

**Credit Card: Schedule of Charges (SOC)**

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/RFCF   | Free   |
| Business   | Free   |
| Signature  | BDT 10000  |
| Signature ERQ/RFCF   | \$ 100   |
| <b>Annual Fees (Basic Card)</b>  |  |
| Classic  | BDT 1500   |
| Gold   | BDT 3000   |
| Platinum   | BDT 5000   |
| ERQ/RFCF   | \$75   |
| Business   | BDT 5000   |
| Signature  | BDT 10000  |
| Signature ERQ/RFCF   | \$ 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/RFCF   | \$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/RFCF   | 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/RFCF   | \$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/RFCF   | \$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\*.