Bank Asia



CREDIT CARD
SCHEDULE OF CHARGES

Bank Asia

Bank Asia Credit Card Fees and Charges

Card & PIN Charges

	Silver / Classic	Gold	Platinum / Titanium	Signature	World Elite
	Amount	Amount	Amount	Amount	Amount
Annual Fee - Primary Card	BDT 1500	BDT 2500	BDT 4000	BDT 7000	BDT 15000
Annual Fee - Supplementary Card - 1st Card	Free	Free	Free	Free	Free
Annual Fee - Supplementary Card - 2nd & Onward	2nd Fee, onwards BDT 750	2nd Fee, onwards BDT 1250	2nd Fee, onwards BDT 2000	2nd Fee, onwards BDT 3500	2nd Fee, onwards BDT 7500
Credit Card Replacement Fee	BDT 500	BDT 600	BDT 800	BDT 1000	BDT 1500
PIN Replacement Fee (through IVR)	Free	Free	Free	Free	Free
PIN Replacement Fee with PIN Mailer	BDT 500	BDT 500	BDT 500	BDT 500	BDT 500
International Card (FC/RFCD/ ERQ)- Annual Fee	USD 15	USD 25	USD 40	USD 70	USD 150

ATM Charges

	Silver / Classic	Gold	Platinum / Titanium	Signature	World Elite
	Amount	Amount	Amount	Amount	Amount
Cash Advance Fee – Local ATM (whichever is higher)	2.0% or BDT 150	2.0% or BDT 150	2.0% or BDT 150	2.0% or BDT 150	2.0% or BDT 150
Cash Advance Fee – Overseas ATM (Which ever is higher)	3.00% or USD 4	3.00% or USD 4	3.00% or USD 4	3.00% or USD 4	3.00% or USD 4

Statement Charges

	Silver / Classic	Gold	Platinum / Titanium	Signature	World Elite
	Amount	Amount	Amount	Amount	Amount
Monthly E-Statement Fee	Free	Free	Free	Free	Free
Printed Statement Retrieval Fee (per month)	BDT 100	BDT 100	BDT 100	BDT 100	BDT 100
E-Statement Retrieval Fee (per month)	BDT 50	BDT 50	BDT 50	BDT 50	BDT 50

Bank Asia

Card Cheque Charges

	Silver / Classic	Gold	Platinum / Titanium	Signature	World Elite
	Amount	Amount	Amount	Amount	Amount
Cheque Book Issuance Fee	BDT 150	BDT 150	BDT 150	BDT 150	BDT 150
Cheque Processing Fee	1.50% or BDT 150 whichever is higher	1.50% or BDT 150 whichever is higher	1.50% or BDT 150 whichever is higher	1.50% or BDT 150 whichever is higher	1.50% or BDT 150 whichever is higher
Cheque Return Fee	BDT 50	BDT 50	BDT 50	BDT 50	BDT 50

Digital Finance Charges

	Silver / Classic	Gold	Platinum / Titanium	Signature	World Elite
	Amount	Amount	Amount	Amount	Amount
Card Payment through Digital Mobile Wallet (MFS)	Free	Free	Free	Free	Free
Digital Wallet Fund Transfer Fee (MFS)	1.00%	1.00%	1.00%	1.00%	1.00%
Internet Banking Fund Transfer Fee (IBFT)	1.25%	1.25%	1.25%	1.25%	1.25%

EMI Charges

	Silver / Classic	Gold	Platinum / Titanium	Signature	World Elite
	Amount	Amount	Amount	Amount	Amount
Unutilized Balance Transfer Fee for EMI (whichever is higher)	1.25% or BDT 100	1.25% or BDT 100	1.25% or BDT 100	1.25% or BDT 100	1.25% or BDT 100
Interest Rate for Card EMI Plan (Per Annum)	11.99% Flat	11.99% Flat	11.99% Flat	11.99% Flat	11.99% Flat
EMI Early-Settlement Fee	0.50%	0.50%	0.50%	0.50%	0.50%
EMI with Service Charge	a) 3 Months-3.00% b) 6 Months-6.00% c) 9 Months-8.00% d) 12 Months-10% e) 18 Months-14% f) 24 Months-18%	a)3 Months-3.00% b) 6 Months-6.00% c) 9 Months-8.00% d) 12 Months-10% e) 18 Months-14% f) 24 Months-18%	a) 3 Months-3.00% b) 6 Months-6.00% c) 9 Months-8.00% d) 12 Months-10% e) 18 Months-14% f) 24 Months-18%	a) 3 Months-3.00% b) 6 Months-6.00% c) 9 Months-8.00% d) 12 Months-10% e) 18 Months-14% f) 24 Months-18%	a) 3 Months-3.00% b) 6 Months-6.00% c) 9 Months-8.00% d) 12 Months-10% e) 18 Months-14% f) 24 Months-18%

Bank Asia

Airport & Lounge Services

	Silver / Classic	Gold	Platinum / Titanium	Signature	World Elite
	Amount	Amount	Amount	Amount	Amount
Balaka Executive Lounge Access (complementary per year)	N/A	N/A	Yearly 4 times free including companion and additional visit 2300 Tk	Yearly 6 times free including companion and additional visit 2300 Tk	Yearly 10 times free including companion and additional visit 2300 Tk
International Lounge Access (complementary per year)	N/A	N/A	N/A	Yearly 4 times free including companion and additional visit fee at actual	Yearly 8 times free including companion and additional visit fee at actual
Domestic Lounge Access (complementary per year)	N/A	N/A	N/A	N/A	5 times free
Lounge Key (per use)	N/A	N/A	At actual (Titanium)	N/A	At actual
Lounge Access Fee using Priority Pass	N/A	N/A	At actual	At actual	N/A
Lounge Key/Priority Pass Issuance Fee	N/A	N/A	Priority Pass Issuance Free and Replacement fee BDT 1000	Priority Pass Issuance Free and Replacement fee BDT 1000	Free
Meet & Greet Service at Hazrat Shahjalal Intl. Airport	N/A	N/A	Free	Free	Free

Other Charges

	Silver / Classic	Gold	Platinum / Titanium	Signature	World Elite
	Amount	Amount	Amount	Amount	Amount
Interest Rate (Per Annum)	25%	25%	25%	25%	25%
Late Payment Fee – Local	BDT 500	BDT 700	BDT 800	BDT 1000	BDT 1200
Late Payment Fee – Overseas	USD 5	USD 7	USD 8	USD 10	USD 12
Excess Limit Fee – Local	BDT 500	BDT 700	BDT 800	BDT 1000	BDT 1200
Excess Limit Fee – Overseas	USD 5	USD 7	USD 8	USD 10	USD 12
Transactional Alert Fee / SMS Fee	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300
Endorsement Fee	Nil	Nil	Nil	Nil	Nil
Credit Shield Premium	0.33%	0.33%	0.33%	0.33%	0.33%

Bank Asia

Other Charges

	Silver / Classic	Gold	Platinum / Titanium	Signature	World Elite
	Amount	**Amount**	**Amount**	**Amount**	**Amount**
Sales Slip / Voucher Retrieval Fee – Local	BDT 250	BDT 250	BDT 250	BDT 250	BDT 250
Sales Slip / Voucher Retrieval Fee – Overseas	USD 3	USD 3	USD 3	USD 3	USD 3
Certificate Fee	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300
FOREX Markup (All Product – Credit)	USD 3%	USD 3%	USD 3%	USD 3%	USD 3%
FOREX Markup (All Product – Hajj / Prepaid)	USD 1.5% to 2.5%	USD 1.5% to 2.5%	USD 1.5% to 2.5%	USD 1.5% to 2.5%	USD 1.5% to 2.5%
Reward Points (RP)	BDT 50 equivalent 1 Reward Point, USD 1 equivalent 2 Reward Point	BDT 50 equivalent 1Reward Point, USD 1 equivalent 2 Reward Point	BDT 50 equivalent 1 Reward Point, USD 1 equivalent 2 Reward Point	BDT 50 equivalent 1 Reward Point, USD 1 equivalent 2 Reward Point	BDT 50 equivalent 1 Reward Point, USD 1 equivalent 3 Reward Point
Credit Verification / CIB Fee	Free	Free	Free	Free	Free
Hospital Bill (for EMI) flat	8%	8%	8%	8%	8%
Card Closing Fee	Free	Free	Free	Free	Free

Islamic Credit Card:
Monthly A/C Maintenance Fee

BDT Part		USD Part	
Outstanding Range in BDT	**Maintenance Fee**	**Outstanding Range in USD**	**Maintenance Fee**
0.1 – 25000	BDT 400	0.1 – 250	USD 5
25,001 – 50,000	BDT 750	251 – 500	USD 7.5
50,001 – 100,000	BDT 1,500	501 – 1,000	USD 15
100,001 – 200,000	BDT 3,000	1,001 – 2,000	USD 30
200,001 – 300,000	BDT 4,500	2,001 – 3,000	USD 45
300,001 – 400,000	BDT 6,000	3,001 – 4,000	USD 60
400,001 – 550,000	BDT 8,250	4,001 – 6,000	USD 90
550,001 – 700,000	BDT 10,500	6,001 – 8,000	USD 120
700,001 – 850,000	BDT 12,750	8,001 – 10,000	USD 150
850,001 – 1,000,000	BDT 15,000	10,001 – 12,000	USD 180

Bank Asia

Other Cards

Annual Fee / Renewal Fee & Replacement Fee

Travel Card	BDT 500
Hajj Card	BDT 500
Gift Card	BDT 200
Virtual Card	BDT 500
Shadhin Card	BDT 500

Terms & Conditions:

* This rate will be effective from 01 March, 2026
* 15% VAT will be applicable on all fees & charges.
* Excise Duty will imposed as per Govt. Policy.
* Credit sheild premium is not mandatory, Customer can de-enroll it Via email/written request.
* All fees & charges mentioned above may be changed from time to time.

Bank Asia