

Particulars	EBL Mastercard World Elite Biometric Metal Credit Card
Card Issuance Fee/Renewal/Annual Fee	₳ 69,000
Number of International SkyLounge Free Visit (Annual)	Unlimited
Number of Domestic SkyLounge Free Visit (Annual)	Unlimited
Global Lounge Access Fee (per visit per individual)	\$ 36 (According to Note-9)
Number of Global Lounge Free Visit (Annual)	Unlimited (According to Note-9)
Card Replacement Fee	₳ 34,500
PIN Replacement Fee	₳ 575
Late Payment Fee	₳ 1,380 / \$ 17.25
Cash Withdrawal/Advance Fee (whichever higher) - EBL ATM	2.5% or ₳345
Cash Withdrawal/Advance Fee (whichever higher) - Other Bank ATM	3.45% or ₳345/ \$5.75
Interest Rate (Annual)	25%
Return Cheque Fee	₳ 575
Duplicate E-Statement Fee (per month)	₳ 230
Over-limit Fee	₳ 1782.5/\$ 17.25
Sales Voucher Retrieval Fee	₳ 345/\$11.5
Certificate Fee	₳ 575
Risk Assurance Fee - on outstanding	0.1353%
Policy Administrative Fee – on outstanding	0.2147%
Card Chequebook Fee (10 leaves)	₳ 287.5
Card Cheque Processing Fee (whichever higher)	2.3% or ₳ 575
Customer Verification/CIB Fee	₳ 115
Transaction Alert Fee (annual)	₳ 460
Want2Buy/EasyCredit Adjustment Fee (whichever higher)	2.3% or ₳ 575/\$5.75
ATM Receipt Fee (EBL)	₳ 3.45
ATM CCTV Footage Fee (EBL Card) – within Dhaka	₳ 2,300
ATM CCTV Footage Fee (EBL Card) – outside Dhaka	₳ 3,450
Fund Transfer (EBL Skybanking App)	2.30%
Wallet Transfer Fee (Add Money from app - MFS & PSP)	1.15%

NOTE:

- All listed charges are inclusive of 15% VAT, except for *Global Lounge Access Fee* and *Risk Assurance Fee*, which are VAT-exclusive.
- Complimentary Skylounge access includes one base cardholder and one guest per visit with 02 child up to 12 years of age
- Any fees or charges imposed by other banks will be passed on to the cardholder.
- Transaction alerts will be sent to all cardholders. A transaction alert fee will apply.
- If a card closure request is submitted within 30 days of renewal, the next annual/renewal fee will still be charged.
- EMI adjustment fees are not applicable for EBL ZIP.
- For Cross border transactions made in currencies other than the billing currency (USD), Mastercard will convert the amount using their applicable exchange rate. A 3% foreign currency conversion markup will apply. Rates may fluctuate based on market conditions and will follow the Bank's prevailing buying rate.
- The annual interest rate for EasyCredit and Want2Buy is 20% (on a reducing balance basis). A processing fee of 2.3% or BDT 575 (whichever is higher) applies.
- Complimentary global lounge access is available to the base cardholder and one guest. Charges will apply for additional guest visits. Lounges within Bangladesh (except EBL Skylounge) are not included under complimentary global lounge access and will be charged as per EBL's published exchange rates.
- For details about EBL Skylounge, visit: <https://ebl.com.bd/skylounge>
- Government excise duty applies on annual outstanding balances exceeding prescribed limits. Details: <https://www.ebl.com.bd/ED>
- An EasyCredit/Want2Buy adjustment fee will be charged if the EMI is closed before maturity.
- Cash withdrawals via EBL Agent Outlet POS using a credit card will incur a cash advance fee.
- If a credit balance of BDT 5,000 or more is maintained, a balance maintenance fee of 0.575% or BDT 690 (including VAT), whichever is higher, will apply per billing cycle. This will reflect in the next month's statement.
- Card cheque books are available on request and will incur a fee.
- A passport endorsement fee of BDT 300 (including VAT) is applicable per request.