



STANDARD BANK PLC
CARDS SCHEDULE OF CHARGE-2025



Effective from: 24.08.2025

PARTICULARS	VISA GOLD	VISA PLATINUM-REGULAR	VISA PLATINUM-RFCD	VISA PLATINUM-ERQ	VISA PREPAID	VISA HAJJ
General						
Payment due date from statement date	15 days	15 days			-	-
Minimum amount due	5% or TK. 500 or USD 10 which one is higher	5% or TK. 500 or USD 10 which one is higher			-	-
Cash withdrawal Limit	50% of the available card limit	50% of the available card limit			-	-
Fees & Charges						
Annual/Renewal/Issuance Fee-Primary Card	TK. 3,000	TK. 3,500	USD 50	USD 50	TK. 1,000	TK. 1,000
Supplementary Card	Free up to 2 Card	Free up to 2 Card	Free up to 1 Card	-	-	-
Annual Fee- Supplementary Card	TK. 1,000 For 3 rd card and onwards	TK. 1,000 For 3 rd card and onwards	USD 25	-	-	-
Card replacement fee	TK. 500	TK. 500	USD 10	USD 10	TK. 500	TK. 500
Late payment fee	TK. 600/USD 15	BDT 700/USD 15	USD 12	USD 12	-	-
PIN replacement fee	TK. 400	TK. 400	USD 5	USD 5	TK. 400	TK. 400
Cash withdrawal fee	TK. 200/USD 3	TK. 200/USD 3	USD 3	USD 3	Local: TK.10/15/ 40 Cross Border: TK. 200	TK. 200
Over limit fee	TK. 1,000/USD 15	BDT 1,200/USD15	USD 15	USD 15	-	-
Fund transfer- Card to MFS,Mobile wallet etc.	0.50% or Tk.20 which one is higher	0.50% or Tk.20 which one is higher	-	-	0.50% or Tk.20 which one is higher	
Visa Money Transfer(VMT) for Card Payment	TK. 50	TK. 50	-	-	-	-
Cheque book fee- 1 st one	Complementary	Complementary	-	-	-	-
Cheque book fee- For 2 nd book and onwards	TK. 250	TK. 250	-	-	-	-
Cheque processing fee	1.25% or Tk.100 which one is higher	1.25% or Tk.100 which one is higher	-	-	-	-
Cheque return fee(Insufficient Fund)	TK. 250	TK. 250	-	-	-	-
Duplicate e- statement – each statement	TK. 100	TK. 100	USD 2	USD 2	TK. 100	TK. 100
Certificate issuance fee	TK. 200	TK. 200	USD 3	USD 3	TK. 200	TK. 200
SMS notification fee-Annually	TK. 200	TK. 200	USD 2	USD 2	TK. 200	TK. 200
Sales voucher retrieval fee- for each retrieval	TK. 500/USD10	TK. 500/USD10	USD 10	USD 10	TK. 500	TK. 500
Video footage retrieval- for each one	TK. 1500	TK. 1500	-	-	TK. 1500	TK. 1500
Insurance fee	TK. 0.35% of the outstanding amount	TK. 0.35% of the outstanding amount	-	-	-	-
CIB fee	TK. 150	TK. 150	USD 2	USD 2		
Balaka Lounge Facility- Per Visit	Gold: \$23	Complementary	Complementary	Complementary	-	-
Worldwide Airport lounge Facility-Primary C/H	Complementary: 02 Visit Regula visit: Cardholder \$ 35 & Guest \$ 35	Complementary: 04 Visit Regula visit: Cardholder \$ 35 & Guest \$ 35	Complementary:4 Visit	Complementary:4 Visit	-	-
Excess balance refund fee	1% of the excess balance	1% of the excess balance	-	-	1% of the excess balance	1% of the excess balance
Mark up Fee- International Transactions	3%	3%	3%	3%	3%	3%



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Monthly Payable Profit Charge:

Outstanding amount- BDT		Payable profit- BDT	Outstanding amount- USD		Payable profit- USD
501-50,000		750	6-500		8
50,001-100,000		1,500	501-1,000		15
100,001-150,000		2,250	1001-1,500		22
150,001-200,000		3,000	1501-2,000		30
200,001-250,000		3,800	2001-2,500		40
250,001-300,000		4,500	2501-3,000		50
300,001-400,000		6,000	3001-4,000		60
400,001 -500,000		7,500	4001-5,000		75
500,001 -600,000		10,500	5001-6,000		100
600,001 and above		15,000	6001 Above		150

Other Charges:

Particulars	NPSB	Q-CASH
Cash Withdrawal-ATM	Max. TK. 15 (Including VAT)	Max. TK. 10 (Including VAT)
Balance Query-ATM	Max. TK. 5 (Including VAT)	-
Mini Statement-ATM	Max. TK. 5 (Including VAT)	-

Excise Duty:

Debit/ Credit Balance	Excise Duty
TK. 1 – TK. 3,00,000	Nil
TK. 3,00,001 – TK. 5,00,000	Tk.150
TK. 5,00,001 – TK. 10,00,000	Tk.500
TK. 10,00,001 – TK. 50,00,000	Tk.3,000
TK. 50,00,001 - TK. 1,00,00,000	Tk.5,000
TK. 1,00,00,001 – TK. 2,00,00,000	Tk.10,000
TK. 2,00,0001 – TK. 5,000,0000	TK. 20,000
Tk. 5,000,0001 to onwards	TK. 50,000

Terms & Conditions:

- Tijarah Gold and Platinum Card Annual Fee/Renewal fee will be waived under 12/15 POS and E-commerce transactions except add money/Fund transfer, Card cheque and any type of cash nature transactions.
- 15% VAT will be added where applicable.
- Domestic transactions using NPSB and Q-CASH network will charge as per NPSB AND Q-CASH schedule of Charges.
- Government Excise fee will be realized annually based on the highest end of the day balance in previous year
- Other applicable fees and charges (if any) will be imposed as per Government, Bangladesh Bank, NBR etc. directives.