

Effective from October 17, 2024

| Credit Card  |  |
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| Service Category   | Fees & Charges (BDT/USD)   |
| <b>Issuing Fees (Basic Card)</b>   |  |
| Classic  | Free   |
| Gold   | Free   |
| Platinum   | Free   |
| ERQ/RFCD   | Free   |
| Business   | Free   |
| Signature/World  | BDT 10000  |
| Signature ERQ/RFCD   | USD 100  |
| <b>Annual Fees (Basic Card)</b>  |  |
| Classic  | BDT 1500   |
| Gold   | BDT 3000   |
| Platinum   | BDT 5000   |
| ERQ/RFCD   | USD 75   |
| Business   | BDT 5000   |
| Signature/World  | BDT 10000  |
| Signature ERQ/RFCD   | USD 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  | Free   |
| Gold   | Free   |
| Platinum   | Free   |
| ERQ/RFCD   | Free   |
| <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/World  | 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   | USD 25   |
| Business   | BDT 1500   |
| Signature/World  | BDT 1500   |
| <b>Replacement Card Fee (Both Primary and Supplementary)</b>                 |  |
| Classic  | BDT 500  |
| Gold   | BDT 500  |
| Platinum   | BDT 800  |
| ERQ/RFCD   | USD 10   |
| Business   | BDT 800  |
| Signature/World  | BDT 800  |

| <b>Late Payment Fee (If minimum due is not paid within due date)</b> |   |
|--|---|
| Classic  | BDT 300 / USD 5                                       |
| Gold   | BDT 750 / USD 12                                      |
| Platinum   | BDT 750 / USD 12                                      |
| ERQ/RFC  | USD 15  |
| Business   | BDT 750 / USD 12                                      |
| Signature/World  | BDT 750 / USD 12                                      |
| <b>Over Limit Fees</b>   |   |
| Classic  | BDT 450 / USD 10                                      |
| Gold   | BDT 600 / S10   |
| Platinum   | BDT 1000 / USD 13                                     |
| ERQ/RFC  | USD 15  |
| Business   | BDT 1000 / USD 13                                     |
| Signature/World  | BDT 1000 / USD 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/RFC  | USD 2 (For last 3 months) USD 4 (above 3 months)      |
| Business   | BDT 100 (For last 3 months), BDT 200 (above 3 months) |
| Signature/World  | 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/RFC  | USD 5   |
| Business   | BDT 500   |
| Signature/World  | BDT 500   |
| <b>NOC / Certificate Charge</b>                                      |   |
| Classic  | BDT 500   |
| Gold   | BDT 500   |
| Platinum   | BDT 500   |
| ERQ/RFC  | USD 5   |
| Business   | BDT 500   |
| Signature/World  | BDT 500   |
| <b>Access to UCB Airport Lounge</b>                                  |   |
| Classic  | N/A   |
| Gold   | Basic Cardholder + 1                                  |
| Platinum   | Basic Cardholder + 2                                  |
| ERQ/RFC  | Basic Cardholder + 2                                  |
| Business   | Basic Cardholder + 3                                  |
| Signature/World  | Basic Cardholder + 3                                  |
| <b>Access to 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/World  | 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 USD 27(Priority Pass) USD 32(Lounge Key) per visit.  |
| ERQ/RFC   | Membership Free. Access fee USD 27(Priority Pass) USD 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 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 12 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 27 per visit per person will be applicable after the 12th visit. Supplementary Priority Pass holder will not enjoy Free access. |
| Matcard World   | Total 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 Platinum/Business/ Signature/World              | BDT 2000 Membership Fee. Access fee USD 27(Priority Pass) USD 35(Lounge Key) per visit.  |
| <b>Others</b>   |  |
| 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.<br>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/ USD 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:**

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| Standard Mark Up of 3% will be applied in case of overseas transactions when the transaction currency is non-USD.  |
| 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 made 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*.   |

| Prepaid card  |                       |                                       |
|---|-----------------------|---------------------------------------|
| Particulars   | Local Prepaid         | International Prepaid                 |
| Card Issue Fee  | BDT 500               | BDT 500                               |
| <b>Annual Fee/Year</b>                                    | BDT 500               | BDT 500                               |
| Payroll Pre-Paid Card fee per year                        | BDT 200               | N/A                                   |
| Load Fee (Payroll Prepaid)                                | 0.50% (if applicable) | Nil                                   |
| Mark-up Fee   | N/A                   | 2%                                    |
| Card Replacement / Re-issue Fee (for lost/stolen/damaged) | BDT 300               | BDT 300                               |
| PIN Reissue Fee (Paper PIN)                               | BDT 150               | BDT 150                               |
| Cash withdrawal Fee at UCB ATMs                           | Nil                   | Nil                                   |
| Cash withdrawal Fee at Other NPSB Network ATMs            | BDT 15                | BDT 15                                |
| Cash withdrawal Fee at Visa/MasterCard Network ATMs       | BDT 20                | 1% at Intl ATM or BDT 20 at Local ATM |
| SMS Notification Fee/Year                                 | BDT 100               | BDT 200                               |
| Pay order fee   | NIL                   | NIL                                   |

**Note:**

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| 15% VAT will be charged as applicable.   |
| 2% Mark-up will be charged on all International Transactions.  |
| 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.  |
| Conditions Apply.  |