

Schedule of Charges-MDB Visa Prepaid Cards

(Effective from 01 September 2025)



Items	Charges
Issuance Fee	Free
Card Replacement Fee	Tk. 500
PIN Replacement Fee (Paper PIN)	Tk. 200
Card Closure Fee	Tk. 200
Retail (POS)/ E-Commerce Transactions	15/day
SMS Fee	Tk. 300
Statement Fee	Free/1 statement per month more than that TK. 50 will be charge
Cash Transaction Fees at ATM	- At MDB ATM: Free - At NPSB Network: First 5 transaction Tk.15 onward fee applicable as per BB guideline (Tk.30) + Issuer Fee Tk.10 - At Q-Cash Network: Tk. 10 - At Visa Network: Tk. 30.00 - At any ATM in Abroad: Per transaction BDT 300 or 4% whichever is higher
Markup Fee	3%
Balance Enquiry at ATM	- At MDB ATM: Free - At NPSB Network: Tk. 5.00 - At Q-Cash Network: Free - At Visa Network: Tk. 2.50
Mini Statement at ATM	- At MDB ATM: Free - At NPSB Network: Tk. 5.00 - At Q-Cash Network: Free - At Visa Network: Tk. 2.50
Vat for ads on Social Media	15% of the transaction amount
POS/Ecom transaction up to US\$ 5	US\$ 0.20
Visa Money Transfer (VMT) Charges	Tk. 50
IBFT Fee (A2A, C2A) and Prepaid Card to Other Bank	BDT 10 (Including VAT)
Refund of unused balance	- If the balance in the card is claimed after expiry of the card, the balance will be refunded after deduction of Tk. 200 as Service charge - If the balance in the card remains below Tk. 200, after the expiry of card, the same will be forfeited as Service charge
Note: 15% VAT is applicable for all above charges.	

Special Note to Prepaid Cardholder:

- Currently, Near Field Communication (NFC) and Contactless transaction feature are not enabled. Upon notification, you may enable the NFC option through Contact Centre 16596.
- For instant loading, prepaid cardholder can use midland online internet banking portal (<https://ibanking.midlandbankbd.net/LoginPage>) to transfer the fund from your savings/current account.
- For e-Commerce/MOTO Transaction, a request from the cardholder is must to enable this option.
- Minimum and Maximum loading amount is restricted to Tk. 1,000/- and Tk. 1,00,000/- respectively.
- An initial deposit BDT 1000 is required to obtain a card that can be use for transactions.
- SMS Fees will be imposed once per year on December for those cards which was issued before July and SMS fee will charge for positive balance customer only. Payroll prepaid card will be free.
- SMS notification will be sent to the registered mobile number whenever any transaction is happened by this prepaid card. Please report to 24/7 Contact Centre at 16596 in case of any unauthorized transactions.
- In case of foreign currency transaction (other than USD currency), a Mark-Up fee @ 3.00% will be added.
- Any change in the schedule of charges will be communicated through Midland Bank website (www.midlandbankbd.net)
- The fees and charges are subject to change as per Bank policy / regulatory guideline.