



## SCHEDULE OF CHARGES

### General Banking

SL	Type of Services	Nature of Charges	Charges / Commission
1.1	Al-Wadeeah Current Account	Maintenance Fee	Tk.300/- half yearly
1.2	Mudaraba Special Notice Deposit (MSND)	Maintenance Fee	Tk.500/- half yearly
1.3	Mudaraba Saving Account (MSA)	Maintenance Fee (Half yearly)	Average Balance up to Tk. 10,000 : Nil Average Balance above Tk. 10,000 up to Tk. 25,000: Tk.100/- Average Balance above Tk. 25,000 up to Tk. 200,000 : Tk.200/- Average Balance above Tk. 200,000 up to Tk. 1,000,000 : Tk.250/- Average Balance above Tk. 1,000,000 : Tk.300/-
1.4	<b>Other Account</b>		
	Mudaraba School Banking Mudaraba SBL -Garments Workers – SHOFOL Mudaraba SBL-Leather & Footwear-SHEBA Mudaraba SBL-10 Taka Account	Maintenance Charges	Free
1.5	<b>Foreign Currency Accounts</b>		
	Al-Wadeeah NFCDA Accounts Al-Wadeeah RFCD Accounts Al-Wadeeah Private Foreign Currency Account Al-Wadeeah Convertible Taka Account Al-Wadeeah Non-Convertible Taka Account Al-Wadeeah Non Resident Block Account	Maintenance Charge	Free
1.6	Account Closing/Amendment or Correction of account title.	Charges	Tk.300/- for Closing of AWCA/MSND/Quard / Bi-Muajjal Tk.200/- for Closing of MSA. No Charges applicable for Premature Encashment of Monthly Saving Schemes & MTDR.
1.7	Issuance of Cheque Book	Charges	<b>At actual</b>
1.8	Issuance of Duplicate Instrument	Charges	Tk.300/-
1.9	Account Statement		
	Regular Statement		Free (For each monthly/quarterly), Tk.50/- other than above
	Supply of Duplicate Statement of Account <b>on Demand</b>		For One Month :Tk.50/-, For Three Month : Tk.100/- For Six Month : Tk.150/-, For One Year and above Tk.200/-
	Balance Confirmation (Yearly & Half yearly & Regulatory )		Yearly & Half yearly & Regulatory : Free
	Authentication of client statement at the request of other banks		Tk.300/-
1.10	<b>Certificates/Reports Related Charges</b>		
	Balance Confirmation Certificate (Twice in a year, June-December)	Charge	Twice in a year, June-December : Free Other than Tk.100/- for each certificate
	Duplicate NOC of Student File		Tk.300/-
	Certificate for Inward Remittance		Tk.100/-
	Solvency Certificate		Tk.200/-
	Image of used Cheque		Tk.200/-
	Verification of A/C Statement		Tk.100/-
	Attestation of Account Statement (any type)		Tk.100/-
	NID Verification charges		Tk.10/- per instance
	BO account related certificate		Tk.100/- per certificate
	Vendor Enlistment Charges		Tk.1000/-
	Vendor Enlistment Renewal Fee		Tk.500/- (per year)
1.11	Outward Clearing Cheque Processing	Fees	Tk.60/- per instrument (Tk.5.00 lac and above) High value Tk.25/- per instrument (Tk.5.00 lac and above) Regular value Tk.10/- per instrument (Tk.50,000 to 4.99 lac) Free : (Tk.0.00 to 49,999.00)
	EFT Charges (Exclusive of VAT)		Free
	RTGS Charges(Exclusive of VAT)		Any amount Tk.100/-



## SCHEDULE OF CHARGES

### General Banking

SL	Type of Services	Nature of Charges	Charges / Commission	
1.12	Locker & Safe Custody	Charges	Small : Tk.3,000/- Medium : Tk.4,000/- Large : Tk.6,000/-	
	Security Money (Refundable) for Locker & Safe Custody (One Year Advance)	Charges	Small : Tk.3,000/- Medium : Tk.4,000/- Large : Tk.6,000/-	
1.13	Standing Instruction	Charges	Tk.100/= for each Instruction	
1.14	Account Opening	Minimum Balance	For : MSA : Tk.500.00	
			For : AWCA : Tk.1,000.00	
<b>2. Local Remittance (Exclusive of VAT)</b>				
2.1	Issuance of Bangladesh Bank Cheque at the request of the client	Charges	Tk.300/-	
2.2	Local Collection of Cheques (where there is clearing house)		Free	
<b>2.3</b>	<b>Local Collection of Cheques (where there is no clearing house)</b>			
	Up to Tk.25,000/-	Charges	0.20% / Min Tk.100/- + Postage Charge at actual / Min Tk.50/-	
	Above Tk.25,000/- to Tk.1,00,000/-	Charges	0.20% / Min Tk.200/- + Postage Charge at actual / Min Tk.75/-	
	Above Tk.1,00,000/- to Tk.5,00,000/-	Charges	0.10% / Min Tk.300/- + Postage Charge at actual / Min Tk.75/-	
	Above Tk.5,00,000/-	Charges	0.10% / Min Tk.500/- but Max Tk.1,000/- + Postage Charge at actual / Min Tk.75/-	
<b>2.4</b>	<b>Cheque return</b>			
	Cheque Return fee(Inward Clearing) Insufficient fund	Fees	Tk.50/- per instance	
<b>2.5</b>	<b>Stop Payment</b>			
	Stop Payment of Clearing Cheque /Draft	Fees	Tk. 100.00 per instruction	
	Stop Payment of Cash Cheque	Fees	Tk. 100.00 per instruction	
	Stop payment Cheque Book(Lost/Stolen)	Fees	Tk. 100.00 per instruction	
	Cancellation of Stop Payment	Fees	Tk.50.00 per instruction	
	Above 50.00 Lac		Tk.500.00	Bearer
<b>2.6</b>	<b>Remittance-Inland (DD, TT, MT etc)</b>	Commission	Up to Tk.1,000/-	: Tk.20/-
			Tk.1,001/- up to Tk.1,00,000/-	: Tk.50/-
			Tk.1,00,001/- up to Tk.5,00,000/-	: Tk.100/-
			Tk.5,00,001/- up to Tk.10,00,000/-	: Tk.200/-
			More than Tk.10,00,000/-	: Tk.300/-
				Telephone/Fax/SWIFT
	Postage	At actual Min. Tk.50/-		
	<b>Cancellation of DD, TT, MT etc</b>	Cancellation Charge	Tk.50/-	
		Telephone/Fax/SWIFT	At actual Min. Tk.50/-	
		Postage	At actual Min. Tk.50/-	
<b>2.7</b>	Issuance of Payment Order	Commission	Up to Tk.1,000/- : Tk.20/- Tk.1,001/- up to Tk.1,00,000/- : Tk.50/- More than Tk.1,00,000/- : Tk.100/-	
	Cancellation of Payment Order	Charge	Tk.50/-	
<b>2.8</b>	<b>e-Tender handling</b>	Registration Fee*	Free	
		Renewal of registration Fee*	Free	
		Tender Documents Fee*	Free	
		Tender security Fee*	Free	
		Performance Security Fee*	Free	
		Issuance of PO*	Free	

2.9	Online Charges (Irrespective of Inter City, District etc)				Fund Transfer	Charge to be collected from	Govt. VAT will be applicable
	Amount of Transaction	Cash Withdrawal Fee	Cash Deposit Fee				
	Up to Tk 1.00 Lac	No Charge	No Charge		Free	Depositor/ Payee	
	Above Tk 1.00 Lac to Up to 5.00 Lac	Tk. 50.00	Tk.25.00				
	Above Tk 5.00 Lac to Up to 10.00 Lac	Tk. 100.00	Tk. 50.00				
	Above Tk.10.00 Lac to Up to 20.00 Lac	Tk. 200.00	Tk. 100.00				
	Above Tk 20.00 Lac to Up to 50.00 Lac	Tk. 300.00	Tk. 150.00				
	Above 50.00 Lac	Tk.500.00	Tk.250.00				



### SCHEDULE OF CHARGES

#### Investment

SL	Type of Services	Nature of Charges	Charges / Commission
	<b>Processing/ Appraisal Fee (Investment)</b>		
1	a) To be realized for Fresh Sanction of Composite/Single Limit (Except Staff investments)	Processing Fees	Up to Tk.50/- Lac @ 0.50%, but not more than Tk.15,000/- Above Up to Tk.50/- Lac @ 0.50%, but not more than Tk.20,000/-
	b) To be realized for Renewal of Composite Limit/Single Limit	Processing Fees	a) Up to Tk.10.00 Crore Tk.2,000/- b) Above Tk.10.00 Crore Tk.5,000/-
	c) To be realized for Enhancement of Composite Limit/Single Limit	Processing/ Appraisal Fees	a) Enhanced limit up to Tk.10.00 Crore Tk.3,000/- b) Enhanced limit Above Tk.10.00 Crore Tk.7,000/-
2	Reschedule/ Restructure	Fees	0.25% on outstanding balance but not more than Tk.10,000.00 ( except CMSME & Agri investment ).
3	CIB Charge	Charges	At Actual
4	<u>Documentation Charges:</u> Mortgage Charge Stamp Charges Lawyers Fee Charge creation at RJSC Legal Charges Assignment Lien of other Bank Instrument Redemption etc.	Charges	Mortgage Charge-- At actual (Subject to change the instruction by Regulatory Authority) Stamp Charges-- At actual (Subject to change the instruction by Regulatory Authority) Lawyers Fee-- Charge will be realized as per Schedule of Charge of L&R Division Charge creation at RJSC—At Actual Legal Charges-- Charge will be realized as per Schedule of Charge of L&R Division Assignment—At Actual Lien of other Bank Instrument—At Actual Redemption etc. —At Actual
5	Valuation Fee	Fees	At Actual
6	External Rating Fee	Fees	At actual ; Plus Miscellaneous Charge ; Tk. 1,000/-
7	Early Settlement Fee	Fees	0.50% except Cottage, Micro Credit, Continuous and Demand Investment
8	Balance Certificate	Charges	Tk. 100.00 per instance if obtained more than twice.
9	Go-down /Warehouse Charges	Rent/Service Charges	<b>Borrowers Go-down under Bank's Custody:</b> Rent on Borrower's A/C. Insurance - on Borrower's A/c. Salary & Allowance of Go-down staffs – on Borrower's A/c. Maintenance of Go-down - on Borrower's A/c. <b>Bank's Rented Go-down:</b> Rent - Actual Rent for floor space occupied plus 50% to meet other maintenance cost. Insurance - to be realized from borrowers proportionately. Salary & Allowance of Go-down staffs - to be realized from borrowers proportionately
10	Issuance of Delivery Order (against delivery of goods from Bank's / Borrower's Go-down)	Charges	Tk.500.00 (In case of Forced LIM)
11	a) Issuance of Bank Guarantee.	Commission/ Charges	Com. @ 0.50% per quarter but not less than Tk.1,000/-
	b) Amendment of Bank Guarantee with Extension of Validity.		
	c) Amendment of Bank Guarantee with Enhancement.		
12	Enlistment Fees of C & F Agent	Fees	For 'A' Categories Tk. 5,000/- as fee for fresh enlistment and FDR Tk.5.00 Lac. For 'B' Categories Tk. 5,000/- as fee for fresh enlistment and FDR Tk.3.00 Lac. For 'C' Categories Tk. 5,000/- as fee for fresh enlistment and FDR Tk.2.00 Lac Renewal-Tk. 3000/- Cancellation- Tk. 2000/-
13	Syndication or Club Loan related charge: Arranger's Fee Participation Fee Agency/Management Fee Commitment Fee	Fees/Charges	As agreed with customer.



## SCHEDULE OF CHARGES

### Investment

SL	Type of Services	Nature of Charges	Charges / Commission															
14	Disbursement of Loan with deferral of documentation formalities (Mortgage & Charge Creation etc.) subject to HO approval	Charges	0.20% for 03(Three) Months 0.35% for 06(Six) Months 0.50% for above 06 Months On Investment amount.															
15	Other Bank financial lien Confirmation & Encashment	Charges	Tk. 500/-															
16	Original Title Deed withdrawal on behalf of the client for each Title Deed	Charges	At actual															
17	Redemption & Revocation	Charges	At Actual															
18	Change of quotation after approval	Charges	Per quotation : Min Tk.3000/- but Max Tk.10,000/-															
19	CPV( Contact Point Verification) Charge	Charges	At Actual															
20	Liability Certificate to other Bank/FI on behalf of the account of the customer	Charges	Tk. 500/-															
21	No Liability Certificate (NOC) for Loans & Advances	Charges	Retail: Tk. 500/- SME: Tk 1,000/- Corporate: Tk. 2,000/- (Except Cottage& Micro Finance)															
22	Issuance of duplicate letter to BRTA	Charges	Tk. 500/-															
23	Investment Commitment Fees (Not availing approved facilities within 60 days for Fresh & Enhancement )	Fees	0.20% on sanctioned amount or Maximum Tk. 25,000/-															
24	Changes of Tenure/EMI/ Time Extension (Other than partial settlement)	Fees	Tk. 1,000/-															
25	Authentication of Bank Guarantee	Charge	Tk 500/-															
26	Issuance of Non Objection Certificate for creation/modification of charge by other Bank/FI.	Charges	Max. Tk. 10,000.00 per NOC															
27	Issuance of NOC for 2 <sup>nd</sup> Lien Bank (Bond License and others)	Fees	Tk.2,000.00 per instance															
28	Issuance of NOC for Change of Directors	Fees	Tk. 5,000.00 per instance															
29	Service charge for Guard against Bid Bond/Pay Order	Charges	@ 0.75% per month (simple rate per month on outstanding balance).															
30	Service charge for extension of gestation period	Charges	@0.20% against sanction amount and up to maximum Tk. 1.00 Lac.															
31	Project evaluation fee for project finance (New Project & BMRE)	Fees	@0.05% Minimum Tk. 10,000/- and Maximum Tk. 50,000/-															
32	Validity extension due to delay at customer end	Charges	<table border="1"> <thead> <tr> <th>Sl.</th> <th>Amount</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>i)</td> <td>Up to Tk. 1.00 Crore</td> <td>Tk. 1,000/-</td> </tr> <tr> <td>ii)</td> <td>Above Tk. 1.00 Crore to Tk. 5.00 Crore</td> <td>Tk. 2,000/-</td> </tr> <tr> <td>iii)</td> <td>Above Tk. 5.00 Crore to Tk. 20.00 Crore</td> <td>Tk.3,000/-</td> </tr> <tr> <td>iv)</td> <td>Above Tk. 20.00 Crore</td> <td>Tk. 5,000/-</td> </tr> </tbody> </table>	Sl.	Amount	Charges	i)	Up to Tk. 1.00 Crore	Tk. 1,000/-	ii)	Above Tk. 1.00 Crore to Tk. 5.00 Crore	Tk. 2,000/-	iii)	Above Tk. 5.00 Crore to Tk. 20.00 Crore	Tk.3,000/-	iv)	Above Tk. 20.00 Crore	Tk. 5,000/-
Sl.	Amount	Charges																
i)	Up to Tk. 1.00 Crore	Tk. 1,000/-																
ii)	Above Tk. 1.00 Crore to Tk. 5.00 Crore	Tk. 2,000/-																
iii)	Above Tk. 5.00 Crore to Tk. 20.00 Crore	Tk.3,000/-																
iv)	Above Tk. 20.00 Crore	Tk. 5,000/-																
33	Security Replacement/Waiver	Fees	Tk. 5,000/- Per Schedule															



### SCHEDULE OF CHARGES

#### International Trade Services

SL	Type of Services	Nature of Charges	Charges/ Commission
Schedule of Charges for Foreign Exchange Transactions have been prepared complying BRPD Master Circular No. 11 dated 10Jun 2021 of Bangladesh Bank			
<b>A. IMPORT</b>			
1.	<b>LC Opening (Foreign &amp; Inland)</b>		
a.	i) At Sight	1 <sup>st</sup> quarter For subsequent qtr. or part thereof	Max 0.40 % 0.40 % Or as per Sanction Advice 0.25% for each qtr. in case of 100% Margin.
	ii) Usance /Deferred	1 <sup>st</sup> quarter For subsequent qtr. or part thereof	Max 0.50 % 0.50 % Or as per Sanction Advice 0.25% for each qtr. in case of 100% Margin.
b.	Aid / Investment / Barter	1 <sup>st</sup> quarter For subsequent qtr. or part thereof	Max 0.50 % 0.50 % Or as per Sanction Advice 0.25% for each qtr. in case of 100% Margin.
c.	BTB LC	1 <sup>st</sup> quarter For subsequent qtr. or part thereof	Max 0.40 % 0.40 % Or as per Sanction Advice
d.	Import under LCAF		Maximum BDT 2,000
e.	Issuance of LCAF/ LC Application Form / IMP Form	Charges	BDT 400 for each item
f.	Issuance of BTB LC Certificate	Fee	BDT 500 per instance
g.	IRC Renewal (Com./Ind.)	Fee	Govt. fee at actual + Service Charge BDT 500
h.	Application processing for extension of Bill of Entry/ LCAF & Other		BDT 1,000 for each proposal
i.	Certificate for Bond License/ Bai-Muajjal and others		BDT 500+ VAT per instance
<b>N.B.:1</b>			
1. Commission to be realized on full amount of LC after adding the tolerance amount, if any.			
2. In case of value increase and extension of validity, commission to be realized for subsequent quarter, if any.			
3. 15% VAT on LC Commission on A/c of the client as per existing Circular of NBR and to be realized at the time of LC opening including its amendments, if any.			
2.	<b>Acceptance</b>		
	Acceptance Com. against Usance bill for both Deferred & BTB L.C.	1 <sup>st</sup> quarter for subsequent Qtr. or part thereof	0.40 % 0.40 %
<b>N.B.: 2.</b> In case of non-payment by the client on maturity, commission shall be realized for subsequent quarter if it exceeds the respective Quarter. Fees for LC and Bank Guarantee are to be realized till they are live in our book/CBS even after expiry.			
3	<b>Transmission of LC :</b>		
	<b>Overseas by SWIFT:</b>		
	a) L.C.	Charges	At Actual
	b) Short - Message	Charges	At Actual
	<b>Local by SWIFT:</b>		
	a) L.C.	Charges	At Actual
	b) Short - Message	Charges	At Actual
<b>N.B. : 3.</b> In order to comply with the BRPD Circular No. 19 dated 22.12.2009 and subsequent letter no. DBI-1/111/2014-97 dated 06.01.2014 of DBI-1 of Bangladesh Bank, we have calculated the SWIFT charges paid to SWIFT Belgium for the year 2013. A complete report was submitted to DBI-1 by our ICCD vide their letter No. SBL/HO/ID/ICCD/B-Bank/2014/48 dated 10.03.2014. Also refer to our Circular No. ID/2014-30 dated 01.06.2014 regarding fixation of the following at actual SWIFT charge.			
3.2	<b>SWIFT MSG Type:</b>		
a)	MT 700 (Foreign LC)	Charges	At Actual
	MT 700 (Local LC)	Charges	At Actual
	MT 707 ( Foreign & Local)	Charges	At Actual
b)	Short MSG-all category	Charges	At Actual
c)	Inoperative LC	Charges	At Actual
3.3	<b>By Courier (Foreign)</b>	Charge	At Actual



## SCHEDULE OF CHARGES

### International Trade Services

SL	Type of Services	Nature of Charges	Charges/ Commission
	<b>By Courier (Local)</b>		
3.4	<b>By GPO</b>		
	a) Registered Mail	Postage charge	At Actual
	b) Express Mail Service	EMS(Postage Charge)	At Actual
4.	<b>F.C.C.</b>	Foreign Corr. Charges	Our charges Free Foreign Bank's & SWIFT charges at actual, if any.
5.	<b>LC Amendment:</b>		
a.	Increase of value and Extension of Time	LC Opening Com.	As of opening for increased amount Min. BDT 750
b.	Other than Increase of value	LC Opening Com	No fresh commission will be charged. Min. BDT 750
c.	Transmission	If by SWIFT	At actual
	Foreign	By courier	At actual
	Local	By courier	At actual
		Express Mail Service	At actual
6.	<b>LC Cancellation/ Expired Un-utilized:</b>		
		Charges/Fee	<b>Our Charges Free</b> Foreign Bank Charges & confirmation charges, if any at actual
		SWIFT	At Actual
		Courier	At actual
		Postage	At actual
7.	<b>Collection of Credit Report:</b>		
a.	Through approved Credit Report Provider	Charges	At actual as per schedule of charges of Credit Report Provider plus USD 10.00 to Int'l Division
b.	Through Foreign Correspondent	Charges SWIFT	Foreign Bank Charges at actual SWIFT Charges at actual plus USD 10.00 to Int'l Division
Arrangement with new Credit Report provider will be notified time to time			
8	<b>Issuance of Shipping Guarantee</b> in absence of original documents provided full value of docs. is deposited by the client:----- <b>Charges--</b>		BDT 3,000 per instance
9.	<b>Discrepancy Charges</b> against Import Documents (per discrepancy)----- <b>-Charges----</b>		For Foreign- Min. USD 70-Max USD 170 For Local Eqv. BDT of Min. USD 25, Max USD 150
10.	<b>MBE (Murabaha Bill of Exchange)</b>	Profit	As per lending rate fixed or to be fixed by the bank from time to time
11a.	Handling <b>MPI (Murabaha Post Import)</b> documents.	Com.	As per lending rate fixed or to be fixed by the bank time to time
11b.	Profit in <b>MPI (Murabaha Post Import)</b> facility.	Profit	As per lending rate fixed or to be fixed by the bank from time to time
<b>Add Confirmation:</b>			
12.	Confirmation of <b>Foreign (Export) LC</b> by us	Conf. Charges	0.20% for each Qtr.
		Stamp, Postage/ Courier/SWIFT Charges	At actual
13.	Confirmation of <b>Local LC</b> by us	Conf. Charges	@ 0.20% for each Qtr
		Stamp, Postage/ Courier/SWIFT Charges	At actual
14.	<b>Confirmation Our LC by Foreign Correspondents</b>		
a.	On A/C of Applicant	Conf. charges	Foreign Bank's charges at actual plus our bank shall realize additional 0.20% com. flat at opening stage.
		SWIFT Charges	At Actual
b.	On A/C of Beneficiary	Conf. charges	0.20% Flat.
		SWIFT Charges	At Actual
<b>N.B. : 4 If cash collateral is provided by the bank for obtaining confirmation from foreign bank, importer will have to pay profit on cash collateral amount at prevailing EUR Deposit or SOFR rate</b>			



## SCHEDULE OF CHARGES

### International Trade Services

SL	Type of Services	Nature of Charges	Charges/ Commission
<b>B. EXPORT</b>			
Para-06, BRPD Master Circular No. 11/2021 dated 10Jun 2021. SWIFT Charge and other charges (if any) at actual.			
15	<b>LC Advising-Overseas</b>		
a.	Advising of LC	Charges	BDT 750 flat +SWIFT charge
b.	Advising of its amendment	Charges	BDT 750 flat +SWIFT charge
c.	<b>LC Advising -Local</b>	Charges	BDT 750 flat +SWIFT charge
d.	Advising of its amendment	Charges	BDT 750 flat +SWIFT charge
16	<b>Transfer of Overseas LC</b>		
a.	Transfer of LC	Charges	BDT 750 flat +SWIFT charge
b.	Transfer of its amendment	Charges	BDT 750 flat +SWIFT charge
17.	<b>Cancellation of Transfer of overseas LC</b>	Charges	As above under Sl.16
18	<b>Transfer of LC Local</b>		
a.	Transfer of LC Local	Charges	BDT 750 + SWIFT, postage at actual
b.	Transfer of its amendment	Charges	BDT 750 + SWIFT, postage at actual
19.	<b>Cancellation of Transfer of overseas LC</b>	Charges	As above under Sl.18
20	<b>Export Documents under Collection</b>		
a.	Processing of foreign Export docs. under collection (FDBC)	Charges/Com. (in case of Exchange Gain)	BDT 500 (in case of Exchange Gain) plus Courier/SWIFT & other charges if any at actual.
		(in case of No Exchange Gain)	0.15% (in case of no exchange gain) plus Courier/SWIFT & other charges if any at actual. Min. BDT1,000 whichever is higher
		Courier/SWIFT charges	At actual
b.	Processing of Advance TT	Processing Charge	USD 50 Min. BDT 1,000 whichever is higher
		Courier/SWIFT charges	At actual
21	<b>Bai As-Sarf - (FDBP)</b>		
a.	<b>Bai As-Sarf- (FDBP)</b>	Charges/Com. (in case of Exchange Gain)	BDT 500 (in case of Exchange Gain) plus Courier/SWIFT & other charges if any at actual.
b.		(in case of No Exchange Gain)	0.15% (in case of no exchange gain) plus Courier/SWIFT & other charges if any at actual.
<b>N.B.:5</b> On realization, Branch Exchange Gain will be as follows: Dr. HO @TT Clean Cr. Party's A/C @ O.D. Sight (prevailing on the day of purchase) and Dr. Party's A/C for the profit. of FDBP, if any.			
22.	Processing of Inland Export documents under collection (LDBC/IDBC)	Processing fee	BDT. 600
		Postage/Courier	At Actual
23.	Musharaka Export Doc. Purchased (MDBP) in LCY	Processing fee Profit Rate	BDT 600 + profit. for the period the bill remain outstanding as per lending rate circular
		Postage/Courier	At actual
24.	Musharaka Export Doc. Purchased (MDBP) in FCY (Local/Foreign)	Processing Fee Profit Rate	SOFR+4.00%+1% as Fund arrangement Fee
		Postage /Courier	At actual
25.	Processing of EXP	Charges	BDT 400 for each item
26.	Issuance of PRC. (Proceed Realization Certificate)	Charges	Original- BDT 500 per instance. Duplicate- BDT 500 per instance
27.	Verification of BL and BG	Fee	BDT 500 + postage courier if any at actual
28.	Advance Receipt against Export	Processing Fee	BDT 500
29.	Application processing for extension of EXP validity		BDT 1,000 for each instance
<b>N.B.:6</b> Instruction issued or to be issued from time to time by the NBR/Tax Commissioner ate regarding realization of Source Tax on realized value against export to be followed.			
<b>N.B.:7</b> Usance Rate applicable for DA bill and OD Sight applicable for Sight bill.			



## SCHEDULE OF CHARGES

### International Trade Services

SL	Type of Services	Nature of Charges	Charges/ Commission
<b>C. BANK GUARANTEE</b>			
30	<b>Foreign Bank Guarantee</b>		
a.	Advising of guarantee to the beneficiary in original without any engagement on our part.	Charges	BDT 2,000
b.	Advising of guarantee in original by adding our confirmation with full engagement on our part.	Com./charges	0.60 % per quarter or part thereof or min. USD 50 + cost of stamp, Tax, SWIFT etc. if any
c.	Issuance of guarantee in original by adding our confirmation against 100 % counter guarantee of foreign correspondents <b>(If charges are on bene. A/C.)</b>	Com./charges	0.50 % per quarter or part thereof or min. USD 50 + cost of stamp, Tax, SWIFT etc. if any
d.	Issuance of guarantee with our full engagement <b>on A/C of our client</b>	Com. / charges	0.60 % per quarter or part thereof or min. BDT 3,000 + cost of stamp, Tax, SWIFT etc. if any
e.	<b>Issuance of bid / performance bond / counter guarantee against foreign bank guarantee.</b> (Charges are on bene. A/C.)	Com.	0.50 % per quarter or part thereof or min. BDT 5,000 + cost of stamp, Tax, SWIFT etc. if any
<b>D. MISCELLANEOUS FOR FOREIGN TRADE:</b>			
31	<b>Miscellaneous Foreign Trade Related Services</b>		
a.	Issuance of no objection certificate	Com.	BDT 500 for each case.
b.	Handling Cash Subsidy / duty drawback	Processing fee	BDT 1,500 for claim up to Tk.1.0 lac BDT 3,000 for claim of Tk. 1.0 lac above up to 5.0 lac BDT 4,000 for claim of Tk. 5.0 lac above up to 10.0 lac BDT 7,000 for claim of Tk. 10.00 lac above up to 50.00 lac BDT 10,000 for claim of BDT 50.00 lac above up to 1.00 Cr BDT 13,000 for claim of BDT 1.0 Cr above.
c.	Issuance of C & F Certificate	Fee	BDT 500 per instance
d.	PSI Handling	Charges	BDT 500 per instance
e.	Buying House / Indenting Firm permission from Bangladesh Bank	Corr. /Service Charges	BDT 6,000 BDT 2,000 as yearly service charge in case renewal
f. (i)	UPAS /Refinance Arrangement If permission from Bangladesh Bank	Processing fee	BDT 6,000 per LC for each permission + Foreign Bank Charge
(ii)	Processing of Refinance Foreign Bank, if no permission is required	Processing fee	BDT 2,000 per LC
		SWIFT Charge	At Actual
g.	Opening Student File	Handling charge	BDT 5,000
		Annual maintenance Fee	BDT 2,000
		Issuance of FDD	BDT 200 per Draft
		SWIFT Charge	At actual

### E. REMITTANCE (INWARD):

32	<b>Foreign Remittance</b>		
a.	Purchase of FDD, Cheques drawn abroad. (Bai As-Sarf-FBP) (O.D.Transfer buying rate to be applied)	Com./ charges	BDT 0.25% per USD BDT 0.30% per GBP Exchange Earnings (In all other currency at per with USD)
		Courier/ SWIFT	At actual
<b>N.B.:8.</b> On realization, Branch exchange gain will be : Dr. HO @ TT clean rate Cr. FBP @OD Transfer rate (prevailing on the day of purchase). FBP to be created for our tested clients only with obtaining indemnity.			
b.	Payment of any foreign taka draft which are drawn on our bank	Com.	Free
c.	Encashment of any foreign T.T. in Taka. at our counter	Com.	Free
d.	Encashment of FC Draft / M.T.	Handling charge	Foreign Bank / SWIFT charges at actual plus service charge BDT 500





### SCHEDULE OF CHARGES

e.	Issuance of FC Draft drawn on Bangladesh Bank under remtt. arrangement	Com/Charges	Free
f.	Issuance of FC Draft drawn on Bangladesh Bank	Com./Charges	USD 10 flat plus VAT if any
g.	Purchase of FC Cash	Com./Charges	As per daily Exch. Rate Circular

#### F. COLLECTION :

32	<b>Foreign Remittance</b>		
33.a	Collection of clean item (FDD /TC/ Cheque) -(FBC)	Charges	0.15% or Min. BDT 500 or BDT 1,000 for outstation branches whichever is higher plus Foreign Bank charges at actual
		Postage/courier/Swift	At actual
b.	For Documentary Bills for Collection	Charges/Com. (in case of Exchange Gain)	BDT 500 plus Courier/SWIFT & other charges if any at actual.
		Charge/ Com.(in case of No Exchange Gain)	0.15% plus Courier/SWIFT & other charges if any at actual.
<b>F. COLLECTION:</b>			
c.	For Inward Documents bills for collection Under Grant (without LC)	Com.	Min. BDT 1,000 to 0.25 % plus VAT, Postage, Courier, SWIFT & Foreign Bank charges if any at actual.
d.	For Inward documentary bills for collection (Under all type of LC)	Com.	Min. BDT 2,000 to 0.15 % plus Postage, Courier, SWIFT & Foreign Bank charges if any at actual
e.	Collection of proceeds of any FC draft from local Bank which are not primarily collected through clearing or not drawn on Bangladesh Bank.	Charges.	BDT 500 per instrument plus Postage, Courier if any at actual

**N.B.9: Collection of Draft will be with recourse basis for our tested clients only.**

#### G. OUTWARD REMITTANCE:

34 a)	Issuance of i) Cash FCY and endorsement in passport	Com. & charges	Comm. 0.50% of FCY +BDT 200 for our Client or +BDT 300 for Non-client BDT 100 for Certificate, if any
b)	Issuance of FDD on our foreign correspondent (followed by MT110)	Commission	BDT 100 for DD uptoBDT 1,00,000 BDT 200 for DD for BDT 1,00,001 to BDT 5,00,000 BDT 300 for DD for BDT 5,00,001 to BDT 10,00,000 BDT 500 for DD for BDT 10,00,001 and above
		SWIFT charge	At actual plus foreign bank charge if any at actual for issuance of MT110
c)	Issuance of FDD drawn on Bangladesh Bank for Payment against LC	Charges SWIFT Charge	BDT 100 for DD uptoBDT 1,00,000 BDT 200 for DD for BDT 1,00,001 to BDT 5,00,000 BDT 300 for DD for BDT 5,00,001 to BDT 10,00,000 BDT 500 for DD for BDT 10,00,001 and above
d)	Stop Payment of DD (MT 111)	Charges	Foreign Bank Charges at actual. + Our Charge BDT 750
		SWIFT Charge	Swift charges at actual.
e)	Activation/withdrawal of Stop payment for DD (MT112)	Charges	Foreign Bank Charges at actual. + Our Charge BDT 750
		SWIFT Charge	Swift charges at actual.
f)	Cancellation of FDD (MT192)	Commission SWIFT charge	BDT 200 per DD Foreign Bank's & SWIFT charges at actual
g)	Issuance of T.T./EFT (F.C.) through foreign correspondents (MT 103)	Commission	BDT 100 for TT upto eqv. BDT 1,00,000.00 BDT 200 for TT for BDT 1,00,001 to BDT 5,00,000.00 BDT 300 for TT for BDT 5,00,001 to BDT 10,00,000.00 BDT 500 for TT for10,00,001 and above Max BDT 200 for each cancellation
		SWIFT charges	At actual for MT 103
h)	Stop Payment of TT (MT 111)	Charges Swift	Foreign Bank & SWIFT Charges at actual. + Our Charge BDT 750
i)	Activation/withdrawal of Stop payment of TT (MT112)	Charges Swift	Foreign Bank & SWIFT Charges at actual+ Our Charge BDT 750



### SCHEDULE OF CHARGES

j)	Cancellation of TT MT 192	Charges Swift	BDT 200 plus foreign Bank & SWIFT charges at actual
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**Note 10:** MD & CEO is empowered to amend the above charges considering the market situation & in order to comply the instruction of Bangladesh Bank as per Board Resolution No. SBL/BD/194BM/04/817 dated 04.07.2012.

DMD & COO may be empowered in addition to MD & CEO to amend the above charges considering the market situation & in order to comply the instruction of Bangladesh Bank

## Off-Shore Banking Unit (OBU)

### A. IMPORT

SL	Type of Services	Nature of Charges	Charges/ Commission
1.	<b>L.C. Opening (Foreign &amp; Inland)</b>		
a)	i) At Sight	1 <sup>st</sup> quarter For subsequent quarter Or part thereof	Max 0.40 % 0.40 % Min. \$ 15.00 Plus SWIFT Charges \$13.00
b)	ii) Usance /Deferred	1 <sup>st</sup> quarter For subsequent quarter Or part thereof	Max 0.50 % 0.45 % Min. \$ 15.00 Plus SWIFT Charges \$13.00
c)	BTB L.C.	1 <sup>st</sup> quarter For subsequent quarter Or part thereof	Max 0.40 % 0.40 % Min. \$ 15.00 Plus SWIFT Charges \$13.00

**N.B. 1.** Commission to be realized on full amount of LC after adding the tolerance amount, if any.

**2.** Commission to be realized for subsequent quarter in case of extension of validity or exceeding the quarter due to delay payment.

2.	<b>L.C. Amendment</b>		
a)	<b>Increase</b> of value and Extension of Time	L.C. Opening Com.	As of opening for increased amount. Min.-\$ 15.00 Plus SWIFT charges \$ 13.00
b)	<b>Other than Increase</b> of value	LC Opening Com	No fresh commission will be charged. SWIFT charges \$ 13.00
3.	Acceptance Com. against Usance bill for both Deferred & BTB L.C.	1 <sup>st</sup> quarter for subsequent quarter or part thereof	0.40 % 0.40 % Min. \$ 15.00 Plus SWIFT Charges \$13/

**N.B. 3.** Commission to be realized for subsequent quarter in case of extension of maturity and non-payment on maturity.

4.	<b>Communication cost by SWIFT</b>		
a)	<b>Overseas</b>		
	a) L.C./BG	Charges	At Actual Min. \$ 13.00
	b)Amendment	Charges	At Actual Min. \$ 13.00
	c) Short - Message	Charges	At Actual Min. \$ 13.00
5	Mailing Charge ( <b>Foreign</b> )	By Courier	At actual Min. \$ 30.00
6	Mailing Charge ( <b>Local</b> )	By Courier	At actual Min. \$ 5.00
7	Stamp/postage	Cost	At actual
8	<b>F.C.C.</b>	Foreign Corr. Charges	<b>Our charges Free</b> Foreign Bank's & SWIFT charges at actual, if any.
9	L.C. Cancellation / Expired Un-utilized	SWIFT	At Actual – Min. \$ 13.00
		Courier-Foreign	At actual- Min. \$ 30.00
		Courier/postage-local	At actual- Min. \$ 5.00



## SCHEDULE OF CHARGES

### Off-Shore Banking Unit (OBU)

SL	Type of Services	Nature of Charges	Charges/ Commission
10	Discrepancy charges against Import Documents (Per discrepancy)	Charges	Mix-USD 75/ Min USD 50/
		SWIFT Charges	At actual Min.- \$ 13.00
11	Issuance of Shipping Guarantee in absence of original documents provided <b>full value</b> of documents are deposited by the client.	Charges	Min.\$25/ per instance in case of Waterway Transport. Min.\$15/ per instance in case of other than Waterway Transport.
12	Murabaha Bill of Exchange (MBE)	Rate of Profit.	SOFR+4.00% plus 1% fund arrangement Fee
13	Murabaha Post Import (MPI)		SOFR+4.00% plus 1% fund arrangement Fee
14	BaiMuajjal		SOFR+4.00% plus 1% fund arrangement Fee
15	BaiMurabaha		SOFR+4.00% plus 1% fund arrangement Fee
16	Hire Purchase Under Shirkatul Melk (HPSM)		SOFR +4.00% plus 2% fund arrangement Fee
17	Mudaraba (UPAS Bills)	Rate of Profit.	SOFR +3.50% plus 1% fund arrangement Fee
18	Charges for issuance of LCAF/ LC Application Form / IMP Form, etc.	Charges	\$ 8.00 for each item Stamp if any at actual
19	Any Certificate relating to Import purpose	Fee	\$ 4.00 for each item
20	<b>Collection of Credit Report</b>		
a)	through Dun & Bradstreet SAME Ltd	Charges	At actual as given below:
	<b>D&amp;B Rate Schedule:</b>		
	USA/CANADA.....	USD 75.00	
	INDIA .....	USD 100.00	
	EUROPE/ LATIN AMERICA/ AFRICA/ MIDDLE EAST.....	USD 125.00	
	ASIA-PACIFIC.....	USD 150.00	
	PLUS Foreign Bank Charges for USD 10.00 for payment of D&B charges using MT 103 (OUR) payable to International Division while providing IBCA. D&B Credit Report collection charges Circulated separately by our ID Circular No.ID/28/12 Dt-30.4.2012		
b)	Collection through " <b>Chenkun Credit Rating Service Company Ltd.</b> " only in case of Chinese supplier in addition to Dun & Bradstreet SAME Ltd: Charges USD 75.00 PLUS USD 10.00 for SWIFT & Foreign Bank Charges for payment using MT 103 (OUR) payable to International Division while providing IBCA. Instruction Circular No.ID/2019-13(BMOD-130) dated 26.12.2019 has been issued in this regard.		

#### Add Confirmation:

21	Confirmation of our LC by our foreign Corr. Bank	Charges on A/C of Applicant	Foreign Bank Charges are at actual plus our comm. @0.20% flat Min: \$ 15.00
		Charges on A/C of Beneficiary	Foreign Bank Charges are at actual plus our charges @0.20% flat Min: \$ 25.00
		SWIFT/Courier/Stamp Postage Charges	At actual SWIFT Charges Min: \$ 13.00
22	Confirmation of Export LC of other bank by us	Conf. Charges	L+4.00% p.a. + 1% fund arrangement Fee Min. \$ 50.00 whichever is higher
		Stamp, Postage/courier SWIFT Charges	At actual SWIFT Charges Min: \$ 13.00
23	Confirmation & Purchase of Export LC of other bank by us	Conf. Charges	L+4.00%p.a. plus 1% fund arrangement Fee Min. \$ 50.00 whichever is higher
		Stamp, Postage/courier SWIFT Charges	At actual SWIFT Charges Min: \$ 13.00

#### COLLECTION:

24	Collection of clean item(FBC) (e.g., FDD / Cheque-Outside Bangladesh)	Charges	0.15 % Min. \$ 25.00 Plus SWIFT charges at actual Min. \$13.00
25	Documentary Bills for Collection without LC (FDBC/LDBC)	Charges/Com.	0.15 % Min. \$ 25.00 Plus SWIFT charges at actual Min. \$13.00
26	Documentary bills for collection Under all type of L.C. (FDBC/LDBC)	Charge/ Com.	0.15 % Min. \$ 25.00 Plus SWIFT charges at actual Min. \$13.00
27	Cancellation of FDD	Charge/ Com.	\$ 3.00 Plus SWIFT charges \$13 for MT111



## SCHEDULE OF CHARGES

### EXPORT

SL	Type of Services	Nature of Charges	Charges/ Commission
28 a.	<b>Advising</b> of foreign Export L/C.	Charges	USD 10.00 flat
b.	Advising of its amendment		USD 10.00 flat
29 a)	<b>Transfer</b> of foreign Export L/C.	Charges	USD 10.00 flat
	Transfer of its amendment		USD 10.00 flat
b)	Transfer of local Export LC	Charges	USD 10.00 flat
	Transfer of its amendment		USD 10.00 flat
		SWIFT charges	At actual. Min. \$ 13.00
30	Bai As-Sarf-(FDBP)	Charges/Com.	L+4.00% plus 1% fund arrangement Fee
31	Mushakara Documentary Bill Purchase (MDBP)	Charges/Com.	L+3.50% plus 1% fund arrangement Fee
32	Handling of Export Docs. against advance payment	Charges	\$ 20.00 per doc.
33	Mailing of Export Doc.		
a)		By Courier:	<b>Foreign:</b> At actual Min. \$ 30.00 <b>Local:</b> At actual Min. \$ 5.00
b)		By Mail:	<b>Foreign:</b> At actual Min. \$ 5.00 <b>Local :</b> At actual Min. \$ 3.00
c)		SWIFT Charges	At actual Min. \$13.00
34	Issuance of PRC. (Proceed Realization Certificate)	Charges	Original-\$ 6/= per instance. Duplicate-\$ 6/= per instance
35	Issuance of C & F Certificate	Fee	\$ 6/= per instance.
36	Issuance of EXP	Fee	\$ 5/= per instance.
37	Any Certificate relating to Export purpose	Fee	\$ 6/= per instance.

### BANK GUARANTEE :

SL	TYPES OF SERVICES	NATURE	RATE OF COM. / CHARGES
38	Advising of guarantee to the beneficiary in original without any engagement on our part	Charges	USD 12.00
39	Advising of its amendment	Charges	USD 6.00
40	Advising of guarantee in original by adding our confirmation with full engagement on our part.	Com./ charges	0.50 % per quarter or part thereof. Min. \$ 30 + cost of stamp, Tax, SWIFT etc. if any at actual.

41	Issuance of guarantee in original by adding our confirmation against 100 % counter guarantee of foreign correspondents	Com./ charges	0.50 % per quarter or part thereof. Min. \$ 30 + cost of stamp, Tax, SWIFT etc. if any at actual.
42	Issuance of guarantee with our full engagement on <b>A/C of our client</b>	Com. / charges	0.50% per quarter or part thereof. Min. \$ 30 (\$15/in case of 100% cash margin) +Stamp cost, Tax, SWIFT etc. if any at actual
43	<b>Issuance of bid / performance bond against counter guarantee of foreign bank.</b>	Com.	0.50 % per quarter or part thereof. Min. \$ 300+cost of stamp, Tax, SWIFT etc. if any at actual.
44	<b>Issuance of Financial Guarantee favoring Customers/Shipping Company</b>	Com.	0.50 % per quarter or part thereof. Min. \$ 30+cost of stamp, Tax, SWIFT etc. if any at actual.

### REMITTANCE

45	Issuance of DD	Com./Charges	USD 6.00= flat plus VAT if any. SWIFT charge \$ 13 for issuance of MT110
46	Issuance of TT	Com./Charges	USD 6.00/= flat plus VAT if any. SWIFT charge \$ 13 for issuance of MT103
47	Cancellation of TT/DD	Com./Charges	\$ 3.00 Plus SWIFT charges \$13 for MT192
48	Stop payment of TT/DD	Com./Charges	\$ 3.00 Plus SWIFT charges \$13 for MT111
49	Issuance of duplicate DD	Com./Charges	USD 3/= flat plus VAT if any. SWIFT charge \$ 13 for issuance of MT110
50	Endorsement in Passport	Fees/Charges	USD 5.00 per instance

### Rate of Deposits

SL	Tenor	RATE of Profits	Premature encashment
51	1 Month	SOFR+1.00%	NIL
52	3 Months	SOFR+1.50%	1 M rate of profit. applicable for exceeding 1 M
53	6 Months	SOFR+1.50%	3 M rate of profit. applicable for exceeding 3 M
54	1 Year	SOFR+1.75%	6 M rate of profit. applicable for exceeding 6 Month
55	3 years	SOFR+2.00%	1 Y rate of profit. applicable for exceeding 1 Yr
56	5 years	SOFR+2.25%	3 Y rate of profit. applicable for exceeding 3 Yr

**SCHEDULE OF CHARGES****MISCELLANEOUS**

SL	TYPES OF SERVICES	NATURE	RATE OF COM. / CHARGES
57	Closure of A/C	Charges	USD 4.00
58	Half yearly service charge on A/C	Charges	USD 2.00
59	Issuance of Solvency Certificate	Fee	USD 4.00

Note: Additional 2% charge will be applicable in case of overdue for all cases. Managing Director & CEO or DMD & COOs are empowered to amend the above charges in case of need considering the market situation.

**ADC Department**

## Schedule of Charges

Debit Card		
SL.	Nature of Charges	Charges / Commission
1	International Debit Card: Issuance Fee	\$10
2	International Debit Card: Card/PIN Replacement Fee	\$10
3	Proprietary Debit Card: Issuance Fee	Tk.200
4	Proprietary Debit Card: Annual Fee	Tk.400
5	Proprietary Debit Card: Replacement Fee	Tk.200
6	Proprietary Debit Card: PIN Replacement Fee	Tk.100

Digital Banking		
SL.	Nature of Charges	Charges / Commission
1	Internet Banking Annual Fee	1 <sup>st</sup> Year = Free Years Onwards= Tk.200
2	Digi Banking (Mobile app) Annual Fee	1 <sup>st</sup> Year = Free Years Onwards= Tk.200
3	SMS Notification Fee	Tk.200

Video Footage (SBL ATM)		
SL.	Nature of Charges	Charges / Commission
1	Per ATM Footage Fee	Tk.1500



## SCHEDULE OF CHARGES

### Tijarah Cards

Particulars	Visa Gold	Visa Platinum	Visa Prepaid	Visa Hajj
<b>General</b>				
Payment due date from statement date	15 days		-	-
Minimum amount due	5% or TK. 500 or USD 10 which one is higher		-	-
Cash withdrawal	Up to 50% of the available card limit			
<b>Fees &amp; Charges</b>				
Annual/Renewal/Issuance Fee-Primary Card	TK. 2,500	TK. 3,000	TK. 1,000	TK. 1,000
Supplementary Card	Free up to 2 Card	Free up to 2 Card	-	-
Annual Fee- Supplementary Card	TK. 1,000 For 3 <sup>rd</sup> card and onwards		-	-
Card replacement fee	TK. 500		TK. 500	TK. 500
Late payment fee	TK. 500/USD 10	BDT 500/USD 12	-	-
PIN replacement fee	TK. 400		TK. 400	TK. 400
Cash withdrawal fee	TK. 200/USD 3		Local: TK.10/15/ 40 and Int. TK. 200	
Over limit fee	TK. 500/USD 10	BDT 1,000/USD15	-	-
VMT Fund transfer- Card to MFS	0.50% or Tk.20 which one is higher			
VMT Money Send-MFS to Card	TK. 50		TK. 15	TK. 15
Cheque book fee- 1 <sup>st</sup> one	Complementary		-	-
Cheque book fee- For 2 <sup>nd</sup> book and onwards	TK. 250		-	-
Cheque processing fee	1% or Tk.100 which one is higher		-	-
Cheque return fee(Insufficient Fund)	TK. 250		-	-
Duplicate e- statement – each statement	TK. 100		TK. 100	TK. 100
Certificate issuance fee	TK. 200		TK. 200	TK. 200
SMS notification fee-Annually	TK. 200		TK. 200	TK. 200
Sales voucher retrieval fee- for each retrieval	TK. 500/USD10		TK. 500	TK. 500
Video footage retrieval- for each one	TK. 1500		TK. 1500	TK. 1500
Insurance fee	TK. 0.35% of the outstanding amount		-	-
CIB fee	TK. 150			
Balaka Lounge Facility- Per Visit	Gold: \$23, Platinum: Complementary		-	-
World wide airport lounge Facility-Primary Cardholder	Complementary: Gold: 02 & Platinum:04 Regular: Cardholder \$ 35 & Guest \$ 35		-	-
Excess balance refund fee	1% of the excess balance		1% of the excess balance	
Mark up Fee-International Transactions		3%	3%	

### **MONTHLY PAYABLE PROFIT CHARGE**

Outstanding amount- BDT	Payable profit- BDT	Outstanding amount- USD	Payable profit- USD
501-50,000	650	1-500	5
50,001-100,000	1,300	501-1,000	10
100,001-150,000	1,950	1001-1,500	15
150,001-200,000	2,600	1501-2,000	20
200,001-250,000	3,250	2001-2,500	25
250,001-300,000	4,000	2501-3,000	30
300,001-400,000	5,000	3001-4,000	40
400,001 -500,000	6,500	4001-5,000	50
500,001 -600,000	8,000	5001-6,000	60
600,001 and above	10,000	6001 Above	100



## SCHEDULE OF CHARGES

### EXCISE DUTY

Card Balance	Excise Duty
BDT 1 - BDT 100,000	NIL
BDT 100,001 - BDT 500,000	BDT 150
BDT 500,001 - BDT 10,00,000	BDT 500
BDT 10,00,001 - BDT 1,00,00,000	BDT 3,000
BDT 1,00,00,001 - BDT 5,00,00,000	BDT 15,000
BDT above 5,00,00,000	BDT 50,000

\*\* Excise duty will be applicable for both debit or credit balances on an annual basis\*\*

### OTHER CHARGES

Particulars	NPSB	Q-CASH
Cash Withdrawal-ATM	Max. TK. 15 (Including VAT)	Max. TK. 10 (Including VAT)
Balance Query-ATM	Max. TK. 5 (Including VAT)	-
Mini Statement-ATM	Max. TK. 5 (Including VAT)	-

### Terms & Conditions:

Tijarah **Gold and Platinum** Card Annual Fee/Renewal fee will be waived under 12/15 POS and E-commerce transactions **except VMT Transaction, Card cheque and any type of cash nature transactions.**

15% VAT will be charged on fees and charges.

Domestic transactions using NPSB and Q-CASH network will charge as per NPSB AND Q-CASH schedule of Charges.

Government Excise fee will be realized annually based on the highest end of the day balance in previous year.

Other applicable fees and charges (if any) will be imposed as per Government, Bangladesh Bank, NBR etc. directives.

Bank will follow relevant Regulatory Guideline applicable for charging Fee & Charges

Govt. excise duty is applicable as per Government Regulations

**Note:** Bank reserves the right to change/amend the Schedule of Charges as per Bangladesh Bank (BB) instruction which would be updated on our website ([www.standardbankbd.com](http://www.standardbankbd.com)) time to time.