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# ***SCHEDULE OF CHARGES***

## ***ONE Bank Cards***

Updated as of 15<sup>th</sup> March 2026



# Credit Cards

## Schedule Of Charges - 2026

S/N	Particulars	Classic and Gold Card	Platinum Card	Anannya Women's Platinum Card
1	Annual Fee - Primary	For Classic Card BDT 1500/- For Gold Card BDT 3000/-	BDT 5,000/-	BDT 4,000/-
2	Annual Fee - Supplementary	First Supplementary card is free 2nd & onwards 50% of Annual Fee		Free (1st & 2nd); 3rd & onwards 50% of Annual Fee
3	Annual Fee - Secured Card	For Classic Card BDT 1000/- For Gold Card BDT 2000/-	BDT 4,000/-	BDT 4,000/-
4	Interest Rate (Monthly)	2.09%		
5	Interest Rate (Monthly) - Secured Card	1.67%		
6	Transaction Threshold	<p>Minimum Transaction Requirement: The minimum transaction amount must be BDT 500 or USD 5 per transaction. A total of 18 eligible transactions are required, applicable only for transactions made through POS, Bangla QR, E-Commerce, and all types of MFS transactions.</p> <p>Eligibility for Card Fee Reversal: It is to be noted that if a customer incurs more than three late payment/Over Limit fees in a year, he/she will not be eligible for card fee reversal. In such cases, the requirement of completing eighteen transactions shall not be applicable.</p>		
7	Late Payment Fee	BDT. 500/- or USD 5	BDT. 700/- or USD 8	
8	Excess Over Limit Fee	BDT. 500/- or USD 5	BDT 1,000/- or USD 10	
9	Card Replacement Fee	BDT. 600/-	BDT 700/-	
10	PIN Replacement Fee	BDT 500/-		
11	Cash Advance Fee (OBPLC ATM)	1.5% of the withdrawal amount, Minimum BDT. 200/- whichever is higher		
12	Cash Advance Fee (Other Bank ATM)	2% of the withdrawal amount, Minimum BDT. 300/- whichever is higher		
13	Cash Advance Fee (International Network)	3% of the withdrawal amount or Minimum USD 5 whichever is higher		
14	CIB Processing Fee	BDT 200/-		
15	Certificate Charge	BDT 300/-		
16	International Transaction Charge/Mark Up Fee	3% of The Transaction Amount		

## Schedule Of Charges - 2026

S/N	Particulars	Classic and Gold Card	Platinum Card	Anannya Women's Platinum Card
17	Duplicate Statement Fee (Per Month)		BDT 100	
18	SMS Transaction Alert Fee		BDT 400	
19	Add Money to MFS		1%	
20	Smart Transfer Processing Fee (OBPLC Account/Other Bank Account)		1.5% of the Transfer amount or Minimum BDT 100/- whichever is higher	
21	Cash Advance Limit		50% Of the Credit Limit	
22	Payment Due Date for Statement		15 Days from Statement	
23	Maximum Interest Fee Days Available		45 Days	
24	Minimum Amount Due		BDT 500/- or 3% Of the outstanding Amount whichever is higher	
25	Card Closer Fee	BDT 500/- It is stated that if a customer closes the card within the first year, both the annual card fee and the card closure fee will be applicable. However, if the customer closes the card in the second year, only the closure fee will be payable and no annual card fee will be charged for that year.		
26	Limit Enhancement Processing Fee		BDT 500/- (Upon Enhancement)	
27	Safety ONE Insurance Fee		0.35%	
28	Smart EMI Early Settlement Fee		0.5% Of the outstanding Amount	
29	Smart EMI Processing Fee		1% of the Transaction amount or Minimum BDT 100/- whichever is higher	
30	Priority Pass Issuance Fee	N/A	BDT 600/-	
31	Priority Replacement Fee		BDT 500/-	
32	Meet & Greet Service		N/A	Cardholders are entitled to six (06) complimentary Meet & Greet services per year at Hazrat Shahjalal International Airport. Charges shall be applicable once the complimentary access limit is exhausted

## Schedule Of Charges - 2026

S/N	Particulars	Classic and Gold Card	Platinum Card	Anannya Women's Platinum Card
34	Complimentary Access to Priority Pass Lounge and Balaka Lounge	N/A	Cardholders are entitled to complimentary lounge access up to four (04) times in a calendar year, either at the Balaka Executive Lounge or at more than 1,300 international lounges worldwide through Priority Pass. Charges shall be applicable for both Priority Pass and Balaka Lounge visits as per Bank policy once the complimentary access limit is exhausted.	Cardholders are entitled to complimentary lounge access up to Six (06) times in a calendar year, either at the Balaka Executive Lounge or at more than 1,300 international lounges worldwide through Priority Pass. Charges shall be applicable for both Priority Pass and Balaka Lounge visits as per Bank policy once the complimentary access limit is exhausted.
35	OBPLC ATM's Video	BDT 3,000/-		
36	Other Bank ATM's Video	Other Bank Charge + BDT 500/-		
37	Any Utility Bill Payment (Electricity, Gas, water, internet) from OBPLC Card using ONE APP	First 10 Bills Free		

Note: The Bank reserves the right to change and/or amend the Schedule of Charges in accordance with Bangladesh Bank instructions, which will be updated on the Bank's website from time to time. A 15% VAT is applicable on all fees, commissions, and charges, except in cases where an exemption is approved by the National Board of Revenue (NBR). Excise duty shall be applicable as per prevailing government policy.

The maximum interest-free period is up to 45 days, and the minimum is 15 days. No interest will be charged if the full outstanding amount of the previous month is paid within the due date. However, if only a partial or minimum payment is made, interest on retail transactions and applicable fees will be calculated from the day following the payment due date.

If the retail transaction balance and fees are not paid in full by the payment due date, interest shall start accruing from the day after the due date and will continue until the full outstanding amount is settled.

## Debit Cards

### Schedule Of Charges - 2026

S/N	Particulars	For All Debit Card (AL Noor + General)	Women's Debit Card
1	Annual Fee	BDT 600	BDT 400
2	Card Replacement Fee / Capture Card	BDT 400	BDT 300
3	Pin Replacement Fee	BDT 200	BDT 200
4	Cash Withdrawal Fee	ONE Bank ATM - Free	ONE Bank ATM - Free
		Q-Cash Network - BDT 10	Q-Cash Network - BDT 10
		NPSB Network - BDT 15	NPSB Network - BDT 15
		VISA Others - BDT 30 As per VISA policy	VISA Others - BDT 30 As per VISA Policy
5	ATM Cash Withdrawal Limit	BDT 20,000 (per transaction)	BDT 20,000 (per transaction)
		BDT 100,000 or USD Equivalent (Per Day)	BDT 100,000 or USD Equivalent (Per Day)
6	Cash Withdrawal Fee (International Network)	BDT 300 or USD 5 or 3% of withdrawal amount (whichever is higher)	BDT 300 or USD 5 or 3% of withdrawal amount (whichever is higher)

# Prepaid Cards

## Schedule Of Charges - 2026

S/N	Fee Type	Hajj Card	Travel Card	Versatile Card	Dual Currency Prepaid Card
1	Issuing Fee	Free	USD 10	BDT 400	USD 4
2	Backup Card	Free	Free	N/A	N/A
3	Cash Advance Fee	USD 1	2% or USD 2 (whichever higher)	Free	(1) Regarding OBPLC ATM - It is Free (2) For Q Cash – BDT 10/-; (3) FOR NPSB – BDT 15/-; (4) VISA – OTHERS – BDT 30/- (5) Regarding USD - 2% or USD \$ 2 whichever is higher
4	Loading Fee	Free	Free	Free	Free
5	Card Replacement Fee	Free	BDT 400	BDT 400	BDT 400
6	PIN / e-PIN Replacement Fee	Free	BDT 200	BDT 200	BDT 200
7	Sales Slip / Statement Retrieval Fee	Free	USD 1	BDT 100	BDT 100
8	Refund Fee (A/C Transfer)	Free	Free	Free	Free
9	Monthly Maintenance Fee (Unutilized Amount)	1% or USD 2 (whichever lower)	Free	Free	Free
10	Refund Fee (Pay Order)	Free	Regular PO issue Charge	Regular PO issue Charge	Regular PO issue Charge
11	Transaction Statement Fee	Free	USD 3	BDT 100	BDT 100

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The maximum interest-free period is up to 45 days, and the minimum is 15 days. No interest will be charged if the full outstanding amount of the previous month is paid within the due date. However, if only a partial or minimum payment is made, interest on retail transactions and applicable fees will be calculated from the day following the payment due date.