

Schedule of Fees & Charges of Shahjalal Islami Bank Credit Card

Service Name	Fees & Charges				
	Types	Classic	Gold	Platinum	Platinum (ERQ/RFCD)
1. Issuance Fee	Dual Currency	Free	Free	Free	Free
2. Annual / Renewal Fees	Dual Currency	BDT 1000/-	BDT 2,000/-	BDT 4,000/-	USD 50
3. 1 st Supplementary Card Fee	Dual Currency	Free	Free	Free	Free
4. From 2 nd Supplementary Card Fee ^v	Dual Currency	500	500	500	USD 10
5. Card Replacement Fee	Dual Currency	BDT 500/-	BDT 600/-	BDT 800/-	USD 15
6. PIN Replacement Fee (Paper PIN)	Dual Currency	BDT 300/-	BDT 300/-	BDT 300/-	USD 5
7. PIN Replacement Fee (Green PIN)	Dual Currency	Free	Free	Free	Free
8. Cash Withdrawal Limit	Dual Currency	BDT 30,000/-	BDT 50,000/-	BDT 75,000/-	USD 938
		or USD 500 or 50% of limit whichever is lower	or USD 750 or 50% of limit whichever is lower	or USD 938 or 50% of limit whichever is lower	or 50% of limit whichever is lower
9. Monthly Ujrat of Khidmah for Cash Withdrawal	Dual Currency	BDT 500/-	BDT 833/-	BDT 1,250/-	USD 15.63
		USD 8.33	USD 12.50	USD 15.63	
10. ATM Transaction Fee	Dual Currency	SJIBPLC ATM BDT 100/-			-
		Other Bank's ATM BDT 150/- or USD 5.00			
		Q-Cash Acq. Fee BDT 10/- + VAT & NPSB Acq. Fee BDT 15/-			
11. Ujrat of Wakalah	Dual Currency	24% Per Annum			
12. Minimum Payment Due	Dual Currency	5% of total outstanding + EMI + EOL or minimum BDT 500/- or USD 20 whichever is higher for regular Card A/C.			
13. Data Maintenance Fee	Dual Currency	BDT 500/- / USD 5	BDT 500/- / USD 5	BDT 600/- / USD 5	USD 10
14. Sales Slip Retrieval Fee	Dual Currency	BDT 200/- or USD 3			USD 3
15. Statement Retrieval Fee	Dual Currency	BDT 100/- or USD 2			USD 3
16. Fund Transfer Fee	Local Currency	1.50%			-
17. SMS Charge (Annually)	Dual Currency	BDT 200/-			USD 5
18. Limit Crossing Charge	Dual Currency	BDT 500/- or USD 15			
19. CIB Charge	Dual Currency	Free			
20. Certificate Charge	Dual Currency	BDT 200/-			USD 3
21. Credit Shield Premium ⁱⁱ	Dual Currency	0.20% of Outstanding			0.20% of Outstanding
22. Priority Pass ⁱⁱⁱ	Dual Currency	N/A		USD 29	USD 29
23. Add Money (Through App-MFS/PSP)	Local	Free		Free	N/A
24. EMI Early Settlement Fee	Local	Free	Free	Free	Free
25. Balaka Lounge Free Access ^{iv}	Dual Currency	N/A		Free (Max.8)	Free (Max.8)
26. Balaka Lounge Access Fee ^{iv}	Dual Currency	N/A		USD 20	USD 20
27. Limit Enhancement Fee	Dual Currency	Free	Free	Free	Free
28. PayZ (0% EMI) Service Charge	Dual Currency	Free			N/A
29. Outstanding EMI Service Charge	Dual Currency	12.99%			N/A
30. Any Purchase EMI Service Charge	Dual Currency	9%			N/A

Effective from 1st January 2025

Note:

- 15% VAT will be applicable for all Fees and Charges.
- Credit Shield premium will be imposed on total outstanding amount.
- Only Platinum Credit Cardholders can enjoy to international Lounges under Priority Pass program. It will be charged USD 29 per person per visit. This fee may vary based on country's location as per Priority Pass terms and conditions.
- Platinum Cardholders can enjoy Balaka Lounge facilities with a guest for free (maximum 8 visits per year, including supplementary cardholders and guests). After exceeding the free visit, the fee will be applicable.
- Maximum 2 Supplementary Card eligible for RFC D Cardholders.
- No Supplementary Card will be issued against ERQ Card.
- Any purchase EMI Service Charge 9% per annum (Tenure : 3, 6, 9, 12, 18 & 24)
- The bank reserves the right to change or amend the Schedule of Charge as per the instructions of the regulator, which will be updated on our website from time to time.

Shahjalal Islami Bank PLC.

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