

Credit Card: Schedule of Charges (SOC)

Last update: 10th November, 2020

Service Category	Fees & Charges (BDT/USD)
Annual Fees (Primary Card)	
Classic	BDT 1500
Gold	BDT 3000
Platinum	BDT 5000
International Platinum	\$75
For imperial customer	Life-time annual fee free (if maintain minimum balance threshold round the year)
Annual Fees (Supplementary Card)	
Classic	BDT 500 (1 st Supplementary Free)
Gold	BDT 1000 (1 st Supplementary Free)
Platinum	BDT 1500 (1 st Supplementary Free)
International Platinum	\$25
Replacement Card Fee (Both Primary and Supplementary)	
Classic	BDT 500
Gold	BDT 500
Platinum	BDT 800
International Platinum	\$10
Late Payment Fee	
Classic	BDT 300/\$5
Gold	BDT 750/\$12
Platinum	BDT 750/\$12
International	\$15
Over Limit Fees	
Classic	BDT 450/\$10
Gold	BDT 600/\$10
Platinum	BDT 1000/\$13
International	\$15
Cheque Return for Insufficient Fund	
Classic	BDT 500
Gold	BDT 500
Platinum	BDT 1000
International	\$5
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)
International	\$2 (For last 3 months) \$4 (above 3 months)
Paper PIN Replacement Fee (Green PIN Free)	
Classic	BDT 500
Gold	BDT 500
Platinum	BDT 500
International	\$5

NOC / Certificate Charge	
Classic	BDT 500
Gold	BDT 500
Platinum	BDT 500
International	\$5
Access to Airport Lounge in Dhaka (International Lounge)	
Classic	N/A
Gold	Cardholder +1 (Additional Guest BDT 1600)
Platinum	Cardholder +2 (Additional Guest BDT 1600)
International	Cardholder +2 (Additional Guest BDT 1600)
Membership and Access to Priority Lounge	
Classic	N/A
Gold	N/A
Platinum	Membership Free. Access fee \$27 per visit.
International	Membership Free. Access fee \$27 per visit.
Supplementary Platinum	BDT 2000 Membership Fee. Access fee \$27 per visit.
Others	
Card Cheque	20 Leaves BDT 250 (1st 5 leaves free)
Cheque Processing Fee	2% of the card cheque amount or BDT 500. (whichever is higher)
SMS Banking Fee	BDT 200 (Yearly) for Primary Card only. Supplementary Free
Interest Charge	20% per annum
Interest on EMI	13% per annum (Flat Rate)
Processing Fee for early settlement of EMI	2%
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.
E-Statement	Free
Copy of Sales Voucher	BDT 300
Priority Pass Re-Issue	BDT 1000

Note:

- ✓ 15% VAT will be charged as applicable.
- ✓ Priority Pass Lounges: For Platinum, International Platinum credit cardholder \$27 will be charged per visit per person.
- ✓ For UCB Airport Lounge BDT 1600 will be charged for each additional person beyond permissible quota.
- ✓ Standard Mark Up of 3% will be applied in case of overseas transactions when the transaction currency is non USD \$.
- ✓ BDT 30 will be charged for Credit Card Bill Payment through Bkash. 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.
- ✓ United Commercial Bank Limited 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.