

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	Other Account		
	Mudaraba School Banking Mudaraba SBL -Garments Workers – SHOFOL Mudaraba SBL-Leather & Footwear-SHEBA Mudaraba SBL-10 Taka Account	Maintenance Charges	Free
1.5	Foreign Currency Accounts		
	Al-Wadeeah NFCD 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	At actual
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 on Demand		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	Certificates/Reports Related Charges		
	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/-
1.12	Locker & Safe Custody	Charges	Small : Tk.3,000/- Medium : Tk.4,000/- Large : Tk.6,000/-

General Banking

SL	Type of Services	Nature of Charges	Charges / Commission
	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
2. Local Remittance (Exclusive of VAT)			
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
2.3	Local Collection of Cheques (where there is no clearing house)		
	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/-
2.4	Cheque return		
	Cheque Return fee(Inward Clearing) Insufficient fund	Fees	Tk.50/- per instance
2.5	Stop Payment	Fees	
	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
2.6	Remittance-Inland (DD, TT, MT etc)	Commission	Up to Tk.1,000/- : Tk.20/- Tk.1,001/- up to Tk.1,00,000/- : Tk.50/- Tk.1,00,000/- 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	At actual Min. Tk.50/-
		Postage	At actual Min. Tk.50/-
	Cancellation of DD, TT, MT etc	Cancellation Charge	Tk.50/-
		Telephone/Fax/SWIFT	At actual Min. Tk.50/-
		Postage	At actual Min. Tk.50/-
2.7	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/-
2.8	e-Tender handling	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)			
	Amount of Transaction	Cash Withdrawal Fee	Cash Deposit Fee	Fund Transfer
	Up to Tk 3.00 Lac	Free	Free	Free
	Above Tk 3.00 Lac to Up to 5.00 Lac	20	Free	
	Above Tk 5.00 Lac to Up to 10.00 Lac	50	Free	
	Above Tk.10.00 Lac to Up to 20.00 Lac	100	Free	
	Above Tk 20.00 Lac to Up to 50.00 Lac	150	Free	
	Above 50.00 Lac	200	Free	

Investment

SL	Type of Services	Nature of Charges	Charges / Commission
	Processing/ Appraisal Fee (Investment)		
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	Documentation Charges: • 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	Borrowers Go-down under Bank's Custody: • 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. Bank's Rented Go-down: • 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. b) Amendment of Bank Guarantee with Extension of Validity. c) Amendment of Bank Guarantee with Enhancement.	Commission/ Charges	Com. @ 0.50% per quarter but not less than Tk.1,000/-
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.
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	Charges	At actual

Investment

SL	Type of Services	Nature of Charges	Charges / Commission															
	each Title Deed																	
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 nd 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 Quard 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><tr><th>Sl.</th><th>Amount</th><th>Charges</th></tr><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></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															

Service charge of Quard Earnest Money/Bid Bond):-

SL	Quard EM Value	Service Charges for 01 (One) week}
1	below Tk. 1.00 Lac	Tk.275.00 (with 15% Vat)
2	Tk:1.00 Lac below Tk.10.00 Lac	Tk.275.00 to Tk. 2,750.00 (with 15% Vat).
3	Tk 10.00 Lac below Tk. 20.00 Lac	Tk.2,750.00 to Tk. 5,500.00 (with 15% Vat).
4	Tk. 20.00 Lac below Tk. 50.00 Lac	Tk.5, 500.00 to Tk 13,750.00 (with 15% Vat)
5	Above Tk. 50.00 Lac	Tk.13,750.00 to above (Depends on pay order value). (With 15% Vat).

Key Points:

- Minimum service charge to be realized Tk. 275.00+ 15% VAT per week instead of Tk. 200.00 + VAT per week
- In case of non-adjustment of Quard (Earnest Money)/Bid Bond within 01 week, the customer has to borne additional amount of Service Charge on prescribed rate for next week. For example if Quard Pay order remain outstanding for 08 (Eight) days, then service charge shall be realized for 02 (Two) weeks, if outstanding for 13 days, service charge shall be 02 weeks. If for 31 days, charge shall be for 05 (Five) weeks.
- For below Tk.1.00 Lac per Week service charge shall be Tk. 275.00 with 15% VAT.
- The service charge shall be realized proportionately on outstanding amount of Quard/Pay orderFor Example, service charge on Tk.1, 30,000/ for 01 (One) Week will be Tk.275*1.3 Tk.357.50-15% VAT

Commission/Charges of BG:-

SL	Particulars	Proposed
01	a) Issuance of Bank Guarantee b) Amendment of Bank Guarantee with extension of validity c) Amendment of Bank Guarantee with Enhancement	Com.@0.50% per quarter but not less than Tk. 1,000/-, or as per management discretion through approval.

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			
A. IMPORT			
1.	LC Opening (Foreign & Inland)		
a.	i) At Sight	1 st 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 st 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 st 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 st quarter For subsequent qtr. or part thereof	Max 0.40 % 0.40 % Or as per Sanction Advice
d.	Import under Contract (DP/DA)	Processing Fees	0.40% per quarter or Minimum 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
N.B.:1			
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.	Acceptance		
2.1	Acceptance Com. against Usance bill for both Deferred & BTB L.C.	1 st quarter for subsequent Qtr. or part thereof	0.40 % 0.40 %
N.B.: 2. 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	Transmission of LC :		
3.1	Overseas by SWIFT:		
	a) L.C.	Charges	At Actual
	b) Short - Message	Charges	At Actual
	Local by SWIFT:		
	a) L.C.	Charges	At Actual
	b) Short - Message	Charges	At Actual
N.B. : 3. 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	SWIFT MSG Type:		
a)	MT 700 (Foreign LC)	Charges	At Actual
	MT 700 (Local LC)	Charges	At Actual
	MT 707 (Foreign & Local)	Charges	At Actual
	Short MSG-all category	Charges	At Actual
b)	Inoperative LC	Charges	At Actual
3.3	By Courier (Foreign)	Charges	At Actual
	By Courier (Local)		
3.4	By GPO		
	a) Registered Mail	Postage charge	At Actual
	b) Express Mail Service	EMS(Postage Charge)	At Actual
4.	F.C.C.	Foreign Corr. Charges	Our charges Free Foreign Bank's & SWIFT charges at actual, if any.

International Trade Services

SL	Type of Services	Nature of Charges	Charges/ Commission
5.	LC Amendment:		
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 per instance
c.	Transmission	If by SWIFT	At actual
	Foreign	By courier	At actual
	Local	By courier	At actual
		By GPO	At actual
		Express Mail Service	At actual
6.	LC Cancellation/ Expired Un-utilized:		
		Charges/Fee	Our Charges Free Foreign Bank Charges & confirmation charges, if any at actual
		SWIFT	At Actual
		Courier	At actual
		Postage	At actual
7	Add Confirmation		
7.1	Confirmation of Foreign (Export) LC by us	Conf. Charges	0.20% for each Qtr.
		Stamp, Postage/ Courier/SWIFT Charges	At actual
7.2	Confirmation of Local LC by us	Conf. Charges	@ 0.20% for each Qtr
		Stamp, Postage/ Courier/SWIFT Charges	At actual
7.3	Confirmation Our LC by Foreign Correspondents		
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
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			
8	Discrepancy Charges against Import Documents (per discrepancy)	Charges	For each foreign/local document: Up to USD 5,000.00 = USD 25.00 From USD 5,001.00 to USD 10,000.00 = USD 50.00 Above USD 10,000.00 = USD 100.00 Note- Charge amount includes VAT (if any)
9.	Collection of Credit Report:		
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			
10.	Issuance of Shipping Guarantee in absence of original documents provided full value of docs. is deposited by the client	Charges	BDT 3,000 per instance
11.	MBE (Murabaha Bill of Exchange)	Profit	As per lending rate fixed or to be fixed by the bank from time to time
12a.	Handling MPI (Murabaha Post Import) documents.	Com.	As per lending rate fixed or to be fixed by the bank time to time
12b.	Profit in MPI (Murabaha Post Import) facility.	Profit	As per lending rate fixed or to be fixed by the bank from time to time
13.	Arrangement Fees		
a.	Arranging Buyer's Credit/UPAS from third bank	Arrangement Fee	<= USD 100K: \$50 >USD 100K: \$100
b.	Arranging refinancing from third bank	Arrangement Fee	<= USD 100K: \$50 >USD 100K: \$100
B. EXPORT			

International Trade Services

SL	Type of Services	Nature of Charges	Charges/ Commission
Para-06, BRPD Master Circular No. 11/2021 dated 10Jun 2021. SWIFT Charge and other charges (if any) at actual.			
14	LC Advising-Overseas		
a.	Advising of LC	Charges	BDT 750 flat +SWIFT charge
b.	Advising of its amendment	Charges	BDT 750 flat +SWIFT charge
c.	LC Advising -Local	Charges	BDT 750 flat +SWIFT charge
d.	Advising of its amendment	Charges	BDT 750 flat +SWIFT charge
15	Transfer of Overseas LC		
a.	Transfer of LC	Charges	BDT 750 flat +SWIFT charge
b.	Transfer of its amendment	Charges	BDT 750 flat +SWIFT charge
16.	Cancellation of Transfer of overseas LC	Charges	As above under Sl.17
17	Transfer of LC Local		
a.	Transfer of LC Local	Charges	BDT 750 + SWIFT, postage at actual
b.	Transfer of its amendment	Charges	BDT 750 + SWIFT, postage at actual
18	Cancellation of Transfer of Local LC	Charges	As above under Sl.19
19	Export Documents under Collection		
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
20	Bai As-Sarf - (FDBP)		
a.	Bai As-Sarf- (FDBP)	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.
N.B.:5 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.			
21.	Processing of Inland Export documents under collection (LDBC/IDBC)	Processing fee	BDT. 600
		Postage/Courier	At Actual
22.	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
23.	Musharaka Export Doc. Purchased (MDBP) in FCY (Local/Foreign)	Processing Fee Profit Rate	SOFR+3.00%+1% as Fund arrangement Fee
		Postage /Courier	At actual
24.	Processing of EXP	Charges	BDT 400 for each item
25.	Issuance of PRC. (Proceed Realization Certificate)	Charges	Original- BDT 500 per instance. Duplicate- BDT 500 per instance
26.	Verification of BL and BG	Fee	BDT 500 + postage courier if any at actual
27.	Advance Receipt against Export	Processing Fee	BDT 500
28.	Application processing for extension of EXP validity		BDT 1,000 for each instance
N.B.:6 Instruction issued or to be issued from time to time by the NBR/Tax Commissionerate regarding realization of Source Tax on realized value against export to be followed.			
N.B.:7 Usance Rate applicable for DA bill and OD Sight applicable for Sight bill.			

International Trade Services

SL	Type of Services	Nature of Charges	Charges/ Commission
C. <u>BANK GUARANTEE</u>			
29	Foreign Bank Guarantee		
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 (If charges are on bene. A/C.)	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 on A/C of our client	Com. / charges	0.60 % per quarter or part thereof or min. BDT 3,000 + cost of stamp, Tax, SWIFT etc. if any
e.	Issuance of bid / performance bond / counter guarantee against foreign bank guarantee (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
D.	<u>MISCELLANEOUS FOR FOREIGN TRADE:</u>		
30	Miscellaneous Foreign Trade Related Services		
a.	Issuance of no objection certificate/ any kind of certificate	Com.	BDT 500 for each case.
b.	Issuance of C & F Certificate	Fee	BDT 500 per instance
c.	RTGS Processing in FCY	Charge	BDT 100 (including VAT)
d.	Any types of rectification through ticket raising on BB online module	Charge	BDT 500 per instance
e.	Processing fee of documents under EDF system	Fee	BDT 500 per proposal
f.	Maturity Date Extension of EDF	Fee	BDT 500 per instance
g.	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.
h.	PSI Handling	Charges	BDT 500 per instance
i.	Buying House / Indenting Firm permission from Bangladesh Bank	Corr. /Service Charges	BDT 6,000 BDT 2,000 as yearly service charge in case renewal
j.	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	<u>REMITTANCE (INWARD):</u>		
31	Foreign Remittance		
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
N.B.:8. 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			

International Trade Services

SL	Type of Services	Nature of Charges	Charges/ Commission
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
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	Foreign Remittance		
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.
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:		
33	Issuance of	Endorsement Fee/Charges	BDT 300 Per Instance
a)	i) Cash FCY and endorsement in passport		
b)	Issuance of FDD on our foreign correspondent (followed by MT110)	Commission	- BDT 100 for DD upto BDT 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)	Stop Payment of DD (MT 111)	Charges	Foreign Bank Charges at actual. + Our Charge BDT 750
		SWIFT Charge	Swift charges at actual.
d)	Activation/withdrawal of Stop payment for DD (MT112)	Charges	Foreign Bank Charges at actual. + Our Charge BDT 750
		SWIFT Charge	Swift charges at actual.
e)	Cancellation of FDD (MT192)	Commission	BDT 200 per DD
		SWIFT charge	Foreign Bank's & SWIFT charges at actual
f)	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 for 10,00,001 and above Max BDT 200 for each cancellation
		SWIFT charges	At actual for MT 103
g)	Stop Payment of TT(MT 111)	ChargesSwift	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
j)	Cancellation of TT MT 192	Charges Swift	BDT 200 plus foreign Bank & SWIFT charges at actual
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. AMD/ DMD 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.	L.C. Opening (Foreign & Inland)			
a)	i) At Sight	1 st quarter For subsequent quarter Or part thereof	Max 0.40 % 0.40 % Min. \$ 15.00 Plus SWIFT Charges \$13.00	0.25% per qtr. in case of 100% cash margin
b)	ii) Usance /Deferred	1 st quarter For subsequent quarter Or part thereof	Max 0.50 % 0.45 % Min. \$ 15.00 Plus SWIFT Charges \$13.00	0.25% per qtr. in case of 100% cash margin
c)	BTB L.C.	1 st 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.	L.C. Amendment			
a)	Increase 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)	Other than Increase of value and Extension of Time	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 st 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.	Communication cost by SWIFT			
a)	Overseas			
	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 (Foreign)	By Courier	At actual Min. \$ 30.00	
6	Mailing Charge (Local)	By Courier	At actual Min. \$ 5.00	
7	Stamp/postage	Cost	At actual	
8	F.C.C.	Foreign Corr. Charges	Our charges Free 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	

Off-Shore Banking Unit (OBU)

SL	Type of Services	Nature of Charges	Charges/ Commission
10	Discrepancy charges against Import Documents (Per discrepancy)	Charges	For each foreign/local document: Up to USD 5,000.00 = USD 25.00 From USD 5,001.00 to USD 10,000.00 = USD 50.00 Above USD 10,000.00 = USD 100.00 Note- Charge amount includes VAT (if any)
		SWIFT Charges	At actual Min.- \$ 13.00
11	Issuance of Shipping Guarantee in absence of original documents provided full value 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.

Off-Shore Banking Unit (OBU)

SL	Type of Services	Nature of Charges	Charges/ Commission
12	Murabaha Bill of Exchange (MBE)	Rate of Profit.	SOFR+3.00% plus 1% fund arrangement Fee
13	Murabaha Post Import (MPI)		SOFR+3.00% plus 1% fund arrangement Fee
14	BaiMuajjal		SOFR+3.00% plus 1% fund arrangement Fee
15	BaiMurabaha		SOFR+3.00% plus 1% fund arrangement Fee
16	Hire Purchase Under Shirtakul Melk (HPSM)		SOFR +3.00% plus 2% fund arrangement Fee
17	Mudaraba (UPAS Bills)	Rate of Profit.	SOFR +3.00% 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	Arrangement Fee	Fee	1-2% of Finance amount as per negotiation note
21	Collection of Credit Report		
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 from International Division			

Add Confirmation:

22	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
23	Confirmation of Export LC of other bank by us	Conf. Charges	SOFR+3.00% p.a. + 1% fund arrangement Fee Min. \$ 50.00 whichever is higher
		Stamp, Postage/courier SWIFT Charges	At actual SWIFT Charges Min: \$ 13.00
24	Confirmation & Purchase of Export LC of other bank by us	Conf. Charges	SOFR+3.00%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:

25	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
26	Documentary Bills for Collection without LC (FDBC/LDBC)	Charges/Com.	0.15 % Min. \$ 25.00 Plus SWIFT charges at actual Min. \$13.00
27	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
28	Cancellation of FDD	Charge/ Com.	\$ 3.00 Plus SWIFT charges \$13 for MT111

EXPORT

SL	Type of Services	Nature of Charges	Charges/ Commission
29 a.	Advising of foreign Export L/C.	Charges	USD 10.00 flat
b.	Advising of its amendment		USD 10.00 flat
30 a)	Transfer of foreign Export L/C.	Charges	USD 10.00 flat
	Transfer of its amendment		USD 10.00 flat
b)	Transfer of local Export LC Transfer of its amendment	Charges	USD 10.00 flat USD 10.00 flat
		SWIFT charges	At actual. Min. \$ 13.00
31	Bai As-Sarf-(FDBP)	Charges/Com.	SOFR+3.00% plus 1% fund arrangement Fee
32	Mushakara Documentary Bill Purchase (MDBP)	Charges/Com.	SOFR+3.00% plus 1% fund arrangement Fee
33	Handling of Export Docs. against advance payment	Charges	\$ 20.00 per doc.
34	Mailing of Export Doc.		
a)		By Courier:	Foreign: At actual Min. \$ 30.00 Local: At actual Min. \$ 5.00
b)		By Mail:	Foreign: At actual Min. \$ 5.00 Local : At actual Min. \$ 3.00
c)		SWIFT Charges	At actual Min. \$13.00

Updated as on June 30, 2026

SL	Type of Services	Nature of Charges	Charges/ Commission
35	Issuance of PRC. (Proceed Realization Certificate)	Charges	Original-\$ 6/= per instance. Duplicate-\$ 6/= per instance
36	Issuance of C & F Certificate	Fee	\$ 6/= per instance.
37	Issuance of EXP	Fee	\$ 5/= per instance.
38	Any Certificate relating to Export purpose	Fee	\$ 6/= per instance.

BANK GUARANTEE :

SL	TYPES OF SERVICES	NATURE	RATE OF COM. / CHARGES
39	Advising of guarantee to the beneficiary in original without any engagement on our part	Charges	USD 12.00
40	Advising of its amendment	Charges	USD 6.00
41	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.

42	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.
43	Issuance of guarantee with our full engagement on A/C of our client	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
44	Issuance of bid / performance bond against counter guarantee of foreign bank.	Com.	0.50 % per quarter or part thereof. Min. \$ 300+cost of stamp, Tax, SWIFT etc. if any at actual.
45	Issuance of Financial Guarantee favoring Customers/Shipping Company	Com.	0.50 % per quarter or part thereof. Min. \$ 30+cost of stamp, Tax, SWIFT etc. if any at actual.

REMITTANCE

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	Com./Charges	\$ 3.00 Plus SWIFT charges \$13 for MT192
48	Stop payment of TT	Com./Charges	\$ 3.00 Plus SWIFT charges \$13 for MT111
49	Endorsement in Passport	Fees/Charges	BDT 300/- eqv. USD per instance

Rate of Deposits

SL	Tenor	RATE of Profits	Premature encashment
50	1 Month	SOFR+1.00%	NIL
51	3 Months	SOFR+1.25%	1 M rate of profit. applicable for exceeding 1 M
52	6 Months	SOFR+1.50%	3 M rate of profit. applicable for exceeding 3 M
53	1 Year	SOFR+1.75%	6 M rate of profit. applicable for exceeding 6 Month
54	3 years	SOFR+2.00%	1 Y rate of profit. applicable for exceeding 1 Yr
55	5 years	SOFR+2.25%	3 Y rate of profit. applicable for exceeding 3 Yr

MISCELLANEOUS

SL	TYPES OF SERVICES	NATURE	RATE OF COM. / CHARGES
58	Closure of A/C	Charges	USD 4.00
59	Half yearly service charge on A/C	Charges	USD 2.00
60	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 AMD/ DMD is empowered to amend the above charges in case of need considering the market situation.

ADC Department

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

Digital Banking		
SL.	Nature of Charges	Charges / Commission
1	Internet Banking Annual Fee	Tk.200
2	Digi Banking (Mobile app) Annual Fee	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

Tijarah Cards

PARTICULARS	VISA GOLD	VISA PLATINUM-REGULAR	VISA PLATINUM-RFCD	VISA PLATINUM-ERQ	VISA PREPAID	VISA HAJJ
General						
Payment due date from statement date	15 days	15 days			-	-
Minimum amount due	5% of the principal outstanding and non-transactional fees and Instalment amounts (If any).				-	-
Cash withdrawal Limit	50% of the available card limit	50% of the available card limit			50% of the available card limit	50% of the available card limit
Fees & Charges						
Annual/Renewal/Issuance Fee-Primary Card	TK. 3,000	TK. 3,500	USD 50	USD 50	TK. 1,000	TK. 1,000
Supplementary Card	Free up to 2 Card	Free up to 2 Card	Free up to 1 Card	-	-	-
Annual Fee- Supplementary Card	TK. 1,000 For 3 rd card and onwards	TK. 1,000 For 3 rd card and onwards	USD 25	-	-	-
Card replacement fee	TK. 500	TK. 500	USD 10	USD 10	TK. 500	TK. 500
Late payment fee	TK. 600/USD 15	BDT 700/USD 15	USD 12	USD 12	-	-
PIN replacement fee	TK. 400	TK. 400	USD 5	USD 5	TK. 400	TK. 400
Cash withdrawal fee	TK. 200/USD 3	TK. 200/USD 3	USD 3	USD 3	Local: TK.10/15/ 40 Cross Border: TK. 200	TK. 200
Over limit fee	TK. 1,000/USD 15	BDT 1,200/USD15	USD 15	USD 15	-	-
Fund transfer- Card to MFS	0.50% or Tk.20 which one is higher	0.50% or Tk.20 which one is higher	-	-	0.50% or Tk.20 which one is higher	
VMT Money Send-MFS to Card	TK. 50	TK. 50	-	-	-	-
Cheque book fee- 1st one	Complementary	Complementary	-	-	-	-
Cheque book fee- For 2nd book and onwards	TK. 250	TK. 250	-	-	-	-
Cheque processing fee	1.25% or Tk.100 which one is higher	1.25% or Tk.100 which one is higher	-	-	-	-
Cheque return fee(Insufficient Fund)	TK. 250	TK. 250	-	-	-	-
Duplicate e- statement – each statement	TK. 100	TK. 100	USD 2	USD 2	TK. 100	TK. 100
Certificate issuance fee	TK. 200	TK. 200	USD 3	USD 3	TK. 200	TK. 200
SMS notification fee- Annually	TK. 200	TK. 200	USD 2	USD 2	TK. 200	TK. 200
Sales voucher retrieval fee- for each retrieval	TK. 500/USD10	TK. 500/USD10	USD 10	USD 10	TK. 500	TK. 500

Updated as on June 30, 2026

PARTICULARS	VISA GOLD	VISA PLATINUM-REGULAR	VISA PLATINUM-RFCD	VISA PLATINUM-ERQ	VISA PREPAID	VISA HAJJ
Video footage retrieval- for each one	TK. 1500	TK. 1500	-	-	TK. 1500	TK. 1500
Insurance fee	TK. 0.29% of the outstanding amount	TK. 0.29% of the outstanding amount	-	-	-	-
CIB fee	TK. 150	TK. 150	USD 2	USD 2		
Balaka Lounge Facility- Primary Cardholder only	Gold: \$23	Complementary	Complementary	Complementary	-	-
Worldwide Airport lounge Facility-Lounge key	Complementary: 02 Visit Complementary: 04 Visit Regula visit: Cardholder \$ 35 & Guest \$ 35 Regula visit: Cardholder \$ 35 & Guest \$ 35		Complementary: 4 Visit	Complementary: 4 Visit	-	-
Excess balance refund fee	1% of the excess balance	1% of the excess balance	-	-	1% of the excess balance	1% of the excess balance
Mark up Fee- International Transactions	3%	3%	3%	3%	3%	3%

Monthly Payable Profit Charge:

S/L	Outstanding-BDT	Fee-BDT	Outstanding-USD	Fee-USD
1	0-500	0	0-5.0	0
2	501-20,000	400	5.01-200	5
3	20,001-50,000	750	200.01-500	10
4	50,001-75,000	1,500	500.01-1000	15
5	75,001-1,00,000	1,750	1,000.01-1,500	25
6	1,00,001-1,50,000	2,500	1,500.01-2,000	35
7	1,50,001-2,00,000	3,500	2,000.01-2,500	45
8	2,00,001-2,50,000	4,500	2,500.01-3,000	55
9	2,50,001-3,00,000	5,500	3,000.01-4,000	70
10	3,00,001-3,50,000	6,500	4,000.01-5,000	90
11	3,50,001-4,00,000	7,500	5,000.01-6,000	110
12	4,00,001 -4,50,000	8,500	6,000.01-7,000	140
13	4,50,001 -5,00,000	9,500	8,000.01-10,000	180
14	5,00,001 -6,00,000	11,000	10,000.01-15,000	250
15	6,00,001-8,00,000	14,000	15,000.01-20,000	350
16	8,00,001-10,00,000	18,000	20,000+	600
17	10,00,001-15,00,000	25,000	-	-
18	15,00,001-20,00,000	35,000	-	-
19	20,00,000+	60,000	-	-

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 and minimum transaction amount shall be BDT 500 or equivalent USD Transactions except VMT Transaction, Card cheque and any type of cash nature transactions.
- 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 and it may time to time change as per Govt. directives.
- Other applicable fees and charges (if any) will be imposed as per Government, Bangladesh Bank, NBR etc. directives.
- 15% VAT will be added with fees and charges where applicable

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) time to time.