

# SCHEDULE OF CHARGES

General Banking Services			
Item No.	Type of Services	Nature of Charges	Charges
1.	Current Account (CD)	Account Maintenance Fee Account Closing Charge	Tk.500/- half yearly Tk.300/- half yearly
2.	<ul style="list-style-type: none"> <li>Special Notice Deposit Account (SND)</li> <li>Premier Super Account</li> <li>Premier High Performance Account</li> </ul>	Account Maintenance Fee Account Closing Charge	Tk.500/- half yearly Tk.300/- half yearly
3.	<ul style="list-style-type: none"> <li>Savings Account (SB)</li> <li>Premier Excel Savers</li> <li>Premier Esteem Savers</li> </ul>	Account Maintenance Fee	(1) Account Maintenance fee shall not be realized from the savings account <b>if the minimum average balance is Tk 5000/-</b> (2) Account Maintenance fee shall be realized Tk 100/- half yearly <b>If the minimum average balance is Tk 5001/- to Tk 25,000/-</b> (3) Account Maintenance fee shall be realized Tk.300 half yearly <b>if the minimum average balance is Tk 25001/- and above.</b>
	<ul style="list-style-type: none"> <li>Premier 50+Account</li> <li>Premier Genius Account</li> <li>Premier Payroll Account</li> <li>Staff Account</li> </ul>	Account Maintenance Fee	Account Maintenance Fee shall not be realized. – NIL
			Account Closing Charge
4.	Scheme's A/C	Closing Charge for Premature Encashment only	FREE
5.	Standing Instruction	Charge	Tk. 50/- to be realized in each transaction except Scheme A/C.
6.	Locker & Safe Custody (applicable for both the customers & the Staffs of the Bank )	<b>Rent</b> Small Size Medium Size Large Size  <b>Security Money</b> (Annually and Refundable) Small Size Medium Size Large Size	Tk. 3000/- Annually Tk. 5200/- Annually Tk. 8000/- Annually  Tk. 3000/- annually Tk. 5200/- annually Tk. 8000/- annually
7.	<ul style="list-style-type: none"> <li>Issuance of Solvency Certificate</li> <li>Issuance of BO Certificate</li> </ul>	Charge	Tk. 300/- for issuance of Solvency Certificate per instance. Tk 100/- for issuance of BO Certificate.

8.	Supply of Original Statement of Account  <ul style="list-style-type: none"> <li>• Regular Statement</li> <li>• Supply of Duplicate Statement of Account on Demand</li> <li>• Balance Confirmation Certificate (Yearly &amp; Half Yearly)</li> <li>• Authentication of client statement at the request of other banks</li> </ul>	Charge	<ul style="list-style-type: none"> <li>• Free of Charge</li> <li>• Min. Tk. 50/- to Max. Tk.500/-</li> <li>• Issuance of Balance Certificates more than two times Tk. 200/- to be realized.</li> </ul> Tk.300/-
9.	Transfer of Fund as per Instruction (Within the same branch & deposit schemes only).	Charge	FREE
10.	Stop Payment Instruction	Charge	Tk. 100/- per instruction
11.	Issuance of Cheque Books	Charge	Tk. 3/- per leaf applicable for all types of accounts
12.	Issuance of Foreign Currency Balance Certificate etc.	Charge	Tk. 300/- or USD 5/-
13.	Collection of Cheques (Through Clearing House)	Charge	FREE
14.	Collection of Cheques (Where there is no Clearing House)	Charge	Conveyance at actual Minimum Tk. 50/-
15.	Cheque returned unpaid from the Clearing House	Charge	Tk.200/- per instance from the account of the depositor/Account holder
16.	Collection of Outstation Cheques / Bills (Clean/Documentary)	Commission  Postage Telephone	Up to Tk.1,00,000 @0.15% Min. Tk. 100/-  Above Tk.1,00,000 @0.10% Min. Tk.200 /- Max. Tk.3000/-  At actual, Minimum Tk. 25/- At actual, Minimum Tk. 50/-
17.	Bounced Cheque drawn on us (Cash, Clearing or Transfer)	Charge	Tk. 250/- (flat) per instance
18.	Remittance (Inland) DD/TT/MT issuance/Online	Commission Fees  Additional Charges for Telephone Communication	@ 0.15% Minimum Tk. 50/- As per Bank Rate  At actual, Minimum Tk.50/-
19.	Cancellation of DD/TT/MT  Communication Charge	Charge of Cancellation	Tk.100/- per instance  At actual, Min Tk.50/-

20.	Issuance of Duplicate Instrument	Charge	Tk. 200/- + Actual stamp charge & Postal Charges (if any)
21.	Issuance of Payment Order	Charge	<ul style="list-style-type: none"> <li>Commissions on Issuance of Pay Orders which are customer originated may be waived.</li> <li>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 &amp; against to our suppliers / service provider against goods/ services must be realized as follows:  Up to Tk.1,00,000/- = Tk.50/- per instance Above Tk 1,00,000/- = Tk 200/- per instance</li> </ul>
		Charge for Cancellation	Tk.100/-
22.	Issuance of Duplicate PO	Charge	<p>Up to Tk. 10,000 = Tk.50/-</p> <p>Above Tk. 10,000 = Tk.200/-</p> <p>+ Stamp duty + VAT</p>
23.	Issuance of Duplicate FDR/Different Schemes	Charge	<p>Up to Tk. 1 lac = Tk. 100/-</p> <p>Above Tk. 1 lac = Tk. 300/-</p> <p>Plus stamp charge at actual.</p>
24.	Issuance of Cheque drawn on Bangladesh Bank at the request of the client	Charge	Tk. 300/- per instance.
25.	Collection of Inland Bills	Commission	<p>Up to Tk. 1.00 Lac @ 0.15% min. Tk. 200/-</p> <p>Up to Tk. 10.00 Lac @ 0.10% min. Tk. 300/-</p> <p>Max. Tk. 1000/-</p> <p>Above Tk. 10.00 lac @ 0.10% Minimum Tk. 500/-</p> <p>Maximum Tk. 3000/-</p>
		Postage (Registered) Telephone	
		Interest	Interest to be charged as per lending rate (Commercial Others from date of purchase up to the date of realization of proceeds)
26.	Issuance of NOC for Study & Medical Treatment Abroad	Nil	Free
27.	Renewal of NOC	Nil	Free
28.	Cancellation of NOC	Nil	Free
29.	Counter Transaction Fee	Nil	Free

30.	Purchase of Inland Bills accepted by other Banks	Commission  Interest / Other charges	Tk. 500/- per bill and bill may be purchased at bill buying rates published by Head Office International Division.  Loans may be approved within limit approved by Head Office at Interest Rate to be charged Bank's prevailing rate of interest.
31.	Online Cash Transaction (Withdrawal & Deposit) Fees- Inter Branch within the city	Fees	Nil
32.	Online Cash Transaction (Deposit & Withdrawal) Charges (Inter City)	Fees Up to Tk. 50,000 From Tk. 50,001 to Tk. 100,000 From Tk. 100,001 to Tk. 200,000 From Tk. 200,001 to Tk. 300,000 From Tk. 300,001 to Tk. 400,000 From Tk. 400,001 to Tk. 500,000 From Tk. 500,001 to Tk. 600,000 From Tk. 600,001 to Tk. 700,000 From Tk. 700,001 to Tk. 1,000,000 From Tk. 1,000,001 to Tk. 1,500,000 From Tk. 1,500,001 to Tk. 2,000,000 From Tk. 2,000,001 to Tk. 2,500,000 From Tk. 2,500,001 to Tk. 5,000,000 Above Tk. 5,000,000	Free Free Tk. 100 per transaction Tk. 200 per transaction Tk. 200 per transaction Tk. 200 per transaction Tk. 200 per transaction Tk. 200 per transaction Tk. 200 per transaction Tk. 500 per transaction Tk. 500 per transaction Tk. 500 per transaction Tk. 1000 per transaction Tk. 1000 per transaction
33.	Schedule of Charges (BACH) Ref to PSD Circular No: 3/2012:	Types of Transaction TK. 50,000 above but below 5,00,000 ( regular Value)  TK.5,00,000 above ( high value)  TK. 5,00,000 ( regular value )	Maximum Charge Maybe Charged from the Customer from the Proposed Bank  BDT 10.00*  BDT 60.00*  BDT 25.00*  *Including Vat

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<b>Credit Related Services</b>			
<b>Item No.</b>	<b>Type of Services</b>	<b>Nature of Charges</b>	<b>Charges</b>
1.	Loan Processing & Monitoring Fee  (Other than Agriculture)	Fee/Charge	As per Instruction Circular no. 47/12 dated July 12, 2012 "Loan Processing & Monitoring Fee @ 1% upfront shall be charged on all types of Loans and Advances except "Consumer Credit" where Processing and Monitoring Fee will be 2% p.a."
2.	Commitment Fee on Un-disbursed Amount	Fee/Charge	Case to Case basis
3.	Consumer Credit Scheme/ Supervised Credit Scheme/ Education Loan/ Personal Loan	Monitoring Fee Supervision Charge Risk Fund	Tk.500/- 2% Supervision Charge 1 % Risk Fund
4.	Car Loan (Other than Car Agent of the Bank who have separate agreement)	Monitoring Fee Supervision Charge Risk Fund	Tk. 2000/- 2% Supervision Charge 1% Risk Fund
5.	All Loan Accounts (e.g. CC, Demand Loan, SOD (FO), Premier Easy Loan/ Premier Easy Investment Bai- Muajjal Investment, Hire Purchases – except CCS and Staff House Building Loan account having limit of Tk. 1 lac and above	Incidental Charge	No Incidental Charges and No Processing Fee will be applicable for SOD (FO/FDR), CCS & Staff House Building Loan accounts.
6.	Forced / Demand Loan	Overdue Interest/ Compensation for Islamic Banking Branch	As per Instruction Circular no. 47/12 dated July 12, 2012 "If any account becomes overdue and/or there is excess over limit, penalty/compensation @ 3% over prescribed rate of interest shall be charged on the overdue amount and to be paid by the customer covering the period of such overdue/EOL".
7.	Documentation Charges (Mortgage of landed property creation of charge on other Bank's FDR / Schemes / Share etc.)	Charge	At actual plus <ul style="list-style-type: none"> <li>• Tk. 300/- = Up to Tk. 5 lac</li> <li>• Tk. 1000/- = Above Tk. 5 lac up to Tk. 25 lac</li> <li>• Tk. 2000/- = Above Tk. 25 lac up to Tk. 100 lac</li> <li>• Tk. 3000/- = Above Tk. 100 lac</li> </ul>
8.	Issuance of Bank Guarantee	Commission / Service Charge  Stamp Fees	Against issuance of BG at 100% Cash Margin, Commission may be realized @ 0.40% per quarter or part thereof, minimum Taka 500.00/- [say Taka Five Hundred] plus other Charges and VAT at actual.  Stamp charge as actual on Borrowers account.

9.	Godown Charge / Warehouse Charge	<p>Borrowers Godown under Bank's Custody</p> <p>Bank's Rented Godown</p> <p>Issuance of Delivery Order (against delivery goods from Banks / Borrower's Godown)</p>	<ul style="list-style-type: none"> <li>• Rent – on Borrower's A/C</li> <li>• Insurance – on Borrower's A/C</li> <li>• Salary &amp; allowance of Godown Staff – on Borrower's A/C</li> <li>• Maintenance of Godown – on Borrowers A/C</li> </ul> <ul style="list-style-type: none"> <li>• Rent –To be realized from borrowers proportionately for their occupancy plus 75 % extra</li> <li>• Insurance –To be realized from borrower's A/C proportionately</li> <li>• Salary &amp; Allowance of Godown Staff – To be realized from borrower's A/C proportionately</li> </ul> <p>Tk. 50/- per delivery plus actual conveyance.</p>
10.	Enlistment Fees and renewal of C & F Agent	Fee	<p>Tk. 10,000/- as fee</p> <p>Tk. 200,000/- as security money (Refundable)</p>
11.	Issuance of C & F Certificate	Charge	Tk. 500/-
12.	Enlistment and Renewal of Valuation Surveyor	Fee	<p>Tk. 10,000 /- as fee</p> <p>Tk. 2,00,000/- as security money (Refundable)</p>
13.	Interest on PAD	Interest	As per Interest/Profit Rate Matrix on Lending/Investment Products revised by the Bank from time-to-time.
14.	Handling of Documents for LIM	Charge	<p>Up to Tk. 5 Lac = Tk. 500/- (Flat)</p> <p>Above Tk. 5 Lac up to Tk. 10 Lac = Tk. 1000/- (Flat)</p> <p>Above Tk. 10 Lac up to Tk. 25 Lac = Tk. 1500/- (Flat)</p> <p>Above Tk. 25 Lac up to Tk, 50 Lac = Tk. 3000/- (Flat)</p> <p>Above Tk. 50 Lac = Tk. 5000/- (Flat)</p>
15.	Early Settlement Fee	Charge	Maximum 2% of outstanding amount of Loan.
16.	Overdue Interest	Charge	As per Instruction Circular no. 47/12 dated July 12, 2012 "If any account becomes overdue and/or there is excess over limit, penalty / compensation @ 3% over prescribed rate of interest shall be charged on the overdue amount and to be paid by the customer covering the period of such overdue/EOL".

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### Fees and Charges of PBL Credit Card for VISA & MasterCard

Particulars	Classic Card			Gold Card			Platinum Card
	Visa-Local	MasterCard-Local	Visa -Int'l	Visa-Local	MasterCard-Dual	Visa -Int'l	MasterCard -Dual
Annual Fee (Primary)	Tk.800	Tk.800	\$25	Tk.1500	Tk.2500	\$30	Tk.5000
Supplementary Card Fee	FREE (up to 2 Cards ) 50% of primary Cards Annual fee from 3 <sup>rd</sup> & onward						
Card Replacement Fee	Tk.300	Tk.300	\$15	Tk.500	Tk.500	\$15	Tk.500
PIN Replacement Fee	Tk.300	Tk.300	\$10	Tk.500	Tk.500	\$10	Tk.500
Late Payment Fee	Tk.400	Tk.400	\$10	Tk.400	Tk.400 for local part \$10 for Int'l part	\$10	Tk.500 for local part \$10 for Int'l part
Over Limit Fee	Tk.500	Tk.500	\$10	Tk.500	Tk.500 for local part \$10 for Int'l part	\$15	Tk.500 for local part \$10 for Int'l part
Cash Advance Fee	On Us ATM TK 50 or 1% whichever is higher  Other ATM TK 75 or 2% whichever is higher	On Us ATM TK 50 or 1% whichever is higher  Other ATM TK 75 or 2% whichever is higher	Other ATM outside Bangladesh  3% or \$ 5 whichever is higher	On Us ATM TK 50 or 1% whichever is higher  Other ATM TK 75 or 2% whichever is higher	On Us ATM TK 50 or 1% whichever is higher Other ATM TK 75 or 2% whichever is higher Other ATM outside Bangladesh 3% or \$ 5 whichever is higher	Other ATM outside Bangladesh  3% or \$ 5 whichever is higher	On Us ATM TK 50 or 1% whichever is higher Other ATM TK 75 or 2% whichever is higher Other ATM outside Bangladesh 3% or \$ 5 whichever is higher
SMS Service Fee per year	Tk.100	Tk.100	\$ 5	Tk.100	Tk.100	\$ 5	Tk.100
Interest Rate per month	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
Each Cheque Dishonor Fee	Tk.500	Tk.500	\$10	Tk.500	Tk.500	\$10	Tk.500
Duplicate Statement Fee	Free	Free	Free	Free	Free	Free	Free
Sales Voucher Retrieval Fee	Tk.500	Tk.500	\$10	Tk.500	Tk.500 for local part \$10 for Int'l part	\$10	Tk.500 for local part \$10 for Int'l part

### Fees and Charges of PBL Debit Card for VISA & MasterCard

Item No.	Fee Types	Visa Card	MasterCard
1.	Annual Fees	Tk. 300	Tk. 300
2.	PIN Replacement Fee	Tk. 300	Tk. 300
3.	Card Replacement Fee	Tk. 300	Tk. 300
4.	Cash Advance Fee	On Us ATM-Free, Off Us ATM-Tk.25.00 Per withdrawal	On Us ATM- Free, Off Us ATM-Tk.25.00 per withdrawal

<b>Foreign Trade (Import)</b>			
<b>Item No.</b>	<b>Type of Services</b>	<b>Nature of Charges</b>	<b>Charges</b>
1.A	Letter of Credit L/C Opening Commission Under Cash	For each quarter	@ 0.40% Minimum Tk. 1000/-
1.B	L/C Opening Commission Under AID/Loan/ Credit/Barter	For each quarter	@ 0.40% Minimum Tk. 1000/-
1.C	L/C Opening Commissions where 100% margin is received	For each quarter	@ 0.25%
1.D	L/C Opening Commission Under Deferred Payment/ Usance L/C	For each quarter	@ 0.50% Minimum Tk.1000/-
1.E	L/C Opening Commission for Back to Back L/C	For each quarter	@ 0.40% Minimum Tk 1000/-
1.F	L/C Amendment Charge	If amendment of L/C is transmitted by SWIFT	Tk.750/- per instance
1.G	Acceptance Commission for Deferred/Usance/ Back to Back L/Cs	For each quarter	@ 0.40% Minimum Tk.1000/-
1.H	If L/C's are Transmitted by Mail , By Courier, By Post	Charge (This shall cover cost of registered mail of L/C to Advising Bank & copy to Reimbursing Bank)	At actual
1.I	SWIFT Charges:	Local:  Foreign:	At actual Maximum Tk. 1,000/-  At Actual, Minimum Tk. 2,500/-
1.J	If L/C's Transmitted in Short and Non-Operative SWIFT	Charge	At actual, Minimum Tk. 1000/- (Including Amendment of Foreign/ Local LC)
1.K	If Amendment of L/C is Transmitted by Mail, By Courier, By Post	Charge	At actual
1.L	Add Confirmation by Foreign Bank –	Charge	At actual
1.M	For our arranging Add Confirmation charge from Third Bank	Charge	0.20% per quarter



1.N	Foreign Correspondents charges (FCC) for all types of L/C's	Charge	At actual as per Schedule of Charges of Foreign Bank's Claim +Swift Charge
1.O	L/C Handling	Charge	FREE
1.P	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)
1.Q	Certification of copy Documents for assessment of Customs Duty	Charge	FREE
1.R	L/C Cancellation or Expired Unutilized amount	By Cable /Swift By Air Mail	FREE
2.	Collection of Credit Report on the Beneficiary by Swift / Dun & Bradstreet	Charge	At actual as per schedule of charges of Foreign Correspondents + Tk. 750/- for each report.

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<b>Foreign Trade (Export)</b>			
<b>Item No.</b>	<b>Type of Services</b>	<b>Nature of Charges</b>	<b>Charges</b>
1.A	Export Negotiation Commission for Export Bills in Foreign Currency	Commission	0.15% Maximum Tk 500/-  (On the negotiated amount no overdue interest will be charged under full compliance of L/C term)
1.B	Negotiation Commission for Export Bills in Local Currency	Commission	0.15% (flat)
1.C	Advising of Foreign Bank L/C's to the Local beneficiary	Charge	Tk. 750/- per instance
1.D	Advising of Local L/C's BTB & Inland	Charge	Tk. 750/- per instance
1.E	L/C Amendment Advising	Charge	Tk. 750/- per instance
1.F	Transfer of L/Cs plus Amendment	Charge Amendment Charge	Tk. 750/- per instance
1.G	Foreign Bank's Guarantee Commission against discrepant bills	Commission	At Actual
1.H	Collecting Bank's charges abroad	Charge	At Actual
1.I	Processing of documentary collection bills in Foreign currency	Charge	@ 0.15% Maximum Tk.500/-
1.J	Processing of documents under collection in Local currency	Charge	Tk. 1000/- per instance
1.K	Mailing of Export Documents	By Courier  By Post	At Actual, Minimum Tk. 1600/- For SAARC countries At Actual, Minimum Tk. 1000/-  At Actual, Minimum Tk. 500/-
1.L	SWIFT Charge for sending payment instruction of reimbursement	Charge	At actual Minimum Tk. 500/-

1.M	Adding of Confirmation If Premier Bank advising & confirming Bank	Commission	@ 0.20% per quarter Minimum Tk. 1000/-
1.N	Monitoring fee against Packing Credit Facility	Charge	@ 1.5 % (flat) may be realized from each Packing Credit facility since the Bank Officials have to give more time and effort to monitor for timely export of ready Garments to avoid stock lot.
1.O	Foreign Trade (Export)	Overdue Charge	When any Packing Credit facility becomes overdue interest @ 18.00% p.a (Ref to Inst. Circular:47/12, dated July, 12) .
2.A	Foreign Bank Guarantee  Advising of Guarantees to the beneficiary in original without any engagement on our part	Commission	Tk. 1500/-
2.B	Advising of Guarantees in original by adding our confirmation	Commission	@ 0.50 % per quarter or part thereof Minimum USD 100/-
2.C	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 100/-
2.D	Indemnity for Shipping Guarantee in absence of original document provided full value of document is deposited by client.	Charge	Tk. 1000/-
3.	EXP Issue/ Certification of EXP form	Charge	Tk.300/- per instance
4.	Issuance of Proceeds Realization Certificate (PRC)	Charge	Tk. 500/- per instance
5.	Issuance of Back to Back L/C Certificate / C&F Certificate	Charge	Tk.500/- per instance
6.	LCAF Issuance (Letter of Credit Application Form)	Charge	Tk 300/- per instance

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<b>Foreign Trade (Miscellaneous)</b>			
<b>Item No.</b>	<b>Type of Services</b>	<b>Nature of Charges</b>	<b>Charges</b>
1.	Forwarding application regarding Import Registration Certificate etc. (IRC)	Charge	Tk.500/- per instance
2.	Handling Charges for License of Indenting & Money Changer etc.	Charge	Tk.500/- per instance
3.	Handling Charges for Settlement of Cash Incentive & DEDO	Charge	Tk.1500/- 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.	Interest rate on EDF L/C		@13.00% p.a. interest for interim period plus as per Bangladesh Bank regulations after the fund is received from Bangladesh Bank
7.	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

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<b>Ship Builders for Exported Oriented Industry</b>			
<b>Item No.</b>	<b>Type of Services</b>	<b>Nature of Charges</b>	<b>Charges</b>
1.	Issuance of Bank Guarantee by the local Bank's which needs the Add Confirmation by the foreign Bank, the commission will be charged in addition to the confirmation charge by the foreign Banks.	Commission	@1.5% in addition to the confirmation charge by foreign correspondents.
2.	Letter of Credit L/C Opening Commission under(Sight)	For each quarter	@ 0.40% Minimum Tk 1000/-
3.	L/C Opening Commissions where 100% Cash margin received	For each quarter	@ 0.25%
4.	L/C Opening Commission under Deferred Payment /Usance L/C	For each quarter	@ 0.50% Minimum Tk 1000/-
5.	L/C Opening Commission for Back to Back L/C	For each quarter	@ 0.40% Minimum Tk 1000/-

Note: Under no circumstances, Commission for Opening L/Cs shall be exceeded 2% per annum.

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Foreign Remittance			
Item No.	Type of Services	Nature of Charges	Charges
1.A	Foreign Remittances: Purchase of Foreign Bank Drafts drawn abroad	Charge	a) @ 0.20 % per USD b) @ 0.30 % per GBP
1.B	Encashment of any Foreign TT in Taka at our Counter	Charge	FREE
1.C	Encashment Certificate	Charge	a) Tk. 100/- within 1 month b) Tk. 150/- within 3 months c) Tk. 300/- over 3 months
2.	a) Opening / Renewal of Student File for Education Purpose b) Remittance Fees	Charge	a) Tk. 4000/- per Student File b) Other Charges as per Schedule of Charges.
3.	Issuance of F.C. Demand Draft drawn on Bangladesh Bank	Charge	Tk. 300/- or USD 5
4.	Clearing of FC Drafts drawn on Bangladesh Bank	Charge	FEE
5.	Disposal of Remitted Fund on A/C of Home Remittance	Charge	FREE
6.A	Collection (Inward) For Collection of Clean Item (Inward) from Local Bank (Refund Warrant and FC Cheque A/C)	Charge	TK. 250/- (Flat)
6.B	Collection of Foreign Currency Draft from Abroad	Charge	At actual cost plus SWIFT Charge Minimum Tk. 500/-
6.C	Encashment of TC	Charge	Tk. 300/- (flat) + SWIFT Charges (if any)
6.D	Issuance of Cash (FC) Endorsement in Passport	Fee & Commission	Endorsement Fee = Tk. 200/- per instance
6.E	Transactions by Nominee/ Account Holder in FC A/Cs	Charge	NO Charge
6.F	Issuance of FC Drafts Drawn on Foreign Correspondents	Charge	TK. 500/- per instance + SWIFT Charge.
6.G	Remittance by T.T. (F.C) through Foreign Correspondents (Out going)	Charge	TK. 500/- per instance + SWIFT Charge
6.H	Cancellation of Drafts in Foreign Currencies	Charge	At actual cost Min. Tk. 500/- per instance + SWIFT Charge.

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### Schedule of Charges (SME)

Item No	Nature of Charges	Charges
1.	Loan Processing Fee	New Loan 1.00% Renewal 1.00%
2.	Loan Processing Fee (Woman Entrepreneur)	@ 1.00%
3.	Loan Application Fee	Tk. 200/-
4.	CIB Charge	Tk. 100/-
5.	Stamp Charges	At actual
6.	Early Settlement Fee	2% of the outstanding balance (Newly Incorporated)
7.	Security Replacement Fee (Including Guarantor)	At Actual Min. Tk.500/-
8.	Reschedule Fee / Restructure Fee	Tk. 500/-
9.	Overdue Interest	3.00 % p.a. on overdue amount for the number of days overdue.
10.	Documentation Charges:	
	• Registration, Govt. Duty & Charges	• At Actual

### Online Cash Transaction Charges

#### Online Cash Transaction (Withdrawal & Deposit) Fees- Inter Branch within the city

Up to Tk. 1 lac	No Charge
Above Tk. 1 lac to Tk.10 lac	
Above Tk. 10 lac to Tk.25 lac	
Above Tk. 25 lac to Tk.50 lac	
Above Tk. 50 lac	

#### Online Cash Transaction (Deposit & Withdrawal) Charges (Inter City)

Revised on September 06, 2011

Types of Services	Present Charge (approved)
Up to Tk. 50,000	Free
From Tk. 50,001 to Tk. 1,00,000	Free
From Tk. 1,00,001 to Tk. 2,00,000	Tk. 100 per transaction
From Tk. 2,00,001 to Tk. 3,00,000	Tk. 200 per transaction
From Tk. 3,00,001 to Tk. 4,00,000	Tk. 200 per transaction
From Tk. 4,00,001 to Tk. 5,00,000	Tk. 200 per transaction
From Tk. 5,00,001 to Tk. 6,00,000	Tk. 200 per transaction
From Tk. 6,00,001 to Tk. 7,00,000	Tk. 200 per transaction
From Tk. 7,00,001 to Tk.10,00,000	Tk. 200 per transaction
From Tk. 10,00,001 to Tk.15,00,000	Tk. 500 per transaction
From Tk. 15,00,001 to Tk.20,00,000	Tk. 500 per transaction
From Tk. 20,00,001 to Tk.25,00,000	Tk. 500 per transaction
From Tk. 25,00,001 to Tk.50,00,000	Tk.1000 per transaction
Above Tk. 50,00,000	Tk.1000 per transaction

Note: Dhaka City Covers Narayanganj / Joydebpur / Tongi / Dhaka EPZ/ Savar Bazar / Zinzira / Konabari / Meghnaghat & Bhulta Branch.

## Lending Charges for Corporate & Medium Enterprise

<b>1. Processing Fee for Revolving Loan</b>		
<b>Loan Amount</b>	<b>New/Enhance/Interim</b>	<b>Renewal</b>
a. Less than BDT1 Million	1% minimum BDT2,500	0.60% to 1% minimum BDT1,500
b. 1 Million to 5 Million	0.60% to 1% minimum BDT6,000	0.50% to 1% minimum BDT5,000
c. 5 Million to 20 Million	0.50% to 1% minimum BDT25,000	0.40% to 1% minimum BDT20,000
d. 20 Million to 50 Million	0.40% to 1% minimum BDT80,000	0.30% to 1% minimum BDT60,000
e. 50 Million to 75 Million	0.30% to 1% minimum BDT150,000	0.2% to 1% minimum BDT100,000
f. 75 Million to 100 Million	0.25% to 1% minimum BDT187,500	0.15% to 1% minimum BDT112,500
g. Above BDT100 Million	0.20% to 1% minimum BDT200,000	0.12% to 1% minimum BDT120,000
<b>2. Processing Fee Term Loan</b>		
<b>Loan Amount</b>	<b>New/Enhancement</b>	<b>Renewal</b>
a. Less than BDT50 Million	0.50% to 1%	
b. 50 Million to 100 Million	0.40% to 1%	
c. More than 100 Million	0.30% to 1%	
3. Packing Credit	Fees	2%-3% on the sanction amount of PC
4. Penal Charge/Forced/Demand Loan/Overdue Charge	Charges	Additional 2% interest on the overdue amount for the overdue period
5. Limit reduction fee	Fees	Minimum BDT1,000
6. CIB charge	Fees	BDT250 per enquiry
7. Documentation fee	Fees	At actual plus SC 0.15% (Minimum BDT1,500 and Maximum BDT8,000)
8. Documentation Deferral		
a. Deferral for completion of Mortgage	Fees	BDT10,000 to BDT100,000
b. Other types of Deferral	Fees	BDT2,000 to BDT20,000
9. Charges for Delay/ Waiver/ Non-compliance of covenant/ condition		
a. Non-compliance with regards to building up margin as per sanction terms against usance LCs/ Guarantee		
Less than BDT 1 Million	Fees	BDT 1,500
BDT 1 Million to BDT 5 Million		0.15% but maximum BDT 5,000
BDT 5 Million to 50 Million		0.12% but maximum BDT 30,000
More than 50 Million		0.10% but maximum BDT 75,000
b. Delay/ Waiver/ Non-compliance with regard to other sanction terms & Condition	Charges	BDT 1,000 to BDT 1,500 for each delay



10. Godown Charges		
a. Borrowers godown under Bank's Custody	Charges	Rent-On borrower's A/C
		Insurance- On borrower's A/C
		Salary & Allowance of Godown Staff- On borrower's A/C
		Maintenance of Godown- On borrower's A/C
b. Bank's rented godown	Charges	Rent- From borrower proportionately + 75% extra
		Insurance- On borrower's A/C proportionately
		Salary & Allowance of Godown Staff- On borrower's A/C proportionately
c. Issuance of Delivery Order (against delivery of goods from Bank's/Borrower's godown)	Charges	BDT 100 per delivery plus actual conveyance
11. Secured overdraft (SOD)	Fees	Nil to 0.10%
12. Commitment fee on undisbursed amount	Fee/Charge	Case to Case basis
13. Enlistment Fees & renewal of C&F agent	Fees	BDT10,000 and BDT 200,000 as security money (Refundable)
14. Enlistment and Renewal of valuation surveyor	Fees	BDT10,000 and BDT 200,000 as security money (Refundable)
15. Interest on PAD	Interest	As per Interest/Profit Rate Matrix on Lending/Investment products revised by the Bank from time-to-time
16. Handling of Documents for LIM		
a. Up to BDT0.5 Million	Charges	BDT500
b. Above BDT0.5 Million to BDT1 Million		BDT1,000
c. Above BDT1 Million to BDT2.5 Million		BDT1,500
d. Above BDT2.5 Million to BDT5.0 Million		BDT3,000
e. Above BDT 5.0 Million		BDT5,000
17. Early Settlement Fee	Fees	On case to case basis
18. Lien Mark		
a. Other Bank's instrument in our Bank	Charge	BDT500
b. Our Bank's instrument in other Bank	Charge	BDT500
19. Loan Syndication Services		
a. Syndication Arrangement	Fees	As per agreement with client
b. Agency Function	Fees	As per agreement with client
c. Syndication Participation	Fees	As per agreement with client
d. Equity Financing/ Arrangement	Fees	As per agreement with client
e. Corporate Advisory Service	Fees	Minimum BDT75,000
20. Project evaluation fee for Project Finance	Fees	0.05% minimum BDT20,000

Guarantee/Others		
1. Issuance of Guarantee	Commission	Up to 0.6% per quarter
		0.25% per quarter for guarantee issued against 100% cash margin
		Up to 0.6% per quarter for guarantee issued against lien of our own FDR as margin
2. Issuance of Solvency Certificate	Charges	BDT200 per instance
3. Issuance of No Objection Certificate (NOC) for creation/modification of charge by other Bank/FI	Charges	Up to BDT10,000 per NOC
4. Issuance of No Objection Certificate (NOC)	Charges	Up to BDT5,000 per NOC
5. Loan Reschedule Charges	Fees	*BDT1,500
*I. For restructuring and/or extension of validity of overdue liability, 'Processing Fee' shall be up to 0.50% of the restructured/overdue amount for the extended period.		
*II. For realization of fee within the band, Banker-Customer relationship shall be one of the key factors to determine the amount		

Foreign Guarantee		
1. Advising of Guarantees to the beneficiary in original without any engagement on our part	Commission	BDT 1,500
2. Advising of Guarantees in original by adding our confirmation	Commission	0.60% per quarter or part thereof. Minimum USD 100
3. Advising of guarantees in our own format or on the format supplied by the opening bank with our full engagement	Commission	0.60% per quarter or part thereof. Minimum USD 100
4. Indemnity of Shipping Guarantees in absence of original documents provided full value of documents is deposited by client	Charges	BDT 2,000 (Flat)
5. Issuance of guarantee for manufacture of ship to foreign correspondent	Commission	1.5% in addition to the confirmation charge by foreign correspondent

Lending charges for Small Business		
<b>1. Processing Fee for Revolving Loan</b>		
<b>Loan Amount</b>	<b>New/Enhance/Interim</b>	<b>Renewal</b>
a. Below BDT 10 Million	1%	0.50% to 1%
b. BDT 10 Million to BDT 30 Million	0.5% to 1% Minimum BDT50,000	0.3% to 1% Minimum BDT30,000
c. BDT 30 Million to BDT 50 Million	0.4% to 1% Minimum BDT120,000	0.2% to 1% Minimum BDT60,000
<b>2. Processing Fee Term Loan</b>		
<b>Loan Amount</b>	<b>New/Enhancement</b>	<b>Renewal</b>
a. Below BDT 10 Million	1%	
b. BDT 10 Million to BDT 30 Million	0.8% to 1% Minimum BDT80,000	
c. BDT 30 Million to BDT 50 Million	0.5% to 1% Minimum BDT150,000	



<b>3. Processing Fee (Woman Entrepreneur)</b>		
a. Processing Fee for Revolving Loan	0.15% discount from above charge	0.15% discount from above charge
b. Processing Fee Term Loan	0.10% discount from above charge	0.10% discount from above charge
4. Loan Application Fee	Fees	BDT 500 per Application
5. CIB Charge	Charge	BDT 250 per enquiry
6. Stamp Charge	Charge	At Actual
7. Early Settlement Fee	Fees	2% of the outstanding amount
8. Security Replacement Fee	Fees	At Actual + a service charge of BDT 2,000
9. Loan Reschedule Charges	Fees	*BDT2,000
*I. For restructuring and/or extension of validity of overdue liability, 'Processing Fee' shall be up to 0.50% of the restructured/overdue amount for the extended period *II. For realization of fee within the band, Banker-Customer relationship shall be one of the key factors to determine the amount.		
10. Penal Charge/Forced/Demand Loan/Overdue Charge	Charges	Additional 3% interest on the overdue amount for the overdue period
11. Documentation fee	Fees	At actual plus SC 0.15% (Minimum BDT1,000 and Maximum BDT5,000)
12. Other Fees & Charge	All other Fees & Charge not mentioned here will be same as lending charges & Fees for Corporate & Medium Enterprise	
<b>All Charges related to Foreign Trade and Guarantee will be same as above</b>		

**All above charges/fees/commissions/rates are exclusive of Govt. Duty/Tax/Vat, if any shall be recovered from the customers in addition where and when applicable.**

### **Schedule of Charges (Syndication Loan)**

Fees and Charges on Syndication Loan will be fixed up after having the discussion with the Lead Arranger and other participating Banks on consultation with the borrower.

### **New Products of CRD (High Performance and Super A/C):**

Ref. to Existing Schedule of Charges for Opening SND Account Portion of GB Services will be considered.

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