

Fees & Charges of SIBL VISA Islami Card

SL	Name of the Fee and Charges	SIBL Islami Credit Card					Remarks, if any
		Domestic Classic	International Classic	Domestic Gold	International Gold	Dual Platinum	
1	Annual fee (Primary Card)	Tk.800/-	Tk.1200/-	Tk.1500	Tk.2000	Tk.3500	
2	Annual fee (1st Supplementary Card)	Free					First supplementary card free.
3	Annual fee for 2nd & onward Supplementary Cards	Tk.800/-	Tk.1200/-	Tk.1500	Tk.2000	Tk.3500	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/-		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	PIN reissue fee	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.
11	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
12	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.
13	Statement Retrieval fee	Tk.50					Per statement
14	Markup Profit (POS & Balance Transfer)	TK. 1.67 % monthly					If Total outstanding amount not paid within payment due date. Profit will be calculated from the date of transaction
15	Sales Slip/Voucher Retrieval Fee	Tk.200/-					
16	Certificate Fee	TK. 150/-					No Objection, outstanding certificate ect.
17	CIB Fee	Tk. 150/-					
18	Legal Fee	At Actual.					
19	OTP (SMS/Email)	Free					
20	SMS (Yearly)	Tk. 200/-					
21	Safe Guard Premium	0.30 % of outstanding amount					If enrolled for safe guard
22	Payment through Bkash/Nagad	Tk. 45/- or at actual per transaction					Each transaction processing fee

SL	Service name	Zameel Debit Card (VISA Debit)
1	Annual / Renewal fee	First year Tk.400/- second year & onward Tk.400/-
2	Card replacement fee	Tk. 400/-
3	PIN reissue fee	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	Travel/General/Others: Tk. 1500/- Hajj Card (Agency): Free Hajj Card (Individual): Free Student Card: Tk. 1000/- Gift Card: 400/- (General) Gift Card: Free (Employee)
2	Prepaid Card replacement fee	Tk. 400/-
3	Gift Card replacement fee	Tk. 400/-
4	PIN reissue fee	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							
Name of Service	Domestic Classic	Dual Classic	Domestic Gold	Dual Gold	Dual Platinum	Remarks	
1	POS Single Transaction Limit	BDT-50000/-	USD 625 or equivalent BDT	BDT-200000/-	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	3% or Tk.500/- & USD 20/- whichever is higher					EMI Amount would be added.
4	Single transaction limit for E-commerce is up to 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.