






**Fees & Charges of Dhaka Bank Credit Cards**

		<b>Visa</b>			<b>MasterCard</b>
<b>Nature of Fees</b>		<b>Gold</b>	<b>Platinum</b>	<b>Signature</b>	<b>Titanium</b>
					
<b>Credit Limit</b>		Less than Tk. 1.50 Lac (Unsecured)  Up to Tk.25.00 Lac (Secured)	Tk. 1.50 Lac to less than Tk.5.00 Lac (Unsecured)  Tk. 1.50 Lac to less than Tk.25.00 Lac (Secured)	Tk. 5.00 Lac to Tk.10.00 Lac (Unsecured)  Tk. 5.00 Lac to Tk.25.00 Lac (Secured)	Tk. 1.50 Lac to less than Tk.10.00 Lac (Unsecured)  Tk. 1.50 Lac to less than Tk.25.00 Lac (Secured)
<b>Annual Fee/Issuance Fee</b>		Free	Tk.5,000	Tk.7,000	Tk.5,000
<b>Renewal Fee</b>		Tk.3,000	Tk.5,000	Tk.7,000	Tk.5,000
<b>Annual Fee Supplementary</b>		Free	Free	Free	Free
<b>Renewal Fee Supplementary</b>		Free up to 2 cards & from 3 <sup>rd</sup> supplementary card-regular fee will apply.	Free up to 2 cards & from 3 <sup>rd</sup> supplementary card-regular fee will apply.	Free up to 3 cards & from 4 <sup>th</sup> supplementary card-regular fee will apply.	Free up to 2 cards & from 3 <sup>rd</sup> supplementary card-regular fee will apply.
<b>Annual Interest Rate</b>		24%			
<b>Cash Advance Fee</b>	Local Tk.	<b>2.5% or Min Tk. 150</b>	<b>2.5% or Min Tk.250</b>		
	USD \$	<b>2.5% or Min USD \$3</b>	<b>2.5% or Min USD \$5</b>		
<b>Late Payment Fee</b>	Local Tk.	Tk.500	Tk.750	Tk.1,000	Tk.750
	USD \$	\$10	\$12	\$15	\$12
<b>Excess Limit Fee</b>	Local Tk.	Tk.500	Tk.750	Tk.1,000	Tk.750
	USD \$	\$10	\$12	\$15	\$12
<b>Card Replacement Fee (Local/USD)</b>		Tk.300	Tk.400	Tk.500	Tk.400
<b>PIN Replacement Fee (Local/USD)</b>		Tk.200	Tk.400	Tk.500	Tk.400
<b>Statement Reprint Fee (Local/USD)</b>		Tk.200	Tk.400	Tk.500	Tk.400
<b>E-Statement</b>		Free			
<b>Sales Slip Retrieval Fee</b>	Local (Tk.)	Tk.250	Tk.400	Tk.500	Tk.400
	USD \$	\$5	\$7	\$10	\$7
<b>Outstation Cheque Collection Fee</b>	Local (Tk.)	Tk.100	Tk.400	Tk.500	Tk.400
	USD \$	\$10	\$12	\$15	\$12
<b>Return Cheque Fee</b>	Local (Tk.)	Tk.500	Tk.750	Tk.1,000	Tk.750
	USD \$	\$5	\$7	\$10	\$7
<b>1<sup>st</sup> Card Cheque Book (10 Leaves)</b>		Free			











<b>2<sup>nd</sup> Card Cheque Book onwards</b>	Tk.100			
<b>Card Cheque Processing Fee</b>	1.25% or Tk.100.00 (whichever is higher) on Cheque transaction amount			
<b>Cheque dishonor due to insufficient fund</b>	Tk.500			
<b>Stop payment after the cheque has been placed for payment</b>	Tk.200			
<b>Credit Shield Premium</b>	Nominal monthly premium of 35 Paise for every Tk.100 of outstanding dues			
<b>Balaka Lounge Access</b>	n/a	<ul style="list-style-type: none"> <li>• 4 visits free for the cardholder in a year Primary &amp; Supplementary card member all together</li> <li>• Any guest the cardholder takes into the lounge will be charged at Tk.2, 000 per visit.</li> </ul>	<ul style="list-style-type: none"> <li>• 4 visits free for the cardholder in a year with 3 guest (spouse plus 2 children under 12 years of age). Primary and Supplementary card member all together.</li> <li>• However, children above 12 years and for any additional guest the cardholder takes into the lounge, Tk.2, 000 will be charged per visit.</li> </ul>	<ul style="list-style-type: none"> <li>• 4 visits free for the cardholder in a year Primary &amp; Supplementary card member all together</li> <li>• Any guest the cardholder takes into the lounge will be charged at Tk.2, 000 per visit.</li> </ul>
<b>LoungeKey</b>	n/a	<ul style="list-style-type: none"> <li>• The primary and/or the supplementary cardholder will be charged at USD \$32 per person.</li> <li>• Any guest the cardholder takes into a lounge will be charged at USD \$32 per person per visit.</li> </ul>	<ul style="list-style-type: none"> <li>• The primary/supplementary cardholder(s) are entitled to a total of 4 lounge visits with their LoungeKey Account every year.</li> <li>• Any additional visit and guest the cardholder takes into a lounge will be charged at USD \$32 per person per visit</li> </ul>	<ul style="list-style-type: none"> <li>• The primary and/or the supplementary cardholder will be charged at USD \$32 per person.</li> <li>• Any guest the cardholder takes into a lounge will be charged at USD \$32 per person per visit.</li> </ul>
<b>Note:</b>				
<b>1. Issuance Fees:</b>				
<ul style="list-style-type: none"> <li>✓ Issuance fee is free for new Visa Gold Credit Cards</li> <li>✓ 50% of the issuance fee will be waived for new Visa Platinum Credit Cards</li> <li>✓ Issuance fee of Visa Signature Credit Cards are not subject to waiver</li> <li>✓ 50% of the issuance fee will be waived for new MasterCard Titanium Credit Cards</li> </ul>				
<b>2. Renewal Fee Claim:</b>				
<ul style="list-style-type: none"> <li>✓ For Visa Gold/ Platinum Credit Card &amp; Mastercard Titanium Credit Card renewal fee will be waived if the cardholder transacts for 18-times with an aggregate minimum value of Tk.50, 000 in a year.</li> <li>✓ For Visa Signature Credit Card renewal fee will be waived if the cardholder transacts for 18-times with an aggregate minimum value of Tk.100, 000 in a year.</li> </ul>				
<b>3. 15% VAT will be charged as applicable</b>				
<b>4. The additional visits (if any) of a Visa Signature/Platinum &amp; MasterCard Titanium cardholder at Balaka Lounge charged at Tk.2,000 (inclusive of VAT) will be reflected on the cardholders monthly credit card statement.</b>				
<b>5. A credit cardholder will be automatically enrolled for the Credit Shield benefit and can enjoy complimentary coverage for a period of 2 months subject to the cardholders aged being within 18 to 64</b>				








years at enrollment and the cardholder being in good health.









Should the cardholder prefer not to enroll in the scheme at such a nominal cost and remain uncovered or consider themselves to be ineligible due to health impairments or age barrier, the cardholder at their liberty can opt-out of this scheme anytime by simply sending us a mail at [info.cards@dhakabank.com.bd](mailto:info.cards@dhakabank.com.bd) or call us at our 24/7 contact centre from any mobile at 16474 or at +8809678016474 from overseas.

**6.** The fees and charges are subject to change as per Bank policy/regulatory guideline.

**7.** Any change in the schedule of charges will be communicated through Dhaka Bank website ([www.dhakabankltd.com](http://www.dhakabankltd.com))

Card Features					
		Visa			Mastercard
		Gold	Platinum	Signature	Titanium
					
Air Ticket					Buy one Air Ticket and get 50% cashback on the second one from Biman Holidays. (Offer valid till 31 December, 2019)
10% Cashback on the 1 <sup>st</sup> contactless Transaction					Get 10% cashback on the first contactless transaction (Offer valid till 31 December, 2019)
Buy 1 Get 1 Free at Renowned Hotels: -The Westin Dhaka -Le Meridien Dhaka -Radisson Blue Dhaka -Hotel Intercontinental Dhaka -Amari Dhaka -Four Points by Sheraton Dhaka -Radisson CTG Dhaka -Six Seasons Dhaka -Lakeshore Dhaka -Peninsula CTG		n/a	During Ramadan	Round the Year	Till the 31 <sup>st</sup> of December 2019 & During Ramadan
Add Money to Mobile Wallet -bKash/uPay etc		To be launched soon			✓
Contactless Credit Card		✓	✓	✓	✓

Access to International Airport Lounge under LoungeKey		n/a	<ul style="list-style-type: none"> <li>The primary and/or the supplementary cardholder will be charged at USD \$32 per person.</li> <li>Any guest the cardholder takes into a lounge will be charged at USD \$32 per person per visit.</li> </ul>	<ul style="list-style-type: none"> <li>The primary/supplementary cardholder(s) are entitled to a total of 4 lounge visits with their LoungeKey Account every year.</li> <li>Any additional visit and guest the cardholder takes into a lounge will be charged at USD \$32 per person per visit</li> </ul>	<ul style="list-style-type: none"> <li>The primary and/or the supplementary cardholder will be charged at USD \$32 per person.</li> <li>Any guest the cardholder takes into a lounge will be charged at USD \$32 per person per visit.</li> </ul>	
Access to Balaka Lounge at Hazrat Shahjahal International Airport		n/a	<ul style="list-style-type: none"> <li>4 visits free for the cardholder in a year. Primary &amp; Supplementary card member all together</li> <li>Any guest the cardholder takes into the lounge will be charged at Tk.2, 000 per visit.</li> </ul>	<ul style="list-style-type: none"> <li>4 visits free for the cardholder in a year with 3 guest (spouse plus 2 children under 12 years of age). Primary and Supplementary card member all together.</li> <li>However, children above 12 years and for any additional guest the cardholder takes into the lounge, Tk.2, 000 will be charged per visit.</li> </ul>	<ul style="list-style-type: none"> <li>4 visits free for the cardholder in a year Primary &amp; Supplementary card member all together</li> <li>Any guest the cardholder takes into the lounge will be charged at Tk.2, 000 per visit.</li> </ul>	
OTP enabled for online based transaction		✓	✓	✓	✓	
Quintuple Credit Shield Benefit insurance scheme		✓	✓	✓	✓	
Card Cheque		✓	✓	✓	✓	
Great Discounts and EMI Facility		300+ Merchants For details refer to <a href="http://dhakabankltd.com/roads-of-silk/">dhakabankltd.com/roads-of-silk/</a>				3000+Merchants For details refer to <a href="http://dhakabankltd.com/roads-of-silk/">dhakabankltd.com/roads-of-silk/</a>
Personalized 24/7 Contact Centre Service		✓	✓	✓	✓	

Immediate Cash Advance Facility		✓	✓	✓	✓
Supplementary Cards		Free up to 2 cards		Free up to 3 cards	Free up to 2 cards
Payment through Dhaka Bank GO & Internet Banking		✓	✓	✓	✓
Security Enabled, enter PIN for POS transactions		✓	✓	✓	✓
Zero Renewal Fee		Subject to 18 transactions and aggregate value of Tk.50,000		Subject to 18 transactions and aggregate value of Tk.100,000	Subject to 18 transactions and aggregate value of Tk.50,000
Mileage Points		Earn 1 Mileage Reward Point for every Tk.50 retail purchase transaction		Earn 1 Mileage Reward Point for every Tk.40 retail purchase transaction	Earn 1 Mileage Reward Point for every Tk.50 retail purchase transaction
Transaction Alert Service		✓	✓	✓	✓
e-Statment		✓	✓	✓	✓

**\*Terms & Conditions Apply**

**\*For Details please visit:** [dhakabankltd.com/roads-of-silk/](http://dhakabankltd.com/roads-of-silk/)