Platinum                                                   | BDT 1000 / \$13                                       |
| ERQ/RFCF                                                   | \$15                                                  |
| Business                                                   | BDT 1000 / \$13                                       |
| Signature                                                  | BDT 1000 / \$13                                       |
| <b>Duplicate Statement</b>                                 |                                                       |
| 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/RFCF                                                   | \$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)  |
| <b>Paper PIN Replacement Fee (Green PIN Free)</b>          |                                                       |
| Classic                                                    | BDT 500                                               |
| Gold                                                       | BDT 500                                               |
| Platinum                                                   | BDT 500                                               |
| ERQ/RFCF                                                   | \$5                                                   |
| Business                                                   | BDT 500                                               |
| Signature                                                  | BDT 500                                               |
| <b>NOC / Certificate Charge</b>                            |                                                       |
| Classic                                                    | BDT 500                                               |
| Gold                                                       | BDT 500                                               |
| Platinum                                                   | BDT 500                                               |
| ERQ/RFCF                                                   | \$5                                                   |
| Business                                                   | BDT 500                                               |
| Signature                                                  | BDT 500                                               |
| <b>Access to UCB Imperial International Airport Lounge</b> |                                                       |
| Classic                                                    | N/A                                                   |
| Gold                                                       | Basic Cardholder + 1                                  |
| Platinum                                                   | Basic Cardholder + 2                                  |
| ERQ/RFCF                                                   | Basic Cardholder + 2                                  |
| Business                                                   | Basic Cardholder + 3                                  |
| Signature                                                  | Basic Cardholder + 3                                  |

| <b>Access to UCB Imperial Domestic Airport Lounge</b>         |                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Classic                                                       | N/A                                                                                                                                                                                                                                                                                             |
| Gold                                                          | Only Basic Cardholder                                                                                                                                                                                                                                                                           |
| Platinum                                                      | Basic Cardholder + 1                                                                                                                                                                                                                                                                            |
| ERQ/RFC                                                       | Basic Cardholder + 1                                                                                                                                                                                                                                                                            |
| Business                                                      | Basic Cardholder + 2                                                                                                                                                                                                                                                                            |
| Signature                                                     | Basic Cardholder + 3                                                                                                                                                                                                                                                                            |
| <b>Membership and Access Fee For Priority Pass/Lounge Key</b> |                                                                                                                                                                                                                                                                                                 |
| Classic                                                       | N/A                                                                                                                                                                                                                                                                                             |
| Gold                                                          | N/A                                                                                                                                                                                                                                                                                             |
| Platinum                                                      | Membership Free. Access fee \$27 (Priority Pass) \$32 (Lounge Key) per visit.                                                                                                                                                                                                                   |
| ERQ/RFC                                                       | 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 3 <sup>rd</sup> 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 12 <sup>th</sup> 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                                                                                                                                                                                                            |
| <b>Others</b>                                                 |                                                                                                                                                                                                                                                                                                 |
| Card Cheque                                                   | 20 Leaves BDT 200 (1 <sup>st</sup> 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/RFC          | 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 RFC 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\*.