

Credit Card: Schedule of Charges (SOC)		Last update: 19 th May, 2022
Service Category	Fees & Charges (BDT/USD)	
Issuing Fees (Primary Card)		
Classic	Free	
Gold	Free	
Platinum	Free	
International Platinum	Free	
Business	Free	
Signature	BDT 10000	
Annual Fees (Primary Card)		
Classic	BDT 1500	
Gold	BDT 3000	
Platinum	BDT 5000	
International Platinum	\$75	
Business	BDT 5000	
Signature	BDT 10000	
For Imperial customer (except Signature Credit Card)	No annual fee if customer maintains minimum balance threshold round the year	
Issuing Fees (Supplementary Card)		
Classic	Free (1 st Supplementary Lifetime Free)	
Gold	Free (1 st Supplementary Lifetime Free)	
Platinum	Free (1 st Supplementary Lifetime Free)	
International Platinum	Free (1 st Supplementary Lifetime Free)	
Business	Free (1 st Supplementary Lifetime Free)	
Signature	Free (1 st & 2 nd Supplementary Lifetime Free)	
Annual Fees (Supplementary Card)		
Classic	BDT 500	
Gold	BDT 1000	
Platinum	BDT 1500	
International Platinum	\$25	
Business	BDT 1500	
Signature	BDT 1500	
Replacement Card Fee (Both Primary and Supplementary)		
Classic	BDT 500	
Gold	BDT 500	
Platinum	BDT 800	
International Platinum	\$10	
Business	BDT 800	
Signature	BDT 800	
Late Payment Fee		
Classic	BDT 300 / \$5	
Gold	BDT 750 / \$12	
Platinum	BDT 750 / \$12	
International Platinum	\$15	
Business	BDT 750 / \$12	
Signature	BDT 750 / \$12	

Over Limit Fees	
Classic	BDT 450 / \$10
Gold	BDT 600 / \$10
Platinum	BDT 1000 / \$13
International Platinum	\$15
Business	BDT 1000 / \$13
Signature	BDT 1000 / \$13
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 Platinum	\$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)
Paper PIN Replacement Fee (Green PIN Free)	
Classic	BDT 500
Gold	BDT 500
Platinum	BDT 500
International Platinum	\$5
Business	BDT 500
Signature	BDT 500
NOC / Certificate Charge	
Classic	BDT 500
Gold	BDT 500
Platinum	BDT 500
International Platinum	\$5
Business	BDT 500
Signature	BDT 500
Access to UCB Imperial International Airport Lounge	
Classic	N/A
Gold	Cardholder + 1 (Additional Guest BDT 1600)
Platinum	Cardholder + 2 (Additional Guest BDT 1600)
International Platinum	Cardholder + 2 (Additional Guest BDT 1600)
Business	Cardholder + 3 (Additional Guest BDT 1600)
Signature	Cardholder + 3 (Additional Guest BDT 1600)
Access to UCB Imperial Domestic Airport Lounge	
Classic	N/A
Gold	Only Cardholder (Additional Guest BDT 900)
Platinum	Cardholder + 1 (Additional Guest BDT 900)
International Platinum	Cardholder + 1 (Additional Guest BDT 900)
Business	Cardholder + 2 (Additional Guest BDT 900)
Signature	Cardholder + 3 (Additional Guest BDT 900)

Membership and Access to Priority Lounge	
Classic	N/A
Gold	N/A
Platinum	Membership Free. Access fee \$27 per visit.
International Platinum	Membership Free. Access fee \$27 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 rd 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). Access fee \$27 per visit per person will be applicable after the 12 th visit. Supplementary Priority Pass holder will not enjoy Free access.
Supplementary Platinum/Business/Signature	BDT 2000 Membership Fee. Access fee \$27 per visit.
Others	
Card Cheque	20 Leaves BDT 200 (1 st 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	13% 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.
E-Statement	Free
Copy of Sales Voucher	BDT 300
Priority Pass Re-Issue	BDT 1000
Fees on Wallet Transfer	1% of transaction value.

Note:

- ✓ Card Annual Fee can be waived as per below table:

Credit Card Type	Minimum POS/E-commerce transaction (annually)	Minimum transaction value of POS/E-commerce (annually)
Classic	18	BDT 20,000
Gold	18	BDT 50,000
Platinum	18	BDT 1,00,000

*Annual Fee of Signature & Business Credit Card can be waived by redemption of reward points only.

*VAT applied will not be waived to comply government regulations.

- ✓ 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.
- ✓ 15% VAT will be charged as applicable.
- ✓ Conditions Apply.