

## Schedule of Charges

**\*\*Effective From 19<sup>th</sup> December 2019**

<b>NGB Credit Card</b>				
<b>Particulars</b>	<b>VISA Classic Local</b>	<b>VISA Gold (Local)</b>	<b>VISA Gold (Dual)</b>	<b>VISA Platinum</b>
<b>Issuance/Annual/Renewal Fee</b>	BDT 1,500	BDT 2,000	BDT 3,000	BDT 4,000
<b>Card Replacement Fee</b>	BDT 500	BDT 500	BDT 500	BDT 500
<b>Supplementary Card Annual Fee</b>	First 2 Cards free	First 2 Cards free	First 2 Cards free	First 2 Cards free
<b>PIN Replacement Fee</b>	BDT 300	BDT 300	BDT 500	BDT 500
<b>Late Payment Fee</b>	BDT 300	BDT 300	BDT 400 or \$10	BDT 400 or \$10
<b>Over Limit Charge</b>	BDT 300	BDT 300	BDT 400 or \$10	BDT 400 or \$10
<b>Interest Rate (Yearly)</b>	20%	20%	20%	20%
<b>Statement Retrieval Fee</b>	BDT 100	BDT 100	BDT 100	BDT 100
<b>Certificate Fee</b>	BDT 100	BDT 100	BDT 100	BDT 100
<b>Cash Advance Fee on NGB ATM</b>	1%	1%	1%	1%
<b>Cash Advance Fee Other Than NGB ATM</b>	2.5% or BDT 150	2.5% or BDT 150	2.5% or BDT 150	2.5% or BDT 150
<b>Cash Advance Fee on International ATM</b>	N/A	N/A	2.5% or USD 2.5	2.5% or USD 2.5
<b>Duplicate Statement Fee</b>	BDT 50	BDT 50	BDT 50	BDT 50
<b>E-Statement Fee</b>	Free	Free	Free	Free
<b>Transaction Notification Alert</b>	BDT 200	BDT 200	BDT 200	BDT 200

**Note:**

- (1) Issuance fee for the 1<sup>st</sup> year is 50%.
- (2) Annual Fee may be waived subject to 18 POS transactions in a calendar year.
- (3) Above charges/fees are excluding of Govt. Duty/Tax/Vat. If applicable they shall be recovered from customers in addition to charges/fees.
- (4) Bank reserves the right to amend the terms, conditions and rates stated in the schedule without prior notice.

<b>NGB Debit Card</b>	
<b>Particulars</b>	<b>VISA Debit Card</b>
<b>Issuance Fee</b>	BDT 500
<b>Annual Fee</b>	BDT 500
<b>PIN Reissue Fee</b>	BDT 100

**Note:**

- (1) Above charges/fees are excluding of Govt. Duty/Tax/Vat. If applicable they shall be recovered from customers in addition to charges/fees.