TOGETHER AS ONE WE RISE

ONE Bank

SCHEDULE OF CHARGES

ONE Bank Cards

Updated as of 15th March 2026

Credit Card

SCHEDULE OF CHARGE CREDIT CARD - 2026

S/N	Particulars	Classic and Gold Card	Platinum Card	Anannya Womens Platinum Card	Signature Card
1	**Annual Fee - Primary**	For Classic Card BDT 1500/- For Gold Card BDT 3000/-	BDT 5,000/-	BDT 4,000/-	BDT 10,000/-
2	**Annual Fee - Supplementary**	First Supplimentary card is free 2nd & onwards 50% of Annual Fee		Free (1st & 2nd); 3rd & 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/-	BDT 10,000/-
4	**Interest Rate (Monthly)**	2.09%			
5	**Interest Rate (Monthly) - Secured Card**	1.67%			
6	**Transaction Threshold**	**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. **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.			The annual fee shall be waived in the subsequent year if the customer completes at least **twenty-four (24) eligible transactions during the year, with a minimum transaction amount of BDT 1,000 per transaction**. Eligible transactions shall include POS, Bangla QR, E-Commerce, and all types of MFS transactions only.
7	**Late Payment Fee**	BDT. 500/- or USD 5	BDT. 700/- or USD 8		BDT. 1,000/- or USD 10

SCHEDULE OF CHARGE CREDIT CARD - 2026					
S/N	Particulars	Classic and Gold Card	Platinum Card	Anannya Womens Platinum Card	Signature Card
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			
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 Avaliable**	45 Days			

SCHEDULE OF CHARGE CREDIT CARD - 2026

S/N	Particulars	Classic and Gold Card	Platinum Card	Anannya Womens Platinum Card	Signature Card
24	**Minimum Amount Due**	3% Of the outstanding Amount			
	Card Closer Fee	1. If a customer requests to close the credit card within one (1) year from the date of card activation, **the applicable Card Fee shall be charged prior to the closure of the card.** 2. However, if a customer wishes to close the credit card without activating it after receiving the card, **no Card Closure Fee shall be applicable.** 3. Similarly, if a customer completes the required eighteen **(18) / twenty-four (24) eligible transactions after card activation and subsequently requests to close the credit card within one (1) year from the date of activation, no Card Closure Fee shall be applicable.**			
26	**Limit Enhancement Processing Fee**	BDT 500/- (Upon Enhancement)			
27	**Safty 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	Cardholders are entitled to six (08) complimentary Meet & Greet services per year at Hazrat Shahjalal International Airport. Charges shall be applicable once the complimentary access limit is exhausted

SCHEDULE OF CHARGE CREDIT CARD - 2026					
S/N	**Particulars**	**Classic and Gold Card**	**Platinum Card**	**Anannya Womens Platinum Card**	**Signature Card**
33	**Pick & Drop**	N/A			Cardholders are entitled to six (08) complimentary Pick & Drop services per year at Hazrat Shahjalal International Airport. Charges shall be applicable once the complimentary access limit is exhausted
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	Cardholders are entitled to complimentary lounge access up to Eight (08) 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 3000/-			
36	**Other Bank ATM's Video**	Other Bank Charge + BDT 500/-			
37	**Any Bill Utility Bill Payment (Electricity, gas, water, telephone, internet, Mobile Phone, DTH, Tution Fee) from OBPLC Card using ONE APP**	First 10 Bills Free			

Prepaid Card

Prepaid Card					
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

Debit Card

Debit Card			
S/N	**Particulars**	**For All Debit Card (AL Noor + General)**	**Womens 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 Ohers - BDT 30 As per VISA policy	VISA Ohers - 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)

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.