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SCHEDULE OF CHARGES

Updated on 5th December 2019

SCHEDULE OF CHARGES: GENERAL BANKING – OPERATIONAL BUSINESS

TITLE	CURRENT ACCOUNT	
TYPE	NATURE	RATE
Account maintenance fee	Fee	Tk. 300/- to be charged half-yearly
Stop payment instruction	Charge	Tk. 500/- per instruction
Stop payment cancellation	Charge	Tk. 200/- per instruction
Duplicate statement	Charge	Current year Tk. 200/- For Each previous year Tk. 150/- or part thereof same
Balance confirmation	Fee	Free for half-yearly and yearly certificate (i.e., twice a year) Tk. 200/- for each additional certificate
BO account related certificate	Charge	Tk. 100/- per certificate
Solvency certificate/other account related certificate	Charge	Tk. 400/- per certificate
Dormant account activation charge	Charge	Tk. 100/-
Account closing fee	Fee	Tk. 300/-
Closing of unsatisfactory account	Fee	NIL
Account maintenance fee	Fee	Tk. 500/- to be charged half-yearly

TITLE	SAVINGS ACCOUNT (ALL TYPES)	
TYPE	NATURE	RATE
Account maintenance fee	Fee	On accounts having average balance of Tk. 10,000/- or below is NIL Tk. 10,001/- to Tk.25,000/- is Tk.100/- Tk. 25,001/- to Tk.2,00,000/- is Tk.200/- Tk. 2,00,001/- to Tk.10,00,000/- is Tk.250/- Tk.10,00,001/- and above is Tk. 300/- to be charged half-yearly
Account maintenance fee for OBL youth banking and school banking	Fee	NIL
Stop payment instruction	Charge	Tk. 500/- per instruction
Stop payment cancellation	Charge	Tk. 200/- per instruction
Duplicate statement	Charge	Current year Tk. 200/- For Each previous year Tk. 150/- or part thereof same

Balance confirmation	Fee	Free for half-yearly and yearly certificate (i.e., twice a year) Tk. 200/- for each additional certificate
BO account related certificate	Charge	Tk. 100/-
Solvency certificate/other account related certificate	Charge	Tk. 300/- per certificate
Dormant account activation charge	Charge	Tk. 100/-
Account closing fee	Fee	Tk. 200/-

TITLE		CHEQUE BOOK FOR ALL DEPOSITORY ACCOUNTS	
TYPE	NATURE	RATE	
Issuance of Cheque Books	Fee	Tk. 75/- for 15 leaf cheque book Tk. 125/- 25 leaf cheque book Tk. 250/- for 50 leaf cheque book	
Cheque Book Issue against lost Cheque Book	Fee	Tk. 75/- for 15 leaf cheque book Tk. 125/- 25 leaf cheque book Tk. 250/- for 50 leaf cheque book	
Uncollected cheque book destruction (Applied but not collected within 3 months by account holder)	Charge	Tk 200/- per cheque book	
Surrender of paid cheque	Charge	Tk 5/- per cheque, Minimum Tk 300/- + legal cost (if any)	
Photocopy of cheques / vouchers	Charge	Tk. 200/-	

TITLE		SMS ALERT FEE	
TYPE	NATURE	RATE	
Annual Fee	Fee	Tk. 150/- yearly	

TITLE		E-GP RELATED SERVICE FEE	
TYPE	NATURE	RATE	
Document Fee	Fee	Tk. 100/- per schedule	
Submission of Tender Security	Fee	Tk. 200/- per schedule	
Submission of Performance Guarantee	Fee	Tk. 200/- per schedule	
Release charge	Charge	NIL	
Registration fee	Fee	Tk. 200/- per schedule	
Renewal fee	Fee	Tk. 200/- per schedule	

TITLE	COLLECTION CHARGES	
TYPE	NATURE	RATE
Collection of local cheques	Through Clearing House (charges inc. VAT)	Below Tk. 50,000/- is Nil
		Govt. Cheque (G2P) & (P2G) is Nil
		Regular Value: Tk. 50,000/- to below Tk 5 lac is Tk. 10/- Tk. 5 lac and above is Tk.25/-
		Same Day (High Value): Tk. 5 lac and above is Tk. 60/-
Transaction under BEFTN	Charges	Nil
Transaction under RTGS	Charges	Tk. 100/- or free for any GOB transactions (originator or receiver)
Cheques returned unpaid from Clearing House	Charges	Outward clearing unpaid for Insufficient Funds is Tk.100/- Outward Clearing unpaid for other Inward is NIL Clearing unpaid for Insufficient Funds is Tk. 200/-
Collection of outstation cheques through own branches	Charges	0.20%, Minimum: Tk.150/- Maximum: Tk.1000/- + Courier / Postage charges Tk. 50/-
Collection of outstation cheques from locations where we have no branch	Collection Charges	Up to Tk. 99,999.99 @0.15%, Minimum Charges: Tk.100/- From Tk.1 Lac to Tk. 10 Lac @0.10%, Minimum Charge: Tk.300/- Above Tk. 10 Lac @ 0.10%, Maximum Tk.3,000/- + Courier / Postage charges Tk. 50/-
Outstation cheques collection returned unpaid	Charge	Tk. 100 (Plus courier / postage Tk. 50)
Online Service Charges (Inter- District Transaction)	Charges are same for Deposit & Withdrawal	Up to Tk.50,000/- is Tk. 25/- Above Tk. 50,000/- to Tk.1 lac is Tk. 50/- Above Tk.1 lac to Tk. 3 lac is Tk. 150/- Above Tk. 3 lac to Tk. 5 lac is Tk. 300/- Above Tk. 5 lac to Tk.10 lac is Tk. 500/- Above Tk. 10 lac is Tk. 800/-

TITLE	LOCKER SERVICE	
TYPE	NATURE	RATE
Locker maintenance charge	Small Size Medium Size Large Size	Tk. 3,000/- yearly Tk. 4,000/- yearly Tk. 6,000/- yearly Security money: Tk. 1,000/- (refundable)
Replacement of lost keys	Charge	At actual
Late payment fee	Charge	Tk. 300/- yearly
Safe Custody Service	Packet/ Document	Tk. 300/- yearly
Communication service	Telex/cable/fax/post	Tk. 100/- + Actual Cost

TITLE	ACCOUNT RELATED MISCELLANEOUS SERVICES	
TYPE	NATURE	RATE
Standing Instructions(other than DPS or Loan installments)	Charge	Tk. 100/- for compliance of each instruction
Payment of incoming F.T.T. to our bank	Handling charges	For client: Nil For Non-client: Up to USD 1,000 : Tk.200/- Above USD 1,000 : Tk.300/-
Endorsement in passport other than credit card	Commission	Tk. 200/- (For students: Tk. 100/-)
Issuance of F.C. Draft	Charges	For client: 0.15% + Tk.300/- For Non-client: 0.15% + Tk.500/- For Student File: USD 15 min Tk. 500/-
Outward remittance by FTT through Foreign Correspondent	Commission	Up to USD 1,000 : Tk.300/- Above USD 1,000 : Tk.600/- Foreign Correspondent Charges: At actual. SWIFT cost: At actual
Cancellation of F.C. Drafts	Charges	Tk. 500/- per instruction
Opening of Student File	Handling fees	Tk. 5,000/-
Cheque Purchase (subject to management approval)	Handling fees	@0.25% (Minimum Tk.500/- and Maximum Tk. 2,500/-)

TITLE	LOCAL REMITTANCE	
TYPE	NATURE	RATE
Issuance of DD / TT / MT	Commission	0.15% (Minimum charge; Tk. 100/-)
Issuance of Payment Order	Fee	Upto Tk. 1 lac: Tk. 25/-

		Above Tk. 1 lac Upto Tk. 5 lac: Tk. 50/- Above Tk. 5 lac to any amount : Tk. 100/-
FCY Draft on Bangladesh Bank	Charges	For client: Tk.500/-
Cancellation of DD/ TT / MT / PO	Charges	Tk. 100/- (Flat)
Issuance of Bangladesh Bank cheque at client's request	Charges	Tk. 300/- per Cheque
Issuance of Duplicate instrument in lieu of lost instrument PO/ DD/ FDR	Charges	Tk. 100/- plus actual charges relating to stamp paper for indemnity, postage, SWIFT, etc.

TITLE	FOREIGN REMITTANCE	
TYPE	NATURE	RATE
Purchase of FDD subject to management approval	Commission	Tk. @ 0.20 per USD plus foreign correspondent charges, if any. (OD Buying rate to be quoted for conversion)
Collection of FC DD from abroad	Charges	Postage/Courier at actual + Other Charges + Tk.300.00 per instrument
Payment of incoming FTT (paid in Tk.) with our bank	Handling charges	For client: Nil For Non-client: Up to USD 1,000 = Tk. 200/- Above USD 1,000 = Tk. 300/-

TITLE	POSTAGE	
TYPE	NATURE	RATE
Registered cover	Charges	Tk. 25/-
Courier within City	Charges	Tk. 10/-
Courier Inter city	Charges	Tk. 20/-
Courier outside country	Charges	Actual Cost + Tk. 50/-

TITLE	INTERNET BANKING	
TYPE	NATURE	RATE
Internet Banking	Charges	FREE
New software token	One time	Tk. 805/- (including VAT)
Replacement of software	One time	Same as New
New Hardware token	One time	Tk. 1150/- (including VAT)
Replacement Hardware token	One time	Same as New

SCHEDULE OF CHARGES: CARDS (DEBIT & CREDIT)

TITLE	Credit Card Fees and Charges				
	TYPE	NATURE	RATE		
Annual Fee (Primary Card)	Fee	Classic Dual	Gold Dual	Platinum Dual	Tk.1500/- Tk.3000/- Tk.4000/-
Annual Fee (Supplementary Card)	Fee				
1 st Supplementary Card	Fee				Free
2 nd Supplementary Card	Fee				Tk. 500/-
Finance Charge	Charges				24% per year
CIB Charge	Charges				Tk. 100/- including VAT (Include with Annual fee)
Credit Card Replacement fee	Fee				Tk. 300/- Tk. 300/- Tk. 300/-
Credit Card PIN Replacement fee	Fee				Tk. 200/- Tk. 200/- Tk. 200/-
Cash Advance Fee (OBL ATM/Bank POS)	Fee				1% of the withdrawal amount (Minimum Tk.50/-) whichever is higher
Cash Advance Fee (NPSB /other ATM Net work)	Fee				1.5% of the withdrawal amount (Minimum Tk.100/-) whichever is higher
Cash Advance Fee (VISA Network)	Fee				2.5% of the withdrawal amount (Minimum Tk.150/- & USD 5) whichever is higher
Duplicate Statement (For every month)	Charges				Tk. 50/-
Duplicate Statement (beyond last 2 months)	Charges				Tk. 100/-
Returned Cheque Fee (due to insufficient fund)	Fee				Tk. 300/-
Voucher Retrieval Fee (For every months)	Fee				Tk. 50/-
Certificate Charge	Charges				Tk. 200/-
Safety ONE Insurance Charge	Charges				0.35% of the Statement Balance as at the Statement date
Smart Transfer Processing Fee	Fee				1.5% of the transfer amount
Smart EMI Processing Fee	Fee				1% of the EMI amount
Excess Over Limit Charge	Charge				Tk. 500/- / USD 5
Late Payment Fee	Fee				Tk. 400/- / USD 5
e- Statements	Charges				FREE
Cheque Collection Fee	Charges				Regular Charge as per Schedule of Charges for General Banking Services

TITLE		CCTV / ATM / ALERT			
TYPE	NATURE	RATE			
Transaction Alert SMS	Charges	Tk. 150/-			
OBL ATM 's Video	Fee	Tk. 1,500/-			
Other Bank's ATM	Fee	As per Other Bank's Policy			
TITLE		FOR DEBIT CARDS ONLY			
TYPE	NATURE	RATE			
Annual Fee	Fee	Tk. 400/-			
Card Replacement Fee	Fee	Tk. 200/-			
PIN Replacement Fee	Fee	Tk. 200/-			
TITLE		PRE PAID CARD			
TYPE	NATURE	RATE			
		HAJJ	TRAVEL	VERSATILE	
Hajj Card/ Travel Card/ Versatile Card	Issuing fee	Free	US\$ 10	Tk. 200/-	
	1 (One) Backup Card	Free	Free	--	
	Cash Advance Fee (per Transactions)	US\$ 1/-	2% or US\$ 2/-, whichever is higher	On Us (NA) and for VISA (as per schedule of charges)	
	Loading Fee	Free	Free	Free	
	Card Replacement Fee	Free	--	--	
	PIN Replacement Fee	Free	--	Tk. 200/-	
	Sales Slip\Statement Retrieval Fee	Free	US\$ 1/-	--	
	Refund Fee – A/c transfer	Free	Free	Free	
	Monthly maintenance fee (unutilized amount)	1% or US\$ 2/-, whichever is lower	--	--	
	Refund fee (pay order)	--	Regular PO issue charge	Regular PO issue charge	
	TYPE	NATURE	NETWORK		RATE
	Debit Card And Pre-Paid Card (For local transaction only)		OBL ATM		FREE
Cash withdrawal fee (ATM)		Q CASH		Tk. 10/-	
		NPSB		Tk. 15/-	
		VISA – OTHERS		Tk. 30/-	

SCHEDULE OF CHARGES: OK WALLET – MOBILE FINANCIAL SERVICES DIVISION.

TITLE			
TYPE	NATURE	RATE	
		Charges using USSD (*269#)	Charges using App
Cash In		Free	Free
Cash Out	At Agent point	1.8% or Tk. 10/- whichever is higher	1.8% or Tk. 10/- whichever is higher
	OBL branches	1% or Tk 5/- whichever is higher	1% or Tk 5/- whichever is higher
	OBL ATM	1% or Tk 5/- whichever is higher	1% or Tk 5/- whichever is higher
	Mobile account to Mobile account (OK to OK)	Tk. 5/-	Free
Fund Transfer	CBS account to Mobile account	Free	Free
	Mobile account to CBS account	1% or Tk 5/- whichever is higher	1% or Tk 5/- whichever is higher
Utility bill Payment		1% or Tk 5/- whichever is higher	1% or Tk 5/- whichever is higher
Merchant Payment (P2B)		Free	Free
Collection service (B2B)		0.25% - 2.5% or Tk 5 whichever is higher	0.10% - 1.5% or Tk 5 whichever is higher
Disbursement (B2P)		Free	Free
Airtime top-up		Free	Free
Balance Inquiry		Free	Free
Statement/Mini-Statement Inquiry		Tk. 3/-	Free

SCHEDULE OF CHARGES: RETAIL BUSINESS - CASH LINE/SOD/SBL AND RETAIL LOANS

TITLE	SECURED OVERDRAFT/ CASH LINE	
TYPE	NATURE	RATE
Cash Line processing fee	Fee	Up to Tk. 5 lac : Tk. 1000/- Above Tk. 5 lac to Tk. 20 lac : Tk. 2000/- Above Tk. 20 lac to Tk. 50 lac : Tk. 3000/- Above Tk. 50 lac : Tk. 5000/-
Cash Line Limit - Cancellation/ closing Fee (after 1 Yr)	Fee	NIL
Cash Line Limit-Renewal Fee	Fee	Tk. 1,000/- In case of enhancement at the time of renewal then renewal fee is NIL
Cash Line Limit-Enhancement Fee (On Enhanced Amount)	Fee	Up to Tk. 5 lac : Tk. 1000/- Above Tk. 5 lac to Tk. 20 lac : Tk. 2000/- Above Tk. 20 lac to Tk. 50 lac : Tk. 3000/- Above Tk. 50 lac : Tk. 5000/-
Other bank security lien confirmation & encashment	Charge	Tk. 500/-
TITLE	EMI LOAN	
TYPE	NATURE	RATE
Processing Fee (Any Retail Term Loan)	Fee	1 % on Loan Amount, Minimum Tk. 1000/- For SwopnoNeer: 1 % of the loan amount or Tk. 10,000/- whichever is higher For OBL Bijoy: NIL For Takeover Loan: NIL up to take over amount For Top-Up: 1% on additional Loan Amount, Minimum Tk. 1000/-
Partial/ Early Settlement	Fee	2.00% of the settled amount, Minimum Tk. 2,000/-
Changes of Tenure/ EMI (Other than partial settlement)	Fee	Tk. 1,500/-
Photocopy of Title Deed, Bia Deed(s) and Khatian(s)	Charge	Tk. 500/-
Change or partial release of Security	Charge	Tk. 5,000/-
Copy of Charge Documents	Charge	Tk. 500/-

Original Title Deed withdrawal on behalf of the client for each Title Deed	Charge	Tk. 1,500/-
Redemption & Revocation service fees	Fee	At actual
Redemption & Revocation service fees (in case of takeover by other Banks or NBFIs)	Fee	At actual or Tk 8,000/- whichever is higher
Urgent Release (within 03 working days)	Charge	Tk. 3,000/-
Change of car quotation after approval	Charge	Tk. 500/- per quotation change

TITLE	OTHER CHARGES FOR ALL	
TYPE	NATURE	RATE
LAP charge	Charge	Tk. 100/-
CIB charge	Charge	Tk. 200/-
CPV charge	Charge	At actual
Vetting and Valuation charge	Charge	At actual
Notarization fee	Fee	At actual
Penal charge	Charge	Additional 2% of overdue amount

TITLE	CERTIFICATES / REPORTS RELATED TO LOAN	
TYPE	NATURE	RATE
Credit/ Solvency Certificate (local), if requested by third party	Charge	Tk. 300/-
Loan Amortization Statement	Charge	Tk. 1,000/-
Issuance of outstanding letter requested by Bank or NBFIs	Charge	Tk. 1,000/-
Documentation Confirmation Certificate requested by Customer, Bank or NBFIs	Charge	For Customer : Tk. 1,000/- For Bank or NBFIs : Tk. 2,000/-
Certificate for Tax purpose /AIT	Charge	Tk. 300/-
Certificate for Loan outstanding/ Repayment status	Charge	Tk. 300/-
Duplicate Outstanding Certificate for loan	Charge	Tk. 300/-
Loan Account Statement	Charge	Tk. 500/-
Duplicate Loan Closure Certificate (NOC) for all Retail Loans and OD (Free for 1st time)	Charge	Tk. 500/-
Issuance of duplicate letter to BRTA (1st time free)	Charge	Tk. 1,500/-

SCHEDULE OF CHARGES: SME BUSINESS

TITLE	CMSME LOAN	
TYPE	NATURE	RATE
Loan Application	Fees	Up to Tk. 200/-
Any type of Documentation	Fees	At Actual
Legal & Valuation	Fees	At Actual
Mortgage (processing & documentation)	Fees	At Actual
CIB, Stamp	Charge	At Actual
Partial/ Early Settlement fee for Cottage & Micro Industry	Fees	Nil
Partial/ Early Settlement fee for Term Loan/ Lease, other than Cottage & Micro Industry	Fees	2.00% of prepaid/ early settlement amount
Management fee/ Processing fee	Fees	Management Fee to be applicable on instances of dispensations granted for availing facilities beyond accepted terms and conditions of credit facilities sanctioned. This will also apply for one-off facilities and for availing excess over approved facilities if required by client. The applicable fee will range from NIL to 3% subject to the negotiation on the basis of customer-banker relationship.

TITLE: PPG BASED LOANS	OBL ROMONI	
TYPE	NATURE	RATE
Loan processing	Fees	Nil
Early Settlement	Fees	Nil for Cottage & Micro Industry 2.00% on outstanding other than Cottage & Micro Industry
Penal Charge	Charge	Additional 2.00% p.a. on overdue amount

TITLE: PPG BASED LOANS		OBL SHUBIDHA	
Loan processing	Fees	Nil	
Early Settlement	Fees	Nil for Cottage & Micro Industry 2.00% on outstanding other than Cottage & Micro Industry	
Penal Charge	Charge	Additional 2.00% p.a. on overdue amount	

TITLE: PPG BASED LOANS		OBL UNNOYON	
Loan processing	Fees	Nil	
Early Settlement	Fees	Nil for Cottage & Micro Industry 1.00% on outstanding amount of Term Loan for Small & Medium Enterprise (if adjusted from own source) 2.00% on outstanding amount of Term Loan for Small & Medium Enterprise (if taken over by other bank)	
Penal Charge	Charge	Additional 2.00% p.a. on overdue amount	

TITLE: PPG BASED LOANS		OBL TRINOMUL	
Loan processing	Fees	Nil	
Early Settlement	Fees	Nil	
Penal Charge	Charge	Additional 2.00% p.a. on overdue amount	
OBL TRINOMUL (Deposit Account)	Any Type of charges/ fees	Nil	

SCHEDULE OF CHARGES: CORPORATE FINANCE

TITLE : TERM LOAN / LEASE FINANCE	EARLY SETTLEMENT FEE	
TYPE	NATURE	RATE
Full or partial (minimum 25% of outstanding) settled 12 months prior to expiry of loan	Charges	Up to 1% of the amount settled
Full or partial (minimum 25% of outstanding) settled over 12 months to 18 months prior to expiry of loan	Charges	Up to 1.25% of the amount settled
Full or partial (minimum 25% of outstanding) settled over 18 months to 24 months prior to expiry of loan	Charges	Up to 1.50% of the amount settled
Full or partial (minimum 25% of outstanding) settled over 24 months to 36 months prior to expiry of loan	Charges	Up to 1.75% of the amount settled
Full or partial (minimum 25% of outstanding) settled over 36 months prior to expiry of loan	Charges	Up to 2% of the amount settled
Transfer fees (Lease only) Fees	Fee	Up to 0.50%

TITLE	OTHER CORPORATE LOAN RELATED FEE/ CHARGES	
TYPE	NATURE	RATE
Commitment Fee (In case of not availing approved facility)	Fee	0.25% on Sanctioned Amount
Deferral of Facility	Charge	For 1 st Qtr : Tk. 0.75 lac For 2 nd Qtr : Tk. 1.50 lac For 3 rd Qtr : Tk. 2.25 lac For 4 th Qtr : Tk. 3.00 lac

SCHEDULE OF CHARGES: TRADE SERVICES

TITLE	IMPORT	
TYPE	NATURE	RATE
LC Opening	Sight	0.05% - 0.40% p.q. Min Tk. 1,000/-
	Usance	0.05% - 0.50% p.q. Min Tk. 1,000/-
	100% cash margin	0.05% - 0.25% p.q. Min Tk. 1,000/-
	BB LC	0.05% - 0.40% p.q. Min Tk. 1,000/-
Transmission of LC through SWIFT	Foreign LC	At actual, Minimum Tk. 3,000/-
	Local LC (including EPZ)	At actual, Minimum Tk. 1,000/-
Amendment of LC	Value enhancement or time extension	As prescribed for LC opening + SWIFT charges (Tk. 500/- per amendment)
	Other amendments	Tk. 500/- per amendment + SWIFT charges (Tk. 500/- per amendment)
Arrangement of confirmation of our LCs by 3rd bank	Charges	Per Qtr. @ 0.00% - 0.20%, Min Tk. 500/-
Arrangement of discounting facilities against USANCE LCs through correspondent banks	Charges	Per Qtr. @ 0.00% - 0.50%, Min Tk. 500/-
LC cancellation charges	Postage / SWIFT	Nil + Postage / SWIFT charges
Collection charges of Credit Report through Correspondent Banks Charges	Charges	Tk. 1,000/- as handling charges + SWIFT + Foreign correspondence Charges, at actual
PSI processing charge	Charges	NIL
Cost of Forms	LC Application Form	Tk. 200/-
	LCA	Tk. 100/-
	IMP	Tk. 100/-

TITLE	IMPORT BILLS	
TYPE	NATURE	RATE
Acceptance of usance LC	Commission	Nil to 0.40% for 1st Qtr Nil to 0.40% for Subsequent Qtrs Minimum Tk. 1,000/- for each Qtr
Import without LC	Commission	0.10% - 0.25%. Min. Tk. 1,500/-
Handling of collection documents (inward) under LC	Charges	Nil
Certification of import documents for customs assessment purpose	Handling fees	Nil
Issuance of shipping guarantee in absence of original documents	Handling fees	Tk. 1,000/- per set of documents
Discrepancy Fee & other charges (on beneficiary)	Fee	For foreign docs: USD 75 flat per bill For local docs: USD 50 flat per bill When payment in FCY: Tk. 2,500/- flat/ doc (To be deducted from bill value)
Payment Fees against import documents	Fee	USD 30 or equivalent other currency flat / bill
EDF settlement charge	Charges	Nil
Renewal of IRC: (When renewal obtained)	Fee	Tk. 750/- yearly
Issuance of any import related certificate	Fee	Tk. 500/- per certificate

TITLE	EXPORT	
TYPE	NATURE	RATE
Dispatch of export docs (foreign)	By courier	Actual Cost
Export Bill Negotiation /Export bills – Collections	On portions of bills where there is no exchange gain for OBL	0.15%, minimum Tk. 1000/-
	On portions of bills where there is exchange gain for OBL	Tk. 500/-
Issuance of PRC	Charges	Tk. 500/-
EXP Form certification	Charges	Tk. 500/-
LC Advising	Charges	Tk. 750/-
Pre advising charge	Charges	
Amendment advising	Charges	Tk. 750/-

LC Transfer / LC cancellation / LC Amendment transfer	Charges	Tk. 750/- + SWIFT communication charges, where applicable (Tk. 500 for each SWIFT message)
Back to Back LC issuance certificate	Handling Fees	Tk. 500/-

TITLE	ISSUANCE OF EXPORT RELATED VARIOUS CERTIFICATE (LOCAL AND FOREIGN)	
	TYPE	NATURE
Export performance certificate	Handling Fees	Tk. 500/-
Periodical tax certificate against export	Handling Fees	Tk. 500/-
NOC to release export goods	Handling Fees	Tk. 500/-
LDBP performance certificate	Handling Fees	Tk. 500/-
Processing of cash assistance application	Handling Fees	Tk. 2,500/-
Processing / forwarding of application to Bangladesh Bank for Buying House permission	Handling Fees	Tk. 5,000/-
Renewal of Buying House permission	Handling Fees	Tk. 2,500/-
Inclusion new principal for the existing approved buying house	Handling Fees	Tk. 2,500/-
SWIFT Communication charges	Handling Fees	At actual, minimum Tk. 500/- per instance
Bill of Lading endorsement charges for documents against advance TT	Handling Fees	Nil to Tk. 200 per set
CFR Certificate issuance charges	Handling Fees	Nil to Tk. 500/- per Exp
NOC to release BL / AWB to ship / airlines co.	Handling Fees	Nil to Tk. 100 per certificate
Certificate to customs to allow import by the exporter with no commercial value	Handling Fees	Tk. 500/- per certificate
Export documents attestation	fee	Tk. 200/- per set
Maturity extension processing fee	fee	Tk. 500/-
EXP amendment charge	charge	Tk. 500/-

Note: No VAT to be realized from any exporter.

SCCHEDULE OF CHARGES: OFFSHORE BANKING UNIT

TITLE	FOREIGN TRADE: (IMPORT & EXPORT)	
TYPE	NATURE	RATE
LC Opening	Sight	0.10%-0.40% for 1st qtr, 0.10%-0.40% for subsequent quarters. (Min. USD10.00/-)
	Usance	0.10%-0.50% for 1st qtr, 0.10%-0.50% for subsequent quarters. (Min. USD10.00/-)
	100% cash margin	0.10%-0.25% for 1st qtr, 0.10%-0.25% for subsequent quarters. (Min. USD10.00/-)
	BB LC	0.20%-0.40% for 1st qtr, 0.20%-0.40% for subsequent quarters. (Min. USD10.00/-)
Transmission/ Dispatch of L/C outside Bangladesh	By courier mail	Actual
	Full Operating	Actual
	SWIFT	Actual
L/C Transmission/ Dispatch within Bangladesh		By SWIFT: NIL
	Charge	By post: Actual By Courier: Actual
Amendment of L/C.	Value enhancement/ Extension of Time	As prescribed for L/C opening
	Other Amendments	USD 20.00/- per amendment
Transmission/ Dispatch of Amendment: (Dispatch 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	USD5.00 + Postage/SWIFT charge at actual.
Acceptance of usance L/C.	Commission	0.10%- 0.50% for 1st qtr, 0.10%-0.50% for subsequent

Collection of Credit report on beneficiary of L/C.	Charge	USD15.00+SWIFT+Foreign Corresponding charges at actual
Supply of L/C opening forms/stationery	Charge	Local L/C:USD 3.00, Foreign L/C:USD 5.00
Handling of Collection documents (inward) without L/C	Handling Fee	0.1% Min. USD5.00/-
Handling of Collection documents (inward) under L/C	Handling Fee	USD5.00/-per Document
Certification of Import document for customs assessment purpose(Issuance of C & F Certificate)	Handling Fee	USD 5.00/-
Issuance of Shipping guarantee in absence of original documents	Handling Fee	USD15.00/-per document.
Mail of Export Documents(foreign)	By courier	Actual
Export Bills – Negotiation/ 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	USD 10.00/-
Export form certification	Charge	USD 10.00/-
Mail of Export Documents(foreign)	By courier	Actual
L/C Advising	Commission	USD 15.00/-
Advising L/C Amendment	Commission	USD 15.00/-
Authentication of Transfer of L/C	Handling Fee	USD 15.00/-
Transfer of L/C Amendment	Charge	USD 10.00/-
NOC Relating to BBLC	Charge	USD 5.00/-

Issuance of Guarantee	Commission	0.25%-0.50% per quarter Minimum USD 10.00/-
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 of	2% of the amount settled

SCHEDULE OF CHARGES: BANK GUARANTEE: ALL TYPES

TITLE	ISSUANCE OF BANK GUARANTEE	
TYPE	NATURE	RATE
		Minimum Tk. 1,000/- Up to 0.25% PQ
100% Margin in form of Cash or Cash equivalent	Commission	On lien of OBL FD: Up to 0.30% p.q On lien of Other Bank FD: Up to 0.40% p.q.
Below 100% Cash Margin	Commission	Minimum Tk. 1,000/- Up to 0.50% p.q.
Issuance of Guarantee against counter guarantee of foreign banks	Commission	Minimum Tk. 1,000/- Up to 0.40% p.q.
Amendment of Guarantee with Extension of validity and/or increase of value	Commission	Same as Issuance of Guarantee commission
Amendment of Guarantee without Extension of validity and/or increase of value	Commission	Tk. 500/-
Issuance of Bid / Performance Bond favoring overseas beneficiary through foreign correspondent at our customer's request	Commission	Minimum Tk. 2,000/- Up to 0.50% p.q.
TITLE	ADVISING OF GUARANTEE	
TYPE	NATURE	RATE
Advising of guarantee to the beneficiary without any engagement on our part	Charges	Tk. 1,000/-
Advising of amendment of guarantee to the beneficiary without any engagement on our part	Charges	Tk. 1,000/-
Advising of guarantee to the beneficiary by adding our confirmation	Charges	Min: Tk. 2,000/- Up to 0.50% PQ
Advising of amendment of guarantee for extension of validity/increase of amount to the beneficiary by adding our confirmation	Charges	Min: Tk. 1,000/- Up to 0.50% PQ
Advising of amendment of guarantee without extension of validity/ increase of amount to the beneficiary by adding our confirmation	Charges	Tk. 1,000/-
Authentication of Bank Guarantee charges	Charges	Tk. 500/-

SCHEDULE OF CHARGES: SYNDICATION AND STRUCTURED FINANCE

TITLE	ARRANGEMENT	
TYPE	NATURE	RATE
Arrangement of Syndication and Structured Finance	Arranger Fee (specific)	0% - 1.00 % of final arranged amount or mandate amount, whichever is lower
	Co-Arranger Fee (specific)	0.00% to 1.00% of co-arranged amount
	Underwriting Fee (specific)	0.00% - 1.00 of underwriting amount
	Agency Fee –Facility (annually)	0.00% - 0.50% of outstanding amount
	Agency Fee – Security (annually)	0.00% - 0.25% of outstanding amount
	Information Memo Fee	NIL
	Monitoring Fee (annually)	0% - 0.50% of outstanding amount
TITLE	PARTICIPATION	
TYPE	NATURE	RATE
Participation of Syndication	Participation Fee (specific)	0% to 0.50% of final participation amount
	Commitment Fee (annually)	0% to 0.50% of undrawn amount within the availability period
	Management Fees (OBU)	Management Fee to be applicable on instances of dispensations granted for availing facilities beyond accepted terms and conditions of credit facilities sanctioned. This will also apply for one-off facilities and for availing excess over approved facilities if required by client. The applicable fee will range from NIL to 3% subject to the negotiation on the basis of customer-banker relationship.
	Breakage Cost Charge (specific)	0% to 100% of Breakage cost [interest for the period from early payment date to next interest payment date]
Early Settlement	Prepayment Charge	0% - 2.00% of prepayment amount

Note:

- 1) Bank reserves the right to change / amend the Schedule of Charges as per Bangladesh Bank instruction which would be updated on our web site time to time.
 2) 15% VAT is applicable on all fees, commission and charges except in cases where an exemption is approved by NBR.