Schedule of Charges- MDB Visa Credit Card

(Effective from 15 February 2026)

Particulars	Visa Gold Card	Visa Platinum Card
Issuance/Renewal/Annual Fee (Basic Card)[1] (MDB Staff annual fee will remain free)	Tk. 3,000	Tk. 4,500
Supplementary Card Fee (Annual/ Renewal)	Tk. 1,000 (Free first 3 cards)	Tk. 1,500 (Free first 3 cards)
Supplementary Card Fee (Secured Card)	1st Supplementary Card is Free	
Card Replacement Fee	Tk. 500	Tk. 600
Lost by Courier/Capture card/Compromise Card Replacement fee	Free	Free
PIN Replacement Fee (Green PIN)	Free	Free
Late Payment Fee (if minimum due is not paid within due date)	Tk. 800 / USD 10	Tk. 1000 / USD 12
Over Limit Fee	Tk. 800 / USD 10	Tk. 800 / USD 10
Cash Withdrawal / Advance Fee (MDB & Q-cash ATM)	1% or Tk. 50 (MDB & Q-Cash ATM) ;	
Cash Withdrawal / Advance Fee (other than MDB & Q-cash ATM)	2% or Tk. 100 (other than MDB & Q-Cash ATM); In abroad-per transaction USD 5 or 3% whichever is higher	
Statement Retrieval Fee	Tk. 50 (per Month)	
Interest Rate on Balance Transfer	25% p.a.	
Card Cheque Book Fee (First Cheque Book-Free)	Tk. 300 (for 10 leaves)	
MFS Interoperable Fee	BDT 5.75 or .15% whichever is higher	
Processing Fee on Fund Transfer (IBFT,MFS) through midland online[2]	0.70%	
IBFT Fee (A2A, C2A) and Credit Card to Other Bank	BDT 10 (Including VAT)	
Certificate Issuance Fee	Tk. 300.00	
Printed Statement (only for e-statement subscriber)	Tk. 300.00	
CIB Fee	Free	
Visa Money Transfer (VMT) Charges	Tk. 50.00	
e-Statement Enrollment Fee	Free	
Access Fee to Balaka Executive Lounge at HSIA, Dhaka [3]	Free (for the cardholder with one companion only)	
Lounge Key [4]	Free (Two complimentary visits per year)	
Markup [5]	3%	
Interest Rate for Secured Credit Card	25% p.a	
Interest Rate [6]	25% p.a.	
Credit Shield Insurance Premium [7]	0.35% of Outstanding Amount	

Insta-Loan (Outstanding EMI & Retail2EMI) Processing Fee	2.00% of Loan Amount
Insta-Loan (Outstanding EMI & Retail2EMI) Interest Rate [8]	Flat 9.00% p.a.
Insta-Loan (Outstanding EMI & Retail2EMI) Early Settlement Fee	.50%
Credit Limit Balance Fee	5% on excess balance
Vat for ads on Social Media or as per NBR rules	15% of the transaction amount
Reward Point [9]	Get 2 Reward point for Spend Tk. 100 / USD 1 for Gold Card and Get 4 Reward point for Spend Tk. 100 / USD 1 for Platinum Card
SMS Service Fee [10]	Tk. 300.00
POS/E-com transaction up to US$ 5	US$ 0.20

Notes:

1. (a) Annual Fee will be charged when the card is issued and on every anniversary in the subsequent years irrespective of card Activation. There is no Annual Fee / Issuance Fee for the Basic card in the first year. From the 2nd year and onward, a Cardholder can get annual fee waived if (i) he/she makes 15 transactions (applicable for ATM, Retail POS, E-Commerce, where Fund Transfer, Add Money, Cheque and QR Transaction is not applicable for waiver) made by either basic cardholder or supplementary cardholder or both in a preceding year (anniversary to anniversary) OR (ii) accumulated cash and retail transaction amount in the preceding year exceeds Tk. 50 thousand or equivalent foreign currency and no Late Payment Fee was imposed during the same period. (b) 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. The Cardholder needs to call 16596 or email at contact.centre@midlandbankbd.net for the waiver after the fee has been charged. Secured Credit cardholder will get 100% waiver on Renewal fee.
2. Applicable for Internet Banking Fund Transfer (IBFT) transactions by using midland online (Internet banking portal of Midland Bank PLC) from MDB credit card to any bank's account or card.
3. Accessing Balaka Executive Lounge at Hazrat Shahjalal International Airport, Dhaka is free (per month 1 Visit) for the both primary and supplementary cardholders with one companion round the year. For additional accompanying guest or visit, an amount of USD 25 or equivalent BDT or charged by facilitator time to time will be charged.
4. Midland Credit Cardholders are entitled to **two complimentary visits per year**. Additional visits or accompanying guests will be charged **USD 35.00 per person per visit** charged by facilitator time to time will be charged.
5. All overseas transactions will be converted using VISA card exchange rates. A foreign currency factor of 3% will be applied in case of overseas transactions when the transaction currency is non USD.
6. Applicable for all transactions types i.e. POS, ATM, E-Commerce, Card Cheque, IBFT Fund Transfer, Balance Transfer and all other Fees & Charges. If you pay an amount less than the current balance of a specific month's bill statement by the payment due date, interest will be accrued on the balance remaining after the Payment Due Date and will be posted in the next statement.

7. This is a service to bring the primary credit cardholder under insurance coverage program in case of (i) Death, due to sickness or accident; (ii) Permanent Total Disability (PDT) and (iii) Accidental Death (AD).
8. Repayment period is maximum 36 months or subject to change as per Bank policy.
9. Card Cheque, Fund transfer and Add money is not applicable for reward point. Reward Point, if not redeemed, will get expired in 3 years (from point accumulation date).
10. SMS Service fee will be realized for Primary card only and supplementary card SMS fee will be free. Fees will be imposed once per year on December for those cards which was issued before July.

Some important points to remember:

- 15% VAT will be charged as applicable.
- Annual fee will be Free for bundle facilities (Loan & Credit card) customer. Bundle facility must be avail by customer during new loan sanction otherwise customer will not eligible to get annual fee free. Issued card will be converted as General if loan is closed.
- All credit cards are dual currency cards, meaning they will be accepted at all merchants' location displaying Visa logo across the globe.
- Automatic enrollment will be made for e-Statement and Transaction Alert (SMS) Services. Sending paper based statement has been discontinued.
- The Billing Date / Statement Generation Date is fixed on 20th and 21st day of each month for Gold and Platinum card respectively. Payment Due Date will be after 15 days of statement generation date. However, if payment due date falls on Friday, Saturday or public/bank holidays, payment to be made on the last transaction day.
- Excess Limit Fee will be imposed if card outstanding exceeds credit card limit.
- Depositing/sending payment by using BEFTN, IBFT, MFS and Midland Online will credit the fund to your account statement on the next transaction day.
- Cardholder must add the amount of "Batch Clearing Fee" with the credit card due amount when you making deposit payment using Cheque (BDT 50,000 and above) of any schedule bank. Please mark all cheques crossed and payable to "Midland Bank PLC.".
- If payment is made by other bank's Cheque/NPSB/MFS, the same must be deposited at least 3 (three) working days prior to payment due date to avoid late penalty and for MDB online, the same must be deposited at least 1 (One) working day prior to payment due date to avoid late penalty. However, balance will be available immediately (for NPSB/MFS and Midland online).
- Payments made through the branch channel are generally processed in real time; however, in some situations, updates or confirmations may be reflected on the **next working day** due to technical or system-related reasons.
- If any customer outstanding balance is more than limit than at least 1 (One) working day requires to available, the balance.
- Cash Advance Limit: 50% of credit limit.
- Minimum Amount Due: 3% of outstanding amount.
- Any special promotional offers will be governed by those offers pricing guideline, which may be different from the above mentioned charges.
- The fees and charges are subject to change as per Bank policy / regulatory guideline.
- If closure request is placed within 30 days to the card issuance date, then annual fee will be applicable.
- TK. 4000 will be charged for video record checking at other bank ATMs upon cardholder's request for any dispute.
- Any fee imposed by other bank will be realized from the card account.

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- Any change in the schedule of charges will be communicated through Midland Bank website (www.midlandbankbd.net).
- Cardholder will not be eligible for Redeem Reward Point if the card is in Block Status.
- Bank may convert remaining EMI to general loan, If repayment of EMI unpaid for 2 consecutive months.
- Customers are fully liable for any illegitimate transaction and comply the regulatory directives unconditionally. Bank may ask for valid document for any suspicious transaction.
- If a transaction is identified by a regulatory or statutory authority as unauthorized or illegitimate, the customer shall be obligated to remit the equivalent amount to the Bank as inward remittance
- The e-commerce facility will be made available within one (1) working day after card activation
- Currently, Near Field Communication (NFC) and Contactless transaction feature is not enable. Upon notification, you may enable the NFC option through Contact Centre 16596.



For more information:
Write: contact.centre@midlandbankbd.net
Or visit: https://www.midlandbankbd.net