



... We Make Things Happen

SCHEDULE OF CHARGES

Effective from: 1 June, 2020

SCHEDULE OF CHARGES: CARDS (DEBIT, CREDIT & PREPAID)

TITLE	Credit Card Fees and Charges				
TYPE	NATURE	RATE			
		Classic Dual	Gold Dual	Platinum Dual	
Annual Fee (Primary Card)	Fee	Tk.1,500/-	Tk.3,000/-	Tk. 5,000/-	
Annual Fee (Secured Card)	Fee	Tk. 1,000/-	Tk. 2,000/-	Tk. 4,000/-	
Annual Fee (Supplementary Card)					
1 st Supplementary Card	Fee	Free	Free	Free	
2 nd Supplementary Card	Fee	Tk. 500/-	Tk. 700/-	Tk. 1,000/-	
Finance Charge	Charges	20% per year			
CIB Charge	Charges	Tk. 200/- (upon issuance)			
Credit Card Replacement fee	Fee	Tk. 500/-	Tk. 700/-	Tk. 1,000/-	
Priority Pass Replacement Fee for Platinum Card	Fee	Tk. 1,000/-			
Credit Card PIN Replacement fee	Fee	Tk. 300/-	Tk. 300/-	Tk. 500/-	
Cash Advance Fee (OBL ATM/Bank POS)	Fee	1.5% of the withdrawal amount, Minimum Tk. 100/- whichever is higher			
Cash Advance Fee (NPSB /other ATM Net work)	Fee	2% of the withdrawal amount, Minimum Tk.150/- whichever is higher			
Cash Advance Fee (International Network)	Fee	3% of the withdrawal amount, Minimum Tk. 200/- or USD 5, whichever is higher			
Duplicate Statement (For every month)	Charges	Tk. 50/- per month, Minimum Tk. 100/- whichever is higher			
Voucher Retrieval Fee (For every months)	Fee	Tk. 100/-			
Certificate Charge	Charges	Tk. 300/-			
Safety ONE Insurance Charge	Charges	0.35% of the Statement Balance as at the Statement date			
Smart Transfer Processing Fee (OBL Account / Wallet/ other bank account/others)	Fee	1.5% of the Transfer amount, Minimum Tk. 100/- whichever is higher			
Add Money to OK Wallet from OBL Credit Card	Charges	0.5% of the transfer amount			
Smart EMI Processing Fee	Fee	1% of the Transaction amount, Minimum Tk. 100/- whichever is higher			
Excess Over Limit Charge	Charge	Tk. 500/- or USD 5	Tk. 700/- or USD 8	Tk. 1,000/- or USD 10	
Late Payment Fee	Fee	Tk. 500/- or USD 5	Tk. 500/- or USD 5	Tk. 700/- or USD 8	
e- Statements	Charges	FREE			

Access to Lounge Facility (Local/International)	Charge	USD 27 (4 Free visit per Calendar Year for Cardholder)
International Transaction Charge/Markup	Charge	3% of Transaction Amount
NID Verification	Charge	Tk. 10/- (Upon Issuance)
Cash Advance Limit	Feature	50% of Credit Limit
Payment Due Date from Statement	Feature	15 Days from Statement
Maximum Interest Free days available	Feature	45 Days
Minimum amount due	Feature	3% Of the Outstanding Amount

TITLE	CCTV / ATM / ALERT	
TYPE	NATURE	RATE
Transaction Alert SMS	Charges	Tk. 200/-
OBL ATM 's Video	Fee	Tk. 3,000/-
Other Bank's ATM	Fee	Other Bank Charge Plus Tk. 500/-

TITLE	FOR DEBIT CARDS ONLY	
TYPE	NATURE	RATE
Annual Fee	Fee	Tk. 500/-
Card Replacement Fee	Fee	Tk. 300/-
PIN Replacement Fee	Fee	Tk. 200/-

TITLE	PRE PAID CARD			
TYPE	NATURE	RATE		
		HAJJ	TRAVEL	VERSATILE
Hajj Card/ Travel Card/ Versatile Card	Issuing fee	Free	USD 10	Tk. 200/-
	1 (One) Backup Card	Free	Free	N/A
	Cash Advance Fee (Per Transactions)	USD 1	2% or USD 2, whichever is higher	Free
	Loading Fee	Free	Free	Free
	Card Replacement Fee	Free	Tk. 200/-	Tk. 200/-
	PIN Replacement Fee	Free	Tk. 200/-	Tk. 200/-
	Sales Slip/Statement Retrieval Fee	Free	USD 1	Tk. 100/-
	Refund Fee – A/C Transfer	Free	Free	Free
	Monthly Maintenance Fee (unutilized amount)	1% or USD 2, whichever is lower	Free	Free
	Refund fee (pay order)	Free	Regular PO issue charge	Regular PO issue charge

TYPE	NATURE	NETWORK	RATE
Debit Card And Pre-Paid Card (For local transaction only)		OBL ATM	FREE
	Cash withdrawal fee (ATM)	Q CASH	Tk. 10/-
		NPSB	Tk. 15/-
		VISA – OTHERS	Tk. 30/-

Note:

1) Bank reserves the right to change / amend the Schedule of Charges as per Bangladesh Bank instruction which would be updated on our web site time to time.

2) 15% VAT is applicable on all fees, commission and charges except in cases where an exemption is approved by NBR.