

**SCHEDULE
OF
CHARGES & COMMISSIONS
EFFECTIVE FROM: JANUARY 2023**



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| 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. (Except MSS/MIS/ESS/Loan Installment/Locker Payment/ Credit Card payment) |
| 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.2500/- Tk.3000/- Tk.4500/- <i>* 25% Off for Premier Esteem Savers Accounts / Mudaraba Premier Esteem Savers Accounts</i> |
| 3 | Issuance of Certificates other than Balance confirmation on 30 days | Charge | Tk.200/- for issuance of Solvency Certificate per instance. <i>Note : 50 % applicable for Premier Excel Savers / Premier Esteem Savers/ Mudaraba Premier Esteem Savers Accounts/ Mudaraba Premier Excel Savers Accounts & Monthly Deposit Scheme “ Shwapno ”</i> |
| 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.1000.00=Tk.20.00 Tk.1001.00 to Tk.100,000 = Tk.50 Above Tk.100,000 = Tk.100 Tk.50/- per PO <i>* e-Tender (As per section - General Banking Services, Item No 24)</i> |
| 6 | Issuance of Duplicate PO | Charge | TK.200/- + Stamp duty + VAT |
| 7 | Supply of Original Statement of Account • 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.100/- -More than one year: Tk.100/- Issuance of Balance Certificates more than two times Tk.100/- 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.100/- per instruction, <i>*For cancellation of Stop Payment Instruction: Tk.50/- per instruction</i> |
| 10 | Issuance of Cheque Books | Charge * | Tk.5/- per Leaf (At Actual Basis) <i>* Staff Accounts are free. * 1st Cheque Book (10 leaves) is Free * 1st Cheque Book (25 leaves) is Free for Premier Esteem Savers Account. & Mudaraba Premier Esteem Savers Account. *Free for School Banking Accounts *Free for Premier Shadhinota Accounts *No processing charge in case of re-issue except actual charge.</i> |
| 11 | Issuance of FC (Foreign Currency) Cheque Books | Charge | Tk. 10 per Leaf or Equivalent USD |
| 12 | Collection of Outstation Cheques / Bills (Clean/Documentary) | Commission Postage Telephone | Up to Tk.1,00,000 @0.15%, Min. Tk.100/- Above Tk.1 lac @0.10%, Min. Tk.200/-Max. Tk.3000/- At actual, Minimum Tk.25/- At actual, Minimum Tk.50/- |
| 13 | Dishonored inward clearing cheques except items required revalidation(Code 28, System error)& System Code:13,14,15,17,29) | Charge | Tk.50/- (flat) per instance |
| 14 | Remittance (Inland) DD/TT/MT issuance/Online | Commission Fees | Upto Tk.1000=Tk.20.00 Tk.1001 to Tk.100,000 = Tk.50 Tk.100,001 to Tk.500,000 = Tk.100 |

| | | | |
|----|--|---|---|
| | | Additional Charges for Telephone Communication | Tk.500,001 to 10,00,000 = Tk.200 Above Tk.10,00,000 = Tk.300 At actual, Minimum Tk.50/- |
| 15 | Cancellation of DD/TT/MT Communication Charge | Charge | Tk.50/- per instance At actual, Min Tk.50/- |
| 16 | Current Account (CD) Al-Wadiah Current Account (AWCDA) | Account Maintenance Fee Account Closing Charge | Tk.300/- half yearly Tk.300/- |
| 17 | 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 Perform. A/c | Account Maintenance Fee | Tk.500/- half yearly |
| | | Account Closing Charge | Tk.300/- |
| 18 | Savings Account (SB) • Premier 50+Account • Premier Genius Account • Premier Payroll Account • Premier Shadhinota Account (10/- Tk.A/C Holder) Account | Account Maintenance Fee | Account Maintenance Fee shall not be realized. |
| | • Premier 50+Account • Premier Payroll Account • Premier Genius Account (Age Above 18) | Account Closing Charge | Tk.200/= |
| | • Premier Genius Account (Age below 18) • Premier Shadhinota Account (10/- Tk.A/C Holder) Account | Account Closing Charge | Free |
| | Savings Account (SB) • Premier Excel Savers • Premier Esteem Savers | Account Maintenance Fee * | (1) Account Maintenance fee shall not be realized from the Savings Account if the minimum average balance is Tk. 10,000/- (2) Account Maintenance fee shall be realized Tk. 100/- half yearly If the minimum average balance is Tk. 10,001/- to Tk. 25,000/- (3) Account Maintenance fee shall be realized Tk.200/- half yearly if the minimum average balance is Tk. 25001/- to Tk. 200,000/- (4) Account Maintenance fee shall be realized Tk.250/- half yearly if the minimum average balance is Tk. 200,001/- to Tk. 10,00,000/- (5) Account Maintenance fee shall be realized Tk.300/- half yearly if the minimum average balance is Tk.10, 00,001/- and above. * Free for Premier Excel Savers |
| | | Account Closing Charge | Tk.200/= |
| | <u>Savings Account (SB):</u> Premier Remittance Saver A/c | Account Maintenance Fee * | # No Maintenance Fee (Conditional), see Instruction Circular No. 9/17. |
| | | Half Yearly A/C Statement Charge | # Free (System Generating Report) |
| | | Certificate Issue | # Tk.100.00 |
| | | Debit Card Charge | # Free |
| | | Statement Charge | # Free |
| | | Fee & Commission for issuance of FC endorsement of Passport | # 50% of Regular Charges |
| | | Transaction at ATM Booth | # As per our Regular Charges |
| | | Charges of issuance of Cheque Book | # As per Schedule of Charge of other Savings account |

| | | Charge of any other instructions | # As per Schedule of Charge of other Savings account | |
|-----|---|--|---|--|
| | | Other Parameters | # All Parameters not mentioned in Instruction Circular No. 9/17 will be similar to regular Savings Account. | |
| 19 | 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. | |
| 20 | Issuance of Cheque drawn on Bangladesh Bank at the request of the client | Charge | Tk.300/- per instance. | |
| 21 | Online Cash Transaction (Withdrawal & Deposit) Fees- Inter Branch within the City/Zone* Dhaka Zone Covers: Ati Bazar / Zinzira / Joydebpur / Konabari / Board Bazar / Tongi / Savar Bazar / Ashulia / Hemayetpur / Dhaka EPZ/ Ashkona / Donia SME/ Matuail / Pagla/Mawna/Nimtola Kalampur/Kolakopa/Madanpur, Meghnaghat and Narayanganj. Norshindi Zone Covers: Madhabdi / Bhulta / Kalibari / Danga / Norshindi Chattogram Zone: Mirsharai Branch | Fees | Free | |
| 22 | Online Cash Transaction (Deposit & Withdrawal) Charges (Inter the City) NOTE: Online Transaction Charge for Islamic Accounts is free. | Fees | Withdrawal | Deposit |
| | | | Up to 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 | up to 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 |
| 23 | 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 | |
| 24 | e-Tender handling | Registration Fee* Renewal of Registration Fee* Tender Documents Fee* Tender security Fee* Performance Security Fee* Issuance of PO* | Tk.200.00 Tk.200.00 Tk.25.00 to Tk.200.00 Tk.25.00 to Tk.300.00 Tk.500.00 Tk.25.00 + VAT *All above Charges are subject to applicable Government Duty/TAX/VAT which will be borne / realized from the Customers. <u>N.B:</u> All other terms and conditions of existing PPG of "Premier e-GP Finance" will remain unchanged. | |
| 25 | Transaction under RTGS | Charge | Tk.100/-Per Transaction including VAT (No charge will be applicable for Government entities) | |
| 26 | Home Branch Account change | Charge | Same district: Tk.50.00 Different District Tk.100.00 | |
| 27. | Activation of Dormant Account | Charge | Free | |
| 28. | Premature Encashment fee | Charge | Free | |

| Loan / Investment Related Services | | | | |
|---|---|-----------------------|--|-----------------------------|
| Item | Type of Services | Nature of Charges | Charges / Commissions | |
| 1 | Premier Home Loan and Boshot Vita Loan Premier Auto Loan Personal Loan Student Loan Hire Purchases(HPSM) – except CCS and Staff House Building Loan account having limit of Tk.1 lac and above Secured overdraft (SOD) | Processing Fee/Charge | Premier Home Loan and Boshot Vita Loan: All segment Customer: Up to 50 lac: 0.50% of the sanctioned loan but not exceed Tk.Tk.15,000.00 Above 50 lac: 0.30% of the sanctioned loan but not exceed Tk.20,000.00 PBL Employees: Nil Premier Auto Loan: Salaried, self-employed and businessmen: Up to 50 lac: 0.50% of the sanctioned loan but not exceed Tk.Tk.15,000.00 Above 50 lac: 0.30% of the sanctioned loan but not exceed Tk.20,000.00 Personal Loan: PBL salaried customers and PBL employees: Nil Salary with other bank account, self-employed and business man: Up to 50 lac: 0.50% of the sanctioned loan but not exceed Tk.Tk.15,000.00 Above 50 lac: 0.30% of the sanctioned loan but not exceed Tk.20,000.00 Student Loan: Up to 50 lac: 0.50% of the sanctioned loan but not exceed Tk.Tk.15,000.00 Above 50 lac: 0.30% of the sanctioned loan but not exceed Tk.20,000.00 Secured overdraft (SOD): 0.5% of loan amount or Max. Tk.3000/- whichever is lower. (See- Circular # Retail 03/2013, dated December 30, 2013.) | |
| 2. | Early settlement charge | Charge | <div><div><div>▪ Home & Bosot vita loan</div><div>▪ Auto loan</div><div>▪ Personal Loan</div></div><div><div>▪ student loan</div><div>▪ Secured overdraft</div></div></div> | 0.50% Not Applicable |
| 3. | Documentation fee , CIB charge, Stamp Charge, Legal and Valuation fee | Charge | At Actual | |
| 4. | Loan Application fee | | Nil | |
| 5. | Reschedule/Restructure | | Maximum 0.25% but not exceed Tk.10,000.00 | |
| For Cottage, Micro, Small and Medium Enterprises (CMSME): | | | | |
| 1 | Loan Processing & Monitoring Fee | Fee/Charge | Up to 50 lac: 0.50% or Tk.15000/- whichever is lower. Above 50 lac: 0.30% or Tk.20000/- whichever is lower. | |
| 2 | Loan/Investment Application | Fee/Charge | Nil | |
| 3 | CIB charge, Stamp Charge, Legal and Valuation fee | Fee/Charge | At Actual | |
| 4 | Early Settlement | Fee/Charge | Nil | |
| 5 | Security replacement fee | Fee | At Actual | |
| 6 | Documentation fee | Fees | At Actual | |
| 7 | Loan/Investment Reschedule charges | Fees | Nil | |
| 8 | Panel charges/overdue charges | Charges | Additional 2% interest on the overdue amount for the overdue period | |
| * All other Fees & Charge not mentioned here will be same as charges & fees for lending/ financing to other business category | | | | |
| * All Charges and fees are exclusive Govt. VAT /Tax/Dutv etc. | | | | |

Credit Card for VISA & MasterCard

| Particulars | Classic Card | | | Gold Card | | | Platinum Card | |
|---|--|--|---|--|---|---|---|-----------|
| Fee Types* | Visa Local | Master Card Local | Visa Int'l | Visa-Local | MasterCard Dual | Visa Int'l | Master Card Dual | Visa Dual |
| Annual Fee* (Primary) | Tk.1200 | Tk.1200 | \$30 | Tk.2500 | Tk.3000 | \$50 | Tk.5000 | |
| Interest Rate** | 1.67% per Month | 1.67% per Month | 1.67% per Month | 1.67% per Month | 1.67% per Month | 1.67% per Month | 1.67% per Month | |
| Revised Interest Rate** (Effective from 15th March 2023) | 2.083% per Month | 2.083% per Month | 2.083% per Month | 2.083% per Month | 2.083% per Month | 2.083% per Month | 2.083% per Month | |
| Supplementary Card Fee | FREE (up to 2 Cards) 50% of primary Cards Annual fee from 3rd & onward | | | | | | | |
| Card Replacement Fee | Tk.500 | Tk.500 | \$15 | Tk.500 | Tk.500 | \$15 | Tk.500 | |
| PIN Replacement Fee | Tk.400 | Tk.400 | \$15 | Tk.500 | Tk.500 | \$15 | Tk.500 | |
| Late Payment Fee | Tk.600 | Tk.600 | \$15 | Tk.700 | Tk.700 for local part \$15 for Int'l part | \$15 | Tk.1000 for local \$20 for Int'l part | |
| Over Limit Fee | Tk.600 | Tk.600 | \$15 | Tk.700 | Tk.700 for local part \$15 for Int'l part | \$15 | Tk.1000 for local, \$20 for Int'l part | |
| Cash Advance Fee | <u>On Us ATM</u> TK. 100 or 1.5% whichever is higher <u>Other ATM</u> TK. 100 or 2.5% whichever is higher | <u>On Us ATM</u> TK. 100 or 1.5% whichever is higher <u>Other ATM</u> TK. 100 or 2.5% whichever is higher | <u>Other ATM outside Bangladesh</u> 3% or \$ 5 whichever is higher | <u>On Us ATM</u> TK. 100 or 1.5% whichever is higher <u>Other ATM</u> TK. 100 or 2.5% whichever is higher | <u>On Us ATM</u> TK. 100 or 1.5% whichever is higher <u>Other ATM</u> TK. 100 or 2.5% 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. 100 or 1.5% whichever is higher <u>Other ATM</u> TK. 100 or 2.5% whichever is higher <u>Other ATM outside Bangladesh</u> 3% or \$ 5 whichever is higher | |
| SMS Service Fee per year | Tk.200 | Tk.200 | \$ 10 | Tk.200 | Tk.200 | \$ 10 | Tk.200 | |
| Each Cheque Dishonor Fee | Tk.500 | Tk.500 | \$10 | Tk.500 | Tk.500 | \$10 | Tk.500 | |
| Duplicate Statement Issuance | Last three months-Free Beyond last three months- Tk.100 per card | Last three months-Free Beyond last three months- Tk.100 per card | Last three months-Free Beyond last three months- \$2 per card | Last three months-Free Beyond last three months- Tk.100 per card | Last three months-Free Beyond last three months- Tk.100 per card | Last three months-Free Beyond last three months- \$2 per card | Last three months-Free Beyond last three months- Tk.100 for local part & \$2 for Int'l part per card | |
| Processing Charge for transferring balance from credit card to e-wallet account./other a/c, MFS | Tk.50 or 1.50% of Balance Transfer Amount; whichever is higher. | Tk.50 or 1.50% of Balance Transfer Amount; whichever is higher. | N/A | Tk.50 or 1.50% of Balance Transfer Amount; whichever is higher. | Tk.50 or 1.50% of Balance Transfer Amount; whichever is higher. | N/A | Tk.50 or 1.50% of Balance Transfer Amount; whichever is higher. | |
| Processing Charge against Bill Payments through credit card from other institute' MFS A/C | Tk.30/- per transaction against Bill Payments through credit card from e-wallet account. | Tk.30/- per transaction against Bill Payments through credit card from e-wallet account. | N/A | Tk.30/- per transaction against Bill Payments through credit card from e-wallet account. | Tk.30/- per transaction against Bill Payments through credit card from e-wallet account. | N/A | Tk.30/- per transaction against Bill Payments through credit card from e-wallet account. | |
| Credit Card Limit Enhancement | BDT 200/- per enhancement per card | BDT 200/- per | USD 2/- per enhancement per card | BDT 200/- per enhancement | BDT 200/- per enhancement per card | USD 2/- per enhancement per card | BDT 200/- per card | |

| | | | | | | | |
|--|--|--|------------------|--|--|-----------------|---|
| | | enhancement per card | | ent per card | | | |
| Certificate Issuance in favor of Credit Card customer | BDT 200/- per card | BDT 200/- per card | USD 4/- per card | BDT 200/- per card | BDT 200/- per card | USD4/- per card | BDT 200/- per card |
| Product/Brand category change | Tk.300/- per product/brand category change | Tk.300/- per product/brand category change | N/A | Tk.300/- per product/brand category change | Tk.300/- per product/brand category change | N/A | Tk.300/- per product/brand category change for local part |
| 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 |
| Branch POS Cash Advance | 1.5% | 1.5% | N/A | 1.5% | 1.5% | N/A | 1.5% |
| CIB Withdrawal Charge | Tk.150 | Tk.150 | Tk.150 | Tk.150 | Tk.150 | Tk.150 | Tk.150 |
| EMV Charge | Tk.100 | Tk.100 | Tk.100 | Tk.100 | Tk.100 | Tk.100 | Tk.100 |
| <p>*Above mentioned fees and charges are excluding VAT. Regulatory prescribed VAT (i.e., 15% on fees and charges will be added to cardholder's account.</p> <p>*US Dollar conversion rate will be based on treasury BC selling rate.</p> <p>**Effective from March 15, 2023.</p> | | | | | | | |

| Debit Card for VISA & Master Card | | | |
|---|----------------------|-----------|------------|
| Item No. | Fee Types | Visa Card | MasterCard |
| 1 | Annual Fees* | Tk.500 | Tk.500 |
| 2 | PIN Replacement Fee | Tk.300 | Tk.300 |
| 3 | Card Replacement Fee | Tk.400 | Tk.400 |
| 4 | EMV Charge | Tk.100 | Tk.100 |
| <p>* Staff annual fee is free for both Debit/Credit Card.</p> <p>* Debit Card Annual fee for Premier Bank Student Account / Payroll Account / Premier Excel Saver Account / Esteem Saver Account/ Premier Remittance Saver A/c / Mudaraba Premier Excel Savers Account/ Mudaraba Premier Esteem Savers Account is free.</p> <p>* All Charge are exclusive Govt. VAT/Tax/Duty etc.</p> | | | |

| Premier Prepaid Card for VISA & MasterCard | | |
|--|--|--|
| Particulars | Visa Card | Master Card |
| Fee Types* | Premier Visa Prepaid Card | Premier Master Prepaid Card |
| Issuance Fee | No Issuance Fee | No Issuance Fee |
| Card Replacement Fee | USD 5.00 | USD 5.00 |
| PIN Replacement Fee | USD 5.00 | USD 5.00 |
| Cash Advance Fee | 1.0% Of Withdrawal Amount each time | 1.0% Of Withdrawal Amount each time |
| Loading Fee | USD 2.00 | USD 2.00 |
| Statement Retrieval Fee | NIL | NIL |
| Interest Charge | No Interest Charge | No Interest Charge |
| Monthly Maintenance Fee | 1% of Unutilized Fund or USD 2.00 Whichever is lower | 1% of Unutilized Fund or USD 2.00 Whichever is lower |

| Premier Agent Banking | | |
|---|--|--|
| Item | Type of Services | Charges / Commissions |
| 1 | Interest Rate | Savings Account Rate |
| 2 | Daily Transaction (BB Guidelines) | 2 Transactions Per Day (Maximum 50K Deposit or Withdrawal) |
| 3 | Balance Inquiry & Mini Statement | Free |
| 4 | Cash Deposit (In Cash) | Less than 5K – Free 5K & Above – Tk.10/- |
| 5 | Cash Withdrawal (Cash Out) | Tk.10/- or 0.20% whichever is higher |
| 6 | Fund Transfer to any Premier Account | Tk.10/- |
| 7 | Utility Bill Collection | Free |
| 8 | Receiving Clearing Cheque | Free |
| 9 | Electronic Fund Transfer through BEFTN | Free |
| 10 | Debit/Credit Card Request Processing | Free |
| 11 | Mobile Recharge | Free |
| 12 | Insurance Premium Collection | Free |
| 13 | Issuance of Duplicate Statement | Free |
| 14 | Account Maintenance Fee (Yearly) | Free |
| 15 | Account Closing Charge (Yearly) | Free |
| 16 | Debit Card Issuance/ Renewal Fees (Yearly) | Tk.150/- |
| 17 | SMS Alert (Yearly) | Tk.50/- |
| 18 | Remittance Per Transaction | Free |
| Note: <ul style="list-style-type: none"> VAT is applicable @ 15% on all Fees and Commission and Govt. Excise Duty is applicable as per Govt. Regulations. Bank will review Schedule of Charges based on business demand. | | |

| 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 | I-banking | Tk.150 +VAT (Half Yearly) | |
| 10 | SMS Banking | | |
| 11 | e-Statement | | |
| 12 | Mobile Apps | | |
| Note: <ul style="list-style-type: none">• Fees are related to Debit card or Banking Account Customers.• SMS Alert is Free for Staff Accounts and other applicable accounts as approved PPG.• SMS Alert is Free for Premier Excel Savers Account /Premier Esteem Savers Account/ Mudaraba Premier Excel Savers Account/ Mudaraba Premier Esteem Savers Account | | | |

| Foreign Trade (Import) | | | |
|------------------------|--|---|--|
| Item No | Type of Services | Nature of Charges | Charges / Commissions |
| 1 | Letter of Credit L/C Opening Commission Under Cash | Commission | 0.10% to 0.40% for the first quarter & the same rate would be applied for subsequent days. |
| 2 | L/C Opening Commission Under AID/Loan/ Credit/Barter | Commission | 0.10% to 0.40 for the first quarter & the same rate would be applied for subsequent days. |
| 3 | L/C Opening Commissions under 100% Cash Margin | Commission | 0.10% to 0.25% for the first quarter & the same rate would be applied for subsequent days. |
| 4 | L/C Opening Commission Under Deferred Payment/ Usance L/C | Commission | 0.10% to 0.50% for the first quarter & the same rate would be applied for subsequent days. |
| 5 | L/C Opening Commission for Back to Back L/C | Commission | 0.10% to 0.40% for the first quarter & the same rate would be applied for subsequent days. |
| 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 | Commission | 0.10% to 0.40% for the first quarter & the same rate would be applied for subsequent days |
| 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 | Documentation fee for assessment of Custom Clearance | Charge | Free |
| 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 | USD 10.00 |
| 20 | Discrepancy Charge - Import Documents (Foreign) | Charge | USD 50.00 |
| 21 | Discrepancy Charge - Import Documents (Local) | Charge | USD 30.00 |
| 22 | SWIFT Charge against Acceptance (Foreign) | Charge | BDT 750.00 |
| 23 | SWIFT Charge against Acceptance (Local) | Charge | BDT 750.00 |
| 24 | Inward document collection not under import | Charge | 0.15% min Tk.500 |
| 25 | Interest on Import Bill/PAD | Charge | As per Lending rate |
| 26 | Import Bill Lodgment & Retirements (under Sight L/C) | Charge | Tk.500(flat) |
| 27 | 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), Maximum 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 | 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/- |
| | | By Post | For SAARC countries At Actual, Minimum Tk.1000/- At Actual, Minimum Tk.500/- |
| 12 | Adding of Confirmation If Premier Bank advising & confirming Bank | Commission | At 0.20% for the first quarter & the same rate would be applied for subsequent days. |
| 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) | 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 | Processing fee for obtaining Bangladesh Bank approval/permission for Money Changer | Charge | Tk.500/- per instance |
| 3 | Cash Incentive processing fee | 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 obtaining Bangladesh Bank approval/permission for Intending/Buying House/Freight Forwarding Agents Etc. | Charge | Tk. 3000/- 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 Charge | Charge | Tk.500/- |

| | | | |
|----|---|----------------|--|
| 8 | C&F Certificate issuance charge | Charge | Tk.500.00 |
| 9 | SWIFT authenticated message delivery to other Bank | Charge | Tk.500.00 |
| 10 | Indemnity for Shipping Guarantee | Charge | Tk.1000.00 |
| 11 | Attestation of Documents | Charge | Tk.100 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 | |

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 L/C 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.6000/- annual and renewal fee per Student File b) Other Charges as per Schedule of Charges. |
| 4 | Issuance of F.C. Demand Draft drawn on Bangladesh Bank | Charge | -Up to TK.100,000/-or (Equivalent USD) ; maximum Tk.100/- or /-(Equivalent USD) -TK.100,001/- to TK.500,000/- or (Equivalent USD); maximum Tk.200/- or (Equivalent USD) -TK.500,001/- to TK.10,00,000/- or (Equivalent USD) ; maximum Tk.300/-or (Equivalent USD) -Above TK.10,00,000/- or (Equivalent USD); maximum Tk.500/- or (Equivalent USD) |
| 5 | Issuance of FC Drafts Drawn on Foreign Correspondents | Charge | -Up to TK.100,000/- or (Equivalent USD) ; Maximum Tk.100/-+ (Plus) Swift Charge (at actual). -TK.100,001/- to TK.500,000/-or (Equivalent USD); Maximum Tk.200/-+ (Plus) Swift Charge (at actual). -TK.500, 001/- to TK.10, 00,000/- or (Equivalent USD); Maximum Tk.300/-+ (Plus) Swift Charge (at actual). -Above TK.10,00,000/-or (Equivalent USD); maximum Tk.500/- + (Plus) 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 <i>* Passport Endorsement Fees is free for Premier Esteem Savers Account/ Mudaraba Premier Esteem Savers Account.</i> |
| 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.200/- 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 | Issuance of FCY Chq | Charge* | *See (As per section - General Banking Services, Item No. 11) |
| 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 | Charge | 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 | -Revolving Loan/Investment -Term Loan/ Finance | Processing Fee (New/Enhance/Interim) | Up to BDT 5 Million: 0.50%, Maximum- Tk.15000/- Above BDT 5 Million: 0.30%, Maximum- Tk.20000/- |
| | -Revolving Loan/Investment -Term Loan/Finance | Renewal Fee | Revolving Loan /Investment: Up to BDT 5 Million: 0.25%-0.50% Upfront Above BDT 5 Million: 0.25%-0.3% Upfront |
| | | | Term Loan/Finance: N/A |
| 2 | Penal Charge/Forced/ Demand Loan/ Overdue Charge | Charge | Additional 2% interest on the overdue amount for the overdue period |
| 3 | Limit reduction fee (for Reschedule/Restructure fee) | Fees | 0.25%, Maximum - Tk.10000/ |
| 4 | Documentation fee | Fees | At Actual |
| Charges for Delay/ Waiver/ Non-compliance of covenant/ condition | | | |
| 5 | 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 |
| | Delay/ Waiver/ Non-compliance with regard to other sanction terms & Condition | Charge | BDT 1,000 to BDT 1,500 for each delay |
| 6 | 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 |

| | | | |
|----|--|--------------|---|
| 7 | Secured overdraft (SOD) (amount 100% cash covered) | Fees | Tk.1000/ |
| 8 | Commitment fee on undisbursed amount | Fees/ Charge | Case to Case basis |
| 9 | Enlistment Fees & renewal of C&F agent | Fees | BDT10,000 and BDT 200,000 as security money (Refundable) |
| 10 | Enlistment and Renewal of valuation surveyor | Fees | BDT 10,000 and BDT 200,000 as security money (Refundable) |
| 11 | Interest on PAD | Fees | As per Interest/Profit Rate Matrix on Lending/Investment products revised by the Bank from time-to-time |
| 12 | Documentation for LIM | Charges | At Actual |
| 13 | Early Settlement Fee | Fees | 0.5% of outstanding term Loan amount. |
| 14 | Lien Mark | Charge | Other Bank's instrument in our Bank: BDT 500 Our Bank's instrument in other Bank: BDT 500 |
| | Loan Syndication Services | | |
| 15 | 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 | Minimum BDT 75,000 |
| 16 | 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 | 0.15%-0.50% per quarter and the same rate would be applied for subsequent days. * Minimum Tk.1000.00 |
| | | | 0.10%-0.25% per quarter for guarantee issued against 100% Cash Margin and the same rate would be applied for subsequent days.* Minimum Tk.1000.00 |
| | | | 0.20%-0.50% per quarter for guarantee issued against lien of our own FDR as margin and the same rate would be applied for subsequent days.* Minimum Tk.1000.00 |
| 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 | 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 bank, Banker-Customer relationship shall be one of the key factors to determine the amount.

Special Notes:

- (1) All above Charges/Fees/Commissions/Rates are subject to applicable Government Duty/Tax/VAT which will be borne / realized from the Customers.
- (2) All above Charges/Fees/Commissions/Rates will be applied in equivalent US Dollar (rounded-up) for OBU Customers.
- (3) Bank Employees would avail Services at free of charges unless otherwise explicitly stipulated in the above schedule.
- (4) Management shall apply the maximum charge.
- (5) Managing Director or Designator's Approval is required for any waiver/reduction of Charges/Fees/Commissions/Rates. However, full Government Duty/ Tax/VAT amount would have to be realized on the waived Service Charges where applicable.
- (6) This "Schedule of Charges & Commissions" is also available on Bank website at www.premierbankltd.com