

### Schedule of Charges for General Banking Services:

Item No.	Type of Services	Nature of Charges	Charges
1.	Current Account (CD)	i) Account Maintenance Fee ii) Account Closing Charge	i) Tk.500/- half yearly ii) Tk.300/-
2.	Special Notice Deposit Account (SND)	i) Account Maintenance Fee ii) Account Closing Charge	i) Tk.500/- half yearly ii) Tk.300/-
3.	Savings General	i) Account Maintenance Fee  ii) Account Closing Charge	i) Half-Yearly average balance Tk. 5,000 and below: Free. Half-Yearly average balance above Tk. 5,000 to Tk 25,000 : Tk 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 : Tk. 300 Half-Yearly ii) Tk. 200/-
4.	Savings Staff	Account Maintenance Fee	No Fee
5.	Scheme's A/C	Account Maintenance Fee Account Closing Charge	FREE
6.	Standing Instruction	Charge	Tk. 50/- to be realized on each transaction except Scheme and Term Loan A/C scheduled installment.
7.	i) Issuance of Solvency Certificate ii) Issuance of BO Certificate	Charge	i) Tk.100/- for issuance of Solvency Certificate per instance. ii) Tk 100/- for issuance of BO Certificate.
8.	Supply of Original Statement of Account i) Regular Statement ii) Supply of Duplicate Statement of Account on Demand iii) Balance Confirmation Certificate (Yearly & Half Yearly) iv) Authentication of client statement at the request of other banks	Charge	(i) Free of Charge for Regular Statement (ii) Free of Charge for Duplicate Statement (iii) Issuance of Balance Confirmation Certificates : Free iv) Tk.100/-
9.	Stop Payment Instruction	Charge	Tk. 100/- per instruction





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Item No.	Type of Services	Nature of Charges	Charges
10.	Issuance of Cheque Books	Charge	Tk. 5/- per leaf applicable for all types of accounts
11.	Issuance of Foreign Currency Balance Certificate etc.	Charge	Tk. 200/- or USD 3/-
12.	Local Collection of Cheques (Through BACH & EFT)	Charge	[Free any Cheque up to Tk.50,000/- or Govt. Cheques or EFT trans.] Tk.60/- (include VAT) for High Value cheques Tk.25/- (include VAT) for Regular Value cheques above 5 Lac amount) Tk.10/- (include VAT) for Regular Value cheques from 50,000/- to 5,00,000/- amount)
13.	Local Collection of Cheques (Where there is no Clearing House)	Charge	Charge Item-12 and Actual Conveyance or Minimum Tk. 50/-
14.	Cheque returned unpaid from the Clearing House due to insufficient fund	Charge	Tk.200/- per instance from the account of the depositor/Account holder
15.	Collection of Outstation Cheques / Bills (Clean/Documentary)	i) Commission  ii) Postage III) Telephone	i) Up to Tk.1,00,000 @0.15% Min. Tk. 100/- Above Tk.1,00,000 @0.10% Min. Tk.200 /- Max. Tk.3000/- ii) At actual, Minimum Tk. 25/- iii) At actual, Minimum Tk. 50/-
16.	Bounced Cheque drawn on us (Cash, Clearing or Transfer)	Charge	Tk. 200/- (flat) per instance
17.	Remittance (Inland) DD/TT/MT issuance	i) Commission ii) Additional Charges for Telephone Communication	i) @ 0.15% Minimum Tk. 50/- ii) At actual, Minimum Tk.50/-
18.	Cancellation of a)DD/TT/MT b)Communication Charge	Charge of Cancellation	a) Tk.100/- per instance  b) At actual, Min Tk.50/-
19.	Issuance of Duplicate Instrument	Charge for Issuance	Tk.200/- + Actual stamp charge & Postal Charges (if any)



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Item No.	Type of Services	Nature of Charges	Charges
20.	Issuance of Payment Order	Charge for Issuance	(1) Commissions on Issuance of Pay Orders which are customer originated may be waived (Free). (2) Pay orders which are originated by the Bank i.e Pay Orders issued by Bank in settlement of Payments of Bills Under Letter of Credit accepted by us & against to our suppliers / service provider against goods/ services : Free (3) Staff: Free
21.	Cancellation of Payment Order	Charge for Cancellation	Tk.100/-
22.	Issuance of Duplicate PO	Charge	Tk.100/- + Stamp Charge + VAT
23.	Issuance of Duplicate FDR/Different Schemes Instrument	Charge	Tk. 100/- Plus stamp charge at actual.
24.	Collection of Inland Bills	i) Commission  ii) Postage (Registered) Telephone iii) Interest	Up to Tk. 1.00 Lac @ 0.15% min. Tk. 200/- Up to Tk. 10.00 Lac @ 0.10% min. Tk. 300/- Max. Tk. 1000/- Above Tk. 10.00 lac @ 0.10% Minimum Tk. 500/- Maximum Tk. 3000/- ii) At actual, Minimum Tk. 100/- iii) Interest to be charged as per lending rate (Commercial Others from date of purchase up to the date of realization of proceeds)
25.	Purchase of Inland Bills accepted by other Banks	i) Commission  ii) Interest / Other charges	i)Tk. 500/- per bill and bill may be purchased at bill buying rates published by Head Office International Division. ii) Loans may be approved within limit approved by Head Office and Interest Rate to be charged Bank's prevailing rate of interest.
26	SMS Banking Service	Service Charge	Yearly Tk.100/- + VAT
27	Online Cash Transaction (Deposit & Withdrawl)	Fees	Free
28	Real Time Gross Settlement (RTGS)	Charge	Free

**Above Charges /Fees/Commissions/Rates are exclusive Govt. Duty/Tax/VAT, if any, shall be recovered from the customers in addition, where & when applicable.**



### Schedule of Charges for Credit Related Services:

Item No.	Type of Services	Nature of Charges	Charges
1.	Commitment Fee on Un-disbursed Amount	Fee/Charge	No Charge
2.	Consumer Credit Scheme / Supervised Credit Scheme / Education Loan / Personal Loan	i) Monitoring Fee ii) Supervision Charge iii) Risk Fund	i) Tk.500/- ii) 1% Supervision Charge iii) 1% Risk Fund
3.	Car Loan (Other than Car Agent of the Bank who have separate agreement)	i) Monitoring Fee ii) Supervision Charge iii) Risk Fund	i) Tk. 1000/- ii) 1% Supervision Charge iii) 1% Risk Fund
4.	All Loan Accounts (e.g. CC, Demand Loan, SOD (FO), - except CCS and Staff House Building Loan account having limit of Tk. 1 lac and above	Account Maintenance Fees	No Account Maintenance Fees and No Processing Fee will be applicable for SOD (FO/FDR), CCS & All type of Staff Loan account. Tk 500/- + VAT for each loan account on half yearly basis other than mentioned above.
5.	Documentation Charges (Mortgage of landed property) creation of charge on other Bank's FDR/Schemes/ Share etc.)	Charge	At actual plus a) Tk. 300/- = Up to Tk. 5 lac b) Tk. 1000/- = Above Tk. 5 lac up to Tk. 25 lac c) Tk. 2000/- = Above Tk. 25 lac up to Tk. 100 lac d) Tk. 3000/- = Above Tk. 100 lac
6.	Issuance of Bank Guarantee	i) Commission / Service Charge ii) Stamp Fees	i) @ 0.50 % per qtr. or part thereof, Minimum Tk. 500/- Against 100%, cash margin commission to be realized at Tk. 500/- (flat) plus other charges. VAT at actual. ii) Stamp Charge at actual on Borrowers account.
7.	Godown Charge / Warehouse Charge	a) Borrowers Godown under Bank's Custody  b) Bank's Rented Godown  c) Issuance of Delivery Order (against delivery goods from Banks / Borrower's Godown)	a) i) Rent – on Borrower's A/C ii) Insurance – on Borrower's A/C iii) Salary & allowance of Godown Staff – on Borrower's A/C iv) Maintenance of Godown - on Borrowers A/C b) i) Rent –To be realized from borrowers proportionately for their occupancy plus 75 % extra ii) Insurance –To be realized from borrower's A/C proportionately iii) Salary & Allowance of Godown Staff – To be realized from borrower's A/C proportionately c) Tk. 100/- per delivery plus actual conveyance.



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Item No.	Type of Services	Nature of Charges	Charges
8.	Enlistment Fees and renewal of C & F Agent	Fee	Tk. 10,000/- as fee & Tk. 5,00,000/- as security money (Refundable)
9.	Enlistment and Renewal of Surveyor	Fee	Tk. 10,000 /- as Fee
10.	Interest on PAD	Interest	As per Lending Rate approved by HO.
11.	Handling of Documents for LIM/IBP/FDBP	Charge	Up to Tk. 5 Lac = Tk. 500/- (Flat) Above Tk. 5 Lac up to Tk. 10 Lac = Tk. 1000/- (Flat) Above Tk. 10 Lac up to Tk. 25 Lac = Tk. 1500/- (Flat) Above Tk. 25 Lac up to Tk, 50 Lac = Tk. 3000/- (Flat) Above Tk. 50 Lac = Tk. 5000/- (Flat)
12.	Overdue Interest	Charge	Not Applicable
13.	Stamp Charge	Charge	At Actual
14.	Legal and Valuation Fees	Fee	At Actual
15.	CIB Enquiry Charge	Charge	Minimum Tk.300/- and Maximum at Actual.
16.	<b><u>Loan Syndication Service</u></b> Syndication Arrangement Agency Function Syndication Participation Equity Financing Corporate Advisory Service	Fees	As per agreement

**Above Charges /Fees/Commissions/Rates are exclusive Govt. Duty/Tax/VAT, if any, shall be recovered from the customers in addition, where & when applicable.**



### Schedule of Charges for Trade Finance Services:

#### **A. IMPORT:**

Item No.	Type of Services	Nature of Charges	Charges
1	Cash L/C opening (Inland/Foreign)	Commission	1st quarter @ 0.40% Minimum Tk. 500/- Subsequent Quarter & part thereof @ 0.25% Minimum Tk. 1000/-
2	Deferred L/C Opening (Inland/Foreign)	Commission	1st quarter @ 0.50% Minimum Tk.500/- Subsequent Quarter & part thereof @ 0.30% Minimum Tk.1000/-
3	Back to Back L/C Opening (Inland/Foreign)	Commission	1st quarter @ 0.40% Minimum Tk.500/- Subsequent Quarter & part thereof @ 0.30% Minimum Tk.1000/-
4	Back to Back L/C Opening(Under EDF) (Inland/Foreign)	Commission	1st quarter @ 0.40% Minimum Tk.500/- Subsequent Quarter & part thereof @ 0.30% Minimum Tk.1000/-
5	L/C Opening in case of 100% Cash margin received	Commission	For each quarter @ 0.25% Minimum Tk. 1000/-
6	L/C Opening Commission Under AID/Loan/ Credit/Barter	Commission	1st quarter @ 0.50% Minimum Tk. 500/- Subsequent Quarter & part thereof @ 0.30% Minimum Tk. 1000/-
7	L/C Amendment Charge (Inland/Foreign)	Commission	At actual
8	Acceptance Commission for Deferred/Usance/ Back to Back L/Cs (Inland/Foreign)	Commission	0.40% per quarter and part thereof Minimum Tk.1000/-
9	If L/C's are Transmitted by Mail , By Courier, By Post	Charge	At actual Minimum Tk. 200/-
10	L/C Transmitted by SWIFT (Overseas)	Charge	At actual Minimum Tk. 2500/-
11	L/C Transmitted by SWIFT (Local)	Charge	At actual, Minimum Tk. 2500/-
12	Any Short Message by SWIFT	Charges	Tk500/-
13	F.C.C.( Foreign Correspondence Charges)	Charges( when applicable on Applicant's A/C)	Tk500/-





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Item No.	Type of Services	Nature of Charges	Charges
14	F.C.C.( Foreign Correspondence Charges)	Charges( when applicable on Beneficiary's A/C)	At Actual ( in case of Non-payment of Charges by beneficiary, Actual Charge to be realized from the importer as per UCP)
15	If Amendment of L/C is Transmitted by Mail, By Courier, By Post	Charge	At actual
16	Add Confirmation by Foreign Bank –	Charge	At actual
17	For our arranging Add. Confirmation charge from Third Bank	Commission	0.20% per quarter & part thereof
18	Foreign Correspondents charges for amendments of L/C's	Charge	At actual as per schedule of charges of foreign correspondents (to be realized at the time of amendment)
19	Issuance of Shipping Guarantee	Charges	Tk 1000/-
20	LCAF Issuance (Letter of Credit Application Form)	Charges	Tk300/- Per Instance
21	IMP Form	Charges	Tk 300 Per Instance
22	Certification of copy Documents for assessment of Customs Duty	Charge	Tk300/-
23	SWIFT Charge for sending payment instruction of reimbursement	Charge	At Actual Minimum Tk 500/-
24	Discrepancy Fee	Charges	USD 50
25	Inward documentary collection not under import LC (may be subject to URC-522 or not)	Collection Charge	In case of D.P 0.40% , Minimum Tk500/- In Case of D A 0.50% Per quarter, Minimum Tk 500/- (other charges, if Applicable, at Actual)
26	Collection of Credit Report by Seyds, Dun & Bradstreet	Charge	At actual.



**B. EXPORT:**

Item No.	Type of Services	Nature of Charges	Charges
1	Advising of Foreign Bank L/C's to the Local beneficiary	Charge	Tk. 750/- per instance
2	Advising of Local L/C's BTB & Inland	Charge	Tk. 750/- per instance
3	L/C Amendment Advising	Charge	Tk. 750/- per instance
4	Transfer of L/Cs plus Amendment	Amendment Charge	Tk. 750/- per instance
5	Negotiation Commission for Export Bills in Foreign Currency	Commission	0.15% Or Minimum Tk.500/-
6	Negotiation Commission for Export Bills in Local Currency	Commission	0.15%
7	Foreign Bank's Guarantee Commission against discrepant bills	Commission	At Actual
8	Collecting Bank's charges abroad	Charge	At Actual
9	Processing of documentary collection bills in Foreign currency	Charge	@ 0.15% Or Minimum Tk.500/-
10	Processing of documents under collection in Local currency	Charge	Tk 1000/- per instance
11	Mailing of Foreign Export Documents	Charge	For Other than SAARC At Actual, Minimum Tk. 2500/- For SAARC countries At Actual, Minimum Tk. 1500/-
12	SWIFT Charge for sending payment instruction of reimbursement	Charge	At actual, Minimum Tk. 500/-
13	EXP Issue/ Certification of EXP form	Charge	Tk.300/- per instance
14	Issuance of Proceeds Realization Certificate (PRC)	Charge	Tk. 500/- per instance
15	Issuance of Back to Back L/C Certificate / C&F Certificate	Charge	Tk.500/- per instance
16	Mailing for Local Export Docs.	Charge	Tk.100/- per instance





**C. TRADE FINANCE (MISCELLANEOUS):**

Item No.	Type of Services	Nature of Charges	Charges
1.	Forwarding application regarding Import Registration Certificate etc.	Charge	Free
2.	Charges for License of Indenting & Money Changer etc.	Charge	Tk.500/- per instance
3.	Charges for Settlement of Cash Incentive & DEDO	Charge	Tk.1000/- per instance
4.	Inland L/C Advising and Reimbursement Charge	Charge	Tk.750/- per instance
5.	Correspondence against Customer's Queries / Investigation	Charge	At actual Minimum Tk. 300/-
6	Processing fee for obtaining Bangladesh Bank approval/permission (Indenting, Buying House, Freight Forwarders Agents etc.)	Charge	Tk 3000/- for 1 <sup>st</sup> permission And Tk 1500/- for renewal
7	Cash Currency Endorsement Fee	Charge	Tk 300/-
8	Encashment Certificate	Charge	Tk 300/-
9	Processing of Student File	Charge	Tk 2000/- Per File

**D. FOREIGN REMITTANCE:**

Item No.	Type of Services	Nature of Charges	Charges
1	Issuance of FC Draft drawn on Bangladesh Bank	Commission	Tk 500/-
2	Issuance of FC Draft drawn on Foreign Correspondent Bank	Commission	0.15%, Minimum Tk 500/-
3	FTT Issuance	Commission	0.15%, Minimum Tk500 Plus SWIFT Charges



**E. BANK GURANTEE (Foreign):**

Item No.	Type of Services	Nature of Charges	Charges
1	Advising of Guarantees to the beneficiary in original without any engagement on our part	Commission	Tk. 1000/-
2	Advising of Guarantees in original by adding our confirmation	Commission	@ 0.50 % per quarter or part thereof Minimum USD \$30/-
3	Advising of Guarantee in our own format or on the format supplied by the issuing/ opening bank with our full engagement	Commission	@ 0.50 % per quarter or part thereof Minimum USD \$30/-
4	Issuance of guarantee backed by 100% counter guarantee of foreign bank. ( If charges are on beneficiaries A/C)	Commission/Charges	Minimum Tk 1500/- to 0.50% per quarter or part thereof plus cost of stamp, VAT, Tax, SWIFt etc at Actual if any
5	Issuance of Guarantee ( Under cash margin or Com/Charges collateral) not backed by any counter guarantee of foreign bank ( If charges are on beneficiary A/C)	Commission/Charges	Minimum Tk 2000/- to 0.75% per quarter or part thereof plus cost of stamp, VAT, Tax, SWIFt etc at Actual if any
6	Issuance of bid bond/Performance bond against foreign bank guarantee ( if charges are on beneficiary A/C)	Commission	Minimum Tk 1500/- to 0.50% per quarter or part thereof plus cost of stamp, VAT, Tax, SWIFt etc at Actual if any

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