

Effective from October 17, 2024

Credit Card	
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

Membership and Access Fee for Priority Pass/Lounge Key	
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.
Others	
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. 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:**

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:**

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.