

SCHEDULE OF CHARGES & COMMISSION

EFFECTIVE FROM: JUNE-2016

General Banking Services			
Item	Type of Services	Nature of Charges	Charges / Commissions
1	Standing Instruction	Charge	Tk. 50/- to be realized in each transaction Tk. 100 for within the same City. Tk. 200 for intercity.
2	Locker & Safe Custody (applicable for both the customers & the Staffs of the Bank)	Rent Small Size Medium Size Large Size Security Money (Annually and Refundable) Small Size Medium Size Large Size	Tk. 4000/- Annually Tk. 5000/- Annually Tk. 8000/- Annually Tk. 4000/- Annually Tk. 5000/- Annually Tk. 8000/- Annually
3	<ul style="list-style-type: none"> Issuance of Certificates other than Balance confirmation on 30 days Issuance of BO Certificate 	Charge	Tk. 500/- for issuance of Solvency Certificate per instance. Tk 200/- for issuance of BO Certificate
4	Issuance of Duplicate Instrument	Charge	Tk. 200/- + Actual stamp charge & Postal Charges (if any)
5	Issuance of Payment Order	Charge Charge for Cancellation	Upto Tk. 100,000 = Tk. 100 Above Tk. 100,000 = Tk. 200 Walk-in customer Tk.500 Tk.200/- per PO * e-Tender (As per section - General Banking Services, Item No 27)
6	Issuance of Duplicate PO	Charge	TK. 200 + Stamp duty + VAT
7	Supply of Original Statement of Account <ul style="list-style-type: none"> Regular Statement Supply of Duplicate Statement of Account on Demand Balance Confirmation Certificate (Yearly & Half Yearly) Authentication of client statement at the request of other banks 	Charge	Free Within one year: Tk 500/- More than one year: Tk 500/-+ Tk. 500 for each year. Issuance of Balance Certificates more than two times Tk. 200/- to be realized Tk.300/-
8	Transfer of Fund as per Instruction (Within the same branch & deposit schemes only).	Charge	Free
9	Stop Payment Instruction	Charge	Tk. 500/- per instruction
10	Issuance of Cheque Books	Charge	1 st Cheque Book (10 leaves) Free Tk. 10/- per leaf (Staff accounts are free.)
11	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/-
12	Dishonored inward clearing cheque due to insufficient fund	Charge	Tk. 500/- (flat) per instance
13	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/-
14	Cancellation of DD/TT/MT Communication Charge	Charge of Cancellation	Tk.100/- per instance At actual, Min Tk.50/-

15	Current Account (CD) Al-Wadiah Current Account (AWCDA)	Account Maintenance Fee Account Closing Charge	Tk.500/- half yearly Tk.300/- half yearly
16	Special Notice Deposit Account (SND) Mudaraba Special Notice Deposit Account (MSNDA) Premier Super Account Mudaraba Premier Super Account Premier High Performance Account Mudaraba Premier High Performance Account	Account Maintenance Fee	Tk.500/- half yearly
		Account Closing Charge	Tk.300/- half yearly
17	Savings Account (SB) • Premier 50+Account • Premier Genius Account • Premier Payroll Account	Account Maintenance Fee	Account Maintenance Fee shall not be realized.
		Account Closing Charge	Tk. 200/=
	• Savings Account (SB) • Premier Excel Savers • Premier Esteem Savers Mudaraba Savings Account (MSA) • Mudaraba Premier 50+Account • Mudaraba Premier Genius Account • Mudaraba Premier Excel Savers Account Mudaraba Premier Esteem Savers Account	Account Maintenance Fee	(1) Account Maintenance fee shall not be realized from the savings account if the minimum average balance is Tk 5000/- (2) Account Maintenance fee shall be realized Tk 100/- half yearly If the minimum average balance is Tk 5001/- to Tk 25,000/- (3) Account Maintenance fee shall be realized Tk.300 half yearly if the minimum average balance is Tk 25001/- and above.
		Account Closing Charge	Tk. 200/=
18	Issuance of Duplicate FDR/Different Schemes	Charge	Up to Tk. 1 lac = Tk. 100/- Above Tk. 1 lac = Tk. 300/- Plus stamp charge at actual.
19	Issuance of Cheque drawn on Bangladesh Bank at the request of the client	Charge	Tk. 300/- per instance.
20	Online Cash Transaction (Withdrawal & Deposit) Fees- Inter Branch within the City/Zone* *Note: Dhaka zone covers :Ati Bazar / Zinzira / Zinzira SME /Joydebpur / Konabari /Board Bazar /Tongi / Savar Bazar /Ashulia /Dhaka EPZ /Ashkona /Donia SME Narayangonj zone covers: Narayangonj /Pagla /Modonpur /Meghnaghat /Matuail Norshindi Zone covers: Madhabdi /Bhulta /Kalibari /Danga /Norshindi	Fees	Free
21	Online Cash Transaction (Deposit & Withdrawal) Charges (Inter the City)	Fees	Withdrawal
			Deposit
			Upto 1 lac= free More than 1 lac to 5 lac= Tk. 200 More than 5 lac to 10 lac= Tk. 500 More than 10 lac to 50 lac= Tk. 2000 Above 50 lac= Tk. 5000
			Upto 1 lac= free More than 1 lac to 5 lac= Tk. 100 More than 5 lac to 10 lac= Tk. 300 More than 10 lac to 50 lac= Tk. 1500 Above 50 lac= Tk. 3000
22	Charges of Bangladesh Automated Clearing House (BACH) including Staff except, i. Regardless of any amount all Govt receipt of cheque receivable against treasury challan, purchase of any type of sanchayapatra Utility bill ii. cheques received by city corporation / Pourashava against their different receivables.	Nature 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)	BDT 10.00* BDT 60.00* BDT 25.00* *Including Vat
23	e-Tender handling	Registration Fee Renewal of Registration Fee Tender Documents Fee Tender security Fee Performance Security Issuance of PO	Tk. 200.00 Tk. 200.00 Tk. 200.00 Tk. 300.00 Tk. 500.00 Tk.25.00

Loan/ Investment Related Services

Item	Type of Services	Nature of Charges	Charges / Commissions
1	Loan Processing	Fee/Charge	Consumer credit 2%. Car loan: 2% (Loan sourced by agents are excluded) SME: 0% Home Loan(Consumer credit) : 1.25% of the loan amount for salaried Executives of Enlisted Corporate Bodies (ECBs). 1.50% of the loan amount for all other categories 2% of early settlement charge 2% of partial prepayment charge Secured overdraft (SOD): Tk.2000/- (amount 100% cash covered)
2	Consumer Credit Scheme/ Supervised Credit Scheme/ Education Loan/ Personal Loan	Monitoring Fee Supervision Charge Risk Fund	Tk.500/- (Monitoring fee) 2% Supervision Charge 1 % Risk Fund
3	Premier Easy Loan/ Premier Easy Investment Premier Easy Investment Bai- Muajjal Investment, Hire Purchases(HPSM) – 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
4	CIB	Charge	TK. 250 per enquiry + Tk. 50 per subject link.

Credit Card for VISA & MasterCard

Particulars	Classic Card			Gold Card			Platinum Card
Fee Types*	Visa-Local	MasterCard-Local	Visa -Int'l	Visa-Local	MasterCard-Dual	Visa -Int'l	Master Card – 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 rd & 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
Note: Card & PIN Replacement is free for the first time only.							
Cash Advance Fee	<u>On Us ATM</u> TK 50 or 1% whichever is higher <u>Other ATM</u> TK 75 or 2% whichever is higher	<u>On Us ATM</u> TK 50 or 1% whichever is higher <u>Other ATM</u> TK 75 or 2% whichever is higher	<u>Other ATM outside Bangladesh</u> 3% or \$ 5 whichever is higher	<u>On Us ATM</u> TK 50 or 1% whichever is higher <u>Other ATM</u> TK 75 or 2% whichever is higher	<u>On Us ATM</u> TK 50 or 1% whichever is higher <u>Other ATM</u> TK 75 or 2% whichever is higher <u>Other ATM outside Bangladesh</u> 3% or \$ 5 whichever is higher	<u>Other ATM outside Bangladesh</u> 3% or \$ 5 whichever is higher	<u>On Us ATM</u> TK 50 or 1% whichever is higher <u>Other ATM</u> TK 75 or 2% whichever is higher <u>Other ATM outside Bangladesh</u> 3% or \$ 5 whichever is higher
SMS Service Fee per year	Tk. 150	Tk.150	\$ 10	Tk.150	Tk.150	\$ 10	Tk.150
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
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Debit Card for VISA & Master Card

Item No.	Fee Types	Visa Card	MasterCard
1.	Annual Fees*	Tk. 300	Tk. 300
	PIN Replacement Fee	Tk. 300	Tk. 300
3.	Card Replacement Fee	Tk. 300	Tk. 300

***Staff annual fee is free for both Debit/Credit Card**

ATM Banking & Premier Direct

1	Balance Query at Premier Bank ATM	Free	24/7 ATM Banking
2	Balance Query at NPSB Connected ATM	Tk.5 including VAT	
3	Mini Statement at Premier Bank ATM	3.45 including VAT	
4	Mini Statement at NPSB Connected ATM	Tk.5 including VAT	
5	Cash Withdrawal at Premier Bank ATM	Free	
6	Cash Withdrawal at NPSB Connected ATM	Tk.15 including VAT	
7	Cash Withdrawal at Non-NPSB/Other ATM	Tk.25 +VAT	
8	CCTV Footage Retrieved Request initiated by the customer for any reason (Per Footage)	Tk.1500 +VAT	Premier Direct
9	e-Statement	Free	
10	SMS Alert	Tk.100 +VAT (Half Yearly)	
11	Internet Banking	Free	

Note:

- Fees are related to Debit card or Banking Account Customers.
- SMS Alert is Free for Staff Accounts and other applicable accounts as approved PPG.

Foreign Trade (Import)

Item No	Type of Services	Nature of Charges	Charges / Commissions
1	Letter of Credit L/C Opening Commission Under Cash	For each quarter	0.20% to 0.40% for the first quarter & subsequent quarter, minimum Tk. 2000/-
2	L/C Opening Commission Under AID/Loan/Credit/Barter	For each quarter	At 0.40% Minimum Tk. 1000/-
3	L/C Opening Commissions under 100% Cash Margin	For each quarter	@0.25%, Minimum Tk 1000.00
4	L/C Opening Commission Under Deferred Payment/ Usance L/C	For each quarter	At 0.50% Minimum Tk.2000/-
5	L/C Opening Commission for Back to Back L/C	For each quarter	At 0.40% Minimum Tk 1000/-
6	L/C Amendment Charge	If amendment of L/C is transmitted by SWIFT	Tk.750/- per instance
7	Acceptance Commission for Deferred/Usance/ Back to Back L/Cs	For each quarter	At 0.40% Minimum Tk.1000/-
8	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)	At actual
9	SWIFT Charges for transmission of LC	Local: Foreign:	At actual Maximum Tk. 1,000/- At Actual, Minimum Tk. 1,950/-
10	If L/C's Transmitted in Short and Non-Operative SWIFT	Charge	At Actual, Minimum Tk. 500/-
11	Add Confirmation by Foreign Bank –	Charge	At actual
12	For our Arranging Add Confirmation charge from Foreign Bank	Charge	Max 0.20% (flat) Booking/ Utilization fee of Bank's Confirmation Line
13	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.(at actual)
14	L/C Handling	Charge	FREE

15	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)
16	Certification of copy Documents for assessment of Customs Duty	Charge	Tk.300
17	L/C Cancellation or Expired Unutilized amount	By Cable /Swift By Air Mail	Cancellation charge waived, communication charge at actual
18	SWIFT & Other service charges against PI/RA (Cash L/C, DP L/C and Collection Docs without L/C)	Charge	USD15.00
19	SWIFT & Other service charges against PI/RA (BTB L/C)	Charge	USD10.00
20	Discrepancy Charge - Import Documents (Foreign)	Charge	USD50.00
21	Discrepancy Charge - Import Documents (Local)	Charge	USD30.00
22	SWIFT Charge against Acceptance (Foreign)	Charge	BDT750.00
23	SWIFT Charge against Acceptance (Local)	Charge	BDT750.00
24	Handling of import documents without L/C or Collection docs	Charge	0.15% minTk.500
25	Interest on Import Bill/PAD	Charge	As per Lending rate
26	B/L Endorsement Signature verification Charge	Charge	Tk.100 per BL
27	Import Bill Lodgment & Retirements (under Sight L/C)	Charge	Tk.500(flat)
28	Handling of Maturity date extension (any communication)	Charge	Tk.1000 per instance + SWIFT Charge.(at actual)

Foreign Trade (Export)			
Item No	Type of Services	Nature of Charges	Charges / Commissions
1	Negotiation charge 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)
2	Negotiation charge for Export Bills in Foreign Currency drawn on Local Bank or EPZ	Commission	0.15% Maximum Tk 500/- (For the period of 21 days for sight bill and maturity date for usance bills under full compliance of L/C term)
3	Local Export bill Negotiation (when purchase the bill based on interest & proceeds to be received in Eqvt. LCY)	Commission	0.15% (flat) Minimum Tk. 500/- Loans may be approved within limit approved by Head Office at Interest Rate to be charged Bank's prevailing rate of interest. Charge interest for the actual period the bill remains outstanding.
4	Advising of Foreign Bank L/C's to the Local beneficiary	Charge	Tk. 750/- per instance
5	Advising of Local L/C's BTB & Inland	Charge	Tk. 750/- per instance
6	Advising of L/C Amendment	Charge	Tk. 750/- per instance
7	Transfer of L/C Transfer of amendment of L/C	Charge Amendment Charge	Tk. 750/- per instance
8	Collecting Bank's charges abroad	Charge	At Actual
9	Processing of documentary Collection bills (under L/C / without L/C) in Foreign Currency	Charge	Handling charge Tk.500/-
10	Processing of documentary Collection bills (under L/C / without L/C) in Local Currency	Charge	Above Tk. 10.00 lac @ 0.10% Minimum Tk. 500/- Maximum Tk. 3000/-
		Postage (Registered) Telephone	Interest to be charged as per lending rate (Commercial Others from date of purchase up to the date of realization of proceeds)
11	Mailing of Export Documents	By Courier	At Actual, Minimum Tk. 1600/- For SAARC countries At Actual, Minimum Tk. 1000/-
		By Post	At Actual, Minimum Tk. 500/-

12	Adding of Confirmation If Premier Bank advising & confirming Bank	Commission	At 0.20% per quarter Minimum Tk. 1000/-
13	Monitoring fee against Packing Credit Facility / Bi Salam	Charge	@1.5 % (flat) may be realized from each Packing Credit facility
14	Foreign Trade (Export)	Overdue Charge	When any Packing Credit facility becomes overdue interest to applied @12% p.a.
15	EXP Issue/ Certification of EXP form	Charge	Tk.300/- per instance
16	Issuance of Proceeds Realization Certificate (PRC)	Charge	Tk. 500/- per instance
17	Issuance of Back to Back L/C Certificate / Certificate of any documents/ Export Performance Certificate/Others	Charge	Tk.500/- per instance

Foreign Trade (Miscellaneous)			
Item No	Type of Services	Nature of Charges	Charges / Commissions
1	Forwarding application regarding Import Registration Certificate etc. (IRC)	Charge	Tk.750/- 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	Charge	Tk.2500/- up to Tk.5.00 lac, Tk.3500/- up to Tk.5.00-10.00 lac, Max. Tk.4500.00 above Tk.10.00 lac
4	Correspondence against Customer's Queries / Investigation through SWIFT	Charge	Tk.300/- + SWIFT Chg.(at actual)
5	Processing fee for Indenting, Buying House, Freight Forwarders Agents or any other Companies	Charge	Tk 2000/- for 1st time And Tk 1500/- for renewal
	For other Permission from BB	Charge	Tk. 3000.00
6	LCAF Issuance (L/C Application, Letter of Credit Application Form/IMP Form)	Charge	Tk 500/- per instance
7	PSI Handling Charge	Charge	Tk.500.00
8	C&F Certificate issuance charge	Charge	Tk.200.00
9	SWIFT authenticated message delivery to other Bank	Charge	Tk.500.00
10	Indemnity for Shipping Guarantee	Charge	Tk.500.00 to Tk.1500.00
11	Attestation of Documents	Charge	Tk100 per set
12	Amendment of Collection Document/Instruction	Charge	Tk.750 per instance
13	Documents for collection & Unpaid Bills of Exchange	Charge	Tk.750 per instance
14	Buying House Commission / Local Agent Payment Processing Charge	Charge	Tk.500 per payment
15	Issuance of any Certificate in respect of Import & Export	Charge	Tk.300.00 per instance
16	EDF Settlement Charge	Charge	Tk.300.00 per instance
17	Collection of Credit Report on the Beneficiary from Foreign Bank/D&B Street	Service Charge	At actual as per schedule of charges of Foreign Correspondents + Tk. 750/- for each report.
18	Investigation Charge	Charge	Tk.300/- + SWIFT Chg.(at actual)

Ship Builders for Exported Oriented Industry			
Item No	Type of Services	Nature of Charges	Charges / Commissions
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 Opening Commission under(Sight)	For each quarter	At 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	At 0.50% Minimum Tk 1000/-
5	L/C Opening Commission for Back to Back L/C	For each quarter	FREE

Foreign Remittance			
Item No	Type of Services	Nature of Charges	Charges / Commissions
1	Encashment of any Foreign TT in Taka at our Counter	Charge	FREE
2	Encashment Certificate	Charge	a) Tk. 100/- within 1 month b) Tk. 150/- within 3 months c) Tk. 300/- over 3 months
3	a) Opening / Renewal of Student File for Education Purpose b) Remittance Fees	Charge	a) Tk. 4000/- per Student File/ Tk.2000 for renewal. b) Other Charges as per Schedule of Charges.
4	Issuance of F.C. Demand Draft drawn on Bangladesh Bank	Charge	Tk. 500/- or USD 6.00
5	Issuance of FC Drafts Drawn on Foreign Correspondents	Charge	TK. 500/- per instance + SWIFT Charge.(at actual).
6	Clearing of FC Drafts drawn on Bangladesh Bank	Charge	FREE
7	Disposal of Remitted Fund on A/C of Home Remittance	Charge	FREE
8	Collection (Inward) For Collection of Clean Item (Inward) from Local Bank (Refund Warrant and FC Cheque A/C)	Charge	TK. 250/- per instance
9	Collection of Foreign Currency Draft from Abroad	Charge	At actual cost plus SWIFT Charge Minimum Tk. 500/-
10	Encashment of TC	Charge	Tk. 300/- (flat) + SWIFT Charges.(at actual) (if any)
11	Issuance of Cash (FC) Endorsement in Passport	Fee & Commission	Endorsement Fee = Tk. 500/- per instance
12	Transactions by Nominee/ Account Holder in FC A/Cs	Charge	NIL
13	Remittance by Outward T.T. (F.C) through Foreign Correspondents (Outgoing)	Charge	TK. 500/- per instance + SWIFT Charge.(at actual)
14	Cancellation of Drafts/TT in Foreign Currencies	Charge	At actual cost Min. Tk. 500/- per instance + SWIFT Charge.(at actual)
15	Investigation Charge	Charge	Tk.300/- + SWIFT Chg.(at actual)
16	Follow up request for incoming remittance	Charge	Tk.300/- + SWIFT Chg.(at actual)
17	Issuance Lien Confirmation on FC Balance for issuing International Credit Card	Charge	Tk.500/- for 1st Case And Tk 300/- for renewal
18	FCY Chq/Draft returned unpaid sent on collection	Charge	Tk.300 + Other Bank's Charges
19	Issuance of Foreign Currency Balance Certificate etc.	Charge	Tk. 400/- or USD 5/-(whichever is higher)
20	Issuance of NOC for Study & Medical Treatment Abroad		Free

Foreign Guarantee			
Item No	Type of Services	Nature of Charges	Charges / Commissions
1	Foreign Bank Guarantee Advising of Guarantees to the beneficiary in original without any engagement on our part	Commission	Tk. 1500/-
2	Advising of Guarantees in original by adding our confirmation against 100% counter Guarantee of Foreign Bank	Commission	0.20%- 0.50 % per quarter or part thereof Minimum USD 100/-
3	Advising of Guarantee in our own format or on the format supplied by the issuing / opening bank with our full engagement against 100% counter Guarantee of Foreign Bank	Commission	0.20%- 0.50 % per quarter or part thereof Minimum USD 100/-
4	Amendment for Extension of validity of Bank Guaranty against 100% counter Guarantee of Foreign Bank	Commission	0.20%- 0.50 % per quarter or part thereof Minimum USD 100/-
5	Issuance of Bid Bond/Performance Guarantee favoring Overseas Beneficiary through foreign correspondents at our request (Booking/ Utilization fee of Bank's Confirmation Line)	Charge	0.20% per Qrt. minimum Tk 2000+ SWIFT Charge.(at actual) + Foreign Bank Charges at Actual
6	Indemnity for Shipping Guarantee in absence of original document provided full value of document is deposited by client.	Charge	Tk.500.00 to Tk.1500.00

		Lending / Financing Charges for Corporate		
Item No	Type of Services	Nature of Charges	Charges and Commission	
1.	Processing Fee for Revolving Loan /Investment			
	Loan Amount		New/Enhance/Interim	Renewal
	a.Up to BDT 50 Million	Fees	0.50%	0.50% Upfront
	b.Above BDT 50 Million up to 75 Million	Fees	0.40%	0.50% Upfront
	c.Above BDT 75 Million up to 100 Million	Fees	0.30%	0.50% Upfront (In case of rental 0.25% upfront)
	d. Above BDT100 Million	Fees	0.20%	0.50% Upfront (In case of rental 0.25% upfront)
2.	Processing Fee Term Loan/ Finance			
	Loan / Investment Amount		New/Enhancement	Renewal
	a. Up to BDT 50 Million	Fees	0.50%	N/A
	b. Above BDT 50 Million up to 75 Million	Fees	0.40%	N/A
	c. Above BDT 75 Million up to 100 Million	Fees	0.30%	N/A
	d. Above BDT100 Million	Fees	0.20%	N/A
3.	Penal Charge/Forced/Demand Loan/Overdue Charge	Charge	Additional 2% interest on the overdue amount for the overdue period	
4.	Limit reduction fee	Fees	Nil	
5.	Documentation fee	Fees	Nil	
6.	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	Charge	BDT 1,000 to BDT 1,500 for each delay		
7.	Go down Charges			
	a. Borrowers /Customers go down under Bank's Custody	Charge	Rent-On borrower's A/C	
			Insurance- On borrower's A/C	
			Salary & Allowance of Go down Staff- On borrower's A/C	
			Maintenance of Go down- On borrower's A/C	
	b. Bank's rented go down	Charge	Rent- From borrower proportionately + 75% extra	
			Insurance- On borrower's A/C proportionately	
Salary & Allowance of Go down Staff- On borrower's A/C proportionately				
c.Issuance of Delivery Order (against delivery of goods from Bank's/Borrower's go down)	Charge	BDT 100 per delivery plus actual conveyance		

8.	Secured overdraft (SOD) (amount 100% cash covered)	Fees	Tk. 1000/=
9.	Commitment fee on undisbursed amount	Fees/ Charge	Case to Case basis
10.	Enlistment Fees & renewal of C&F agent	Fees	BDT10,000 and BDT 200,000 as security money (Refundable)
11.	Enlistment and Renewal of valuation surveyor	Fees	BDT 10,000 and BDT 200,000 as security money (Refundable)
12.	Interest on PAD	Fees	As per Interest/Profit Rate Matrix on Lending/Investment products revised by the Bank from time-to-time
Handling of Documents for LIM			
13.	a.Up to BDT0.5 Million	Charges	BDT 500
	b.Above BDT0.5 Million to BDT1 Million		BDT 1,000
	c.Above BDT1 Million to BDT2.5 Million		BDT 1,500
	d. Above BDT2.5 Million to BDT5.0 Million		BDT 3,000
	e.Above BDT 5.0 Million		BDT 5,000
14.	Early Settlement Fee	Fees	1% of outstanding amount of Loan.
Lien Mark			
15.	a. Other Bank's instrument in our Bank	Charge	BDT 500
	b. Our Bank's instrument in other Bank	Charge	BDT 500
Loan Syndication Services			
16.	a. Syndication Arrangement	Fees	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. . Should be defined in agreement with client.
	b. Agency Function	Fees	
	c. Syndication Participation	Fees	
	d. Equity Financing/ Arrangement	Fees	
	e. Corporate Advisory Service	Fees	
17.	Project evaluation fee for Project Finance	Fees	0.05% minimum BDT 20,000

Guarantee/Others			
Item No	Type of Services	Nature of Charges	Charges / Commissions
1	Issuance of Guarantee	Commission	0.5% per quarter
			0.25% per quarter for guarantee issued against 100% cash margin
			0.5% per quarter for guarantee issued against lien of our own FDR as margin
2	Issuance of Solvency Certificate	Charges	BDT 200 per instance
3	Issuance of No Objection Certificate (NOC) for creation/modification of charge by other Bank/FI	Charges	Max BDT 10,000 per NOC
4	Issuance of No Objection Certificate (NOC)	Charges	Max BDT 5,000 per NOC
5	Loan /Investment Reschedule Charges	Fees	BDT 1,500
6	Stamp	Fees	Stamp charge as actual on Borrowers/Customers account.

*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

Lending / Financing charges for SME & Agriculture			
Item No	Type of Services	Nature of Charges	Charges / Commissions
1	Loan /Investment Application Fee	Fees	BDT 500 per Application
2	Stamp Charge	Charge	At Actual
3	Early Settlement Fee	Fees	2% of the outstanding amount
4	Security Replacement Fee	Fees	At Actual + a service charge of BDT 2,000
5	Loan Reschedule Charges	Fees	BDT 2,000
6	Documentation fee	Fees	Minimum BDT1,000 and Maximum BDT 5,000
7	Other Fees & Charge	All other Fees & Charge not mentioned here will be same as lending/financing charges & Fees for Corporate	

Special Notes:

- All above Charges /Fees/Commissions/Rates are exclusive Govt. of Duty/Tax/VAT, if any, shall be recovered from the customers in addition where and when applicable.
- The schedule of charges of OBU would be applied in equivalent US Dollar (rounded up) of respective fees of above mentioned services.
- Bank Staffs would avail services free of charges unless otherwise explicitly stipulated in the above schedule.
- Management shall apply the maximum charge. For any lower charge Managing Director or designator's approval is required.