

DBBL Credit Card Features

COMMON BENEFITS OF ALL DBBL CREDIT CARDS

- 1. Most Secure EMV (Europay, Mastercard & Visa Security Standard Certified) Credit Card:** DBBL introduced EMV chip-based secure card for the 1st time in Bangladesh. The Nexus Processor Chip guarantees that your card can not be copied. It is the most secure card in the world.
- 2. Lowest Interest rate:** Enjoy the lowest interest rate for any purchase and cash withdrawal. Current rate of interest is monthly 1.5% (Yearly 18%) only.
- 3. 50 Days Interest free period:** Enjoy maximum 50 days interest free period for purchase through POS & e-Commerce.
- 4. Zero cash Withdrawal fee:** DBBL has the largest ATM network facility all over Bangladesh. Card holders can withdraw 50% of credit limit from any DBBL ATMs without any fee. However, interest will be applied from the day of cash withdrawal @ 18% per annum.
- 5. Fund Transfer Facility:** Card holders can transfer fund up to 50% of the card limit to cardholders' respective DBBL account. 1% fee will be charged but card holders will enjoy a maximum of 50 days grace period.
- 6. Zero Late Payment Fee:** No late payment fee for minimum payment. However, If the minimum amount is not paid within the payment due date, additional 2% p.a. interest will be charged on the unpaid minimum due amount.
- 7. Cash Withdrawal Facility:** Card holder can withdraw 50% of its credit limit from any ATM across the world. Cash withdrawal fee and interest will be applicable.
- 8. Zero cash Withdrawal fee:** DBBL has the largest ATM network facility all over Bangladesh. Card holders can withdraw 50% of credit limit from any DBBL ATMs without any fee.
- 9. Annual Fee:** 1st Year Free.
- 10. 0% InstaPay:** Under this facility, card holder will have the option to convert any retail purchase or bill payment above Tk. 3,000 in 3/6/9/12/18/24/36 Equal Monthly Installment at 0% Interest. Card holder can purchase their desired products from a wide variety of merchants or even convert medical bills into this facility from 1250+ "0% InstaPay" partner outlets.
- 11. Buy 1 Get 1/2/3 FREE Offers at top Five Star Hotels:** As our DBBL Nexus Platinum/ Titanium/ Signature/ World card holder, you will be entitled to avail Buy 1 Get 1/2/3 Free offers at top five star partner hotels.
- 12. Exciting Discounts & Offers:** Card holders can enjoy exciting discount facilities at nationwide discount partner outlets ranging from shopping, dining, travelling, life style shops, restaurants, fashion house, medical services, hotel & resorts etc.
- 13. EasyPay:** EasyPay is an installment plan that allows Credit Card holders the flexibility to convert their credit card outstanding (Minimum BDT 20,000 or above, full/partial amount) into an installment scheme. The card holder pays back the amount at a flat rate of interest per year over a tenor ranging from 3 to 36 months. You can request the bank for the conversion of his outstanding limit into installment facility mentioning the tenor & amount.
- 14. Easy Loan:** Easy Loan is an installment plan that allows our all DBBL Nexus Credit Card holders to convert the available limit (unused limit, Minimum amount of BDT 50,000 or above) of their card into an installment scheme. The card holder pays back the amount at a flat rate of interest per year over a tenor ranging from 3 to 36 months. You can request the call center or nearest DBBL branch for the facility mentioning the transaction amount and tenor. Upon customer's request the available limit of the card will be transferred to your linked savings account with DBBL
- 15. Easy Buy:** Easy Buy is an installment plan that allows our all DBBL Credit Card holders the flexibility to convert payment of any of their retail purchase (Minimum amount of BDT 10,000 or above) made through DBBL Nexus Credit Card into an installment scheme. The card holder pays back the amount at a flat rate of interest per year over a tenor ranging from 3 to 36 months. The facility can be availed

both for POS or e-Commerce transaction. You can avail this facility for any retail transaction. Upon making the required purchase/ transaction customer has to inform the bank before the statement date through call center and make a request for the installment facility mentioning the transaction, amount or tenor.

16. **Secured e-Commerce** E-commerce transaction facility will be activated by default in your card. You can use full local (BDT) limit for local e-commerce transactions and use full endorsed limit for international e-commerce transactions. All transactions are secured by global security features; OTP based 2-factor authentication. You may also get hardware token and do transactions securely.
17. **Transaction Alert:** Free SMS transaction alert for any transaction at card holder's mobile even when the number is roaming.
18. **E-Statement facility:** Free monthly e-Statement facilities.
19. **Flexible Payment Facilities:** Payment of credit card bills through NexusPay app, Branch, Internet Banking, ATM and fast Tracks across the country.
20. **Reward Program:** Reward point is a special loyalty program that allows cardholders to earn points for spending through DBBL Credit Cards. All types of purchase transactions using Credit Card [Example: PoS purchase, E-Commerce purchase, QR Purchase etc.] will be eligible to earn reward points. Non-purchase transactions such as Cash Advance, Add Money/Fund Top Up in Mobile A/C (e.g. MFS/e-wallet), Reversal Transactions or other transactions of similar nature will not be eligible to earn reward points.

Card Type	Points Criteria	Reward Points Slab	Facility
Gold Card	Cardholder can earn 1 Reward Point for spending (PoS purchase/ E-Commerce purchase/ QR Purchase) every BDT 50/ USD 1	Up to 499	No facility
		500 to 999 points	50% waiver on annual fee
		1,000	100% waiver of Annual Fee
		Above 1000 points	BDT 1 for every 3 points earned beyond 1000 points which will be credited to respective credit card account, upon receiving SMS confirmation from card holder.
Platinum/Titanium Card	Cardholder can earn 1.5 Reward Point for spending (PoS purchase/ E-Commerce purchase/ QR Purchase) every BDT 50/ USD 1	Up to 999	No facility
		1000 to 1499 points	50% waiver on annual fee of previous year
		1500 to 2000 points	100% waiver on annual fee of previous year.
		For every 1000 point over 1500 points	100% waiver on annual fee of each Supplementary Card
		Above 2000 points	BDT 1 for every 3 points earned beyond 2000 points which will be credited to respective credit card account, upon receiving SMS confirmation from card holder.
Signature/World Card	Cardholder can earn 2 Reward Point for spending (PoS purchase/ E-Commerce purchase/ QR Purchase) every BDT	6,000 Points	100% waiver on annual fee of supplementary card or 50% waiver on annual fee of primary card for a year
		12,000 Points	100% waiver on annual fee of primary card for a year

	50/ USD 1	16,000 Points	1 complimentary buffet Dinner Coupon at top hotels (Le Meridien/ Westin/ Intercontinental/ Sheraton/ Radisson Dhaka & CTG/ Grand Sultan Sylhet/ The Palace Sylhet/ Hotel Cox Today/Other prominent Hotels etc. as per bank's arrangement)
		25,000 Points	Complimentary One Night stay (One double room for two persons) at Le Meridien/ Westin/ Intercontinental/ Sheraton/ Radisson Dhaka & CTG/ Grand Sultan Sylhet/ The Palace Sylhet/ Hotel Cox Today/Other prominent Hotels etc. as per bank's arrangement.
		60,000 Points	One complimentary return Dhaka-Bangkok -Dhaka Air Ticket (Economy Class)

Exclusive Privileges of DBBL Nexus Visa Signature/Mastercard World Card

- 1. Greater Financial Freedom:** Your DBBL Nexus Mastercard World Card offers you the most exclusive set of benefits that reflects your achievement and social status. With this Card, you may enjoy a very high credit limit to meet all your spending requirements - anytime, anywhere.
- 2. Global Acceptance:** This card is accepted globally at more than 40 million merchant points and over 2 million ATMs both within and outside the country. It can be added in NexusPay e-wallet and used for contactless QR transactions. You may also enjoy safe online shopping with this card; secured by 2-factor authentication.
- 3. Contactless Payment:** Your card has contactless transaction features. You can simply tap your card at designated contactless payment terminals to complete faster and secure contactless transactions both home and abroad.
- 4. Exclusive Benefits & Offers:** You may enjoy exclusive benefits & offers of Mastercard, in Bangladesh and all over the world. Please regularly visit Mastercard and DBBL website and official facebook page for offer updates.
- 5. Exclusive Welcome Kit:** Your card comes with an exclusive Welcome Kit. This kit contains a Card Welcome Guide along with special gifts for you.
- 6. Complimentary Health Check Up:** Both principal and supplementary cardholder will be entitled to complimentary annual health checkup at top hospitals, once in a year.
- 7. Airport Pick & Drop:** You will be entitled to airport Pick and Drop facility for Hazrat Shahjalal International Airport (HSIA).
- 8. Meet & Greet:** You will be entitled to Meet & Greet services at Hazrat Shahjalal International Airport (HSIA) during your departure and arrival.
- 9. Global Airport Lounge Facility:** You will be entitled to a complimentary "Priority Pass" with your card. Both Primary & Supplementary Card Holder/s along with guests can get unlimited free access to over 1300 airport lounges (where priority lounge is available) across the world in a year. However, the card holder will be allowed to accompany maximum three (3) guests during each visit. Any of the primary card or supplementary card or a priority pass may be used to avail the above facility.
- 10. Lounge facility at selected Dutch Bangla Bank Branches:** You may enjoy exclusive access to a number of VIP Banking lounges and VIP Zones of Dutch Bangla Bank branches.

Exclusive Privileges of DBBL Nexus Visa Platinum/Mastercard Titanium Card

1. **Buy 1 Get 1/2/3 FREE Offers at top Five Star Hotels:** As our DBBL Nexus Platinum/ Titanium/ Signature/ World card holder, you will be entitled to avail Buy 1 Get 1/2/3 Free offers at top five star partner hotels.
2. **Access to 1300+ Global Airport Lounges Across the World :** -
 - a. DBBL Platinum/Titanium Credit Card holders can enjoy unlimited free access for self & supplementary card holders at Balaka Lounge in Hazrat Shahjalal International Airport;
 - b. Free Priority Pass will be provided with which a card holder can enjoy five free visits for self at International Airport Lounges across the world in a year with DBBL Credit Card with Priority Pass;
 - c. DBBL Platinum/Titanium Credit Card holder (self) can accompany 7 guests in a year at Balaka and/or Int'l Airport Lounges across the world.
3. **Meet & Greet Services:** Platinum/Titanium Card holder will get Meet & Greet services at Hazrat Shahjalal International Airport.