

Schedule of Charges of MTB Yaqeen-Islamic Banking

MTB Yaqeen Ujrah Card			
Fees & Charges for Customers:			
Particulars	Yaqeen Visa Gold	Yaqeen Visa Platinum	Yaqeen Visa Signature
Annual Fee-Primary Card ¹	BDT 3,000	BDT 5,000	BDT 10,000
Annual Fee-Supplementary Card ²	BDT 1,000	BDT 1,500	BDT 2,000
Card Replacement Fee	BDT 500	BDT 1,000	BDT 1,000
PIN Replacement Fee (Paper Pin)	BDT 300	BDT 500	BDT 500
Monthly Maintenance fee (MMF) ³	BDT 2000	BDT 5000	BDT 8000
Late Payment Fee	Nil	Nil	Nil
Returned Card Cheque Fee ⁴	BDT 50	BDT 50	BDT 50
Voucher Retrieval Fee ⁵	BDT 300	BDT 300	BDT 300
Certificate Charge ⁶	BDT 300	BDT 300	BDT 300
Duplicate Statement Fee	BDT 200	BDT 200	BDT 200
Cash Advance Fee (MTB ATM)	BDT 200	BDT 200	BDT 200
Cash Advance Fee (Other Banks' ATM)	BDT 200 (Local) USD 3 (International)	BDT 200 (Local) USD 3 (International)	BDT 200 (Local) USD 3 (International)
Card Cheque Book Fee-1 st Book (10 Leaves)	Free	Free	Free
Card Cheque Book Fee (15 Leaves)	BDT 200	BDT 200	BDT 200
Card Cheque Book Fee (25 Leaves)	BDT 300	BDT 300	BDT 300
Card Cheque Processing Fee ⁷	BDT 1000	BDT 1000	BDT 1000
Fast Fund Fee ⁸	BDT 500	BDT 500	BDT 500
SMS Alert Fee	BDT 300	BDT 300	BDT 300
Currency Conversion Charge ⁹	3.00%	3.00%	3.00%
MTB Protection Plan Fee (Monthly)	0.35%	0.35%	Free
Lounge Key Access Fee ¹⁰	N/A	N/A	USD 27 (per person per visit)
Wallet Transfer Fee	BDT 200	BDT 200	BDT 200

Note:

- Annual Fee will be charged when the card is activated and on every anniversary of card issuance in the subsequent years. From the 2nd year, a Cardholder can get annual fee waived by using his/her earned MRewardz Points. (Cardholder can visit: mrewardz.mutualtrustbank.com or call 16219 for details). This waiver can be availed for the annual fee of the most recent year only i.e. the annual fee imposed on the latest anniversary.
- One Supplementary Card is free for Gold/Platinum Cardholders and two supplementary Cards are Fee for Signature Cardholders. The said charge is applicable for any additional card.
- Monthly Maintenance Fee (MMF)/Ujrah to be charged on monthly basis by the bank to the Cardholder on continuous services & privileges provided. The bank, at its absolute discretion, may allow rebate on MMF/Ujrah on the basis of

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customer's credit history and rating. MMF can be reviewed & re-fixed by the Bank at any time depending on prevailing market conditions.

4. Returned Card Cheque Fee will be charged when the card cheque is returned for insufficient limit.
5. If the Cardholder requests for a transaction slip for any reason, Voucher Retrieval Fee will be applicable.
6. Certificate Charge will be applicable if the Cardholder requests for any certificate with respect to his/her card.
7. Single Transaction Limit for card cheque transaction is BDT 1 Lac.
8. Maximum amount that can be transferred in a single Fast Fund transaction is BDT 1 Lac.
9. Currency Conversion Charge will be charged when the Cardholder transacts in any foreign currency other than USD.
10. Signature Credit Cardholders (Primary Cards) can enjoy ten free visits to international Lounges under Lounge Key program in a calendar year upon passport endorsement against their respective cards. For any further visit or visits without endorsement, USD 29 per person per visit will be charged.
11. Only Platinum/ Signature Cardholders can enjoy unlimited FREE Visits to MTB Air Lounges (along with one adult and two children). In case of any additional guests, BDT 2,000 (international terminal) and BDT 850 (Domestic Terminal) at Hazrat Shahjalal International Airport, Dhaka, BDT 1250 at Shah Amanat International Airport, Chattogram, BDT 750 at Osmani International Airport, Sylhet, BDT 950 at MTB Air Lounge at Cox's Bazar and Saidpur will be charged per person per visit.
12. Bank can arrange insurance coverage for Cardholder from Takaful Operator/Conventional insurance company in absence of well rated Takaful Operator/Shari'ah permitted inconvenience to obtain Takaful coverage. Availing insurance coverage is optional for cardholder. Insurance premium will be charged to Cardholder.
13. The Bank reserves the right to amend the schedule of charges from time to time.
14. VAT will be charged as per Govt. rules, as applicable.

Clearing Cheque Processing Fees	
Particulars	Fees Inclusive of VAT
Less than BDT 50,000	NIL
BDT 50,000 to less than BDT 500,000	BDT 10.00
BDT 500,000 and above-Normal Clearing	BDT 25.00
BDT 500,000 and above- Same Day Clearing	BDT 60.00

Fees & Charges for MTB Employees:

Particulars	Yaqeen Visa Gold	Yaqeen Visa Platinum	Yaqeen Visa Signature
Annual fee (Primary Card)	Free	Free	Free
Annual fee (Supplementary)	Free	Free	Free
Card Cheque Processing Fee	BDT 1000	BDT 1000	BDT 1000
Fast Fund Fee	BDT 500	BDT 500	BDT 500
SMS Alert	Free	Free	Free
CIB Fee	Free	Free	Free
MPP Fee	Free	Free	Free
Wallet Transfer Fee	BDT 200	BDT 200	BDT 200

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Note:

- VAT will be charged as per Govt. rules, as applicable
- All other fees and charges, not mentioned here, will be the same as they are for regular customers.

MTB Yaqeen Debit Cards	
Particulars	Visa Platinum
Annual Fee	BDT 500 (Free for the 1 st year)
Card Replacement Fee	BDT 300
PIN Replacement Fee (Paper PIN)	BDT 200
Cash Advance Fee-MTB ATMs	NIL
Cash Advance Fee-Other ATMs	BDT 15
Balance Inquiry	BDT 5
Mini Statement	BDT 5

Note:

- VAT will be charged as per Govt. rules, as applicable
- Cash Advance Fee is inclusive of VAT

Schedule of Fees for MTB Prepaid Cards

Particulars	Virtual Prepaid Card
Annual Fee (Primary Card)	500
Annual Fee (Supplementary Card)	N/A
Cash Advance Fee-MTB ATMs	N/A
Cash Advance Fee-Other ATMs	N/A
Card Replacement Fee	BDT 300
SMS Alert	BDT 200
Currency Conversion Charge	3%
Statement Fee (On request)	BDT 150