



## Fees & Charges of SIBL VISA Islami Card

SL	Service name	SIBL Islami Credit Card					Remarks, if any
		Domestic Classic	International Classic	Domestic Gold	International Gold	Platinum	
1	Annual fee (Primary Card)	Tk.500/-	Tk.1000/-	Tk.1000	Tk.1500	Tk.3500	Except Platinum, Annual fee Free for Staff & 50% waiver for Banker.
2	Annual fee (1st Supplementary Card)	Free					First supplementary card free.
3	Annual fee (2nd & onward Supplementary Card)	Tk.500/-	Tk.1000/-	Tk.1000	Tk.1500	Tk.3500	Second & onward will be charge as Basic Card.
4	Monthly Maintenance Fee	Tk.750/- & USD 10/-		Tk.1500/- & USD 20/-		Tk.1500/- & USD 20/-	If Cash amount due is not fully paid within payment due date.
5	Card replacement fee	Tk.400/-					Tk.700/-
6	PIN reissue fee	Tk.250/-					
7	Over Limit Fee	Tk.500/- USD 10/-					If outstanding exceeded credit limit.
8	Record Keeping Fee	Tk.300/-	Tk.300/- USD 5/-	Tk.400/-	Tk.400/- USD 5/-	Tk.400/- USD 5/-	If minimum amount due is not paid within payment due date.
9	POS Single Transaction Limit	BDT 100000	USD 1250 or equivalent BDT	BDT 200000	RFCD & ERQ: USD 5000 Others: USD 3000 or equivalent BDT	USD 6000 or equivalent BDT	Maximum amount in single transaction.
10	Cash Advance Limit	50,000 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.
11	ATM Maintenance Fee or Cash Advance Fee	SIBL ATM: Tk.100/-, Other ATM: Tk.200/- & USD 5/- Plus transaction fee of NPSB & Q-cash network will be added.					For each transaction
12	Fund Transfer Processing Fee (For each transaction)	For staff 1% of transfer amount or Tk. 300 whichever is higher For others 1.5% of transfer amount or Tk. 500 whichever is higher					Minimum Transaction amount would be Tk.5,000. Maximum would be 90% of available limit.
13	Statement Retrieval fee	Tk.50					Per statement
14	Markup Profit (POS & Balance Transfer)	For staff 15%, for others 21% yearly					If debt amount not paid within payment due date.
15	Sales Slip/Voucher Retrieval Fee	Tk.200					
16	Minimum Payment	5% or Tk.500/- & USD 20/- whichever is higher					EMI Amount would be added.
17	CIB Fee	Tk. 150					
18	Legal Fee	At Actual.					
19	OTP (SMS/Email)	Tk. 5/- per OTP or at actual.					

\* Single transaction limit for E-commerce is up to USD 300/-

SL	Service name	Zameel Debit Card (VISA Debit)	Remarks, if any
1	Annual / Renewal fee	First year Tk.300/- second year & onward Tk.400/-	Free for staff
2	Card replacement fee	Tk. 400/-	
3	PIN reissue fee	Tk. 250/-	
4	ATM Transaction fee	SIBL ATM: Free Q-cash Routed: Tk. 10/- NPSB Routed: Tk. 15/- VISA Routed: at actual.	Free for SIBL ATM
SL	Service name	VISA Islamic Prepaid Card (VISA Prepaid)	Remarks, if any
1	Annual / Renewal fee	Travel/General/Others: Tk. 1500/- Hajj Card (Agency): Tk. 1500/- Hajj Card (Individual): Tk. 1200/- Student Card: Tk. 1000/- Gift Card: Free	
2	Card replacement fee	Tk. 400/-	
3	PIN reissue fee	Tk. 250/-	
4	ATM Transaction fee	SIBL ATM: Free Q-cash Routed: Tk. 10/- NPSB Routed: Tk. 15/- VISA Routed: Tk. 35/- & USD 1/-	Free for SIBL ATM

**Note: 15% VAT is applicable for all fees & charges. SIBL reserved the rights to change in fees & charges. Above schedule of charge effected from 01 Sep 2018.**