

JAMUNABANK

Debit Card Schedule of Charges			
Debit Card Type	Account Type	Account Code	Fee (BDT) including VAT
Card Issue/ Re-Issue	<ul style="list-style-type: none"> ➤ Savings Account* ➤ Current Account* ➤ Mudaraba Savings Account* ➤ Senior Citizen Account* ➤ Mudaraba Current Account* 	0310	499.00
		0311	
		0316	
		0210	
		0211	
	➤ Grihini Account*	0314	460.00
	➤ Student Account*	0313	345.00
Card Issue or Renewal	<ul style="list-style-type: none"> ➤ JBL Staff Account* ➤ Super Account* ➤ NRB Account* ➤ JBL Casual Staff Account* ➤ School Banking Account* 	0315	Free
		0317	
		0318	
		0319	
		0326	
Card Re-Issue (Lost/Stolen/Damage/Broken etc.)	<ul style="list-style-type: none"> ➤ JBL Staff Account* ➤ Super Account* ➤ NRB Account* ➤ JBL Casual Staff Account* 	0315	230.00
		0317	
		0318	
		0326	
PIN Re-issue (i.e. forgotten)	For all account except JBL Staff Account & JBL Casual Staff Account	0310	230.00
		0311	
		0316	
		0210	
		0211	
		0314	
		0313	
	<ul style="list-style-type: none"> ➤ JBL Staff Account* ➤ JBL Casual Staff Account* 	0315	115.00
		0326	

Note:

1. Bank reserve the right to change / amend the Schedule of Charges as per Bangladesh Bank instruction which would be update on our web site time to time.
2. 15% VAT is applicable on all fees, commission and charge except in case where an exemption is approved by NBR.

Credit Card Schedule of Charges

Description of Charges	Credit Card Product Name				
	Local Classic	Local Gold	Dual Gold	Platinum	Signature
Fees					
Annual Fee (Primary Card)	Tk. 600 + VAT*	Tk. 1200 + VAT*	Tk. 3000 + VAT	Tk. 3600 + VAT	Tk. 6000 + VAT
Issuance / Renewal Fee (Supplementary Card)	Tk. 300 + VAT*	Tk. 600 + VAT*	Tk. 1500 + VAT	Tk. 1800 + VAT	Tk. 3000+ VAT
Card Replacement Fee	Tk. 250 + VAT*	Tk. 500 + VAT*	Tk. 1200 + VAT or equivalent USD*	Tk. 1500 + VAT or equivalent USD*	Tk. 1800 + VAT or equivalent USD*
PIN Replacement Fee	Tk. 200 + VAT*	Tk. 200 + VAT*	Tk. 400 + VAT or equivalent USD*	Tk. 400 + VAT or equivalent USD*	Tk. 400 + VAT or equivalent USD*
Financial Charge for all transaction	1.67 % monthly*				
Late Payment Fee (if minimum due is not paid within due date)	Tk. 250 + VAT*	Tk. 400 + VAT*	Tk. 800 + VAT or equivalent USD*	Tk. 800 + VAT or equivalent USD*	Tk. 1000 + VAT or equivalent USD*
Excess Limit Fee	Tk. 300 + VAT*	Tk. 500 + VAT*	Tk. 1200 + VAT or equivalent USD*	Tk. 1200 + VAT or equivalent USD*	Tk. 1500 + VAT or equivalent USD*
Currency Conversion	NOT APPLICABLE		FREE		
Cash Advance Fee	2%				
Life Insurance Fee	0.075% of the Statement Balance as at the Statement Date				
Access to Balaka Executive Lounge	N/A		4 Free entry (yearly)	4 Free entry (yearly)	6 Free entry (yearly)
Priority Pass: Airport Lounge Access Worldwide	N/A		N/A	USD 27.00 (per entry)	USD 27.00 (per entry)
Other Fees & Charges					
Balance Transfer	1.5% monthly*				
Cash Advance Fee (JBL ATM)	2% of the withdrawal amount in whichever is higher*				
Cash Advance Fee (ATM)	Q-cash/Others/NPSB	2% of the withdrawal amount in whichever is higher*			
	VISA	2% of the withdrawal amount (Minimum Tk. 200) in whichever is higher*			
E-Statement	FREE				
Duplicate Statement (For Every Month)	Tk. 50*				
Duplicate Statement (beyond last 2 Months)	Tk. 100*				
Easy Pay (EMI) interest rate	11.99%				
Easy Pay (EMI) process fee	1.50%				
Internet Banking	Tk. 250* (yearly)				
Transaction Alert SMS	Tk. 200* + VAT (yearly)				
Cheque Collection Fee	Regular Charge as per Schedule of Charges				
CIB Charge	Tk. 100 (including VAT)*				
CCTV Footage Fee	JBL ATM's Video	Tk. 1500*			
	Other Bank's ATM	As per Other Bank's Policy			

*** Subject to Management Decision/ Condition Applicable/ Charges may vary for Jamuna Bank Employees**

Note:

1. Transactional Fee will be applicable for any one (First Choice- JBL, Second Choice- Q-Cash, Third Choice- NPSB or Default Choice- VISA)
2. Annual Fee will be waived for both Primary and Supplementary Credit Card if total number of any transaction is 18 or above over the year.
3. Automatic enrolment will be made in case of SMS, Transaction Alert or Insurance Service.
4. Additional expenses, e.g. postage, cable, courier, Fax, Legal Fee etc. will be charged where applicable.
5. Credit Card type will depend on the limit assigned to the card by the Credit Department.
6. Bank reserve the right to change / amend the Schedule of Charges as per Bangladesh Bank instruction which would be update on our web site time to time.
7. 15% VAT is applicable on all fees, commission and charge except in case where an exemption is approved by NBR.