



... We Make Things Happen

---

# SCHEDULE OF CHARGES

**Effective from: 1 June, 2020**

## 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. 300/- per instruction
Duplicate statement	Charge	Tk. 500/- Per year per instance
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. 500/- per certificate
Dormant account activation charge	Charge	Tk. 300/-
Account closing fee	Fee	Tk. 300/-
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, school banking and woman savings	Fee	NIL
Stop payment instruction	Charge	Tk. 500/- per instruction
Stop payment cancellation	Charge	Tk. 300/- per instruction
Duplicate statement	Charge	Tk. 500/- Per year per instance
Bank Statement Verification	Charge	Tk. 500/-
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. 500/- per certificate
Dormant account activation charge	Charge	Tk. 300/-
Account closing fee	Fee	Tk. 200/-

TITLE	CHEQUE BOOK FOR ALL DEPOSITORY ACCOUNTS	
TYPE	NATURE	RATE
Issuance of Cheque Books	Fee	Tk. 10/- per leaf
Cheque Book Issue against lost Cheque Book	Fee	Tk. 10/- per leaf
Uncollected cheque book destruction (Applied but not collected within 3 months by account holder)	Charge	Tk. 300/-per cheque book
Photocopy of cheques / vouchers	Charge	Tk. 500/-

TITLE	SMS ALERT FEE	
TYPE	NATURE	RATE
Annual Fee	Fee	Tk. 300/- yearly

TITLE	E-GP RELATED SERVICE FEE	
TYPE	NATURE	RATE
Document Fee	Fee	Tk. 200/- per schedule
Submission of Tender Security	Fee	Tk. 300/- per schedule
Submission of Performance Guarantee	Fee	Tk. 300/- per schedule
Release charge	Charge	NIL
Registration fee	Fee	Tk. 300/- per schedule
Renewal fee	Fee	Tk. 300/- per schedule

TITLE	COLLECTION CHARGES	
TYPE	NATURE	RATE
Collection of local cheques		Below Tk. 50,000/- is Nil
		Govt. Cheque (G2P) & (P2G) is Nil
	Through Clearing	Regular Value:
	House	Tk. 50,000/- to below Tk 5 lac is Tk. 10/-
	(charges inc. VAT)	Tk. 5 lac and above is Tk.25/-
Transaction under BEFTN	Charges	Same Day (High Value):
		Tk. 5 lac and above is Tk. 60/-
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. 500/-
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. 50/- Above Tk. 50,000/- to Tk.1 lac is Tk. 100/- Above Tk.1 lac to Tk. 3 lac is Tk. 200/- 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. 1,500/-

TITLE		LOCKER SERVICE	
TYPE	NATURE	RATE	
Locker maintenance charge	Small Size	Tk. 2,000/- yearly	
	Medium Size	Tk. 6,000/-yearly	
	Large Size	Tk. 8,000/-yearly	
		Security money: 50% of the applicable locker rent (refundable)	
Replacement of lost keys	Charge	At actual	
Late payment fee	Charge	Tk. 500/-yearly	
Communication service	Charge	Tk. 100/- + Actual Cost	

TITLE		ACCOUNT RELATED MISCELLANEOUS SERVICES
TYPE	NATURE	RATE
Standing Instructions(other than DPS or Loan installments)	Charge	Tk. 200/- 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. 300/- Above USD 1,000 : Tk. 500/-
Endorsement in passport other than credit card	Commission	Tk. 500/- (For students: Tk. 100/- )
Issuance of F.C. Draft	Charges	For client: Below USD 1,000 for Tk. 1,000/- and more than USD 1,000 for Tk. 2,500/- plus correspondent charge (if applicable) For Non-client: Below USD 1,000 for Tk. 1,500/- and more than USD 1,000 for Tk. 3,000/- plus correspondent charge (if applicable) For Student File: USD 30 min. Tk. 1,000/-
Outward remittance by FTT through Foreign Correspondent	Commission	Up to USD 1,000 : Tk. 500/- Above USD 1,000 : Tk. 1,000/- 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. 7,000/-
Cheque Purchase (subject to management approval)	Handling fees	@0.25% (Minimum Tk. 1,000/- and Maximum Tk. 5,000/-)
TITLE		LOCAL REMITTANCE
TYPE	NATURE	RATE
Issuance of DD / TT / MT	Commission	Upto Tk. 1 lac: Tk. 150/- Above Tk. 1 lac: Tk. 250/-
Issuance of Payment Order	Fee	Upto Tk. 1 lac: Tk. 100/- Above Tk. 1 lac: Tk. 200/-
FCY Draft on Bangladesh Bank	Charges	For client: Tk. 500/-
Cancellation of DD/ TT / MT / PO	Charges	Tk. 300/- (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. 200/- 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. @ 0.25 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. 500/- 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. 50/-
Courier within City	Charges	Tk. 50/-
Courier Inter city	Charges	Tk. 100/-
Courier outside country	Charges	Actual Cost + Tk. 300/-

TITLE	INTERNET BANKING	
TYPE	NATURE	RATE
Internet Banking	Charges	FREE
New software token	One time	Tk. 700/-
Replacement of software	One time	Same as New
New Hardware token	One time	Tk. 1,000/-
Replacement Hardware token	One time	Same as New

## SCHEDULE OF CHARGES: CARDS (DEBIT, CREDIT & PREPAID)

TITLE		Credit Card Fees and Charges		
TYPE	NATURE	RATE		
Annual Fee (Primary Card)	Fee	Classic Dual Tk.1500/-	Gold Dual Tk.3000/-	Platinum Dual Tk. 5,000/-
Annual Fee (Secured Card)	Fee	Tk. 1,000/-	Tk. 2,000/-	Tk. 4,000/-
Annual Fee (Supplementary Card)	Fee	Free	Free	Free
1 <sup>st</sup> Supplementary Card	Fee	Free	Free	Free
2 <sup>nd</sup> Supplementary Card	Fee	Tk. 500/-	Tk. 700/-	Tk. 1,000/-
Finance Charge *	Charges	20% per year		
CIB Charge	Charges	Tk. 200/- (upon issuance)		
Credit Card Replacement fee	Fee	Tk. 500/-	Tk. 700/-	Tk. 1,000/-
Priority Pass Replacement Fee for Platinum Card	Fee	Tk. 1,000/-		
Credit Card PIN Replacement fee	Fee	Tk. 300/-	Tk. 300/-	Tk. 500/-
Cash Advance Fee (OBL ATM/Bank POS)	Fee	1.5% of the withdrawal amount, Minimum Tk. 100/- whichever is higher		
Cash Advance Fee (NPSB /other ATM Net work)	Fee	2% of the withdrawal amount, Minimum Tk.150/- whichever is higher		
Cash Advance Fee (International Network)	Fee	3% of the withdrawal amount, Minimum Tk. 200/- or USD 5, whichever is higher		
Duplicate Statement (For every month)	Charges	Tk. 50/- per month, Minimum Tk. 100/- whichever is higher		
Voucher Retrieval Fee ( For every months)	Fee	Tk. 100/-		
Certificate Charge	Charges	Tk. 300/-		
Safety ONE Insurance Charge	Charges	0.35% of the Statement Balance as at the Statement date		
Smart Transfer Processing Fee (OBL Account / Wallet/ other bank account/others)	Fee	1.5% of the transfer amount, Minimum Tk. 100/- whichever is higher		
Add Money to OK Wallet from OBL Credit Card	Charges	0.5% of the transfer amount		
Smart EMI Processing Fee	Fee	1% of the Transaction amount, Minimum Tk. 100/- whichever is higher		
Excess Over Limit Charge	Charge	Tk. 500/- or USD 5	Tk. 700/- or USD 8	Tk. 1,000/- or USD 10
Late Payment Fee	Fee	Tk. 500/- or USD 5	Tk. 500/- or USD 5	Tk. 700/- or USD 8
e- Statements	Charges	FREE		
Access to Lounge Facility (Local/International)	Charge	USD 27 (4 Free visit per Calendar Year for Cardholder)		

\*Effective from October 01, 2020

International Transaction Charge/Markup	Charge	3% of Transaction Amount
NID Verification	Charge	Tk. 10/- (Upon Issuance)
Cash Advance Limit	Feature	50% of Credit Limit
Payment Due Date from Statement	Feature	15 Days from Statement
Maximum Interest Free days available	Feature	45 Days
Minimum amount due	Feature	3% Of the Outstanding Amount

TITLE	CCTV / ATM / ALERT	
TYPE	NATURE	RATE
Transaction Alert SMS	Charges	Tk. 200/-
OBL ATM 's Video	Fee	Tk. 3,000/-
Other Bank's ATM	Fee	Other Bank Charge Plus Tk. 500/-

TITLE	FOR DEBIT CARDS ONLY	
TYPE	NATURE	RATE
Annual Fee	Fee	Tk. 500/-
Card Replacement Fee	Fee	Tk. 300/-
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	USD 10	Tk. 200/-
	1 (One) Backup Card	Free	Free	N/A
			2% or	
	Cash Advance Fee (Per Transactions)	USD 1	USD 2, whichever is higher	Free
	Loading Fee	Free	Free	Free
	Card Replacement Fee	Free	Tk. 200/-	Tk. 200/-
	PIN Replacement Fee	Free	Tk. 200/-	Tk. 200/-
	Sales Slip/Statement Retrieval Fee	Free	USD 1	Tk. 100/-
	Refund Fee – A/C Transfer	Free	Free	Free
	Monthly Maintenance Fee (unutilized amount)	1% or USD 2, whichever is lower	Free	Free
	Refund fee (pay order)	Free	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.

Transaction Type		Fee & Charges	
		USSD	Mobile App
Cash In		Free	Free
Add Money	OBL A/C	Free	Free
	Other Bank A/C	Not Applicable	Free
	OBL Debit Card	Not Applicable	Free
	OBL Credit Card	Not Applicable	0.5%
	Other Bank Debit/Credit Card	Not Applicable	1%
Cash Out	OK Agent	1.8% or Tk 10/- (Whichever is higher)	1.7%
	OBL Branch/ATM	1% or Tk 5/- (Whichever is higher)	1% or Tk 5/- (Whichever is higher)
Money Transfer	OK to OK	Tk 5/-	Free
	OK to OBL A/C	1% or Tk 5/- (Whichever is higher)	1% or Tk 5/- (Whichever is higher)
	OK to Other Bank A/C	Not Applicable	1.7%
Utility bill Payment		1% (Minimum Tk 5/- and maximum Tk 25/-)	1% (Minimum Tk 5/- and maximum Tk 25/-)
Merchant Payment		Free	Free
Mobile Recharge		Free	Free
Customer A/C Registration		Free	Free

## SCHEDULE OF CHARGES: OBL AGENT BANKING

TITLE	OBL Agent Banking	
TYPE	Service Type	RATE
Cash Deposit	Cash Deposit at own Agent Outlet	Free
	Cash Deposit at other Agent Outlet	0.25% (Min. BDT10 - Max. BDT100)
	Cash Deposit in Branch Account at Agent Outlet	Tag Branch- BDT 25 Others Branch- 0.25% (Min. BDT10 - Max. BDT100)
	Cash Deposit at Branch (Inter District Transaction)	Upto Tk.50,000 is free Above Tk.50,000 to Tk. 1.00 lac is Tk.50 Above Tk.1.00 lac to Tk. 3.00 lac is Tk.150 Above Tk.3.00 lac is Tk.300
Cash Withdraw	Cash Withdrawal from own Agent Outlet	Free
	Cash Withdrawal from other Agent Outlet	0.25% (Min. BDT10 - Max. BDT100)
	Cash Withdrawal from Branch Account at Agent Outlet	Tag Branch - BDT 25 Others Branch - 0.25% (Min. BDT 10 - Max. BDT 100)
	Cash Withdrawal at Branch (Inter District Transaction)	Upto Tk.50,000 is free Above Tk.50,000 to Tk. 1.00 lac is Tk.50 Above Tk.1.00 lac to Tk. 3.00 lac is Tk.150 Above Tk.3.00 lac is Tk.300
Fund Transfer	Own Account Fund Transfer – either generated from Agent Outlet or Branch	Free
	3rd Party Fund Transfer	Own Outlet - Free Tag Branch - BDT 10 Other Branch/Outlet - 0.25% (Min. BDT 10 - Max. BDT 100)
	Fund Transfer through EFT	Own Outlet- Free From Other Outlet- BDT10
	Fund Transfer through RTGS	Generated at Outlet -BDT100
Half Yearly Account Maintenance Charge	Current Account	BDT 200
	Savings Account	Free (BDT10000 or below) BDT100 (BDT10,001- to BDT25,000) BDT 200 (BDT25,001 and above)
Account Closing Charge (Yearly)		BDT 100
SMS Charge (Half Yearly)		BDT 50
Debit Card Annual & Renewal Fees		BDT250
Utility Bill Payment/Collection Fees		Minimum Tk. 5 Maximum Tk. 25 or 1% whichever is lower
NID Verification Fee for Remittance		Free
Bank Statement		Flat BDT 100
Standing Instruction		BDT 50
Solvency Certificate		Flat BDT 200

## SCHEDULE OF CHARGES: RETAIL BUSINESS - CASH LINE (SOD/EMI LOAN) AND RETAIL LOANS

TITLE	CASH LINE (SOD/EMI Loan)	
TYPE	NATURE	RATE
Cash Line processing fee	Fee	Up to Tk. 5 lac :Tk. 2,000/- Above Tk. 5 lac to Tk. 20 lac :Tk. 3,000/- Above Tk. 20 lac to Tk. 50 lac:Tk. 4,000/- Above Tk. 50 lac : Tk. 5,000/-
Cash Line Limit - Cancellation/ closing Fee (after 1 Yr)	Fee	NIL
Cash Line Limit-Renewal Fee	Fee	Tk. 2,000/- 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. 2,000/- Above Tk. 5 lac to Tk. 20 lac :Tk. 3,000/- Above Tk. 20 lac to Tk. 50 lac:Tk. 4,000/- Above Tk. 50 lac : Tk. 5,000/-
Change/ Partial release of security	Charge	Tk. 1,000/-
Other bank security lien confirmation & encashment	Charge	Tk. 1,000/-
Partial/Early Settlement (Cash line EMI)	Fee	@ 2% of the settled amount, Minimum Tk. 2,000/-

TITLE	EMI LOAN	
TYPE	NATURE	RATE
Processing Fee (Any Retail Term Loan)	Fee	2% on Loan Amount, Minimum Tk. 2,000/- For SwopnoNeer: 3% 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: 2% on additional Loan Amount, Minimum Tk. 2,000/-
Partial/ Early Settlement	Fee	2.00% of the settled amount, Minimum Tk. 2,000/-
Changes of Tenure/ EMI (Other than partial settlement)	Fee	Tk. 3,000/-
Photocopy of Title Deed, Bia Deed(s) and Khatian(s)	Charge	Tk. 1,000/-
Change or partial release of Security	Charge	Tk. 7,000/-

Copy of Charge Documents	Charge	Tk. 500/-
Original Title Deed withdrawal on behalf of the client for each Title Deed	Charge	Tk. 2,000/-
Redemption & Revocation service fees	Fee	At actual + Tk. 300/-
Redemption & Revocation service fees (in case of takeover by other Banks or NBFIs)	Fee	At actual or Tk. 10,000/- whichever is higher
Urgent Release (within 03 working days)	Charge	Tk. 3,000/-
Change of car quotation after approval	Charge	Tk. 1,000/- per quotation change

TITLE	OTHER CHARGES FOR ALL	
TYPE	NATURE	RATE
LAP charge	Charge	Tk. 200/-
CIB charge	Charge	Tk. 200/-
CPV charge	Charge	At actual + Tk. 100/-
Vetting and Valuation charge	Charge	At actual + Tk. 500/-
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. 500/-
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. 500/-
Certificate for Loan outstanding/ Repayment status	Charge	Tk. 500/-
Duplicate Outstanding Certificate for loan	Charge	Tk. 500/-
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	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 (Only for EMI facilities)

TITLE: PPG BASED LOANS	OBL ROMONI	
TYPE	NATURE	RATE
Loan processing	Fees	Nil
Early Settlement	Fees	Nil for Cottage & Micro Industry 2 % on outstanding other than Cottage & Micro Industry
Penal Charge	Charge	Additional 2% 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	Case to case basis depending on customer-banker relationship
Charges for non-compliance of lending covenant/ approval terms given in Sanction Advice or any kind of specific approval in favor of client / Deferral charges for documentation deficiency according to Sanction Advice / <i>If the client is allowed facility keeping documentation deficiencies as per the Sanction</i>	Charge	<p>For 1<sup>st</sup> time deferral  Upto 3 months : Upto Tk. 0.75 lac  More than 3 months upto 6 months: Tk. 1.50 lac  Subsequent periods: Tk. 0.75 lac each qtr</p> <p>For 2<sup>nd</sup> time deferral  Upto 3 months : Upto Tk. 1.50 lac  More than 3 months upto 6 months: Tk. 2.25 lac  Subsequent periods: Tk. 1.50 lac each qtr</p> <p>For 3<sup>rd</sup> time deferral  Upto 3 months : Upto Tk. 2.25 lac  More than 3 months upto 6 months: Tk. 3.00 lac  Subsequent periods: Tk. 2.25 lac each qtr</p> <p>For 4<sup>th</sup> time &amp; each subsequent times deferral  Upto 3 months : Upto Tk. 3.00 lac  More than 3 months upto 6 months: Tk. 3.50 lac  Subsequent periods: Tk. 3.00 lac each qtr</p>

### Special Sanction Fee:

Change in Directors Change in Security Issuance NOC for Pari Passu	Fee	From 0 to Tk. 10,000/- for each sanction or as per customer – banker relationship
--	-----	---



Processing fee	Fees	Processing 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 0 to 1% subject to the negotiation on the basis of customer-banker relationship.
Penal interest	Charge	@2.00% p.a. on overdue amount
Deal Structuring Fees/Risk premium Fees	Fees	As per Negotiation with Client

TITLE:	OTHER CORPORATE AND SME LOAN RELATED FEE/ CHARGES	
TYPE	NATURE	RATE
Charges for CM Extension	Charge	As per negotiation with customers
Facility Renewal/Review Fee	Fees	As per negotiation with customers
Facility Structuring Fee	Fees	As per negotiation with customers
Charges for Deferral	Charge	As per negotiation with customers
Temporary Enhancement /EOL Fee	Fees	As per negotiation with customers
Security Replacement Fee	Fees	As per negotiation with customers
Commitment Fee	Fees	As per negotiation with customers
Reschedule Fee	Fees	As per negotiation with customers
Risk premium fee	Fees	As per negotiation with customers
Project Appraisal fee	Fees	As per negotiation with customers
Stock Inspection Fees	Fees	As per negotiation with customers

## SCHEDULE OF CHARGES: TRADE SERVICES

TITLE	IMPORT	
TYPE	NATURE	RATE
LC Opening	Sight	0.05% - 0.40% p.q. Min Tk. 1,000/- p.q.
	Usance	0.05% - 0.50% p.q. Min Tk. 1,000/- p.q.
	100% cash margin	0.05% - 0.25% p.q. Min Tk. 1,000/- p.q.
	BB LC	0.05% - 0.40% p.q. Min Tk. 1,000/- p.q.
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. 2,000/- whichever is higher
Arrangement of discounting facilities against USANCE LCs through correspondent banks	Charges	Per Qtr. @ 0.00% - 0.50%, Min Tk. 2,000/- whichever is higher
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/-
	Form- C & TM	Tk. 100

TITLE	IMPORT BILLS	
TYPE	NATURE	RATE
Acceptance of usance LC	Commission	0.10% to 0.40% for 1st Qtr 0.10% 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/-
Import document attestation fee including LC and PI copies	Fees	Tk. 100 per instance
Issuance of shipping guarantee in absence of original documents	Handling fees	Tk. 1,500/- 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 BDT: 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
Handling of maturity date of accepted bill (whether accepted or declined)	Fees	Tk. 1000/- per bill
Handling of EDF maturity Extension	Charge	Tk. 1,000/- per bill
Processing of regulatory approval for extension overdue Bill of Entry	Handling fee	Tk. 3,000/- Per Bill of Entry
Processing of regulatory approval for extension of remittance validity of LCAF	Handling fee	Tk. 500/- per instance
Processing of regulatory approval for extension of maturity of UPAS / Deferred Bill	Handling fee	Tk. 5,000/- per Bill
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. 1,000/-

	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/-
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)	
	NATURE	RATE
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. 4,000/-
Buying house handling / inclusion of principal	Handling Fees	Tk. 2,500/- for each principal
SWIFT Communication charges	Handling Fees	At actual, minimum Tk. 500/- per instance
Bill of Lading endorsement charges for documents against advance TT	Handling Fees	Tk. 200 per set
CFR Certificate issuance charges	Handling Fees	Tk. 500/- per Exp
NOC to release BL / AWB to ship / airlines co.	Handling Fees	Tk. 200/- 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/-
Arrangement of correction of EXP through Bangladesh Bank due error made by the exporter / Customs Authority		Tk. 500/- per EXP
Misc. Export related Certificates	Charge	Tk. 500 per certificate

## SCHEDULE 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)	
	Usance	0.10%-0.50% for 1st qtr, 0.10%-0.50% for subsequent quarters. (Min. USD10)	
	100% cash margin	0.10%-0.25% for 1st qtr, 0.10%-0.25% for subsequent quarters. (Min. USD10)	
	BB LC	0.20%-0.40% for 1st qtr, 0.20%-0.40% for subsequent quarters. (Min. USD10)	
Transmission/ Dispatch of L/C outside Bangladesh	By courier mail	Actual	
	Full Operating	Actual	
	SWIFT	Actual	
L/C Transmission/ Dispatch within Bangladesh	Charge	By SWIFT: NIL	
		By post: Actual	
		By Courier: Actual	
Amendment of L/C.	Value enhancement/ Extension of Time	As prescribed for L/C opening	
	Other Amendments	USD 30 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	USD 5.00 + 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+SWIFT+Foreign Corresponding charges at actual	
Supply of L/C opening forms/stationery	Charge	Local L/C:USD 3	
		Foreign L/C:USD 5	
Handling of Collection documents(inward) without L/C	Handling Fee	0.1% Min. USD5	

Handling of Collection documents (inward) under L/C	Handling Fee	USD5 per Document
Certification of Import document for customs assessment purpose(Issuance of C & F Certificate)	Handling Fee	USD 5
Issuance of Shipping guarantee in absence of original documents	Handling Fee	USD15 per document.
Mail of Export Documents(foreign)	By courier	Actual + USD 5
Export Bills – Negotiation/ Collection	On portions of Bills where there are no Exchange Gains for OBL	0.15% or Minimum USD 15 whichever is higher
	On portions of Bills where there are Exchange -Gains for OBL	NIL
Issuance of PRC	Charge	USD 20
Export form certification	Charge	USD 15
Mail of Export Documents(foreign)	By courier	Actual + USD 5
L/C Advising	Commission	USD 15
Advising L/C Amendment	Commission	USD 15
Authentication of Transfer of L/C	Handling Fee	USD 15
Transfer of L/C Amendment	Charge	USD 10
NOC Relating to BBLC	Charge	USD 10
Issuance of Guarantee	Commission	0.25%-0.50% per quarter Minimum USD 10
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
100% Margin in form of Cash or Cash equivalent	Commission	Minimum Tk. 1,000/- Up to 0.25% PQ 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)	
	Co-Arranger Fee (specific)	
	Underwriting Fee (specific)	
	Agency Fee –Facility (annually)	As per the agreements or on base of the customer – banker relationship.
	Agency Fee – Security (annually)	
	Information Memo Fee	
	Monitoring Fee (annually)	
TITLE	PARTICIPATION	
TYPE	NATURE	RATE
Participation of Syndication	Participation Fee (specific)	As per the agreements or on base of the customer – banker relationship.
	Commitment Fee (annually)	
	Processing fee (OBU)	Processing 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 1% subject to the negotiation on the basis of customer-banker relationship.
	Breakage Cost Charge (specific)	
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.