

# Fees & Charges of SIBL VISA Islamic Card

SL	Name of the Fee and Charges	SIBL Islamic Credit Card			Remarks
		Dual Classic	Dual Gold	Dual Platinum	
1	Annual fee (Primary Card)	Tk.1,200/-	Tk.2,000/-	Tk.3,500/-	
2	Annual fee (1st Supplementary Card)	Free			First supplementary card free.
3	Annual fee for 2nd & onward Supplementary Cards	Tk.1,200/-	Tk.2,000/-	Tk.3,500/-	Second & onward Annual fee for Supplementary Cards will be charged in Primary Cardholder's Account
4	Monthly Maintenance Fee For ATM Cash Withdrawal	Tk.750/- & USD 10/-	Tk.1500/- & USD 20/-		Applicable If outstanding amount of ATM Cash transaction(s) is not fully paid within payment due date.
5	Card Replacement Fee	Tk.500/-		Tk.800/-	
6	Green PIN Issue / Reissue Fee	First Time PIN Generate- Free & Onward Tk. 300/-			
7	Over Limit Fee	Tk.500/- USD 10/-			If outstanding exceeded credit limit.
8	Record Keeping Fee	Tk.500/- & USD 7/-			If minimum outstanding amount is not paid within payment due date.
9	ATM Maintenance Fee	SIBL ATM: Tk.100/-, Other ATM: Tk.200/- & USD 5/- Plus transaction fee of NPSB, Q-cash and other network will be added.			For each transaction
10	Fund Transfer Processing Fee (For each transaction)	1.5% of transferred amount			Maximum Transferable amount would be 90% of available credit limit. Applications of fund transfer received by 12 pm will be processed within the same day and applications received after 12pm will be processed on the next working day.
11	Statement Retrieval fee	Tk.50/-			Per statement
12	Profit (POS, E-Commerce & Balance Transfer)	2 % monthly (24 % Per Anum)			If Total outstanding amount not paid within payment due date, profit will be charged
13	Sales Slip / Voucher Retrieval Fee	Tk. 200/-			
14	Certificate Fee	TK. 150/-			No Objection, outstanding certificate ect.
15	CIB Fee	TK. 150/-			
16	Legal Fee	At Actual.			
17	OTP (One Time Password)	Free			
18	SMS (Yearly)	Tk. 200/-			
19	Safe Guard Premium	0.30 % of outstanding amount			If enrolled for safe guard
20	Payment through Bkash / Nagad	Tk. 45/- or at actual per transaction			Each transaction processing fee
21	Passport Endorsement Fee	Tk 300/-			

SL	Service name	Zameel Debit Card (VISA Debit)
1	Annual / Renewal fee	First year Tk.500/- second year & onward Tk.500/-
2	Card replacement fee	Tk. 500/-
3	Green PIN Issue / Reissue Fee	First Time PIN Generate- Free & Onward Tk. 300/-
4	ATM Network Fee (Yearly)	Tk. 100/-
5	ATM Transaction fee	SIBL ATM: Free, Q-cash Routed: Tk.10/- , NPSB Routed: Tk. 15/-, VISA Routed: At actual
6	Single Transaction Limit as per E- commerce	BDT 10000/-

SL	Service name	VISA Islamic Prepaid Card (VISA Prepaid)
1	Annual / Renewal fee	Hajj Card (Agency): Free Hajj Card (Individual): Free Student Card: tk. 1000/- Travel Card: Tk. 1500/- Gift Card: Tk. 400/-
2	Prepaid Card replacement fee	Tk. 400/-
3	Gift Card replacement fee	Tk. 400/-
4	Green PIN Issue / Reissue Fee	First Time PIN Generate- Free & Onward Tk. 300/-
5	SMS (Yearly)	Tk. 200/-
6	ATM Transaction fee	SIBL ATM: Free Q-Cash Routed: Tk. 10/- , NPSB Routed: Tk. 15/- , VISA Routed: At actual

Other Information of Credit Card							
SL	Name of Service	Domestic Classic	Dual Classic	Domestic Gold	Dual Gold	Dual Platinum	Remarks
1	POS Single Transaction Limit	BDT 50,000/-	USD 625 or equivalent BDT	BDT 2,00,000/-	RFCD & ERQ: USD 5000 Others group: USD 2500 or equivalent BDT	USD 6000 or equivalent BDT	Maximum amount in single transaction.
2	Cash Advance Limit	BDT 24,500 or equivalent USD or 50% of credit limit whichever is lower		100,000 or 50% of credit limit whichever is lower			Maximum amount per Transaction would be Tk. 10,000 or equivalent USD.
3	Minimum Payment	5% of total outstanding.					EMI Amount would be added.
4	Single transaction limit for E-commerce	is up to BDT 10000/-					
5	Profit Free Period	Maximum 51 days and minimum 20 days					Depending on the days of the month and date of purchase or expense

Note: 15% VAT is applicable for all aforesaid fees & charges. SIBL reserved the rights to change in fees & charges.