

Branch/Booth/Service Centre Directory

Dhaka

Gulshan Branch
67 Gulshan Avenue

Gulshan North Branch
Gulshan Centre Point
House 23 - 26, Road 90,
Gulshan - 2

Islamic Banking Centre
Gulshan Centre Point
House 23 - 26, Road 90,
Gulshan - 2

Banani Branch
14 Kemal Ataturk Avenue, Banani

Bashundhara Branch
Haveily Center (GF),
Ka-11/2/A, Jagannathpur,
Bashundhara Road, Dhaka

Dhanmondi Branch
House 6, Road 5, Dhanmondi R/A

Dhanmondi Service Centre
759, Shatmasjid Road
(Opposit of Abahani Field),
Dhanmondi

Kakrail Branch
Green City Regency,
26, 27, 27/1, Kakrail

Kawran Bazar Branch
53 Kawran Bazar

Sonargaon Booth
L101 Pan Pacific Sonargaon Hotel,
107 Kazi Nazrul Islam Avenue

Motijheel Branch
Alico Building, 18-20 Motijheel C/A

Uttara Branch
Update Tower, Shahajalal Avenue
Plot-1, Sector 6, Uttara

Savar Branch
Dhaka Export Processing Zone,
Zone Service Complex

Mirpur Service Centre
Dynasty Tower Plot 1, Road 12,
Block C, Section 6, Mirpur

Uttara Service Centre
House 2, Road 6, Sector 1, Uttara

Narayanganj
Zone Services Complex,
Adamjee EPZ Road, Siddhirgonj,
Narayanganj

Chattogram
Chattogram Main Branch
Sheikh Mujib Road, Agrabad

Karnaphuli EPZ Branch
Mohajan Golden Tower, 98/A,
Mohajan Ghata,
Karnaphuli EPZ Gate,
Patenga Road, Chattogram

Nasirabad Branch
1 Shahid Abdul Halim Road
East Nasirabad

CEPZ Branch
Zone Service Building
Chattogram Export Processing
Zone, Free Port Road
Ward 39, Chattogram
City Corporation
P.S. Bandar, Chattogram

Bogura
Bogura Branch
Shatani House, Sherpur Road

Khulna
Khulna Branch
Jibon Bima Bhaban,
KDA Avenue

Sylhet
Sylhet Branch
7 Noya Sharak, Jail Road,
Ward-16

Call our 24-hour Client Care Centre at 02 8332272 or
16233 (from mobile) or visit www.sc.com/bd

April 2023

Credit Card Schedule of Charges

April 2023



standard
chartered

Fees & Charges

	Visa Silver (Classic)	Visa/Mastercard Gold/ Visa Elite Gold	Mastercard Titanium	Visa/Mastercard Platinum/Visa Platinum Star/ Visa Elite Platinum/Smart Card*/Assurance Card	Visa Signature/Visa Signature Star/Visa Elite Signature	Visa International Platinum
General						
Payment due date from statement date	15 days					
Minimum amount due	1% of principal outstanding and full amount of any fees, charges and instalment amounts, if any (minimum BDT 500)					1% or USD 10, whichever is higher
Cash advance limit	Up to 50% of credit limit					
Maximum interest-free days available (in case of 100% payment of current balance on or before due date)	45 days					
Fees						
Annual Fee (Primary Card)	BDT 1,500	BDT 3,000	BDT 5,000 (Standalone) BDT 3,500 (Add-On)	BDT 5,000 BDT 3,000 (Smart Card)	BDT 12,000	USD 105
Annual fee (for each Supplementary Card) a) For 1st and 2nd supplementary cards b) For 3rd supplementary card and onwards	a) Free b) BDT 500	a) Free b) BDT 1,000	BDT 1,000	a) Free b) BDT 1,000	a) Free b) BDT 1,000	Not applicable
Card replacement fee	BDT 200	BDT 500	BDT 500	BDT 1,000	BDT 1,000	USD 12
Late payment fee (if minimum due is not paid with in due date)	BDT 450	BDT 600	BDT 750	BDT 1,000	BDT 1,000	USD 15
Over limit fee	BDT 1,000	BDT 1,000	BDT 1,000	BDT 1,500	BDT 1,500	USD 15
Global usage privileges fee	FREE					
Passenger handling service	Not applicable	Not applicable	Free (up to 2 persons)	Free (up to 2 persons)	Free (up to 4 persons)	Free (up to 2 persons)
Priority Pass membership fee (Issued only to Primary Cardholders)	Not applicable	Not applicable	Not applicable	FREE	FREE	Not applicable
Priority Pass usage fee	Not applicable	Not applicable	Not applicable	USD 27 (3 Free visits per calendar year for cardholder)	USD 27 (Unlimited Free visits for cardholder, 6 Free visits for guests per calendar year)	Not applicable
Access to Airport Lounge	Not applicable	Not applicable	Not applicable	Free (for the cardholder only)**	Free (cardholder and any 3 persons)**	Free (for the cardholder only)**
Other Fees & Charges (All Cards)						
Finance charge	20% per annum Accrued interest for cash transactions is billed from the transaction date. Fund transfers from your credit card to Mobile Wallets through Online Banking or SC Mobile App will be treated as a cash advance transaction)					
Cash advance fee	2.5% of the withdrawal amount					2.5% of the withdrawal amount or USD 5, whichever is higher
	(Fund transfers from your credit card to Mobile Wallets through Online Banking or SC Mobile App will be treated as cash advance transaction, and incur cash advance fee)					
Wallet Loading Fee	1% of the transaction amount (Applicable when credit card is used to add money through mobile wallet portal)					
Duplicate statement fee (last 2 months)	Free		Free	Free	Free	USD 5
Duplicate statement fee (beyond last 2 months)	BDT 500		BDT 500	BDT 500	BDT 500	
Returned cheque fee (due to insufficient fund)	BDT500	BDT 1,000	BDT 1,000	BDT 1,000	BDT 1,000	Not Applicable
CIB Processing Fee	BDT 100					
Certificate charge	Free					USD 15
Credit card life insurance coverage	0.35% of the statement balance as at the statement date					
Premium Collection Fee-Life Insurance (paid by Insurance Company to the Bank)	40% of Premium Amount					
Cheque book issuance fee: a) 1st card cheque book (10 leaves) b) 2nd cheque book & onwards	a) Free b) BDT 200	a) Free b) BDT 200	a) Free b) BDT 200	a) Free b) BDT 200	a) Free b) BDT 200	Not Applicable
Card cheque processing fee	3% of the card cheque amount (minimum BDT 500)					Not Applicable
InstaBuys finance charges	9.50% p.a. (flat rate)***					Not Applicable
InstaBuys pre-closure fee	2% of remaining balance					Not Applicable
SMS Banking Transaction Alert Fee	FREE					
Internet banking	FREE					
e-Statements	FREE					
Auto Bills pay	FREE					
International Transaction Charge	3% of transaction amount					3% of transaction amount (for transactions in currency other than US Dollar)
Finance charge - Cash advance EMI	9.50% p.a. (flat rate)***					Not Applicable
Processing fee - Cash advance EMI	2% of credit amount					Not Applicable
Pre-closure fee - Cash advance EMI	2% of remaining balance					Not Applicable
Maintenance Fee - Cash advance EMI (Applicable for Zero-Interest Cash advance EMI)	For 3 months: 2.5% of Cash advance amount For 6 months: 4% of Cash advance amount For 9 months: 6% of Cash advance amount For 12 months: 8% of Cash advance amount					Not Applicable

15% VAT will be charged as applicable

Govt. excise duty is applicable as per Government Regulations

*Annual fee BDT 3,000 will apply for both standalone and add-on Smart Card

**Supplementary card feature, Passenger handling service, Priority Pass membership fee, Priority Pass usage fee, Access to Airport Lounge service not applicable for Smart Card

***BDT 2,000 will be charged for each additional guest visit at the Airport Lounge (inclusive of VAT)

***The effective rate ranges between 15%-19% depending on the selected tenure

Effective from 1 April 2023