

Schedule of Charges

Type of Service	Nature of Charges	Rate
Account Related:		
Current Account	Account Maintenance Fee	-Tk. 500/- to be charged half-yearly
	Closing charge	-Tk. 200/-
	Stop payment instruction	-Tk. 500/- per instruction
	Duplicate statement	-Tk. 150/- per statement of max. 12 month period
	Balance confirmation	-Free for half yearly and yearly certificate (i. e. twice a year) Tk. 200/- each additional certificate
	BO Account related Certificate	-Tk.100/-
	Solvency Certificate/Other Account related Certificate	-Tk.400/- per certificate
Savings Account	Account Maintenance Fee (On accounts having Average Balance of Tk. 5000/- or below)	-NIL
	Account Maintenance Fee (On accounts having Average Balance of Tk. 5001/- to Tk.25,000/-)	-Tk. 100/- to be charged half-yearly
	Account Maintenance Fee (On accounts having Average Balance of Tk.25,001/- and Above)	-Tk. 250/- to be charged half-yearly
	Closing charge	-Tk. 200/-
	Stop payment instruction	-Tk. 500/- per instruction
	Balance confirmation	-Free for half yearly and yearly certificate (i. e. twice a year) Tk. 200/- each additional certificate
	Solvency Certificate/Other Account related Certificate	-Tk.200/- per certificate
	BO Account related Certificate	-Tk.100/-
Issuance of Cheque Books	Charges to recover printing expenses	-Tk.125/- for 25 leaf cheque book
		-Tk.250/- for 50 leaf cheque book
Cheque book issue against lost cheque book	Charges	-Tk.125/- for 25 leaf cheque book -Tk.250/- for 50 leaf cheque book Plus Cost of Indemnity at actual
Standing instructions (other than DPS or Loan installments)	Charge	-Tk. 100/- for compliance of each instruction plus cost of instrument
Collection:		
Collection of local cheques	Through Clearing House	-NIL
	Where there is no Clearing House	-NIL. Postage Tk.100/-
Cheques returned unpaid from clearing house	Outward clearing unpaid- Insufficient Funds	-Tk. 100/-
	Outward clearing unpaid- Other	-NIL
	Inward clearing unpaid- Insufficient Funds	-Tk. 200/-
Collection of outstation cheques through own branches	Charge	- 0.20% Minium: TK.150 Maxium: TK.1000
Collection of outstation cheques from locations where we have no branch	Collection Charge	-Upto Tk. 99,999.99 @ 0.15% Minimum charge: Tk. 100/- -From Tk. 1 Lac to Tk. 10 Lac @ 0.10% Minimum charge Tk. 300/- -Above Tk. 10 Lac: 0.10% Maximum Tk. 3000/-
Outstation cheque collection returned unpaid	Charge	-Tk. 100/-
On-line Banking	Charge	-NIL

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Type of Service	Nature of Charges	Rate
Locker Service:		
Locker Service	Small Medium Large	-Tk. 1500/- -Tk. 2000/- -Tk. 2500/- -Security money: Tk. 1000/- (refundable) (Minimum balance requirement Tk. 25000/-)
Local Remittance:		
Issuance of DD/TT/MT	Commission	-@ 0.15% (Minimum Charge: Tk. 100/-)
Issuance of Payment Order (PO)	Upto any Amounts	Upto Tk. 1 Lac : Tk. 25, Above Tk. 1 Lac : Tk. 50
Cancellation of DD/TT/MT/PO	Charge	-Tk. 100/- (flat)
Issuance of Bangladesh Bank Cheque at client request	Charge	-Tk. 300/- per cheque
Issuance of Duplicate Instrument in lieu of lost instrument PO/DD/EDR	Charge	-Tk. 100/- plus actual charge relating to stamp paper for indemnity, postage, SWIFT etc
Postage	Registered Cover Courier within city Courier inter city Courier outside country	-Tk. 25/- -Tk. 10/- -Tk. 20/- -Actual+ Tk. 50/-
ATM annual fee	Charge	-Nil
Damaged/ Lost Card Replacement	Charge	-Tk. 500/-
PIN Reissue	Charge	-Tk. 150/-
Foreign Remittance:		
Purchase of FDD	Commission	-@Tk. 0.20 per USD plus Foreign Correspondent Charges if any -Note: OD buying rate to be quoted for conversion
T.C. encashment	Charge	-For clients: NIL -For non-client Tk. 300/- -Note: Encashment of American Express TC: free of charge.
Payment of incoming F.T.T in Taka on our bank	Handling charge	-For clients: NIL -For Non-clients: Upto USD 1000 : Tk.200 Above USD 1000 : Tk.300
Issuance of TC/Endorsement in passport	Commission	-TC Commission @ 1% -Passport endorsement charge: Tk. 200/- (For Students: Tk. 100/-)
Issuance of F.C. Draft	Charge	-0.15%+ Tk. 300/- for clients -0.15%+ Tk. 500/- for non-clients -USD 15 for student file
Remittance by T.T. through foreign Correspondent	Commission	-Upto USD 1000/: Tk. 300/- -Above USD 1000: Tk. 600/- -Foreign Correspondent Charges: At actual -SWIFT: At actual
Cancellation of F. C. Drafts	Charge	-Tk. 500/- per instruction
Opening of Student file	Handling Fee	-Tk. 5000/-
Cheque purchasing	Handling Fee	-@0.25% (Min. Tk.500/- Max. Tk.2500/-)

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Foreign Trade (Letter of Credit):		
L/C opening	Sight	-0.10%-0.40% for 1st qtr, 0.10%-0.40% for subsequent quarters. (Min. Tk.500/-)
	Usance	-0.10%-0.50% for 1st qtr, 0.10%-0.50% for subsequent quarters. (Min. Tk.500/-)
	100% Cash Margin	-0.10%-0.25% for 1st qtr, 0.10%-0.25% for subsequent quarters. (Min. Tk.500/-)
	BBLC	-0.20%-0.40% for 1st qtr, 0.20%-0.40% for subsequent quarters. (Min. Tk. 500/-)
Transmission/ Despatch of L/C outside Bangladesh	By courier mail	-Actual
	Full Operating SWIFT	-Actual
	Short & Non- operating SWIFT	-Actual
L/C Transmission/ Despatch within Bangladesh	Charge	-By SWIFT: NIL -By post: Actual -By Courier: Actual
Amendment of L/C.	Value enhancement, Extension of Time	-As prescribed for L/C opening
	Other Amendments	-Tk. 500/- per amendment
Transmission/ Despatch of Amendment: (Despatch by international courier)	Charge	-Actual
Arrangement of confirmation of our L/C by third Bank	For confirmation of L/C on opener's account	-Actual
	For confirmation of L/C on Beneficiary's account	-Actual
L/C Cancellation Charge	Charge	-Nil + Postage/SWIFT charge at actual.
Acceptance of usance L/C.	Commission	-Nil- 0.4% for 1st qtr, Nil-0.4% for subsequent quarters.
Collection of Credit report on beneficiary of L/C.	Charge	-Tk. 1000 + SWIFT+Foreign Corresp. Charges at Actual
Supply of L/C opening forms/stationery	Charge	-Local L/C:Tk. 200/- Foreign L/C: Tk. 300/-
Handling of Collection documents (inward) without L/C	Handling Fee	-0.10% Min. Tk. 300/-
Handling of Collection documents (inward) under L/C	Handling Fee	-Tk. 300/-per Document
Certification of Import document for customs assessment purpose (Issuance of C & F Certificate)	Handling Fee	-Nil
Issuance of Shipping guarantee in absence of original documents	Handling Fee	-Tk. 750/-per document.
Mail of Export Documents(foreign)	By courier	-Actual
Export Bills - Negotiation	On portions of Bills where there are no Exchange Gains for OBL	-0.15%
	On portions of Bills where there are Exchange Gains for OBL	-Nil
Export Bills - Collection	On portions of Bills where there are no Exchange Gains for OBL	-0.15%
	On portions of Bills where there are Exchange Gains for OBL	-Nil
Issuance of PRC	Charge	-Tk. 500/-
Export form certification	Charge	-Tk. 500/-

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Type of Service	Nature of Charges	Rate
L/C Advising	Commission	-Tk. 750/-
Advising L/C Amendment	Commission	-Tk. 750/-
Authentication of Transfer of L/C	Handling Fee	-Tk. 750/-
Transfer of L/C Amendment	Charge	-Tk. 500/-
NOC Relating to BBLC	Charge	-Tk. 200/-
Processing of cash assistance application	Handling Fee	-Tk. 2500/-
Processing/forwarding of application to Bangladesh Bank for: i) Buying House ii) Freight Forwarder iii) Indentor	Handling Charge	-Tk. 5000/-
Renewal of the above	Handling Charge	-Tk. 2500/-
Guarantee:		
Issuance of Guarantee	Commission	-@0.25%-0.50% per quarter Minimum Tk. 500/-
Loan Related:		
Loan Prepayment Charges	Loan settled 12 months prior to expiry of loan	-1% of the amount settled
	Loan settled 13-18 months prior to expiry of loan	-1.25% of the amount settled
	Loan settled 19-24 months prior to expiry of loan	-1.50% of the amount settled
	Loan settled 25-36 months prior to expiry of loan	-1.75% of the amount settled
	Loan settled 37 months or more prior to expiry	-2% of the amount settled

Effective date: September 8, 2011