

# **SCHEDULE OF CHARGES & COMMISSIONS**

**FOR ISLAMIC BANKING**

**EFFECTIVE FROM: JULY 2023**



## SCHEDULE OF CHARGES & COMMISSIONS FOR ISLAMIC BANKING BRANCHES EFFECTIVE FROM: JULY 2023

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 MMSS/MMIS/MESS/Mahar Savings Scheme/Hajj Scheme/Investment Installment/Locker Payment/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/-  * 25% Off for Mudaraba Premier Esteem Savers Accounts
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 Mudaraba Premier Esteem Savers Accounts / Mudaraba Premier Excel Savers Accounts &amp; 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. 1,000.00= Tk. 20.00 Tk. 1001.00 to Tk. 100,000 = Tk. 50 Above Tk. 100,000 = Max Tk. 100  Tk. 50/- per PO  * e-Tender (As per section - General Banking Services, Item No 24)
6	Issuance of Duplicate Payment Order	Charge	TK. 200 + Stamp Charge (at Actual)
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.  Tk. 100/- to be realized for issuance of Balance Certificates more than two times.  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  For cancellation of Stop Payment Instruction: Tk. 50/- per instruction
10	Issuance of Cheque Books	Charge *	Tk. 5/- per Leaf (At actual Basis)  * Staff Accounts are free. * 1 <sup>st</sup> Cheque Book (10 leaves) is Free * 1 <sup>st</sup> Cheque Book (25 leaves) is Free for Mudaraba Premier Esteem Savers Account. * Free for School Banking Accounts * Free for Mudaraba Premier Shadhinota Accounts * No processing charge in case of re-issue except actual charge.
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.1,00,000 @0.10%; Min. Tk.200 /- Max. Tk.3000/-  At actual, Minimum Tk. 25/- At actual, Minimum Tk. 50/-
13	Dishonored inward clearing cheque except item 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    Additional Charges for Telephone Communication	Upto Tk. 1000= Tk. 20.00  Tk. 1001 to Tk. 100,000 = Tk. 50  Tk. 100,001 to Tk.500,000 = Tk. 100  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	Charge of Cancellation  Communication Charge	Tk.50/- per instance  At actual, Min Tk.50/-
16	Al-Wadiah Current (AWCD) Account	Account Maintenance Fee Account Closing Charge	Tk.300/- half yearly Tk.300/-
17	Mudaraba Special Notice Deposit (MSND) Account Mudaraba Premier Super Account Mudaraba Premier High Perfor. Account	Account Maintenance Fee  Account Closing Charge	Tk.500/- half yearly  Tk.300/-
18	<ul style="list-style-type: none"> <li>Mudaraba Premier 50+Account</li> <li>Mudaraba Premier Payroll Account</li> <li>Premier Genius Account</li> <li>Premier Shadhinota Account (10/- Tk. A/C Holder) Account</li> </ul>	Account Maintenance Fee	Account Maintenance Fee shall not be realized.
	<ul style="list-style-type: none"> <li>Mudaraba Premier 50+Account</li> <li>Mudaraba Premier Payroll Account</li> <li>Premier Genius Account (Age above 18)</li> </ul>	Account Closing Charge	Tk. 200/=
	<ul style="list-style-type: none"> <li>Premier Genius Account (Age below 18)</li> <li>Premier Shadhinota Account (10/- Tk. A/C Holder) Account</li> </ul>	Account Closing Charge	Free
	<ul style="list-style-type: none"> <li>Mudaraba Savings Account (MSA)</li> <li>Mudaraba Premier Excel Savers Account</li> <li>Mudaraba Premier Esteem Savers Account</li> </ul>	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. 25,001/- 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. 1,000,000/- (5) Account Maintenance fee shall be realized Tk.300/- half yearly if the minimum average balance is Tk. 1,000,001/- and above. * Free for Mudaraba Premier Excel Savers Accounts
		Account Closing Charge	Tk. 200/=
	<ul style="list-style-type: none"> <li>Mudaraba Premier Remittance Saver A/c</li> </ul>	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 Receipt of MTDR /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 whole Country.	Fees	Free
22	Online Cash Transaction (Deposit & Withdrawal) Charges (Inter the City)	Fees	Free No "Online Transaction Charge" for any Account under Islamic Banking Branches.
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.	TK. 50,000 above but below 5,00,000 ( regular Value) TK.5,00,000 above ( high value) TK. 5,00,000 ( regular value )	Tk. 10.00*  Tk. 60.00*  Tk. 25.00* *Including VAT
24	e-Tender handling	Registration Fee Renewal of Registration Fee Tender Documents Fee Tender security Fee Performance Security Issuance of Payment Order	Tk. 200.00 Tk. 200.00 Tk. 25-Tk. 200 Tk. 25-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. N.B: All other terms and condition 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

Investment Related Services				
Item	Type of Services	Nature of Charges	Charges / Commissions	
1	Premier Home Finance and Boshot Vita Finance Premier Auto Finance Personal Finance Student Finance Hire Purchases (HPSM) – except CCS and Staff House Building Investment account having limit of Tk. 1 lac and above Secured Investment	Processing Fee/Charge	<u>Premier Home Finance and Boshot Vita Finance:</u> All segment Customer: Up to 50 lac: 0.50% of the sanctioned investment amount but not exceed tk. Tk. 15,000.00 Above 50 lac: 0.30% of the sanctioned investment amount but not exceed Tk. 20,000.00 PBL Employees: Nil <u>Premier Auto Finance :</u> PBL salaried customers and MOU with Card vendors: Up to 50 lac: 0.50% of the sanctioned investment amount but not exceed tk. Tk. 15,000.00 Above 50 lac: 0.30% of the sanctioned investment amount but not exceed Tk. 20,000.00 Other salaried, self-employed and businessmen: Up to 50 lac: 0.50% of the sanctioned investment amount but not exceed tk. Tk. 15,000.00 Above 50 lac: 0.30% of the sanctioned investment amount but not exceed Tk. 20,000.00 <u>Personal Finance:</u> 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 investment amount but not exceed tk. Tk. 15,000.00 Above 50 lac: 0.30% of the sanctioned investment amount but not exceed Tk. 20,000.00 <u>Student Finance:</u> <b>Up to 50 lac: 0.50% of the sanctioned loan but not exceed tk. Tk. 15,000.00</b> <b>Above 50 lac: 0.30% of the sanctioned loan but not exceed Tk. 20,000.00</b> <u>Secured overdraft (SOD):</u> 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 &amp; Bosot vita loan</div><div>▪ Auto loan</div><div>▪ Personal Loan</div></div><div><div>▪ student loan</div><div>▪ Secured overdraft</div></div></div> <div>0.50%</div> <div>Not Applicable</div>	
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	Investment Processing & Monitoring Fees	Fees/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	Investment Application	Fees/Charge	Nil	
3	CIB Charge, Stamp Charge, Legal and Valuation Fees	Fees/Charge	At Actual	
4	Early Settlement Fees	Fees/Charge	Nil	
5	Security replacement Fees	Fees	At Actual	
6	Documentation Fees	Fees	At Actual	
7	Investment Reschedule Charges	Fees	Nil	
8	Panel Charges/Overdue Charges	Charges	Additional 2% on the overdue amount for the overdue period.	
* All other Fees & Charge not mentioned here will be same as charges & fees for investment/ financing to other business category				
* All Charges and fees are exclusive Govt. VAT/Tax/Duty etc.				

### 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

\* Annual Fee for Staff is free.

\* Debit Card Annual fee for Mudaraba Premier Excel Savers Account/ Mudaraba Premier Esteem Savers Account/ Mudaraba Premier Remittance Savers Account is free.

\* All Charge are exclusive Govt. VAT/Tax/Duty etc.

### 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

1	Profit Rate	Provisional Rate of Mudaraba Savings Deposit Account
2	Daily Transaction (BB Guidelines)	02 Transactions per Day (Maximum 50K Deposit or Withdrawal)
3	Balance inquiry & Mini Statement	Free
4	Cash Deposit (Cash In)	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 Bank 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 Fees (Yearly)	Tk. 50/-
18	Remittance per Transaction	Free

**Note:**

- VAT is applicable @ 15% on all Fees and Commission.
- Govt. Excise Duty is applicable as per Govt. Rules and 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	
9	I-banking	Tk.150 +VAT (Half Yearly)	Premier Direct
10	SMS Banking		
11	e-Statement		
12	Mobile Apps		
<b>Note:</b> <ul style="list-style-type: none"><li>• Fees are related to Debit card or Banking Account Customers.</li><li>• SMS Alert is Free for Staff Accounts and other applicable accounts as approved PPG.</li><li>• SMS Alert is Free for Mudaraba Premier Excel Savers Account/ Mudaraba Premier Esteem Savers Account.</li></ul>			



Foreign Trade (Import)			
Item No	Type of Services	Nature of Charges	Charges / Commissions
1	Letter of Credit (L/C) L/C Opening Commission Under Cash	For each quarter	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/Investment/Advance/Barter	For each quarter	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	For each quarter	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	For each quarter	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	For each quarter	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	For each quarter	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	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	Profit on Import Bill/PAD (Bai-Salam)	Charge	As per Circular (Investment)
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 profit 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/- Investments may be approved within limit approved by Head Office at Profit Rate to be charged Bank's prevailing rate of return. Charge/profit on the actual period for which 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	Profit to be charged as per investment 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 Bai-Salam (PC)	Charge	@1.5 % (flat) may be realized from each Bai-Salam (PC) facility
14	Foreign Trade (Export)	Overdue Charge	When any Bai-Salam facility becomes overdue profit to be 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.500.00
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	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 Charge.(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 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/-(Equivalent USD) ; maximum Tk. 100/- or /-(Equivalent USD)  -TK. 100,001/- to TK. 500,000/-(Equivalent USD); maximum Tk. 200/- or (Equivalent USD)  -TK. 500,001/- to TK. 10,00,000/-(Equivalent USD) ; maximum Tk. 300/-or (Equivalent USD)  -Above TK. 10,00,000/-(Equivalent USD); maximum Tk. 500/- or (Equivalent USD)
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	FCY Notes Issue: Endorsement Fee, Customer	Fee	Endorsement Fee = Tk. 500/- per instance * Passport Endorsement Fees is free for Premier Esteem Savers Account/ Mudaraba

Foreign Remittance			
Item No	Type of Services	Nature of Charges	Charges / Commissions
			Premier Esteem Savers Account.
	Endorsement Fee, Non Customer	Fee	Endorsement Fee = Tk. 750/- per instance
	Commission on sale of cash FCY notes- Customer	Commission	1% on amount sale
	Commission on sale of cash FCY notes- Non Customer	Commission	1% on amount sale
	-The charge is subject to realization of VAT at applicable rate if any. -Authority to allow any exception in realization of the charges shall be exercised by the Managing Director & CEO.		
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	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/- to Tk.1,500/-

Investment / Financing Charges for Corporate Banking			
Item No	Type of Services	Nature of Charges	Charges and Commission
1.	Revolving Investments Term Investments	Processing Fee/ (New/Enhance/Interim)	Up to BDT 5 Million: 0.50%, Maximum- Tk. 15000/ Above BDT 5 Million: 0.30%, Maximum- Tk. 20000/
		Renewal Fee	Revolving Investment: Up to BDT 5 Million:0.25%-0.50% Upfront Above BDT 5 million: 0.25%-0.30%Upfront
			Term Investment : N/A
2.	Penal Charge/Forced/ Demand investment/ Overdue Charge	Charge	Additional 2% 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
5.	<b>Charges for Delay/ Waiver/ Non-compliance of covenant/ condition</b>		
	<b>a. Non-compliance with regards to building up margin as per sanction terms against usance LCs/ Guarantee</b>		
	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>b. Delay/ Waiver/ Non-compliance with regard to other sanction terms &amp; Condition</b>	Charge	BDT 1,000 to BDT 1,500 for each delay
6.	<b>Go down Charges</b>		
	<b>a. Borrowers /Customers go down under Bank's Custody</b>	Charge	Rent-On Client's A/C
			Insurance- On Client's A/C
			Salary & Allowance of Go down Staff- On Client's A/C
			Maintenance of Go down- On Client's A/C
	<b>b. Bank's rented go down</b>	Charge	Rent- From Client proportionately + 75% extra Insurance- On Client's A/C proportionately Salary & Allowance of Go down Staff- On Client's A/C proportionately
	<b>c. Issuance of Delivery Order (against delivery of goods from Bank's/ Client's go down)</b>	Charge	BDT 100 per delivery plus actual conveyance
7.	Secured Investment (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.	Profit on PAD	Fees	As per Profit Rate Matrix on Investment products revised by the Bank from time-to-time
12.	Documentation for LIM (Murabaha Post Import)	Charges	At Actual
13.	Early Settlement Fee	Fees	0.5 % of outstanding amount of term Investment.
14.	Lien Mark	Charge	Other Bank's instrument in our Bank: BDT 500 Our Bank's instrument in other Bank: BDT 500
15.	<b>Investment Syndication Services</b>		
	<b>a. Syndication Arrangement</b>	Fees	Fees and Charges on Syndication Investment will be fixed up after having the discussion with the Lead Arranger and other participating Banks on consultation with the Client. Should be defined in agreement with client.
	<b>b. Agency Function</b>	Fees	
	<b>c. Syndication Participation</b>	Fees	
	<b>d. Equity Financing/ Arrangement</b>	Fees	
	<b>e. Corporate Advisory Service</b>	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 at Actual from Customer's account.
6	Letter of Credit Commitment	Charge	
	Up to Tk. 1.00 crore		Tk. 2500.00
	Tk. 1.01 crore to Tk. 5.00 crore		Tk. 5000.00
	Tk. 5.01 crore to Tk. 10.00 crore		Tk. 10,000.00
	Tk. 10.01 crore to Tk. 20.00 crore		Tk. 20,000.00
	Tk. 20.01 crore to Tk. 50.00 crore		Tk. 30,000.00
	Tk. 50.01 crore to Tk. 100.00 crore		Tk. 40,000.00
	Above Tk. 100.0 crore		Tk. 50,000.00
	-The charge is subject to realization of VAT at applicable rate. -Authority to allow any exception in realization of the charges shall be exercised by the Managing Director & CEO.		

**\*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 of 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](http://www.premierbankltd.com)