

Credit Card Schedule of Charges October 2020

Branch/Booth Directory

Dhaka

Gulshan Branch
67 Gulshan Avenue

Gulshan North Branch
Gulshan Centre Point
House 23 - 26, Road 90,
Gulshan - 2

Islamic Banking Centre
Gulshan Centre Point
House 23 - 26, Road 90,
Gulshan - 2

Banani Booth
14 Kemal Ataturk Avenue, Banani

Bashundhara Booth
Haveily Center (GF), Ka-11/2/A,
Jagannathpur,
Bashundhara Road, Dhaka.

Dhanmondi Road 5 Branch
House 6, Road 5, Dhanmondi R/A

Satmasjid Road Branch
Level 2, Taj Lily Green, Plot 51
Satmasjid Road, Dhanmondi
Dhaka 1205

Kakrail Booth
Karnaphuli Garden City,
109 Kakrail Road

Kawran Bazar Branch
53 Kawran Bazar

Sonargaon Booth
L101 Pan Pacific Sonargaon Hotel,
107 Kazi Nazrul Islam Avenue

InterContinental Booth
InterContinental Dhaka Annex Building,
1 Minto Road, Ramna

Motijheel Branch
Alico Building, 18-20 Motijheel C/A

Chawk Bazar Branch
12 Water Works Road,
Dalpatty, Chawkbazar

Mirpur Branch
Dynasty Tower, Plot 01, Road 12,
Block G, Section 6, Pallabi, Mirpur

Uttara Branch
Update Tower, Shahajalal Avenue
Plot-1, Sector 6, Uttara

Savar Branch
Dhaka Export Processing Zone,
Zone Service Complex

Narayanganj
Narayanganj Branch
26 Shaista Khan Road
(near Narayanganj Club)

Chattogram
Chattogram Main Branch
Sheikh Mujib Road, Agrabad

Nasirabad Branch
1 Shahid Abdul Halim Road
East Nasirabad

CEPZ Branch
Zone Service Building
Chattogram Export Processing Zone
Free Port Road
Ward 39, Chattogram City Corporation
P.S. Bandar, Chattogram

Karnaphuli EPZ Branch
Mohajan Golden Tower, 98/A, Mohajan
Ghata, Karnaphuli EPZ Gate,
Patenga Road, Chattogram

Bogura
Bogura Branch
Shatani House, Sherpur Road

Khulna
Khulna Branch
Jibon Bima Bhaban, KDA Avenue

Sylhet
Sylhet Branch
7 Noya Sharak, Jail Road,
Ward-16, Dhaka

Call our 24-hour Client Care Centre
at 8332272 or 16233 (from mobile) or
visit your nearest Standard Chartered branch.

|| Fees & Charges ||

	Visa Silver (Classic)	Visa/Mastercard Gold	Mastercard Titanium	Visa/Mastercard Platinum/Platinum Star	Visa Signature/Visa Signature Star	Visa International Platinum
General						
Payment due date from statement date	15 days					
Minimum amount due	1% of principal outstanding and full amount of any fees, charges and instalment amounts, if any (minimum BDT 500)					1% or USD 10, whichever is higher
Cash advance limit	50% of credit limit					
Maximum interest-free days available (in case of 100% payment of current balance on or before due date)	45 days					
Fees						
Annual Fee (Primary Card)	BDT 1,500	BDT 3,000	BDT 5,000 (Standalone) BDT 3,500 (Add-On)	BDT 5,000	BDT 12,000	USD 105
Annual fee (for each Supplementary Card) a) For 1st and 2nd supplementary cards b) For 3rd supplementary card and onwards	a) Free b) BDT 500	a) Free b) BDT 1,000	BDT 1,000	a) Free b) BDT 1,000	a) Free b) BDT 1,000	Not applicable
Card replacement fee	BDT 200	BDT 500	BDT 500	BDT 1,000	BDT 1,000	USD 12
Late payment fee (if minimum due is not paid with in due date)	BDT 450	BDT 600	BDT 750	BDT 1,000	BDT 1,000	USD 15
Over limit fee	BDT 1,000	BDT 1,000	BDT 1,000	BDT 1,500	BDT 1,500	USD 15
Global usage privileges fee	FREE					
Passenger handling service	Not applicable	Not applicable	Free (up to 2 persons)	Free (up to 2 persons)	Free (up to 4 persons)	Free (up to 2 persons)
Priority Pass membership fee (Issued only to Primary Cardholders)	Not applicable	Not applicable	Not applicable	FREE	FREE	Not applicable
Priority Pass usage fee	Not applicable	Not applicable	Not applicable	USD 27 (3 Free visits per calendar year for cardholder)	USD 27 (Unlimited Free visits for cardholder, 6 Free visits for guests per calendar year)	Not applicable
Access to Signature Lounge	Not applicable	Not applicable	Not applicable	Free (for the cardholder only)*	Free (cardholder and any 3 persons)*	Free (for the cardholder only)*
Other Fees & Charges (All Cards)						
Finance charge	20% per annum (Finance charge on retail and cash transactions is calculated from the transaction date. Accrued Interest for retail transaction is waived on the cycle date upon full payment of last statement balance by payment due date, or is billed otherwise. Accrued interest for cash transactions is always billed from the transaction date. Fund transfers from your credit card to Mobile Wallets through Online Banking or SC Mobile App will be treated as a cash advance transaction)					
Cash advance fee	2.5% of the withdrawal amount (Fund transfers from your credit card to Mobile Wallets through Online Banking or SC Mobile App will be treated as cash advance transaction, and incur cash advance fee)					2.5% of the withdrawal amount or USD 5, whichever is higher
Duplicate statement fee (last 2 months)	BDT 300		BDT 300	BDT 300	BDT 300	USD 5
Duplicate statement fee (beyond last 2 months)	BDT 500		BDT 500	BDT 500	BDT 500	
Returned cheque fee (due to insufficient fund)	BDT 500	BDT 1,000	BDT 1,000	BDT 1,000	BDT 1,000	Not Applicable
CIB Processing Fee	BDT 100					
Certificate charge	Free					USD 15
Credit card life insurance coverage	0.35% of the statement balance as at the statement date					
Premium Collection Fee-Life Insurance (paid by Insurance Company to the Bank)	40% of Premium Amount					
Cheque book issuance fee: a) 1st card cheque book (10 leaves) b) 2nd cheque book & onwards	a) Free b) BDT 200	a) Free b) BDT 200	a) Free b) BDT 200	a) Free b) BDT 200	a) Free b) BDT 200	Not Applicable
Card cheque processing fee	2% of the card cheque amount (minimum BDT 500)					Not Applicable
InstaBuys finance charges	9.50% p.a. (flat rate)**					Not Applicable
InstaBuys pre-closure fee	2% of remaining balance					Not Applicable
SMS Banking Transaction Alert Fee	FREE					
Internet banking	FREE					
e-Statements	FREE					
Auto Billspay	FREE					
International Transaction Charge	3% of transaction amount					3% of transaction amount (for transactions in currency other than US Dollar)
Instant Loan finance charges	9.50% p.a. (flat rate)**					Not Applicable
Instant Loan processing fee	2% of loan amount					Not Applicable
Instant Loan pre-closure fee	2% of remaining balance					Not Applicable
Instant Loan maintenance fee (applicable for Zero-Interest Instant Loan only)	For 3 months: 4% of loan amount For 6 months: 6% of loan amount For 9 months: 8% of loan amount For 12 months: 10% of loan amount					Not Applicable

15% VAT will be charged as applicable

*BDT 2,000 will be charged for each additional guest visit at the Signature Lounge (inclusive of VAT)

Govt. excise duty is applicable as per Government Regulations

**The effective rate ranges between 15%-19% depending on the selected tenure

Effective from 01 October 2020