

**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/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/RFC	\$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/RFC	\$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/RFC	\$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/RFC	\$5
Business	BDT 500
Signature	BDT 500
<b>NOC / Certificate Charge</b>	
Classic	BDT 500
Gold	BDT 500
Platinum	BDT 500
ERQ/RFC	\$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/RFC	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\*.