



where *you* come first

Schedule of Charges - Credit Cards

Effective 1st July 2018

Annual Basic Fee	Silver: Rs. 3,500/-, Gold: Rs. 6,500/- Platinum: Rs. 11,000/-
Supplementary Card Fee	Silver: Rs. 1,250/-, Gold: Rs. 1,750/- Platinum: Rs. 3,500/-
Corporate card - Annual Membership Fee	Normal: Rs. 5,000/-, Gold: Rs. 7,500/-
Value added ATM withdrawal insurance Fee	Rs. 1,000/- per annum
APR - Retail Transaction	39.99%
APR - Cash Advance	39.99%
APR - BTF (Open & Regular)	Upto 24%
Processing Fee for BTF 0% Markup	3 months 3.75% of balance transfer, 6 months 7.5% of balance transfer 9 months 11.25% of balance transfer, 12 months 15% of balance transfer,
APR - Lite Installment Plan	27%
APR - Cash on Phone	33%
Minimum Monthly Payment	5% of the outstanding balance or Rs. 500/- (whichever is higher)
Cash Advance Fee****	3% of the amount withdrawn or Rs. 900/- (whichever is higher)
Late Payment Fee	Rs. 1,400/-
Over Limit Fee*	Rs. 1,200/-
Credit Guardian (Insurance) - Optional**	0.79% of the monthly outstanding balance
Family Security Plan**	Plan A - Rs. 70/- per month Plan B - Rs. 120/- per month Plan C - Rs. 240/- per month Plan D - Rs. 360/- per month
Child Education Plan**	Plan A - Rs. 55/- per child per month Plan B - Rs. 110/- per child per month Plan C - Rs. 145/- per child per month
Hospital Cash Plan - Executive**	21 - 35 years: Rs. 250/- per month 36 - 50 years: Rs. 400/- per month 51 - 60 years: Rs. 940/- per month Each Child 1-20 years: Rs. 245/- per month
Hospital Cash Plan - Deluxe**	21 - 35 years: Rs. 350/- per month 36 - 50 years: Rs. 600/- per month 51 - 60 years: Rs. 1300/- per month Each Child 1-20 years: Rs. 340/- per month
Booking Charges - Balance Transfer (Open)	Rs. 500/-
Booking Charges - Lite Installment Plan	Rs. 550/- per transaction or 1.25% of transaction amount (whichever is higher)
Booking Charges - Cash on Phone	Rs. 600/- per transaction or 1.25% of transaction amount (whichever is higher)
Cancellation Charges - Lite Installment Plan	5% of the installment outstanding balance or Rs. 1,000/- (whichever is higher)
Card Replacement Fee - Silver and Gold	Rs. 600/- Upto Customer request
Card Replacement Fee - Platinum	Rs. 1,000/- Upto Customer request
Utility Bill Payment Fee	Rs. 50/- per transaction
Foreign Transaction Charges***	4% of the transaction amount
VISA / MasterCard Arbitration Charges for Disputed Transaction	USD 500/- or equivalent
SMS Alert Fee	Up to Rs. 90/- per month Rs. 950/- Annually
Membership / Annual Fee	Platinum Priority Pass Fee Free
Airport Lounge Visit Fee	USD 35/- per visit
	Global Customer Assistance Service - Fee
Lost & Stolen Card	USD 35/- per request
Emergency Card Replacement - Visa Gold & Platinum	USD 250/- per request
Emergency Card Replacement - Visa Classic	USD 225/- per request
Emergency Cash Disbursement	USD 175/- per request
Emergency Service Request Denied or Fulfilled by Issuer or Cancelled	USD 50/- per request
Cardholder Inquiry Service / Visa Assistance Centre	USD 7.50/- per request

United Bank Limited

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General Consumer Banking Charges

Duplicate Statement	Rs. 35/- per statement (not applicable on credit card)
Collection on Customer Call	Rs. 250/- per pickup
UBL Airport Lounge Charges / CIP Lounge	Rs. 1,250/-*

*Exceptions apply for Gold Credit Card and Platinum Credit Card Customers

Important Points:

- Markup will be charged on unpaid principal amount.
- In addition to above, commission / service charges, courier/postage/ fax charges will also be recovered according to prescribed tariff (wherever applicable).
- In addition to the charges above, all applicable Government levies will also be recovered.

Notes:

- * If assigned credit limit is exceeded due to any charge/s mentioned in the prevailing Schedule of Charges customer will be charged Over Limit Fee.
- ** This is a third party insurance product. UBL is acting as a distributor of EFU & CHUBB Insurance Companies and Premium amount will be charged with the consent of the customer. Charges are quoted by vendor and are subject to change.
- *** Foreign transaction charges apply on purchases made in foreign currency AND/OR the Merchant is residing outside the country or the settlement currency is other than local currency and processes the transaction in its local currency. All third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa International. Cross border transaction fee will also be charged as per Visa rules.
- **** All the charges passed on by the acquiring bank, additionally applicable withholding tax on the sum of all the transactions in a day exceeding Rs.50,000/-

EXAMPLE ONE CALCULATION OF SERVICE CHARGES

TYPE	DATE	AMOUNT (Rs.)
Retail Transaction	Jul 01, 2018	1,000/-
Payment	Jul 20, 2018	1,000/-
Service Charges on Jul 08, 2018		Nil

EXAMPLE TWO: TRANSACTION SCENARIOS

TYPE	DATE	AMOUNT (Rs.)
Retail Transaction	Jul 01, 2018	1,000/-
BTF	Jul 02, 2018	1,000/-
Cash Advance	Jul 03, 2018	1,000/-
Payment	Jul 20, 2018	500/-

CALCULATION #1: SERVICE CHARGES DUE ON Jul 08, 2018

TYPE	SERVICE CHARGES CALCULATION	DAYS	TOTAL SERVICE CHARGES (Rs.)
Retail Transaction	0		Nil
BTF	24% / 365 x 1,000	7	4.60/-
Cash Advance	39.99% / 365 x 1,000	6	6.57/-
Service Charges			11.17/-

Total Amount Remaining: Rs. 500 - Rs. 11.17 = Rs. 488.83/-

Net Adjustable Outstanding Balance 2,511.17/-

CALCULATION #2: SERVICE CHARGES DUE ON AUGUST 2018

TYPE	SERVICE CHARGES CALCULATION	DAYS	TOTAL SERVICE CHARGES (Rs.)
Retail Transaction	39.99% / 365 x 1,000	39	42.72/-
Cash Advance	39.99% / 365 x 1,000	31	33.96/-
BTF	24% / 365 x 1,000	12	7.89/-
BTF (after payment)	24% / 365 x (1,000 - 488.83)	19	6.38/-
Service Charges			90.95/-
Closing Balance			2,602.12/-

IMPORTANT POINTS:

- APR (Annualized Percentage Rate)=

$$\frac{\text{Mark-up paid for the period}}{\text{Outstanding Principal Amount}} \times \frac{365}{\text{No. of days}} \times 100$$
- The given examples are only for the purpose of understanding the calculation of service charges.
- The Bank, at its discretion, can revise these charges as per the prevailing SOC after due notice to the customer.
- Amount may vary due to 'rounding off'
- The examples do not include FED and/or other charges.

ASSUMPTIONS:

- Statement date is the 8th of the month.
- Due date for the payment is the 28th of the month.