

CUSTOMER CHARTER

May 15, 2016



ONE Bank

LIMITED

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1.0 Introduction

Customer Charter is, in fact, a general statement of commitments for providing banking services and necessary information to customers. The ability of the banking industry to achieve the socio-economic objectives and in the process bringing more and more customers into its fold **will ultimately depend on the satisfaction of the customers.**

OBL felt that in order to close the gap, if any, with the customers, the Bank should come out with a charter of its services for the customers. Keeping that in mind, this Customer Charter has been framed taking into account the service delivery standards, the rights of customers and how complaints from customers will be handled. This charter has a range of purposes which includes customer education, knowledge sharing and the differentiation of services provided in a competitive market.

2.0 Objectives

This document, called the Customers' Charter of ONE Bank Limited, provides key information on various facilities/services provided to customers in ordinary course of business and highlights OBL's commitments towards the customer satisfaction, **thus ensuring accountability and responsibility amongst its officials and staff.** This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligation on the part of customers for healthy practices in customer-banker relationships.

The main objectives of the Customer Charter is to provide a framework for defining service delivery standards, the rights of customers and how complaints from customers will be handled.

In addition to the above mentioned objectives, the Customer Charter objectives could be summarized as the following:

- Provide an overview statement of organization's business that describes its activities
- Highlights the goals as far as customer service are
- Highlights the customer's rights as they pertain to business
- Details what the Bank will do to ensure it will meet the customer service goals and observe customers' rights.

We maintain constant networking with our customers and seek their feedback to evaluate, improve and widen the range of services provided by us. All our customers are requested to keep us informed of their experiences about the various services rendered by the Bank and feel free to send us their observations.

We look forward to sharing with our customers a mutually beneficial & long term banking relationship.

3.0 Legal basis of the Customer Charter

The Customer Charter is a quasi-legal document. This has reference to the requirement of provision 2.09 of the Guidelines for Customer Services and Complaint Management by Bangladesh Bank, published in June 2014.

Changes are phenomenal. These guidelines will be reviewed from time to time to adjust/adapt to emerging/changing market conditions with the approval of the Board of Directors and other Appropriate Authorities, if so required.

4.0 Application of the Customer Charter

The Customer Charter shall apply to all employees of the Bank irrespective of grades. The charter will have to be fully understood, complied and reflected in the day to day activities of the employees.

5.0 Impact of violation of the Charter

No employee shall violate the guidelines provided in this charter. Failure to comply with any of the guideline will call for strict disciplinary actions by the Management as per OBL Staff Service Rules.

Note:

Information given in this document is current as of May 15, 2016, **which is subject to change/revision/upgradation**. Only key information on various services/facilities is given in this document. Each service has its own detailed terms and conditions, which are displayed on our website www.onebank.com.bd or can be made available to on request.

The charter has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service. Copies of the Customers' Charter will be available on request to all our customers at our Branches, Corporate Headquarters and at our website i.e. www.onebank.com.bd.

6.0 COMMON PRACTICES FOLLOWED BY OUR BRANCHES

1. Display business hours and Time - Norms for various banking transactions.
2. Render fair, reasonable and courteous services.
3. Attend to all customers present in the branch at the close of business hours.
4. We will ensure that our documents and procedures are clear and not misleading and that you are given clear information about our products and services.
5. Offer nomination facility to all deposit accounts (i.e. account opened in individual capacity) and all safe deposit locker hirers (i.e. individual hirers).
6. Display interest rates for various deposit schemes from time to time.
7. Notify change in interest rates on advances.
8. Provide details of various deposit schemes/services of the Bank.
9. Issue Pay Orders.
10. ATM transactions: the report of any wrong debit to the customer's account will be investigated and credited back to the customer account within a maximum period of 7 days from the date of customer's reporting.
11. Provide complaint/ suggestion forms at every branch and also at our website.
12. Display the contact details including names, complete address, telephone number, fax number, e-mail address, etc. of the officials of "Central Customer Service & Complaints Management Cell (CCS&CMC)", "Zonal Customer Service & Complaints Management Cell (ZCS&CMC)" and "Branch Level Customer Service & Complaints Management Desk (BLCS&CMD)" in the prominent place of Corporate HQ & the branches.

7.0 CUSTOMERS' RIGHTS/OUR OBLIGATIONS

We shall carry out the following obligations to our customers considering these as their rights:

A. Disclosure of Current Interest Rates:

Prior to signing the contract with the consumers for both interest-bearing deposits and loans, we shall-

1. inform them of the terms of the fixed deposit or loan;
2. inform them of the charges, if any, and consequences of premature termination of a fixed deposit or loan;
3. inform them whether the interest rate is fixed or variable;
4. inform the basis and frequency on which interest payments or deductions are to be made;
5. explain the method used to calculate interest of each product;
6. disclose prominently the total amount of income that the customers shall receive on the fixed deposits; and
7. disclose the total cost of credit with break up, if any.

B. Disclosure of latest Schedule of Charges, Fee, Commission etc.

We shall, for all charges and fees to be levied at the time of service rendered or on request,

1. provide the customers with a schedule of charges, fees, commissions payable for the products or services that the customers have chosen;
2. display prominently our standard fees and charges at all branches;
3. inform the customers of any additional charges or expenses that the customers have to pay, such as searching fees to retrieve available past records etc.

C. Notice of Changes to Terms and Conditions:

The terms and conditions provided by us shall highlight to a customer the fees, charges, penalties, relevant interest rates and any other consumer liabilities or obligations in the use of the financial products or services. We shall ensure that a customer is notified-

1. at least thirty days in advance before implementing any changes to the terms and conditions, fees or charges, discontinuation of services or relocation of our premises;
2. Immediately of any changes in interest rates regarding the product or service.

D. Value Added Services:

We must take written consent from our customers for any value added services, such as, internet banking, SMS banking, ATM services etc. and inform the customers of the terms and conditions along with the charges, levied for that.

E. Guarantor:

Prior to a person acting as a guarantor, we shall in writing:

1. advise the person of the quantum and nature of his or her potential liabilities; and
2. advise the person to seek independent legal advice before acting as a personal guarantor.

F. Disclosure of other facts:

We shall disclose the following -

1. Buying and selling rates of foreign currencies;
2. Financial statement, financial performance indicators etc.;
3. Banking hours and holiday notices;
4. Operating cycle or road map of services (indicators showing desk Number, floor number, room number etc.).

8.0 CUSTOMERS' OBLIGATIONS/ OUR RIGHTS

- a) Customers shall follow the banking norms, practices, functional rules etc.
- b) Customers shall abide by the terms and conditions prescribed for each banking product and services.
- c) Customers shall maintain management efficient/ disciplinary arrangement at the customer service points.
- d) Customers shall convey their grievance to the bank in proper way or in prescribed form.
- e) Customers shall convey to the bank any changes in their address, contact numbers, KYC & TP immediately.
- f) Customer shall be reasonable and not try to show unreasonable persistence, demand, argument & behaviour.
- g) Customers generally shall make queries at prescribed desk such as Customers' Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
- h) Customer should avoid misunderstanding as far as possible and whenever making a complaint, should behave like a responsible person.

9.0 WE EXPECT/ REQUEST OUR CUSTOMERS TO

1. Help us meet the "Know Your Customer (KYC)" guidelines at the time of opening the account and at periodical intervals as per regulatory requirements from time to time.
2. Take precautions that are indicated for protection of their accounts
3. Avail services like Automated Teller Machine (ATM), Online banking, Automated Clearing System, Electronic Fund Transfer (EFT) etc. as offered by the Bank.
4. Avail of nomination facility for their accounts and safe deposit lockers.
5. Keep the Bank updated of any change in their civil status.
6. Pay service charges for non maintenance of minimum balances, return of cheques, remittances, collections etc. The details of charges are available on the Bank's website and also with our branches.
7. Ensure safe custody of cheque book and statements.
8. Issue crossed/account payee cheques as far as possible.
9. Check the details of the cheque, namely, date, amount in words and figures, crossing etc., before issuing it.
10. Not issue cheque without adequate balance and maintain minimum balance as specified by the Bank.
11. Send cheques and other financial instruments by Registered Post or by courier.
12. Note down account numbers, details of FDR, locker numbers, etc., separately.
13. Immediately inform the Bank of any change of address, telephone number, email id, etc. (as applicable).
14. Inform branch immediately, for change in status (residential or non-residential or vice-versa)
15. Inform loss of demand draft, ATM / Debit / Credit Card, cheque leaf (ves) /book, key of locker, etc., immediately to the concerned Branch/ CHQ as applicable.

16. Avail standing instructions facility for repetitive transactions.
17. Pay interest, installments, locker rent and other dues in time.
18. Not to sign blank cheque/s. So also not to record your specimen signature either on pass book, cheque book and do not keep ATM card and PIN together or do not write PIN anywhere.
19. Not to share phone banking/internet banking passwords and ATM/Debit Card PINs with others and ensure confidentiality.
20. Not to fall prey to fictitious offers / lottery winnings / remittance of cheap funds in foreign currency from abroad by so-called foreign entities/ individuals or to Bangladeshi residents acting as representatives of such entities/individuals.
21. Not to undertake online trading in foreign exchange on portals / websites.
22. Keep the currency notes clean by not writing/scribbling anything on them.
23. Inform the branch immediately, when a Minor turns Major or in the event of the unfortunate demise of any of the account holders.
24. Provide valuable feedback on our services and bring to our notice any deficiency in services so as to enable us to correct our mistakes and improve our customer service.

**10.0 COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP
(PRODUCTS AND SERVICES OF ONE BANK LIMITED)**

A. Deposit Products & Services	B. Loan Products & Services
<ol style="list-style-type: none"> 1. Savings Account 2. Current Account 3. Short Notice Deposits Account 4. Term Deposit Accounts (FDR) 5. ONE-2-3 6. Pyramid Savings Account 7. Elegant Savings Account 8. NRB Savings Plus 9. Quick Millionaire 10. Pensave 11. Marrysave 12. Edusave 13. School Banking 14. Monthly Money Maker 15. Gold Savings Account 16. Silver Savings Account 17. Money Rotator 18. Premium Payroll Services Account 19. Simple Account 20. Non-Resident Investor's Taka Account 21. Street Urchin and Working Children Account 	<ol style="list-style-type: none"> 1. Home Loan 2. Car Loan 3. Student Loan 4. Personal Loan 5. Doctor's Loan 6. Banker's Loan 7. Cash Line 8. OBL Romoni 9. OBL Shubidha 10. OBL Unnoyon 11. OBL Fashal 12. OBL Gobadhi Poshu 13. OBL Motsho 14. OBL Poultry 15. OBL Krishi Sharanjam 16. OBL Uparjon 17. OBL Dhoroni 18. OBL Poribesh 19. Lease Finance 20. Secured Overdraft 21. Overdraft 22. Time Loan 23. Loan against Trust Receipt 24. Packing Credit 25. Local Documentary Bill Purchased 26. Foreign Documentary Bill Purchased 27. Term Loan 28. OBL Corporate Short Term Loan
C. Off-Balance Sheet Products	D. Off-Shore Banking Unit Products
<ol style="list-style-type: none"> 1. Sight Letter of Credit 2. Usance Letter of Credit 3. Acceptance 4. Back to Back LC 5. Bank Guarantee 	<ol style="list-style-type: none"> 1. Current Account - OBU 2. Dollar FD Account - OBU 3. Term Loan - OBU 4. Time Loan - OBU

E. Bank Service Products	F. Other Products
<ol style="list-style-type: none"> 1. Remittance Facilities 2. Automated Teller Machine (Atm) Service 3. OK Banking (Mobile Financial Service) 4. Internet Banking 5. Sms Banking 6. Cards 7. Safe Deposit Lockers 8. Online Banking 	<ol style="list-style-type: none"> 1. Loan Syndication 2. Structured Finance

11.0 Details of all the Products & Services

We provide below details of all products and services of OBL:

A. Deposit Products & Services

1. SAVINGS ACCOUNT

An account which allows the account holder(s) to deposit funds on 'interest-bearing basis' generally with restrictions on the number and amounts of withdrawals allowed within a specified period and, in certain cases, with a pre-required notice of withdrawal.

1. These accounts are designed to help the individuals (personal customers) to inculcate habit of saving money and to meet their future requirement of money. The amounts can be deposited/withdrawn from these accounts by way of cheques/ withdrawal slips/ATM cards.
2. Savings accounts are very popular. These accounts can be opened by an eligible individual in single name or jointly with others and by certain organizations/agencies approved by Bangladesh Bank.
3. The prospective customer will need to comply with the "Know Your Customer (KYC)" guidelines which are mandatory. As required by law, while opening this account, we will satisfy ourselves about the identity, including verification of address, of person/s seeking to open an account to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
4. The customer identification will be on the basis of documents provided by the customer as (a) Proof of identity and (b) Proof of address.

Documents normally acceptable are displayed/ available from branches and in our website. The customer has to submit the prescribed application form along with Photographs in all cases, as per Bangladesh Bank directives.

5. The account holder is required to maintain certain minimum balance in the account, as specified by the Bank from time to time. The minimum balance requirements of various types of accounts are displayed at branches, website and available from schedules of charges for applicable account types/products.
6. Account Holders must use these accounts for personal purposes and not for business transactions.
7. The Bank will facilitate opening of savings accounts by the garment workers/ farmers by depositing at least Tk. 10.00 only, as instructed by Bangladesh Bank.
8. A cheque which is presented after 6 (six) months from the date of issue will be treated as "stale or outdated" and shall not be paid.
9. Bank will provide a statement of account to Savings account, on a half-yearly basis, without any charge. The statement of account will contain all the transactions that have been done on the account during that period. Based on customer's preference, the account statement can be sent as a physical statement or on email.
10. Accounts which are not operated for over 01 (one) year are marked as dormant / inoperative, to protect the interest of the depositor. The depositor can request the Bank to activate the account by submitting the documents, as required by the Bank.
11. The service charges/minimum balance requirements are subject to change. For details of service charges applicable to savings bank accounts, please ask from your branch. Service charges are also available on the Bank's website.

Savings Rules and Regulations:

- a) A depositor may deposit money as often as he or she wishes. Cheques and Dividend Warrants will be accepted for collection and credited after realization to Savings Bank Account (s) provided the Bank is satisfied as to the identity of the payees.
- b) The minimum balance required to be maintained at all times is Tk. 5,000/- and the bank reserves the right to change the minimum balance requirement and/or to close such account without prior notice if the balance falls below this amount.

- c) The Bank reserves to itself the right not to pay any cheque presented that contravenes the rules. In the event of a cheque being returned for want of funds, charges for dishonor of cheque will be made as per the Bank's schedule of charges.
- d) Withdrawal is allowed twice a week i.e. eight times a month up to 25% of the total balance in the account. Withdrawal beyond the maximum limit will require 7 days notice, failure to give notice will entail forfeiture of interest for the month in which the withdrawal occurs.
- e) A depositor cannot withdraw a sum in cash smaller than Tk. 300/-
- f) Rates in interest may be altered from time to time and this should be ascertained from the Branch concerned. Any alteration in rate will be displayed.
- g) Interest will be allowed only on account bearing a minimum balance of Tk. 2,000/- per calendar month. Subject to the foregoing, calculations will be made for each calendar month on the lowest credit balance in account for the month.
- h) It is in the interest of the account holder that every change of address be intimated to the Bank promptly for regularity of records.
- i) The Bank reserves to itself the right to close any account without assigning any reason whatsoever.
- j) If the provisions of these rules are contravened continually, the Bank will be empowered to levy a service charge at its discretion.
- k) The Bank reserves to itself the right to alter or add to these rules at any time.
- l) To hold the Bank free from any and all responsibility (ies) against any loss or damage to funds, securities or property deposited with the Bank due to any order of Government or other Authority, law, levy , tax, embargo, moratorium, exchange restriction or any other cause whatsoever beyond its control.
- m) Customers will provide declaration stating "I/We have gone through the above rules and regulations governing the operation of this Account and hereby agree to abide by the same. These rules are subject to change from time to time at the discretion of the Bank."

Nomination:

1. Nomination facility is available for all deposit accounts, articles in safe custody and safe deposit vaults.
2. Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietary concern) only, i.e. not for accounts opened in representative capacity.
3. There should have Nominee(s) at a time for a deposit account whether held singly or jointly. The rights of nominee arise only after the death of all the depositor(s).
4. Nomination can be made, cancelled or varied by the account holder anytime during his/her life time. While making nomination, cancellation or variation, the request or the Nomination form should be signed by all account holders.
5. Nomination can be made in favour of a minor also. During the period the minor does not attain majority, the natural guardian will receive the amount on minor's behalf.

General Conditions of Governing Accounts:

- a) The law, rules and regulations of Bangladesh, usual customs and procedures common to Banks in Bangladesh will apply to and govern the conducts of the account opened with the Bank.
- b) Any person opening an account will be deemed to have read, understood and accepted the rules governing the account.
- c) A suitable introduction by an introducer acceptable to the Bank is required prior to opening of any account. Recent photographs of the account openers duly attested by the introducer must be produced.
- d) Each account will be given one account number. This number is to be properly quoted on all letters and / or documents addressed to the Bank and on all deposit slips. The Bank will not be responsible for any loss or damage occurring as a result of wrong quotation of account number.
- e) Interest/commissions/service or maintenance of account charges will be levied by the Bank as determined by the Bank from time to time and as per Bangladesh Bank regulation.
- f) The funds available in any of the account holder's account (the customer) with the Bank will be considered by the Bank to be a security for any commitment(s), the Bank is entitled without giving

prior notice to the customer to utilize such funds against the obligation(s) and/or commitment(s) of the customer to the Bank.

- g) Any statement of account dispatched to the customer will be considered as approved unless any discrepancy (-ies) is/are notified in writing to the Bank within 15 days from the date of dispatch. The Bank is not responsible for delays or non-delivery due to mail problems. Statement of account to be picked up will be considered as approved even if not picked up 15 days after the date they are produced. Statements of account are not produced when there is no operation during the month. Those can be obtained on special request.
- h) Account holders must provide maximum security to the cheque books in their possession and the Bank is not responsible for any loss occurring due to inadequacy of security. Any cheque book loss or misuse must be immediately reported to the Bank and confirmed in writing without any delay.
- i) When cheque deposited are payable by other Banks or outstation, they are available after clearing or collection only. Service charge will be charged as per Bangladesh Bank instructions.
- j) The Bank reserves the right to close any account without giving prior notice if the conduct of the account is unsatisfactory in the opinion of the Bank or for any other reason(s) whatsoever.
- k) The balance in the account(s) is payable solely at ONE Bank Limited and shall be governed by and subject to "laws" in effect in Bangladesh. As used herein laws will include Bank Circulars, Modifications, Regulations and Orders of the Government and Bangladesh Bank including practice of banking.
- l) The Bank reserves the right to amend the present rules at any time in any manner with or without giving prior notice to the account holder(s) separately or to the public. The cheque book will not be issued unless and until all the required formalities are completed.

2. CURRENT ACCOUNT

An account which allows the account holder(s) to withdraw full or partial balance at any time without any prior notice to the drawee bank with no limits on the number of withdrawals/transactions. Current accounts are non-interest bearing accounts.

1. Current Accounts can be opened by individuals & non-individuals like sole proprietors, partnership firms, limited liability partnerships, private & public limited companies, specified associations, societies, trusts etc

2. As required by law, while opening this account, we will satisfy ourselves about the identity, including verification of address, of an entity or person(s) seeking to open the account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
3. Formalities/procedures relating to opening of Current Accounts for individuals are same as those mentioned for Savings Bank Accounts. For partnership firms, limited companies, trusts etc., the documentation formalities will be informed to you, at the time of opening the account.
4. No interest is payable on credit balances in Current Accounts.
5. Minimum balance as stipulated from time to time will be required to be maintained.
6. The service charges/minimum balance requirements are subject to change. Latest Schedule of Charges is available at our website or branch.
7. A cheque which is presented after 6 (six) months from the date of issue will be treated as "stale or outdated" and shall not be paid.
8. The applicant for Current Account should declare in the account opening form or separately that he/they is/are not enjoying any credit facility with any Bank and if he/they does/do enjoy any credit facility, he/they should declare full particulars thereof indicating the name of the Bank/branch concerned.
9. For opening special types of current accounts like for Executors, Administrators, Trustees, Liquidators etc., the Branch Manager/ Incharge may be contacted who will help in opening these types of accounts.

Nomination:

- Please see under Savings Account.

General Conditions of Governing Accounts:

- Please see under Savings Account.

3. SHORT NOTICE DEPOSITS ACCOUNT

An account which allows the account holder(s) to withdraw full or partial balance at any time with 7 (Seven) days prior notice to the drawee bank with no limits on the number of withdrawals/transactions. Short Notice deposits accounts are interest bearing accounts.

1. Short Notice Deposits Accounts can be opened by individuals & non-individuals like sole proprietors, partnership firms, limited liability partnerships, private & public limited companies, specified associations, societies, trusts etc.
2. As required by law, while opening this account, we will satisfy ourselves about the identity, including verification of address, of an entity or person(s) seeking to open the account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
3. Formalities/procedures relating to opening of Short Notice Deposits Accounts for individuals are same as those mentioned for Savings Bank Accounts. For partnership firms, limited companies, trusts etc., the documentation formalities will be informed to you, at the time of opening the account.
4. Minimum balance as stipulated from time to time will be required to be maintained.
5. The service charges/minimum balance requirements are subject to change. Latest Schedule of Charges is available at our website or branch.
6. A cheque which is presented after 6 (six) months from the date of issue will be treated as "stale or outdated" and shall not be paid.
7. The applicant for Short Notice Deposits Account should declare in the account opening form or separately that he/they is/are not enjoying any credit facility with any Bank and if he/they does/do enjoy any credit facility, he/they should declare full particulars thereof indicating the name of the Bank/branch concerned.
8. For opening special types of current accounts like for Executors, Administrators, Trustees, Liquidators etc., the Branch Manager/ Incharge may be contacted who will help in opening these types of accounts.

Interest Payment on Short Notice Deposits (SND) Accounts:

- Interest is accrued monthly on a daily product basis and interest paid on a half-yearly basis.

Nomination:

- Please see under Savings Account.

General Conditions of Governing Accounts:

- Please see under Savings Account.

4. TERM DEPOSIT ACCOUNTS (FDR)

A sum of money placed with the Bank at a fixed interest rate or linked to a base rate, for a fixed period of time or payable on a specific date and with withdrawal/renewal terms agreed upon between the Bank and the depositor is called Term Deposit Account.

Bank has tailored various deposit schemes to suit the needs and expectations of people of every walk of life.

Bank staff shall welcome you to seek more details and shall also be glad to assist in the area of investment in various deposit schemes vis-a-vis your requirement.

Term Deposit accounts can be opened by individuals, partnership firms, private and public limited companies, specified associates, societies and trusts etc.

1. As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of person(s) or entity seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
2. Formalities/procedures relating to opening of Deposit Accounts for individuals are same as those mentioned for Savings Accounts. For partnership firms, limited companies, trusts etc the documentation formalities will be provided to you on request.
3. Term Deposit Accounts can be opened for a minimum period of 30 days up to maximum period of 1 year above for any BDT account. The minimum/maximum periods are subject to change. The rates of interest vary depending on the tenure of deposit. Interest is accrued on a monthly basis and paid on maturity of the deposit unless the

customer opts for the monthly/quarterly interest option at the time of booking a term deposit. The tenure of term deposit are as under:

Fixed Deposit : 1 month to 1 year and above

4. The manner of calculation of interest is appropriately disclosed to the customer while accepting the deposits.
5. At the time of booking a deposit, explicit maturity instructions are sought from the customer i.e. Credit to linked account or auto renewal on maturity.
6. In the absence of specific instructions from the customer, a Term Deposit on maturity is automatically renewed for the same period at the rate of interest prevailing on the date of maturity. As a measure of good customer service, the Bank may intimate the depositor in advance regarding date of maturity.
7. Interest on overdue deposit is paid at a rate equivalent to the interest applicable on Savings account deposits prevailing from time to time during the period from the date when deposit has become overdue till the date of payment. This is, decided by the Bank from time to time.
8. Interest on Term Deposits is subject to income tax regulations.
9. Comprehensive Terms and Conditions, for all relevant Current, Savings guidelines & local regulations, are available with our branches as the website.

Premature Encashment of various Interest Bearing Deposit accounts:

Following procedure to be followed on premature encashment of FDR and other scheme accounts:

Fixed Deposit (3months & above but less than 6 months, 6 months & above but less than 1 year, 1 year and above)

- No interest paid for premature encashment of less than one month period.
- For premature encashment of one month and above, interest paid @ savings interest rate. No interest paid for less than 30 days.
- For premature encashment of FDR after 4 & half months duration, interest is paid for 3 months at the specified rate for 3-months term and 1 month interest paid @ savings interest rate. No interest paid for half month.

- Also note that interest payments on premature encashment are subject to the discretion of the Branch Manager. Tax amount once deducted from the account cannot be reversed.

5. ONE-2-3

Nature of Product:

- ONE 2 3 Scheme is a lucrative offer from ONE Bank Ltd. making your deposits grow by folds over a certain period of time.
- It requires a fixed deposit of Tk.5, 000/- or its multiple for your chosen tenor.

Interest Rate:

- Please visit OBL website or branches.

Calculation of Interest:

- Half yearly compounding.
- Premature encashment after three months but before year 1: Interest paid @ savings interest rate.
- Premature encashment beyond year 1 but before year 3: Interest paid @ savings interest rate + 0.50%.
- Premature encashment beyond year 3 but before year 5: Interest paid @ savings interest rate + 1.00%.
- Premature encashment beyond year 5 but before maturity: Interest paid @ savings interest rate + 1.50%.
- Premature encashment beyond maturity of Double Money but before maturity of 2.5 Money: Benefit payable at the maturity of Double Money & at the prevailing savings rate for the remaining period.
- Premature encashment beyond maturity of 2.5 Money but before maturity of Triple Money: Benefit payable at the maturity of 2.5 Money & at the prevailing savings rate for the remaining period.
- Also note that interest payments on premature encashment are subject to the discretion of the Branch Manager. Tax amount once deducted from the account cannot be reversed.

Obligation:

- One copy of attested passport size photograph of Applicant.
- One copy of passport size Photograph of each of the Nominees should be submitted.
- Government fees and charges are applicable as per the prevailing laws.

Others:

- Maximum 90% overdraft against this account.

6. PYRAMID SAVINGS ACCOUNT**Nature of Product:**

- Pyramid Savings is a special deposit account having flexible deposit option and no withdrawal option.
- Four different maturity tenors.
- No fixed date for deposit and no fixed monthly installment.
- Flexible deposit facility with no withdrawal option before maturity.

Interest Rate:

- Please visit OBL website or branches.

Calculation of Interest:

- Interest is calculated as quarterly compounding basis.
- Maturity amount will be provided based on interest rate, tenure and total deposit.
- Once account becomes mature, account proceeds can be withdrawn by Debit Voucher or Pay order.
- In case of early encashment, following forfeiture rules will apply:
 - Closed before six months – no interest will be provided.
 - Closed after six months but before one year – interest will be offered as per applicable rate of 6 months tenure.

- Closed after one year but before two years – interest will be offered as per applicable rate of 1 year tenure.
- Closed after two years but before three years – interest will be offered as per applicable rate of 2 years tenure.

Obligation:

- Any Bangladesh citizen with valid photo ID may open this account.
- Minimum age must be 18 years and above.
- Minimum initial deposit amount is Tk. 20,000/-.
- Minimum single transaction amount is Tk. 500/-.
- Government fees and charges are applicable as per the prevailing laws.

Others:

- Maximum 90% overdraft against this account.

7. ELEGANT SAVINGS ACCOUNT

Nature of Product:

- Elegant Savings is a daily interest bearing and monthly interest paying taka savings account for Senior Citizens of Bangladesh.

Interest Rate:

- Please visit OBL website or branches.

Calculation of Interest:

- Interest is calculated on daily basis and paid monthly.
- Interest will be calculated on daily balance of the account. If EOD balance of the accounts falls below Tk 10,000/-, client will lose the interest for the day.

Obligation:

- Any Bangladesh citizen having age 50 years and above can open this account.

- Minimum initial deposit amount is Tk. 5,000/-.
- Government fees and charges are applicable as per the prevailing laws.

Others:

- 25% discount in locker charges for 1st year, applicable for customers of Locker holding branches.
- 0.50% bonus interest rate on retail Fixed Deposit (3 month and 6 month Fixed Deposit) For Elegant Savings account holders.
- Complimentary Executive health Check Gift Card of Apollo Hospital/Discount in Gym Membership.
- Free first cheque book.
- Free internet Banking.

8. NRB SAVINGS PLUS

Nature of Product:

- NRB Savings Plus is a daily interest bearing and monthly interest paying savings account for Non Resident Bangladeshi.

Interest Rate:

- Please visit OBL website or branches.

Calculation of Interest:

- Interest is calculated on daily basis and paid monthly.
- Minimum balance required to earn interest Tk. 10,000/-.
- Interest will be calculated on daily balance of the account. If EOD balance of the accounts falls below Tk 10,000/-, client will lose the interest for the day.

Obligation:

- Any NRB who is between 18 to 65 years of old can open this account.

- The NRB must have valid residence and work permit.
- Minimum initial deposit amount is Tk. 2,000/-.
- Government fees and charges are applicable as per the prevailing laws.

Others:

- First 25-page cheque book free.
- Free internet Banking.

9. QUICK MILLIONAIRE

Nature of Product:

- Quick Millionaire is a recurring deposit premium scheme with initial deposit.
- Four different tenures and three different initial deposit amount options.
- Automatic realization of monthly installment.

Interest Rate:

- Please visit OBL website or branches.

Calculation of Interest:

- In case of early encashment, following forfeiture rules will apply:
 - Closed before one year – no interest will be provided.
 - Closed after one year but before four years – interest at prevailing rate.
 - Closed after four years – interest at Quick Millionaire rate.

Obligation:

- Any Bangladesh citizen with valid photo ID may open this account.
- Minimum age must be 18 years and above.

- Government fees and charges are applicable as per the prevailing laws.

Others:

- Maximum 90% overdraft against OBL Quick Millionaire account.

10. PENSARE

Nature of Product:

- Pensave are specially designed scheme (Recurring Deposit) for the socially conscious citizens.

Obligation:

- The account cannot be opened in joint names.
- The depositor cannot change the installment size or tenor after deposit of the first installment.
- Government fees and charges are applicable as per the prevailing laws.

Interest Rate:

- Please visit OBL website or branches.

Calculation of Interest:

- Half yearly compounding.
- Premature encashment within 1 year – no interest will be paid.
- Premature encashment more than 1 year but less than 3 years, Interest will be paid at prevailing savings rate.
- Matured value of previous scheme tenure plus interest at normal Saving Deposit rate for the subsequent fractional period.

Maturity Value Table:

- Please visit OBL website or branches.

11. MARRYSAVE

Nature of Product:

- Marrysave are specially designed scheme (Recurring Deposit) for the socially conscious citizens.

Obligation:

- The account cannot be opened in joint names.
- The depositor cannot change the installment size or tenor after deposit of the first installment.
- Government fees and charges are applicable as per the prevailing laws.

Interest Rate:

- Please visit OBL website or branches.

Calculation of Interest:

- Half yearly compounding.
- Premature encashment within 1 year – no interest will be paid.
- Premature encashment more than 1 year but less than 3 years, Interest will be paid at prevailing savings rate.
- Matured value of previous scheme tenure plus interest at normal Saving Deposit rate for the subsequent fractional period.

Maturity Value Table:

- Please visit OBL website or branches.

12. EDUSAVE

Nature of Product:

- Edusave are specially designed scheme (Recurring Deposit) for the socially conscious citizens.

Obligation:

- The account cannot be opened in joint names.
- The depositor cannot change the installment size or tenor after deposit of the first installment.
- Government fees and charges are applicable as per the prevailing laws.

Interest Rate:

- Please visit OBL website or branches.

Calculation of Interest:

- Half yearly compounding.
- Premature encashment within 1 year – no interest will be paid.
- Premature encashment more than 1 year but less than 3 years, Interest will be paid at prevailing savings rate.
- Matured value of previous scheme tenure plus interest at normal Saving Deposit rate for the subsequent fractional period.

Maturity Value Table:

- Please visit OBL website or branches.

13. SCHOOL BANKING

The Main Features of the Account Are:

- Savings Account in nature.
- Interest on Daily balance and to be credited on half yearly basis.
- No Charges to maintain the account.
- No minimum Balance Requirement.
- Free ATM Card against each account at the time of opening and no fees on renewal.
- Introductory special Gift Kit.
- Minimum opening deposit of Tk. 500/-.

Interest Rate:

- Please visit OBL website or branches.

General Terms and Condition to open and Maintain the Account Are:

- Application must be made in prescribed Account Opening Form.
- Applicant must be a Bangladeshi Citizen.
- Documents Required:
 - Recent photograph (2 copies) of the account holder duly attested by the institution's authority / bank official / any person acceptable to OBL.
 - Photograph of the nominee.
 - Copy of latest tuition fee paying slip.
- Guardian must give consent to open the account in the account opening form.
- ATM card will be used for withdrawal of money. Cheque book will be issued on request.
- At least one deposit of minimum Tk. 100/- should be made in every calendar month. If no deposit is made for 3 (three) consecutive months, Banks reserve the right to close the account.

- Account holder can withdraw maximum of Tk. 2000/- per week. In special cases, account holder may be allowed to withdraw larger amount against request jointly signed by the account holder and parent/guardian in cash/pay order.
- The account will be terminated at the age of 18 years of the applicant. However, account holder will have the option to convert the minor account into a regular one upon completion of usual formalities.
- Excise Duties and Taxes levied by the Government will be charged at actual.

14. MONTHLY MONEY MAKER

Nature of Product:

- Monthly Money Maker Scheme is a special type of retail/individual fixed deposit Account which provides the applicant with monthly interest accrued from the Fixed Deposit to the applicant's savings/current account.

Interest Rate:

- Please visit OBL website or branches.

Calculation of Interest:

- Interest calculated on monthly basis and credited to the client through this savings/current account.
- Premature encashment after 6 months but before year 1: Interest paid @ savings interest rate.
- Premature encashment beyond year 1 but before year 3: Interest paid @ savings interest rate + 0.50%.
- Premature encashment beyond year 3 but before year 5: Interest paid @ savings interest rate + 1.00%.

Obligation:

- Any Bangladeshi citizen with photo ID document.
- Minimum age must be 18 years and above.

- Clients must have or open a savings/current account through which initial deposit will be collected. The monthly interest accrued on the deposit will be disbursed to the client through this savings/current account.
- Government fees and charges are applicable as per the prevailing laws.

Others:

- Tenure 1/ 3/ 5 years.
- Monthly payment of Interest.

15. GOLD SAVINGS ACCOUNT

Nature of Product:

- OBL Gold Savings Account is a daily interest bearing and monthly interest paying savings account for customers.

Interest Rate:

- Please visit OBL website or branches.

Calculation of Interest:

- Interest calculated on daily basis and paid monthly.
- Interest will be calculated on daily balance of the account and paid on monthly basis. If end of day balance of the account falls below TK 50,000/-, client will lose interest for that day.

Obligation:

- Any Bangladeshi citizen with Valid photo ID may open this account.
- Minimum age must be 18 years and above.
- Minimum account opening amount TK. 50,000/-.
- Government fees and charges are applicable as per the prevailing laws.

Others:

- Free Internet Banking.
- Online banking facility across OBL branches and access to largest ATM network.
- No account maintenance charge.

16. SILVER SAVINGS ACCOUNT**Nature of Product:**

- Silver Savings Account is a daily interest bearing and monthly interest paying savings account for customers.

Interest Rate:

- Please visit OBL website or branches.

Calculation of Interest:

- Interest calculated on daily basis and paid monthly.
- Interest will be calculated on daily balance of the account and paid on monthly basis. If end of day balance of the accounts falls below TK 25,000/-, client will lose interest for that day.

Obligation:

- Any Bangladeshi citizen with Valid photo ID may open this account.
- Age 18 years and above.
- Minimum account opening amount TK. 25,000/-.
- Government fees and charges are applicable as per the prevailing laws.

Others:

- Free Internet Banking.
- Online banking facility across OBL branches and access to largest ATM network.
- No account maintenance charge.

17. MONEY ROTATOR

Nature of Product:

- Money Rotator is a term deposit account for the tenor of 3/ 6/ 12 months in which interest will be compounded at monthly basis.

Interest Rate:

- Please visit OBL website or branches.

Calculation of Interest:

- Monthly compounding.

Obligation:

- Any Bangladeshi citizen or different government agencies along with large corporate bodies, semi government organization, Universities, NGO's can open this account.
- For individual customer minimum age must be 18 years and above.
- For any premature encashment client will be entitled for interest rate of 4% p.a or as may be decided by the management from time to time. To be eligible for 4% interest rate p.a. the client is required to keep the fund in the account for minimum one month.
- Government fees and charges are applicable as per the prevailing laws.

Others:

- Tenor 3/6/12 months.
- Minimum amount BDT 1 (one) crore and above to open the account. OBL Gold or Silver Savings Account holders may open this account starting from BDT 10 lac.

18. PREMIUM PAYROLL SERVICES ACCOUNT

Nature of Product:

- Premium Payroll Services Account is a savings deposit product specially designed for the salaried employees of different corporate houses.

Interest Rate:

- Please visit OBL website or branches.

Calculation of Interest:

- Interest will accrue on daily basis and will be paid out half yearly basis.

Obligation:

- This account cannot be opened in joint names. Account can be opened singly only.
- Salaried employees of corporate houses.
- Employee has to be Bangladeshi national.
- Employee age 18 years and above.
- Government fees and charges are applicable as per the prevailing laws.

Others:

- First cheque book (25 leaves) free.
- Reduced maintenance fee.
- Free internet banking.
- Duplicate statement (free once in a year).
- Solvency certificate (free once in a year).

19. SIMPLE ACCOUNT

Product Features:

- Minimum account opening amount TK. 100/-.
- No Minimum Balance.
- No fees and charges will be deducted from this account.
- Interest calculated on daily basis and paid half yearly.
- Statement frequency can be tailored on half yearly basis for free of cost and will be forwarded to the mailing address of the account holder.
- Cash withdrawal- OBL Propitiatory ATM Card.
- No Cheque Book facilities. Transaction may take place with the prescribed vouchers. However, upon request Cheque Book will be provided and charges will be applicable as per schedule of charges of the bank.
- No ATM maintenance charges.
- No ATM Card Issuance Fees for the first time. However ATM Card replacement charges will be applicable as per schedule of charges of the bank.
- Applicant will be required their national ID's and the ID's issued to them by their employing companies to open this account.
- Please visit OBL website or branches for interest rate.
- Government fees and charges are applicable as per the prevailing laws.

20. NON-RESIDENT INVESTOR'S TAKA ACCOUNT

Product Features:

- The currency of the Account will be BDT.
- There will be no cheque book Card of this Account.
- There will be no ATM Card of this Account.
- Statement frequency can be tailored monthly/quarterly basis.
- All kind of other fees & Charges are applicable as per schedule of charges.
- Please visit OBL website or branches for schedule of charges.
- Government fees and charges are applicable as per the prevailing laws.

21. STREET URCHIN AND WORKING CHILDREN ACCOUNT

Nature of Product:

- Any Street Urchin and Working Children below 18 years of age can open this account through NGO nominated by Green Banking & CSR Department of Bangladesh Bank.

Required Documents:

- Birth Registration Certificate of the Account Holder.
- 2 (Two) passport size photographs of account holder.
- Photograph of Account Operators.
- Attested Photo ID copy of Account Operators.
- Agreement copy signed between Bangladesh Bank Nominated NGO and OBL.
- Supporting documents regarding Authorization of Board of Directors/Board of Trustee of the NGOs related to Account Operators.

Nominee:

- Nominee is not applicable for this type of Account. Necessary formalities to be completed after age of 18 years of the Account Holder.

Minimum Initial Deposit Amount:

- Tk 10/- (Taka Ten) only.

Interest Rate:

- Please visit OBL website or branches.

Calculation of Interest:

- Interest calculated on daily basis and paid half yearly.

Obligation:

- Any Bangladeshi citizen with Valid photo ID may open this account.
- Age 18 years and above.
- Minimum account opening amount TK. 25,000/-.
- Government fees and charges are applicable as per the prevailing laws.

Others:

- Free bank statement.
- No online transaction will be allowed.
- No Debit or Credit Card will be issued.
- Cheque Book may be issued as per decision of Board of directors of nominated NGO. No charge will be realized for issuance of cheque book.
- No account maintenance charge.
- No closing charge.
- Government fees and charges are applicable as per the prevailing laws.

B. LOAN PRODUCTS AND SERVICES

1. HOME LOAN

Nature of Product:

- Home loan for retail customer.

Features:

- Loan tenor ranges from 3 to 25 Years.
- Loan Amount Minimum Tk. 5, 00,000/- and Maximum amount up to highest approved limit of Bangladesh Bank under Home Loan Scheme.
- Minimal documentation.
- Loan balance Transfer or Take over facility from other banks.
- Processing fee waiver on takeover amount.

Bankers' Obligations/ Customers' Obligations:

- Purchase, Construction, Renovation and/or Refurbishing of Apartment/Flat.
- Purchase individual house, multistoried residential building for own/family living or for renting out.
- Financing Registration Cost of procured residential properties.
- Settlement of personal debt incurred during construction or buying of the property.
- All loans availed by mortgaging project property may be taken over from other financial institution.
- Other purposes approved by Bangladesh Bank and other govt. authorities under this scheme from time to time.
- This loan cannot be taken for purchase of any property prohibited by Bangladesh Bank and other govt. authorities under this scheme from time to time.
- Minimum Tk. 5, 00,000/- and Maximum amount up to highest approved limit of Bangladesh Bank under Home Loan Scheme.

- Approved plan of the building should not be older than 20 years at the time of financing.
- Moratorium Period: Maximum 12 months.
- Minimum Income Tk. 50,000/-.
- Processing fee 1.00 % of the loan amount or Tk. 10,000/- whichever is higher. No processing fees on loan take over.

Interest Rate:

- Please visit OBL website or branches.

How Interest is Calculated:

- Reducing Balance Method.

2. CAR LOAN

Nature of Product:

- Car loan for retail customers.

Features:

- Loan amount ranges Minimum Tk. 3,00,000/- and Maximum Tk. 40,00,000/-.
- Loan tenor ranges from 12 to 72 months for brand new vehicles.
- Loan tenor ranges from 12 to 60 months for reconditioned vehicles.
- Minimal documentation.

Bankers' Obligations/ Customers' Obligations:

- Purchase of brand new and reconditioned vehicle for personal use only.
- Vehicle should not be older than 5 years or decided by Bangladesh Bank from time to time.
- Age Minimum 21 years Maximum 60 years or retirement age whichever is earlier at the loan maturity date. However, applicant having age over 60 may apply jointly with spouse, son daughter etc.
- Processing fee 1.00 % of the loan amount.

- Minimum monthly income Tk. 40,000/-.
- Length of employment /Professional experience/ Business/ Other Income holder:
 - Salaried: Min 2 years of experience with 6 months permanent employment with present employer. Professional: Min 2 years of practice in the profession and business.
 - Businessman: Min 2 years in present line of business.
 - Land Lord/ Lady: Having genuine real estate ownership.
 - Remittance Earner: Having remittance income for at least one year through legitimate channel.

Interest Rate:

- Please visit OBL website or branches.

How Interest is Calculated:

- Reducing Balance Method.

3. STUDENT LOAN

Nature of Product:

- This loan is a terminating loan facility under an Equated Monthly Installment (EMI) based repayment plan exclusively for students only.

Features:

- Loan amount ranges from Tk.50,000/- to Tk.3,00,000/- in case of local institution.
- Loan amount ranges from Tk.1,00,000/- to Tk.40,00,000/- in case of foreign institution. For loan amount above 500,000, 100% cash security (FDR, DPS, etc.) is required.
- Loan tenor 12-48 Months (Higher Study in foreign institution).
- Loan tenor 12-18 Months (Study in local private University & English Medium School).
- Minimal documentation.

Bankers' Obligations/ Customers' Obligations:

- Parents/ Guardian(s) of the students who have obtained admission abroad for higher studies may avail this loan for financing the cost of tuition/boarding/ lodging/food and other education related expenses, as estimated by the Admission Authority of the institution where admission has been secured. Parents/ Guardian(s) of the students who have obtained admission in any reputed Private University in Bangladesh. Parents /Guardian of the students who have obtained admission in any reputed English Medium School in Bangladesh.
- Length of Service/ Business/ Professional experience to apply for an OBL Student Loan:
 - Minimum 5 years in total, with minimum 06 months of continuous employment with present employer. Government employees must be confirmed on job. For businessmen, minimum 5 years in current business, For Professionals, minimum 5 years in current practice.
- This loan is an Equated Monthly Installment based repayment plan.
- Minimum age 35, Maximum 57 for applying student loan.
- Processing fee is 1% of the loan amount.

Interest Rate:

- Please visit OBL website or branches.

How Interest is Calculated:

- Reducing Balance Method.

4. PERSONAL LOAN

Nature of Product:

- Personal loan for retail customers.

Features:

- Loan amount ranges from Tk.50,000/- to Tk.10,00,000/-.
- Loan tenor ranges from 12 to 60 months.
- Loan balance Transfer or Take over facility from other banks/ financial institutions.

- No processing fee for loan balance transfer or takeover.
- Minimal documentation.

Bankers' Obligations/ Customers' Obligations:

- Purpose of OBL Personal Loan might be considered as follows:
 - Purchase of miscellaneous household appliances, purchase of electronics lifestyle equipments, purchase of furniture, house renovation, purchase of computers, laptop, etc., existing Loan take over or balance transfer, other legitimate purposes. The purpose of this loan must be for personal use only.
- This loan cannot be taken for business purposes like working capital requirement and industrial machinery purchases, etc. But self employed professionals, who performs private practices can avail this loan to buy their office equipments, machines, and accessories related to their professions.
- Processing fee: 1.50 % of the loan amount.
- Minimum age 21 Maximum 60 years or retirement date whichever is lower at the end of loan maturity date.
- Length of Service/ Business/ Practice: Salaried Executives: Minimum 2 years of experience with 6 month permanent employment with present employer. Professionals: Minimum 3 year of practice in the profession, Business person: Minimum 3 years in present line of business.

Interest Rate:

- Please visit OBL website or branches.

How Interest is Calculated:

- Reducing Balance Method.

5. DOCTOR'S LOAN

Nature of Product:

- ONE Bank Doctor's Loan is a terminating loan facility under an Equated Monthly Installment (EMI) based repayment plan exclusively for Doctors only.

Features:

- Loan amount ranges from Tk.3,00,000/- to Tk.50,00,000/- (Loan amount above 10 lac is needed to be 100% secured by OBL Fixed Deposit).
- Loan tenor ranges from 12 to 60 months.
- Competitive Interest rate.
- Minimal documentation.

Bankers' Obligations/ Customers' Obligations:

- For purchasing different medical and surgical equipments, tools, small machineries for installation at their chambers, clinics and/or hospitals to support the professional needs of the doctors. Purchase of X-ray machine, medical beds, ultra-sonogram machine, refrigerator, freezer, air conditioner, office furniture, small generator, IPS, personal computer, printer and other office appliances can also be provided through the loan.
- The age of the applicant: Minimum 25 years and maximum 57 years.
- Employment Criteria:
 - Salaried Doctors: Minimum 2 years in total, minimum 06 months of employment with present employer. Government doctors must be confirmed on job.
 - Self-Employed Doctors: Minimum 2 (two) years in current practice.
- Income Minimum BDT25,000/- per month.

Interest Rate:

- Please visit OBL website or branches.

How Interest is Calculated:

- Reducing Balance Method.

6. BANKER'S LOAN

Nature of Product:

- Personal Loan for bankers.

Features:

- Loan amount ranges from Tk.1,00,000/- to Tk.10,00,000/-.
- Loan tenure ranges from 12 to 60 months.
- Processing fee is only 0.50% of loan amount.
- No prepayment fee/partial settlement fee for first phase.
- Quick processing time.
- Loan balance Transfer or Take over facility from other banks.

Bankers' Obligations/ Customers' Obligations:

- OBL Bankers Loan is one kind of personal loan for bank officials to purchase lifestyle and household products.
- Minimum age 21 Maximum 60 years or retirement date whichever is lower at the end of loan maturity date.
- Minimum monthly income tk. 50,000/-.
- Minimum 3 years of banking experience with 6 months permanent employment with present employer.
- Employees under probation period are not eligible to apply.
- Processing fee: 0.50 % of the loan amount.

Interest Rate:

- Please visit OBL website or branches.

How Interest is Calculated:

- Reducing Balance Method.

7. CASH LINE

Nature of Product:

- Cash Line OD is a revolving facility and Cash Line Term Loan is EMI based terminating loan facility for any legitimate purpose.

Features:

- 90% EMI loan/OD facility against OBL issued cash security.
- Revolving OD facility or term loan option for 5 years.
- Quick Turn around Time in Processing.
- Offered in both OD and Term Loan mode.

Bankers' Obligations/ Customers' Obligations:

- OBL Cash Line (Overdraft) is a fully secured and revolving facility for any legitimate purpose. The security for the loan should be ideally OBL FDR.
- OBL Cash Line (Term Loan) is a fully secured and terminating (EMI Based) loan facility for any legitimate purpose.
- Bank would finance against clients OBL FDR, deposit scheme or other banks security.
- Limit/Loan Amount: Minimum TK. 50,000/-. Maximum 90% of the Face Value of OBL Term Deposit and 90% Principal deposit of recurring deposit scheme of OBL In case of monthly interest paying FD, Maximum exposure will be 80% of face value of FD.
- Cash Line OD will be 1 year revolving facility.
- Cash Line Term Loan will be offered up to 5 years.
- Tenor for Cash Line Term Loan would be 12 to 60 months Cash Line OD is revolving facility for 1 year.

Interest Rate:

- Please visit OBL website or branches.

How Interest is Calculated:

- Cash Line OD: Interest is calculated on daily basis on utilized amount and realized on quarterly basis.
- Cash Line Term Loan: Reducing Balance Method.

8. OBL ROMONI

Nature of Product:

- Emi based term loan for small enterprises of women entrepreneurs.

Features:

- Purpose any legal business purposes owned and conducted by women entrepreneurs that can be categorized by manufacturing or trading or services.
- Purpose of financing is either for working capital or to acquire fixed assets.

Ownership Pattern:

- Proprietorship: 100% owned by the women and Trade license must carry the name of the women as proprietor.
- Partnership: all partners must be women.
- Limited company: Women must have share holding of more than 50% of the company.

Loan Amount:

- Minimum BDT 50,000/- Maximum BDT 25,00,000/-.

Terms of BB'S Prudential Regulation of SE Finance:

- Mandatory in case of: Manpower, Asset size, Working capital calculation, Fixed Asset limit calculation etc.

Interest Rate:

- Please visit OBL website or branches.

Processing Fee:

- 1 % of loan amount charged upon disbursement, exclusive of VAT, Fee is 0.50% in case of topped-up/repeat of OBL Romoni.

Repayment Tenor:

- Minimum 12 months. Maximum 60 months (considered based on loan amount, client's repayment capacity and DBR calculated as per cash flow method).

Disbursement Mode:

- To client's CD account with OBL in full or directly to the vendor by Pay Order.

Repayment:

- Any day of the month.
- System will auto debit the CD account.

Partial Pre Payment/ Early Payment:

- Allowed after 06 months. There will be 1% early settlement fee excluding VAT on the outstanding balance only.

Installment Failure Charge:

- Penal Interest @ 3% p.a. on the overdue amount.

EMI Cheque Bouncing Charge:

- BDT 500/- exclusive of VAT.

Stamp Charge:

- All relevant stamp charges will be on borrower's account and will be debited from the account at the time of disbursement.

Takeover from other Banks:

- In case of takeover of loan from other bank after loan approval, the loan amount will be given in form of P.O (payment Order) to the other bank to settle the outstanding as well as closing charges.

Collateral/Security:

- In case of proprietorship concern personal guarantees of two person acceptable to OBL.
- In case of Private Ltd. Co. or partnership company PG of all the directors/partners.
- PDC (Post Dated Cheque) for 3 (three) installments and 01 (one) UDC (Undated Cheques) for the full amount of the loan including full interest.
- Insurance to be taken as per OBL Credit Policy.
- Simple hypothecation on fixed and floating asset of the business.
- Creation of charge on fixed and floating asset of the business with RJSC in case of Limited Liability Company.
- In case of Pay Order to be issued for taking over other institutional liability, copy of P.O deposit slip with mentioning loan a/c number to be duly verified by branch.

Age of the Owner:

- Age of the owner/partner/director: within 21 years to 60 years at the time of application. It may relax up to 65 with strong justification from HOSME.

Length of Business Experience:

- Minimum two years in same or relevant business (verified through copies of Trade License or other valid and acceptable documents).
- Requirement of experience may be waived in full for fresh/new entrepreneurs.

Transactional Bank Account:

- Transactional bank account in the name of the enterprise must reflect at least 20% of that particular business's sale. Account in the name of owner can be considered only in case of proprietorship firm. Bank A/c reflection may be waived up to 10% with strong justification of HOSME.
- Bank A/c reflection may be waived in full for fresh/new entrepreneurs with strong justification of HOSME. [Sales of the company must be

supported by randomly selected cash/sales registered, Branch to provide a summary sheet of cash/sales registered in this regard to CRM with the LAP].

Membership:

- Membership with any Trade body, market Association, Business Association not mandatory.

Documentation:

- Valid trade license of applicant [in case of market owned by Government bodies such as Dhaka City Corporation (DCC), Chittagong Development Authority (CDA), Bangladesh Railway, Rajdhani Unnayan Kartipakkha (RAJUK) rental deed instead of Trade License acceptable].
- Copy of at least two years old trade license (not mandatory for fresh/new entrepreneur).
- Registered or Notarized Partnership Deed (Incase of partnership enterprise).
- Memorandum and Articles of Association alongwith Certificate of Incorporation (In case of limited company) with original Board Resolution to borrow from the Bank.
- Form X/XII/XVII (if any directorship is changed).
- Copy of National ID Card.
- Photo of the proprietor/partners/ A/C signatory directors attested by the applicant / MD and verified by the Branch.
- Reconstructed cash flow statement, income statement and balance sheet for past 12 months signed by the borrower ,Balance Sheet date should not be more than 2 months old (not mandatory for fresh/new entrepreneur).
- Last 6 months bank statement of transactional a/c (not mandatory for fresh/new entrepreneur).
- Copy of rental deed minimum six month validity, where rental deed in not available rent pain receipt of last three month.

9. OBL SHUBIDHA

Nature of Product:

- Small Enterprises as defined by BB with at least 2 year in Small segment Ownership pattern.

Features:

- Purpose any legal business purposes owned and conducted by entrepreneurs that can be categorized by manufacturing or trading or services.

Ownership Pattern:

- Proprietorship.
- Partnership.
- Limited company.

Loan Amount:

- Minimum BDT 200,000/- Maximum BDT 10,00,000/-.

Regulation of SE Finances Mandatory:

- In case of: Manpower, Asset size, Working capital calculation, Fixed Asset limit calculation etc.

Interest Rate:

- Please visit OBL website or branches.

Processing Fee:

- Unsecured: 1 % of loan amount charged upon disbursement, exclusive of VAT, Fee is 0.50% in case of topped-up/repeat of OBL SHUBIDHA.

Repayment Tenor:

- Minimum 12 months. Maximum 36 months (as per client's repayment capacity and DBR calculated as per cash flow method).

Disbursement Mode:

- To client's CD account with OBL in full or directly to the vendor by Pay Order.

Repayment:

- Any day of the month.
- System will auto debit the CD account.

Partial Pre Payment/ Early Payment:

- Allowed after 06 months. There will be 1% early settlement fee excluding VAT on the outstanding balance only.

Installment Failure Charge:

- Penal Interest @ 3% p.a. on the overdue amount.

EMI Cheque Bouncing Charge:

- BDT 500/- exclusive of VAT.

Stamp Charge:

- All relevant stamp charges will be on borrower's account and will be debited from the account at the time of disbursement.

Takeover from other Banks:

- In case of takeover of loan from other bank after loan approval, the loan amount will be given in the form of P.O (payment Order) to the other bank to settle the outstanding as well as closing charges.

Collateral/Security:

- In case of proprietorship concern personal guarantees of two person acceptable to OBL.
- In case of Private Ltd. Co. or partnership company PG of all the Directors/ partners.
- PDC (Post Dated Cheque) for 3 (three) installments and 01 (One) UDC (Undated Cheques) for the full amount of the loan including full interest.
- Insurance to be taken as per OBL Credit Policy.
- Simple hypothecation on fixed and floating asset of the business.

- Creation of charge on fixed and floating asset of the business With RJSC in case of Limited Liability Company.
- In case of Pay Order to be issued for taking over other institutional liability, copy of P.O deposit slip with mentioning loan a/c number to be duly verified by branch.

Age of the Owner:

- For sole proprietorship and partnership age range within 21 years – 60 years at the time of application.

Length of Business Experience:

- Minimum two years in same or relevant business (verified through copies of Trade License or other valid and acceptable documents).

Transactional Bank Account:

- Transactional bank account in the name of the enterprise must reflect at least 30% of that particular business's sale in the rural area and 40% in the urban area. Account in the name of owner can be considered only in case of proprietorship firm. [Sales of the company must be supported by randomly selected cash/sales registered, Branch to provide a summary sheet of cash/sales registered in this regard to CRM with the LAP].

Documentation:

- Valid trade license of applicant [in case of market owned by Government bodies such as Dhaka City Corporation (DCC), Chittagong Development Authority (CDA), Bangladesh Railway, Rajdhani Unnayan Kartipakkha (RAJUK) rental deed instead of Trade License acceptable].
- Copy of at least two years old trade license.
- Registered or Notarized Partnership Deed (In case of partnership enterprise).
- Memorandum and Articles of Association along with Certificate of Incorporation (In case of limited company) with original Board Resolution to borrow from the Bank.
- Form X/XII/XVII (if any directorship is changed).
- Copy of National ID Card.

- Photo of the proprietor/partners/ a/c signatory directors attested by the applicant / MD and verified by the Branch.
- Reconstructed cash flow statement and balance sheet for past 12 months signed by the borrower (Balance Sheet date should not be more than 2 months old).
- Last 6 months bank statement of transactional A/C.
- Copy of rental deed minimum six month validity, where rental deed is not available rent paid receipt of last three months.

10. OBL UNNOYON

Nature of Product:

- A Bundle Business Loan Secured by Property.

Features:

- Any legal business entity having creditworthiness (other than discouraged/restricted sector of OBL) needs financing for - Working capital requirement and/or - Purchasing any fixed asset for business/factory only.

Loan Amount:

- Minimum BDT 10,00,000/- Maximum BDT 3,00,00,000/-.

Exposure Categorization:

- Multi product may be allowed simultaneously under SME.
- A customer can avail more than one single product with OBL if other criteria support. However maximum loan ceiling of this product shall not exceed BDT 3.00 crore for a single borrower.

Facility Loan mix (maximum) Purpose:

- Term Loan Min-25% and Max-50% to finance fixed asset and or for business expansion.
- Overdraft (hypo) Min-50% and Max-75% To finance inventory, receivables & overhead expenses.

Interest Rate:

- Please visit OBL website or branches.

Management Fee:

- Fresh/New- 0.50% and repeat- 0.25% of loan limit upon disbursement exclusive of VAT.

Renewal of the Facility:

- Every facility to be reviewed yearly and renewal of OD is subject to Satisfactory credit behavior such as:
 - OD swing to be 3 times with OBL. Swing 2 times is acceptable up to facility Limit of BDT 1.00 crore. OD clean up in full is not mandatory.
 - Sales reflection to be 40% and 25% of Dhaka/CTG and outstation branches respectively.
 - Submission of up to date required documents.
 - If the A/c is not renewed accordance with expiry then facility to be called Back as per credit policy or to be converted into term loan as per delegation.

Disbursement Mode:

- Term Loan- Term Loan will be credited to customer's CASA account with OBL in full.
- OD- There will be approved loan limit for OD account.

Take over Criteria:

- Stuck up loan with other banks will not be allowed.
- Existing OD swing to be minimum 3 times with other banks.
- EOL exceeding 30 days for more than two times in a facility period with other bank.
- Term loan EMI payment with other banks exceeding 30 days for more than two times will not be acceptable.
- Last six month bank reflection with all banks is less than 50% required account turnover (%) of this product is not acceptable.

Take over Process:

- Any business loan from other bank can be taken over by issuing pay order.
- Any short fall of taking over amount from a single part (OD/term) may be debited by other part of this product.

Repayment Mode:

- 30 days from the date of disbursement and same day shall be maintained throughout the loan tenor.
- Interest on Overdraft will be repaid quarterly as per sanction advice.
- Both EMI and quarter end interest to be debited automatically from client's OD A/C.

Partial Pre Payment/ Early Payment:

- Partial pre-payment/ early settlement will be allowed after 6 months of loan disbursement. An early settlement fee is @ 1% on outstanding of term loan for partial or full settlement from client own source. In case of taking over liability by other banks, early settlement fee @ 2% on both loan outstanding as on pay off date to be realized exclusive VAT.

Installment Failure Charge:

- Penal interest of 2% p.a. on the overdue amount of Tern Loan & Overdraft.

EMI Cheque Bouncing Charge:

- BDT 500 exclusive of VAT.

CIB & Stamp Charge:

- CIB & Stamp Charges to be realized upon disbursement.

Collateral/Security:

- Collateral security to be obtained as per OBL Security Guideline.
- Personal guarantee(s) of the owner of the company as well as owner of the mortgaged property.
- Any one legal successor's guarantee. If married, spouse & any adult child is legal successor, if unmarried, father, mother, brother, sister

could stand as guarantor who has more engagement in business presently. In absence of qualified family guarantor, any person with adequate personal net worth (Equivalent to exposure) will be acceptable.

- UDCs for installment amount and one UDC for full loan value including full interest (as per prudential guidelines of Bangladesh Bank) and also one blank UDC for claiming the rest amount if required for legal settlement.
- Proprietorship/partnership concern: Simple Hypothecation on fixed and floating assets and on the purchased fixed asset of the business.
- Limited Liability Company: Registered Hypothecation by RJSC on fixed and floating assets and on the purchased fixed asset of the business to be obtained. In case of repeat loan or change in the terms and conditions, certificate of registration of amendment to be obtained.
- Insurance policy to be obtained for "Fire"only. However, Business Division may propose any other insurance policy if applicable for that specific type of business.
- Any other security or conditions as deemed necessary by the Credit Risk Management and SME Division.

Age of the Owner:

- Minimum 21 years.
- Maximum 65 years at the time of application.

Length of Business Experience:

- Minimum two years in same or relevant business (verified through copies of Trade License or other valid and acceptable documents).

Transactional Bank Account:

- Bank statement must have reflection of 50% of sales for Dhaka & Chittagong city corporation covered branches and 40% for outstations branches including Narayangonj for both new and renewal/enhancement.

Documentation:

- Valid trade license of applicant of at least two years tenor.

- In case of market owned by government bodies where Trade license is not provided to tenant, trade license with other address of same company is acceptable along with rental deed / partnership deed between possession owner and tenant of that Govt market.
- Minimum Notarized Partnership Deed (In case of partnership Company).
- Memorandum and Articles of Association along with Certificate of Incorporation (In case of limited liability Company) with original Board Resolution to borrow.
- Form X/XII/XVII (If any directorship is changed).
- Copy of National ID Card.
- Copy of Voter ID card/Passport/driving license/ward commissioner/UP Chairman Certificate of the proprietor/ partners/ Chairman or Managing Director for the purpose of identification only.
- Photo of the proprietor/partners/ a/c signatory directors attested by the applicant / MD and verified by SME RM.
- Last 12 months transactional bank account statement (Mandatory for partnership and private limited co. In case of sole proprietorship, if business account is not available, proprietor's personal account is acceptable).
- Sanction letter or statement of loan a/c of all active loans.
- Rental deed or copy of rental receipts of last 3 months in case of rented shop.
- Insurance for fire only.
- Tax clearance document/acknowledgement slips of return submission/E-Tin for last assessment year of the borrower only.

11. OBL - FASHAL

Customer Segment and Sectors:

- Any Individual or Small & Medium Enterprise engaged in Agricultural activities (crops farming). The target group shall be creditworthy customer.
- Marginal farmers/ Barga-farmers (individual or enterprise) engaged in farming activities to be encouraged. Women involved in crops farming activities also to be encouraged.
- Financing may be done by forming group where group members shall stand guarantor for each other. In group financing at least 2 members of the group should have experience more than 5 years in his/her respective field. Minimum number of members of a group is 10 and maximum number of a group is 30.

Purpose & Utilization of Loan:

- To provide financial support to the agriculture based customers; The loan will be utilized to meet up the following costs:
 - Purchase of quality seeds.
 - Purchase of fertilizer & pesticide.
 - Labor payment.
 - Land processing cost and maintenance cost.
 - Payment of land rent.
 - Irrigation.
 - Warehousing & marketing.

Loan Amount:

- Minimum BDT 20,000/- Maximum BDT 2 0, 00,000/- (Up-to BDT 300,000/- is collateral free and above BDT 300,000/- requires collateral support).
 - Bank may allow financing requirement for cultivation upto 15 Bighas (5 Acres or 2 Hectares) excepting sugarcane and potato where maximum limit is upto 2.5 Acres of land. A chart for probable financing requirement of cultivating different crops given in Appendix B & C provided with the policy. This may be

changed time to time depending on the Bangladesh Bank guidelines and banks policy for agriculture/rural finance.

Debt-Equity:

- 80:20.

Interest Rate:

- Please visit OBL website or branches.

Application Fees:

- BDT 200.00 (Taka Two Hundred) Only.

Processing Fee:

- No processing fee to be charged.

Loan Tenor & Grace Period:

- The loan tenor may range from 03 months to 12 months including grace period depending upon the nature of the farming. Grace period interest to be capitalized with the principal loan amount.
- Revolving crop credit limit system may be applied, i.e. to renew the existing limit realizing previous disbursed loans with principal & interest keeping the 1st documentation effective but total period of this arrangement is restricted to maximum 03 years.

Disbursement Mode:

- To client's account with OBL in full or directly to the vendor by OBL A/C Payee Payment Order/Demand Draft.

Partial Payment/Early Payment:

- Partial/Early settlement fee waived.

Repayment Mode:

- Term Loan: Loan to be repaid in full on installment basis within validity from the date of 1st disbursement. Loan installment may be monthly/quarterly/half yearly to be decided. Depending on nature of finance, its income generation and type of loan as well. Standing Order may be taken to debit the client's account with the branch for realization of loan installment/s.

- Time Loan: Loan to be repaid in full within validity period.
- Overdraft: Loan to be repaid in full within validity period.

Delinquent Charge:

- In addition to regular interest, a delinquent charge to be realized @ 2% p.a above existing interest rate on overdue loan amount for overdue period.

Charge:

- All relevant charges/cost/legal expenses to be borne by the borrower and be debited from account.

Collateral/Security:

- Usual charge documents.
- Hypothecation of the crops.
- Hypothecation on the farm inventory, receivables, advance payments, plant & machineries.
- Personal guarantee of owner/s of the business (criteria mentioned in Annexure-A).
- Personal Guarantees of spouse /Parents /other family members.
- Joint undertaking of group members – in case of financing through formation of group.
- One third party personal Guarantees other than spouse/family members. Third party guarantee shall not be required in case of financing by formation of group.
- Post Dated Cheques (PDCs) covering all installments amount and one cheque for full loan value including full interest.
- Insurance coverage, where practical.
- Memorandum of deposit of cheques.
- Registered mortgage over immovable properties with Registered Irrevocable General Power of Attorney.
- Security arrangement may vary depending on nature & purpose of the loan.

Borrower Eligibility:

- Bangladeshi National only.
- Age range within 22 years - 55 years at the time of application. Maximum age at the time of application can be relaxed up to 60 years if other criteria substantiate the case.
- Minimum 02 years experience in agri farming.
- The Borrower shall have legal capacity and all necessary right.
- Delinquent customer shall not be entitled to avail this facility.

12. OBL – GOBADHI POSHU

Customer Segment and Sectors:

- Any Individual or Small & Medium Enterprise engaged in rearing livestock mainly cattle. The target group shall be creditworthy customer.
- Women entrepreneurs involved in animal husbandry (cattle) to be encouraged.
- Financing may be done by forming group where group members shall stand guarantor for each other. In group financing at least 2 members of the group should have experience more than 5 years in rearing cattle. Minimum number of members of a group is 10 and maximum number of members is 30.

Purpose & Utilization of Loan:

- To provide financial support to the agriculture based customers; The loan will be utilized to meet up the following costs:
 - Purchase of cattle.
 - Purchase of feed, medicine & related inputs.
 - Expansion of shed, cage, etc.
 - Other cost as per estimate.

Loan Amount:

- Minimum BDT 20,000/- Maximum BDT 20, 00,000/- (Up-to BDT 300,000/- are collateral free and above BDT 300,000/- requires collateral support).

Debt-Equity:

- 80:20.

Interest Rate:

- Please visit OBL website or branches.

Application Fees:

- BDT 200.00 (Taka Two Hundred) Only.

Processing Fee:

- No processing fee to be charged.

Loan Tenor & Grace period:

- The loan tenor may range from 03 months to 60 months including grace period depending upon the nature of the business. Grace period interest to be capitalized with the principal loan amount.

Disbursement Mode:

- To client's account with OBL in full or directly to the vendor by OBL A/C Payee Payment Order/Demand Draft.

Partial Payment/Early Payment:

- Partial/Early settlement fee waived.

Repayment Mode:

- Term Loan: Loan to be repaid in full on installment basis within validity from the date of 1st disbursement. Loan installment may be monthly/quarterly/half yearly to be decided. Depending on nature of finance, its income generation and type of loan as well. Standing Order may be taken to debit the client's account with the branch for realization of loan installment/s.

- Time Loan: Loan to be repaid in full within validity.
- Overdraft: Loan to be repaid in full within validity.

Delinquent Charge:

- In addition to regular interest, a delinquent charge to be realized @ 2% p.a above existing interest rate on overdue loan amount for overdue period.

Charge:

- All relevant charges/cost/legal expenses to be borne by the borrower and be debited from account.

Collateral/Security:

- Usual charge documents.
- Hypothecation on the cattle, farm inventory, receivables, advance payments, plant & machineries.
- Personal guarantee of owner/s of the business (criteria mentioned in Annexure-A).
- Personal Guarantees of spouse /Parents /other family members.
- Joint undertaking of group members – in case of financing through forming group.
- One third party personal Guarantees other than spouse/ family members. Third party guarantee shall not be required where financing shall be done by formation of group.
- Post Dated Cheques (PDCs) covering all installments amount and one cheque for full loan value including full interest.
- Insurance coverage, where practical.
- Memorandum of deposit of cheques.
- Registered mortgage over immovable properties with registered Power of Attorney.
- Security arrangement may vary depending on nature & purpose of the loan.

Borrower Eligibility:

- Bangladeshi National only.
- Age range within 22 years - 55 years at the time of application. Maximum age at the time of application can be relaxed up to 60 years if other criteria substantiate the case.
- Minimum 02 years experience in rearing livestock.
- The Borrower shall have legal capacity and all necessary right.
- Delinquent customer shall not be entitled to avail this facility.

13. OBL – MOTSHO

Customer Segment and Sectors:

- Any Individual or Small & Medium Enterprise engaged in Agricultural activities (fishery). The target group shall be creditworthy customer.
- Women entrepreneurs involved in fishery activities.
- Financing may be done by forming group where group members shall stand guarantor for each other. In group financing at least 2 members of the group should have experience more than 5 years in fishery field. Minimum number of members of a group is 10 and maximum number of members is 30.

Purpose & Utilization of Loan:

- To provide financial support to the agriculture based customers; The loan will be utilized to meet up the following costs:
 - Excavation and expansion of ponds and hatchery.
 - Purchase of renu pona.
 - Purchase of feed, medicine & other related inputs.

Loan Amount:

- Minimum BDT 20,000/- Maximum BDT 20, 00,000/- (Up-to BDT 300,000/- is collateral free and above BDT 300,000/- requires collateral support).

Debt-Equity:

- 80:20.

Interest Rate:

- Please visit OBL website or branches.

Application Fees:

- BDT 200.00 (Taka Two Hundred) Only.

Processing Fee:

- No processing fee to be charged.

Loan Tenor & Grace period:

- The loan tenor may range from 03 months to 60 months including grace period depending upon the nature of the business. Grace period interest to be capitalized with the principal loan amount.

Disbursement Mode:

- To client's account with OBL in full or directly to the vendor by OBL A/C Payee Payment Order/Demand Draft.

Partial Payment/Early Payment:

- Partial/Early settlement fee waived.

Repayment Mode:

- Term Loan: Loan to be repaid in full on installment basis within validity from the date of 1st disbursement. Loan installment may be monthly/quarterly/half yearly to be decided. Depending on nature of finance, its income generation and type of loan as well. Standing Order may be taken to debit the client's account with the branch for realization of loan installment/s.
- Time Loan: Loan to be repaid in full within validity period.
- Overdraft: Loan to be repaid in full within validity period.

Delinquent Charge:

- In addition to regular interest, a delinquent charge to be realized @ 2% p.a above existing interest rate on overdue loan amount for overdue period.

Charge:

- All relevant charges/cost/legal expenses to be borne by the borrower and be debited from account.

Collateral/Security:

- Usual charge documents.
- Hypothecation on the Fishery/farm inventory, receivables, advance payments, plant & machineries.
- Personal guarantee of owner/s of the business (criteria mentioned in Annexure-A).
- Personal Guarantees of spouse /Parents /other family members.
- Joint undertaking of group members – in case of financing through forming group.
- One third party personal Guarantees other than spouse/ family members. Third party guarantee shall not be required where financing shall be done by formation of group.
- Post Dated Cheques (PDCs) covering all installments amount and one cheque for full loan value including full interest.
- Insurance coverage, where practical.
- Memorandum of deposit of cheques.
- Registered mortgage over immovable properties with registered Power of Attorney.
- Security arrangement may vary depending on nature & purpose of the loan.

Borrower Eligibility:

- Bangladeshi National only.

- Age range within 22 years - 55 years at the time of application. Maximum age at the time of application can be relaxed up to 60 years if other criteria substantiate the case.
- Minimum 02 years experience in fish farming.
- The Borrower shall have legal capacity and all necessary right.
- Delinquent customer shall not be entitled to avail this facility.

14. OBL - POULTRY

Customer Segment and Sectors:

- Any Individual or Small & Medium Enterprise engaged in poultry activities. The target group shall be creditworthy customer.
- Women entrepreneurs to be encouraged.
- Financing may be done by forming group where group members shall stand guarantor for each other. In group financing at least 2 members of the group should have experience more than 5 years in poultry activities. Minimum number of members of a group is 10 and maximum number of members is 30.

Purpose & Utilization of Loan:

- To provide financial support to the agriculture based customers; The loan will be utilized to meet up the following costs:
 - Purchase of chicks.
 - Cost of feed, medicine & related inputs.
 - Expansion of shed, poultry cage/ hatchery etc.
 - Other cost as per estimate.

Loan Amount:

- Minimum BDT 20,000/- Maximum BDT 20, 00,000/- (Up-to BDT 3,00,000/- is collateral free and above BDT 3,00,000/- requires collateral support).

Debt-Equity:

- 80:20.

Interest Rate:

- Please visit OBL website or branches.

Application Fees:

- BDT 200.00 (Taka Two Hundred) Only.

Processing Fee:

- No processing fee to be charged.

Loan Tenor & Grace period:

- The loan tenor may range from 03 months to 60 months including grace period depending upon the nature of the poultry business activities. Grace period interest to be capitalized with the principal loan amount.

Disbursement Mode:

- To client's account with OBL in full or directly to the vendor by OBL A/C Payee Payment Order/Demand Draft.

Partial Payment/Early Payment:

- Partial/Early settlement fee waived.

Repayment Mode:

- Term Loan: Loan to be repaid in full on installment basis within validity from the date of 1st disbursement. Loan installment may be monthly/quarterly/half yearly to be decided. Depending on nature of finance, its income generation and type of loan as well. Standing Order may be taken to debit the client's account with the branch for realization of loan installment/s.
- Time Loan: Loan to be repaid in full within validity period.
- Overdraft: Loan to be repaid in full within validity period.

Delinquent Charge:

- In addition to regular interest, a delinquent charge to be realized @ 2% p.a above existing interest rate on overdue loan amount for overdue period.

Charge:

- All relevant charges/cost/legal expenses to be borne by the borrower and be debited from account.

Collateral/Security:

- Usual charge documents.
- Hypothecation on the poultry, farm inventory, receivables, advance payments, plant & machineries.
- Personal guarantee of owner/s of the business (criteria mentioned in Annexure-A).
- Personal Guarantees of spouse /Parents /other family members.
- Joint undertaking of group members – in case of financing through forming group.
- One third party personal Guarantees other than spouse / family members. Third party guarantee shall not be required where financing shall be done by formation of group.
- Post Dated Cheques (PDCs) covering all installments amount and one cheque for full loan value including full interest.
- Insurance coverage, where practical.
- Memorandum of deposit of cheques.
- Registered mortgage over immovable properties with registered Power of Attorney.
- Security arrangement may vary depending on nature & purpose of the loan.

Borrower Eligibility:

- Bangladeshi National only.

- Age range within 22 years - 55 years at the time of application. Maximum age at the time of application can be relaxed up to 60 years if other criteria substantiate the case.
- Minimum 02 years experience in poultry activities.
- The Borrower shall have legal capacity and all necessary right.
- Delinquent customer shall not be entitled to avail this facility.

15. OBL – KRISHI SHARANJAM

Customer Segment and Sectors:

- Any Individual or Small & Medium Enterprise engaged in Agricultural activities. The target group shall be creditworthy customer.
- Women entrepreneurs to be encouraged.
- Financing may be done by forming group where group members shall stand guarantor for each other. In group financing at least 2 members of the group should have experience more than 5 years in use and maintenance of modern agriculture related equipment. Minimum number of members of a group is 10 and maximum number of members is 30.

Purpose & Utilization of Loan:

- To provide financial support to the agriculture based customers; The loan will be utilized to meet up the following:
 - Purchase of Tractors.
 - Purchase of power tillers.
 - Purchase & installation of irrigation pumps.
 - Purchase of agri machinery & equipments etc.

Loan Amount:

- Minimum BDT 20,000/- Maximum BDT 20, 00,000/- (Up-to BDT 300,000/- is collateral free and above BDT 300,000/- requires collateral support).

Debt-Equity:

- 80:20.

Interest Rate:

- Please visit OBL website or branches.

Application Fees:

- BDT 200.00 (Taka Two Hundred) Only.

Processing Fee:

- No processing fee to be charged.

Loan Tenor & Grace Period:

- The loan tenor may range from 03 months to 60 months including grace period depending upon the nature of the activities. Grace period interest to be capitalized with the principal loan amount.

Disbursement Mode:

- To client's account with OBL in full or directly to the vendor by OBL A/C Payee Payment Order/Demand Draft.

Partial Payment/Early Payment:

- Partial/Early settlement fee waived.

Repayment Mode:

- Term Loan: Loan to be repaid in full on installment basis within validity from the date of 1st disbursement. Loan installment may be monthly/quarterly/half yearly to be decided. Depending on nature of finance, its income generation and type of loan as well. Standing Order may be taken to debit the client's account with the branch for realization of loan installment/s.
- Time Loan: Loan to be repaid in full within validity period.
- Overdraft: Loan to be repaid in full within validity period.

Delinquent Charge:

- In addition to regular interest, a delinquent charge to be realized @ 2% p.a above existing interest rate on overdue loan amount for overdue period.

Charge:

- All relevant charges/cost/legal expenses to be borne by the borrower and be debited from account.

Collateral/Security:

- Usual charge documents.
- Hypothecation on the financed equipment, farm inventory, receivables, advance payments, plant & machineries.
- Personal guarantee of owner/s of the business (criteria mentioned in Annexure-A).
- Personal Guarantees of spouse /Parents /other family members.
- Joint undertaking of group members – in case of financing through forming group.
- One third party personal Guarantees other than spouse/family members. Third party guarantee shall not be required where financing shall be done by formation of group.
- Post Dated Cheques (PDCs) covering all installments amount and one cheque for full loan value including full interest.
- Insurance coverage, where practical.
- Memorandum of deposit of cheques.
- Registered mortgage over immovable properties with registered Power of Attorney.
- Security arrangement may vary depending on nature & purpose of the loan.

Borrower Eligibility:

- Bangladeshi National only.

- Age range within 22 years - 55 years at the time of application. Maximum age at the time of application can be relaxed up to 60 years if other criteria substantiate the case.
- Minimum 02 years experience in agri farming.
- The Borrower shall have legal capacity and all necessary right.
- Delinquent customer shall not be entitled to avail this facility.

16. OBL - UPARJON

Customer Segment and Sectors:

- Any Individual or Small & Medium Enterprise engaged in agricultural/rural sectors based income generating activities. The target group shall be creditworthy customer.
- Women entrepreneurs to be encouraged.
- Financing may be done by forming group where group members shall stand guarantor for each other. In group financing at least 2 members of the group should have experience more than 5 years in his/her respective field. Minimum number of members of a group is 10 and maximum number of members is 30.

Purpose & Utilization of Loan:

- To provide financial support to the agriculture/rural based customers in order to facilitate them to eradicate poverty; The loan will be utilized to meet up the costs following activities:
 - Mushroom cultivation.
 - Salt harvesting.
 - Nursery & horticulture.
 - Warehousing facility of Agricultural commodities.
 - Small scale manufacturing facilities of agro equipment.
 - Other income generating activities contributing to poverty alleviation, etc.

Loan Amount:

- Minimum BDT 20,000/- Maximum BDT 20, 00,000/- (Up-to BDT 3,00,000/- is collateral free and above BDT 3,00,000/- requires collateral support).

Debt-Equity:

- 80:20.

Interest Rate:

- Please visit OBL website or branches.

Application Fees:

- BDT 200.00 (Taka Two Hundred) Only.

Processing Fee:

- No processing fee to be charged.

Loan Tenor & Grace Period:

- The loan tenor may range from 03 months to 60 months including grace period depending upon the nature of the activities. Grace period interest to be capitalized with the principal loan amount.

Disbursement Mode:

- To client's account with OBL in full or directly to the vendor by OBL A/C Payee Payment Order/Demand Draft.

Partial Payment/Early Payment:

- Partial/Early settlement fee waived.

Repayment Mode:

- Term Loan: Loan to be repaid in full on installment basis within validity from the date of 1st disbursement. Loan installment may be monthly/quarterly/half yearly to be decided. Depending on nature of finance, its income generation and type of loan as well. Standing Order may be taken to debit the client's account with the branch for realization of loan installment/s.
- Time Loan: Loan to be repaid in full within validity period.

- Overdraft: Loan to be repaid in full within validity period.

Delinquent Charge:

- In addition to regular interest, a delinquent charge to be realized @ 2% p.a above existing interest rate on overdue loan amount for overdue period.

Charge:

- All relevant charges/cost/legal expenses to be borne by the borrower and be debited from account.

Collateral/Security:

- Usual charge documents.
- Hypothecation on the agriculture/rural based commodities / equipments / merchandise to be produced, grown, manufactured, harvested, financed & farm inventory (ies), receivable (s), advance payment(s), plant & machinery (ies).
- Personal guarantee of owner/s of the business (criteria mentioned in Annexure-A).
- Personal Guarantees of spouse /Parents /other family members.
- Joint undertaking of group members – in case of financing through forming group.
- One third party personal Guarantees other than spouse/ family members. Third party guarantee shall not be required where financing shall be done by formation of group.
- Post Dated Cheques (PDCs) covering all installments amount and one cheque for full loan value including full interest.
- Insurance coverage, where practical.
- Memorandum of deposit of cheques.
- Registered mortgage over immovable properties with registered Power of Attorney.
- Security arrangement may vary depending on nature & purpose of the loan.

Borrower Eligibility:

- Bangladeshi National only.
- For sole proprietorship and partnership age range within 22 years - 55 years at the time of application. Maximum age at the time of application can be relaxed up to 60 years if other criteria substantiate the case.
- Minimum 02 years experience in related activities.
- The Borrower shall have legal capacity and all necessary right.
- Delinquent customer shall not be entitled to avail this facility.

17. OBL - DHORONI

Customer Segment and Sectors:

- Any Individual or Enterprises for manufacturing/ installation of renewable energy and other eco friendly establishments/ activities.

Purpose & Utilization of Loan:

- To provide financial support to the individuals or enterprises for installation or establish renewable energy and eco friendly facilities under the following category:
 - Renewable energy generation & distribution.
 - Reduction of environmental pollution by industrial wastes.
 - Manufacturing of eco friendly/ bio degradable material which will directly substitute material of environmental hazards.
 - Facilitating reforestation.
 - Other eco friendly initiatives that directly contributes to the environmental conservation.

Loan Amount:

- Loan limit shall be determined by the actual requirement of the client within the limit of minimum BDT 10,000 - maximum BDT 3 crores.

Debt-Equity:

- 75:25.

Interest Rate:

- Please visit OBL website or branches.

Application Fees:

- BDT 200.00 (Taka Two Hundred) Only.

Processing Fee:

- No processing fee to be charged.

Loan Tenor & Grace Period:

- Maximum upto 60 months.
- Maximum 12 months grace period may be allowed where necessary. Grace period interest may be capitalized with the principal loan amount.

Disbursement Mode:

- To client's account with OBL in full or directly to the vendor by OBL A/C Payee Payment Order/Demand Draft.

Partial Payment/Early Payment:

- Partial/Early settlement fee waived.

Repayment Mode:

- Term Loan: Loan to be repaid in full on installment basis within validity from the date of 1st disbursement. Loan installment may be monthly/quarterly/half yearly to be decided depending nature of finance, its income generation and type of loan as well. Standing Order may be obtained to debit the client's Current Account with the branch for realization of loan installment/s.
- Working Capital: Loan to be repaid in full within validity by depositing lump sum amount or paying on periodical installment basis.

Delinquent Charge:

- In addition to regular interest, a delinquent charge to be realized @ 3% above existing interest rate on overdue loan amount for overdue period.

Charge:

- All relevant charges/cost/legal expenses to be borne by the borrower and be debited from account.

Collateral/Security:

- Hypothecation on the equipment, plant & machineries and other fixed & floating assets, as applicable.
- Personal guarantee of owner/s of the business.
- Personal Guarantees of spouse /Parents /other family members (Not applicable for limited Company).
- One third party personal Guarantees other than family members. (Shall not be required in case of collateral support).
- Cheques covering all installments amount and a cheque for full loan value including full interest.
- Insurance coverage, where practical.
- Memorandum of deposit of cheques.
- Registered mortgage over immovable properties with registered Power of Attorney, where applicable.
- Loan size up to Tk 10 Lac will be collateral free.
- Security arrangement may vary depending on nature & purpose of the loan.

Borrower Eligibility:

- Bangladeshi National only (For enterprises: incorporated in Bangladesh).
- For individual/sole proprietorship and partnership age range within 22 years - 55 years at the time of application. Maximum age at the time of application can be relaxed up to 60 years if other criteria substantiate the case.

- Minimum 02 year business experience applicable for enterprises. Not applicable for individual borrower.
- Delinquent customer shall not be entitled to avail this facility.

18. OBL - PORIBESH

Customer Segment and Sectors:

- Any Individual or Enterprises for installation of renewable energy and other eco friendly establishments / activities under following areas:
 - Solar panel installation.
 - Assembly plant of solar panel.
 - Bio-gas plant.
 - ETP (Effluent Treatment Plant).
 - Brick field with HHK (Hybrid Hoffman Kiln) or equivalent technology.

Purpose & Utilization of Loan:

- To provide financial support to the individuals or enterprises for installation or establish renewable energy and eco friendly facilities under the following category:
 - Solar Panel installation.
 - Solar PV Panel assembly plant.
 - Bio-gas plant.
 - ETP (Effluent Treatment Plant).
 - Brick field with HHK (Hybrid Hoffman Kiln) or equivalent technology.

Loan Amount:

- Loan limit shall be determined by the actual requirement of the client within the limit of minimum BDT 10,000 - maximum BDT 2 crores.

Debt-Equity:

- 75:25.

Interest Rate:

- Please visit OBL website or branches.

Application Fees:

- BDT 200.00 (Taka Two Hundred) Only.

Processing Fee:

- No processing fee to be charged.

Loan Tenor & Grace Period:

- Maximum up to 60 months for all cases excepting 36 months for Solar panel installation & Bio gas plant.
- Maximum 6 months grace period may be allowed where necessary. Grace period interest may be capitalized with the principal loan amount.

Disbursement Mode:

- To client's account with OBL in full or directly to the vendor by OBL A/C Payee Payment Order/Demand Draft.

Partial Payment/Early Payment:

- Partial/Early settlement fee waived.

Repayment Mode:

- Term Loan: Loan to be repaid in full on installment basis within validity from the date of 1st disbursement. Loan installment may be monthly/quarterly/half yearly to be decided depending nature of finance, its income generation and type of loan as well. Standing Order may be obtained to debit the client's Current Account with the branch for realization of loan installment/s.
- Working Capital: Loan to be repaid in full within validity by depositing lump sum amount or paying on periodical installment basis.

Delinquent Charge:

- In addition to regular interest, a delinquent charge to be realized @ 2% above existing interest rate on overdue loan amount for overdue period.

Charge:

- All relevant charges/cost/legal expenses to be borne by the borrower and be debited from account.

Collateral/Security:

- Hypothecation on the solar panel installation, Bio gas plant, ETP plant, Brick manufacturing plant and other plant & machineries.
- Hypothecation on other fixed & floating assets, as applicable.
- Personal guarantee of owner/s of the business.
- Personal Guarantees of spouse /Parents /other family members (Other than limited company).
- One third party personal Guarantees other than family members. (Shall not be required in case of collateral support).
- Cheques covering all installments amount and a cheque for full loan value including full interest.
- Insurance coverage, where practical.
- Memorandum of deposit of cheques.
- Registered mortgage over immovable properties with registered Power of Attorney, where applicable.
- Loan size up to Tk 10 Lac will be collateral free.
- Security arrangement may vary depending on nature & purpose of the loan.

Borrower Eligibility:

- Bangladeshi National only (For enterprises: incorporated in Bangladesh).
- For individual/sole proprietorship and partnership age range within 22 years - 55 years at the time of application. Maximum age at the time

of application can be relaxed up to 60 years if other criteria substantiate the case.

- Minimum 02 year business experience applicable for enterprises. Not applicable for individual borrower.
- Delinquent customer shall not be entitled to avail this facility.

19. LEASE FINANCE

Features of the Product:

Lease Asset:

- The lease assets are of a specialized nature such that the Lessee can use them without major modification being made. The financing shall be made available for procurement of the following:
 - Capital Machinery.
 - Equipment.
 - Gas, Diesel Generator & Power Plant.
 - All types of vehicles including Marine Transport.
 - Medical Equipments.
 - Elevator/ Lift.
 - Consumer durable.
 - Information Technology.
 - Telecommunication Machinery / equipment.
 - Other Assets.

Lease Amount:

- Maximum 100% of the basic cost of the lease asset.

Lease Term:

- Maximum 7 years but must not exceed the estimated economic life of lease asset.

Lease Factor Rate:

- As revised from time to time based on market within the guidelines of Bangladesh Bank.

Lease Margin:

- Not mandatory.

Lease Deposit:

- Minimum 1 rental, payable at the time of signing Lease Agreement (Non interest bearing deposit and will be adjusted against last rentals or refunded at the expiry of the lease term).

Service Charge:

- Please visit OBL website or branches.

Interest During Construction Period (IDCP):

- Equal to Lease Factor Rate (Lease Factor Rate means Rate of Interest).

Transfer Fee:

- Please visit OBL website or branches.

Documentation Charge & Stamp Duty:

- Please visit OBL website or branches.

Delinquent Charge:

- 2% per month on the overdue rental(s), calculated on daily basis.

Security:

- Primary: Title of the Lease Asset, Lease Deposit, Post Dated Cheques, Standard charge documents.
- Collateral: Not mandatory.

20. SECURED OVERDRAFT

Loan Purpose:

- General Purpose.

Target Customer:

- Individual / Business Enterprise.

Loan Limit:

- Up to 100% of the Financial Instrument.

Loan Tenure:

- 12 months.

Interest Rate:

- Please visit OBL website or branches.

Repayment Mode:

- To be settled in full with interest within expiry.

Major Security:

- Financial Instrument other than Sanchay Patra.

21. OVERDRAFT

Loan Purpose:

- Financing working capital requirement of a business enterprise.

Target Customer:

- Business Enterprise.

Loan Limit:

- Up to 100% or as per assessment.

Loan Tenure:

- 12 months.

Interest Rate:

- Please visit OBL website or branches.

Repayment Mode:

- To be settled in full with interest within expiry.

Major Security:

- Recourse on sales.
- Collateralize by fixed assets.
- Hypothecation on floating assets.

22. TIME LOAN

Loan Purpose:

- Financing inventory/receivables/other short term assets a business enterprise.

Target Customer:

- Business Enterprise.

Loan Limit:

- Up to 100% or as per assessment.

Loan Tenure:

- Maximum 12 months.

Interest Rate:

- Please visit OBL website or branches.

Repayment Mode:

- To be settled in full with interest within expiry.

Major Security:

- Recourse on sales.
- Collateralize by fixed assets.
- Hypothecation on floating assets.

23. LOAN AGAINST TRUST RECEIPT

Loan Purpose:

- Post import financing of raw materials / traded items.

Target Customer:

- Business Enterprise.

Loan Limit:

- Up to 100% or as per assessment.

Loan Tenure:

- Maximum 12 months.

Interest Rate:

- Please visit OBL website or branches.

Repayment Mode:

- To be settled in full with interest within expiry.

Major Security:

- Recourse on sales.
- Collateralize by fixed assets.
- Hypothecation on floating assets.

24. PACKING CREDIT

Loan Purpose:

- Pre-shipment financing for export.

Target Customer:

- Business Enterprise.

Loan Limit:

- Up to 15% of export or as per assessment.

Loan Tenure:

- Maximum 180 days.

Interest Rate:

- Please visit OBL website or branches.

Repayment Mode:

- To be settled in full with interest within expiry.

Major Security:

- Recourse on export proceeds.

25. LOCAL DOCUMENTARY BILL PURCHASED

Loan Purpose:

- To purchase / discount against local ULC.

Target Customer:

- Business Enterprise.

Loan Limit:

- Up to 100% or as per assessment.

Loan Tenure:

- Maximum 180 days.

Interest Rate:

- Please visit OBL website or branches.

Repayment Mode:

- To be settled in full with interest within expiry.

Major Security:

- Recourse on Banks through acceptance / residual on client.

26. FOREIGN DOCUMENTARY BILL PURCHASED

Loan Purpose:

- To purchase/discount/negotiate export documents against sight/usance export.

Target Customer:

- Business Enterprise.

Loan Limit:

- Up to 100% or as per assessment.

Loan Tenure:

- Maximum 180 days.

Interest Rate:

- Please visit OBL website or branches.

Repayment Mode:

- To be settled in full with interest within expiry.

Major Security:

- Recourse on export proceeds/banks/residual on client.

27. TERM LOAN

Loan Purpose:

- Financing Fixed Assets.

Target Customer:

- Business enterprise / Individual exceeding Retail limit.

Loan Limit:

- Up to 100% or as per assessment.

Loan Tenure:

- Over 1 year within Bangladesh Bank guideline.

Interest Rate:

- Please visit OBL website or branches.

Repayment Mode:

- Through Monthly/Quarterly installments.

Major Security:

- Recourse on Fixed Asset.
- Collateralize by fixed assets.

28. OBL CORPORATE SHORT TERM LOAN

Nature of Product:

- Short Term Loan (mainly Time Loan to finance Working Capital to meet urgent WC requirement of the client).

Customer Segment and Sectors:

- Large existing Corporate Clients of OBL. Sister/Allied/Associated concerns of existing Corporate Clients can be allowed this facility. Reputed Corporate clients under solicitation can also be allowed this facility in order to book the client quickly and grab their capital and working capital needs in future.

Purpose & Utilization of Loan:

- Working Capital finance e.g. purchase of raw materials, meeting overhead & SGA expenses, repair & maintenance of heavy machineries etc.
- Settlement of outstanding Short Term Loans with other Banks.
- Payment to tax authority etc.
- Any other purpose acceptable to OBL Top Management.

Loan Amount:

- Minimum: Tk. 10.00 crore.
- Maximum: Tk. 100.00 crore.

Interest Rate:

- Please visit OBL website or branches.

Review of Interest Rate:

- After 90 days of disbursement or based on Management discretion.

Loan Tenor:

- 180 days maximum. However, maturity can be extended.

Disbursement Mode:

- Credit to customer's CD / OD account with OBL or issuance of Pay Order(s) (Single/Multiple) / BB Cheque(s) favoring the client, supplier(s) or others based on requirements.

Principal Repayment:

- At a time or gradual reduction within the maturity period.

Interest Servicing:

- May be served with the Principal on maturity or separately on quarterly basis.

Prepayment:

- Allowed without any charge.

Special Conditions:

- The facility cannot be availed for prepayment of other short or long term outstanding loans with OBL.
- Client to accept that OBL reserves the right to sell down the loan under clients' indemnity to other FI at their applicable rate. Advance request letter of the client to be obtained in this regard on best effort basis.
- No Charge of early settlement.
- Insurance coverage for ONE CSTL on best-effort basis.
- Security Cheque(s) (UDC) to be returned to the borrower after adjustment of ONE CSTL with interest in full.

Borrower Eligibility:

- Clean CIB status.
- Acceptable CRG score. However, exceptions may be considered and to be ratified by competent approving authority.
- Sound repayment track.
- Risk weight is not more than 100%.
- Unrated client is not eligible for the facility.

C. OFF-BALANCE SHEET PRODUCTS

Besides, ONE Bank Limited provides the following non-funded business facilities to its customers:

- 1. SIGHT LETTER OF CREDIT**
- 2. USANCE LETTER OF CREDIT**
- 3. ACCEPTANCE**
- 4. BACK TO BACK LC**
- 5. BANK GAURANTEE**

* For details, please visit OBL branches.

D. OFF-SHORE BANKING UNIT PRODUCTS

1. CURRENT ACCOUNT - OBU

Nature of Product:

- Non-Interest Bearing Transactional Account for Non-Resident Bangladeshi working abroad, Non-resident foreigner's, Non-Resident Foreign companies (100% Foreign owned) & Type A Industries within EPZ in Bangladesh.

Interest Rate:

- No interest is payable on credit balances in this Accounts.

Obligation:

- Non-Resident Bangladeshi working abroad, Non-resident foreigner's, Non-Resident Foreign companies (100% Foreign owned) & Type A Industries within EPZ in Bangladesh.
- Transaction will be done either through instruction, cheque, FDD.
- No minimum balance requires.
- Government fees and charges are applicable as per the prevailing laws.

Fees & Charges:

- Please visit OBL website or branches.

Statement Frequency:

- Monthly/ Upon clients' request.

Others:

- Cheque book facility.
- No ATM Card facility.

2. DOLLAR FD ACCOUNT - OBU

Nature of Product:

- Interest Bearing Non-Transactional Account for Non-Resident Bangladeshi working abroad, Non-resident foreigner's, Non-Resident Foreign companies (100% Foreign owned) & Type A Industries within EPZ in Bangladesh.

Interest Rate:

- Please visit OBL website or branches.

Tenure:

- 01, 03, 06 and 12 months.

Product Benefits:

- Deposit for a period of 1, 3, 6 and 12 months in only US Dollar and the interest will be paid at maturity.

Obligation:

- Non-Resident Bangladeshi working abroad, Non-resident foreigner's, Non-Resident Foreign companies (100% Foreign owned) & Type A Industries within EPZ in Bangladesh.
- Transaction will be done either through instruction, cheque, FDD, Wire Transfer/Swift.
- Government fees and charges are applicable as per the prevailing laws.

Fees & Charges:

- Please visit our website or branches.

Statement Frequency:

- Half-yearly/ Upon clients' request.

Others:

- No cheque book facility.
- No ATM Card facility.

3. TERM LOAN - OBU

Loan Purpose:

- To finance against Sight LCs and Usance LCs (acceptance) issued for import of Capital Machinery by AD branches of onshore banks or to finance for construction, procurement of local capital machinery and other capital expenditure.

Target Customer:

- Industrial units outside EPZ and Type-B & C industrial unit within EPZ in Bangladesh may avail Term Loan subject to compliance with the guidelines issued by the BOI/other regulatory bodies for borrowing abroad by Industrial Units in Bangladesh.
- Persons/Institution not resident in Bangladesh and Type-A (wholly foreign owned) units in EPZ in Bangladesh

Loan Limit:

- As per sanction letter.

Loan Tenure:

- As per Approval from OBL & competent authority.

Interest Rate:

- Please visit OBL website or branches.

Penal Interest for Overdue Period:

- Penal interest for all the products will range from 0-3% or as per BB circular/ other regulatory bodies circular.

Interest Charging:

- Interest to be calculated quarterly at the rate determined by the Bank from time to time within the guidelines of Bangladesh Bank, BOI & other regularity authority.

Disbursement Mode:

- Upon approval from OBL & Board of Investment (BOI), OBL, OBU will disburse TL in the name of OBL's onshore branches for payment of acceptances and Sight LC (subject to BOI /other regulatory permission). The disbursed amount of TL to be transferred to OBU

Nostro account Term Loan amount may be disburse at customer CASA account maintain with OBU for other purpose of Term Loan as per approval.

Fees & Charges:

- Please visit our website or branches.

Prepayment and Early Settlement Fee:

- Prepayment option is allowed as per sanction letter.
- 0-5% should be charged on Early Settlement amount or as per approval (may be waived as per management decision).

4. TIME LOAN - OBU

Loan Purpose:

- To finance against acceptance received under usance LC of AD branches of onshore banks or to meet other working capital requirement i.e. local procurement, payment of wages, salaries, duty, tax, vat etc.

Target Customer:

- Type-A (wholly foreign owned) Industrial units in EPZ in Bangladesh may avail Time Loan.

Loan Limit:

- As per sanction letter.

Loan Tenure:

- 360 days (Maximum).

Interest Rate:

- Please visit OBL website or branches.

Penal Interest for Overdue Period:

- Penal interest for all the products will range from 0-3% or as per BB circular/ other regulatory bodies circular.

Interest Charging:

- Interest to be calculated quarterly at the rate determined by the Bank from time to time within the guidelines of Bangladesh Bank, BOI & other regularity authority.

Disbursement Mode:

- Upon receipt of acceptance from onshore branches, OBL OBU will disburse Time Loan in the name of OBL's onshore branches/ other banks. The disbursed amount of Time Loan to be transferred to OBU Nostro account for sight payment against import bills of AD branches of onshore banks **or** Time Loan amount may be disburse at customer CASA account maintain with OBU for other purpose of Time Loan.

Fees & Charges:

- Please visit OBL website or branches.

Prepayment and Early Settlement Fee:

- Allowed or as per sanction letter.

C. BANK SERVICE PRODUCTS

1. REMITTANCE FACILITIES

- To assist and make it simple for the remitter to remit hard earned money to Bangladesh, ONE Bank Limited started providing remittance services through its local & foreign correspondents in 2003. It has 81 branches in major metropolitan cities and areas of Bangladesh.
- Features of OBL one-stop remittance delivery services are as follows:
 - Deliver money without any charges.
 - Assure confidentiality in transactions.
 - On line account credit facilities to those who have accounts with OBL.
 - Account credit facility to those who do not have accounts with OBL through Bangladesh Electronic Fund Transfer Network (BEFTN).
 - EFT/TT Services.
 - Assist in opening Wage Earners Accounts.

2. AUTOMATED TELLER MACHINE (ATM) SERVICE

- To withdraw money by using Debit or credit card.
- Balance inquiry.
- Mini Balance statement.
- No charge for withdrawal money of OBL cardholders only.
- Per day Maximum 5 (Five) no of Transactions are allowed.
- Per day savings debit card limit is 50,000/- .
- Per day gold savings debit card limit is 50,000/- .
- Per day silver savings debit card limit is 25,000/- .
- Per day credit card limit is 20,000/- .

3. OK BANKING (MOBILE FINANCIAL SERVICE)

Target Customer:

- OK Banking is mobile banking services of ONE Bank Limited authorized by Bangladesh Bank which provides financial services to unbanked communities in a cost effective manner using mobile device.

Benefits of OK Banking:

- Real time on-line banking.
- Available in selected OBL & partner outlets throughout the country.
- It will make access to banking and advanced payment transactions at affordable cost.
- It is convenient and secure way to send money.
- It is much more effective in developing savings habit.

OK Banking Services:

- Currently GrameenPhone & Robi mobile users can avail OK Banking services. Mobile users of other mobile operator will be on-boarded gradually.
- Cash In: Deposit money to OK account.
- Cash Out: Withdraw money from OK account.
- Buy Airtime: Mobile airtime recharge (Currently GP mobile is available).
- Send Money: Send money from one OK account to other OK account.
- Payment: Pay against your purchase or bill (currently merchant payment is available).
- Other OK Services: Balance Inquiry, PIN change etc.

Customer Registration:

- Customer can register for OK account from ONE Bank's authorized agent point along with over 60,000 MobiCash point & GrameenPhone center around the country with the following documents:
 - Filled up OK Banking KYC Form (will be provided by agent).

- Copy of mobile number ownership document (URF: User Registration Form).
- Photocopy of photo ID (NID/Passport/Driving License).
- One copy of color photograph.

Account Activation Process:

- Right after the agent register the account, the customer will receive notification SMS. Then the customer has to get into the menu by pressing *269# and change the default PIN (1626) to any favorable 4 digit PIN from the PIN change option to activate account. Customer's mobile number will be mobile account number. As per regulatory compliance each customer will not be allowed to open more than one OK account.
- OK Banking services yet to be available in ONE Bank branch & ATM.

Schedule of Charges:

- Please visit OBL website or branches.

Transaction Limit:

- Please visit our OBL website or branches.

4. INTERNET BANKING

OBL Internet Banking Services:

- Transaction Activities through Internet Banking.
- Account Summary, Details, activity and statement.
- Loan Details, Activity, Schedule and Repayment Inquiry.
- Term Deposit Details and Activities.
- Fund Transfer within own account or others account.
- View Standing Instruction.
- Cheque Status Inquiry.
- Stop Cheque Request.
- Please visit our OBL website or branches for schedule of charges.
- Please contact to OBL support team with any queries/complain regarding OBL Internet Banking services. Cell No. +88 01755594040 or 24 hrs Call Center No. 16269.

5. SMS BANKING

OBL SMS Banking Services:

- SMS Alerts being sent for cash withdrawal & deposit.
- SMS Alerts being sent for transfer debit & credit.
- SMS Alerts being sent for clearing debit & credit.
- SMS Alerts being sent for POS & ATM Transactions (debit & credit Card).
- SMS Alerts being sent for internet & E-commerce transactions.
- Sending various promotional and information messages to the customers.
- Please visit our OBL website or branches for schedule of charges.

6. CARDS

Visa Local Debit Card:

Eligibility:

- Bangladeshi Nationality.
- Valid OBL CASA or STD account.

Process:

- Just visit any of your nearby OBL Branch, collect an application form and submit duly filled up form. Within shortest possible time you will get the card delivered at your designated branch.

Required Documents:

- Latest Photograph of the account holders.

Schedule of Charges:

- Please visit our OBL website or branches.

Transaction Limit:

- Please visit our OBL website or branches.

Visa School Banking Local Debit Card:

Eligibility:

- Bangladeshi Nationality.
- Valid OBL School Banking Account.
- Age below 18 years.

Process:

- Just visit any of your nearby OBL Branch, collect an application form and submit duly filled up form. Within shortest possible time you will get the card delivered at your designated branch.

Required Documents:

- Latest Photograph of the account holders.

Schedule of Charges:

- Please visit our OBL website or branches.

Transaction Limit:

- Please visit our OBL website or branches.

Visa Credit Card:**Eligibility:**

- Bangladeshi Nationality.
- Age range: Minimum: 21 year to 60 year.

Required Documents:

- Basic Required document from the Applicant (required for all level of applicant):
 - Applicant's Nationality proof valid photo ID (National ID/ Passport copy/ Driving license).
 - 2 (Two) copies recent studio photograph signed by the applicant, verified by source.
 - TIN related documents (Not more than 2 Yrs old).
 - CIB enquire & CIB undertaking form.

Additional Documents for the Salaried Person:

- Latest Month's Pay slip/Latest S/C (Not more than 2 months Old).
- 3 months Bank Statement needed and 3 (Three) salary reflection required in bank statement (Not more than 2 months Old).
- Copy of Office ID / Visiting Card.

Additional Documents for Self Employed / Professional Group:

- Latest TL/ TL & Partnership deed/MOA/Professional's CertOBLate.
- 6 months Bank Statement (Not more than 2 months Old).

Additional Documents for the Land lord or Land Lady:

- Land Ownership Documents (Utility Bill copy).
- Rent agreement.
- Rent Receipt (if any).
- 6 months Bank Statement required (Not more than 2 months Old).

Additional Documents (if Applicable):

- Resident ownership document (Utility copy, Holding Tax copy, etc), if the applicant resides in owned or family owned house.
- Other income related documents (if any).

Schedule of Charges:

- Please visit our OBL website or branches.

Features of Visa Platinum Credit Card:

- Visa Global Customer Assistance Services.
- Emergency value added services.
- Concierge Service - Concierge Online.
- Travel Accident Insurance.
- VISA Platinum Life.
- Renewal Fee waiver.
- Balance Transfer.
- Transaction notification.
- Safety ONE- Triple Benefit Insurance.
- Interest Free Period.
- Cash Advance facility.
- Free Supplementary Card.

- E- Mail Service.
- 24-hour Contact Center.

Features of Visa Gold Credit Card:

- Renewal Fee waiver.
- Balance Transfer.
- Transaction notification.
- Safety ONE- Triple Benefit Insurance.
- Interest Free Period.
- Cash Advance facility.
- Free Supplementary Card.
- E- Mail Service.
- 24-hour Contact Center.

Features of Visa Gold Credit Card:

- Renewal Fee waiver.
- Balance Transfer.
- Transaction notification.
- Safety ONE- Triple Benefit Insurance.
- Interest Free Period.
- Cash Advance facility.
- Free Supplementary Card.
- E- Mail Service.
- 24-hour Contact Center.

International Hajj Card (Against personal Hajj Quota):

Required Documents:

- 2 copy passport size photographs.
- Copy of the Passport with valid Hajj visa.
- Complete application form.

Refund Policy:

- The card holder can claim for refund of the unutilized amount immediately after the Hajj. Card holder can come to card division or any OBL branch to submit the refund application form. If CM has OBL account – then the unused amount will transfer his account directly for others card division will issue a Pay Order in favor of the card holder.

International Hajj Card (Agent service):**Entitlement:**

- Valid Hajj Agent license.

Required Documents:

- Valid Passport Copy with VISA.
- 2 copy passport size photographs.
- Travelers' Miscellaneous form.
- Hajj Card Application Form.
- Up-to Date Trade license.
- Muallem Certificate (Current).
- Muallem fee payment documents.

Refund Policy:

- The card holder can claim for refund of the unutilized amount immediately after the Hajj. Card holder can come to card division or any OBL branch to submit the refund application form. If CM has OBL account (company account) – then the unused amount will transfer to the company account directly for others card division will issue a Pay Order in favor of the card holder.

International Prepaid Card – Travel Card (Against personal Travel Quota):

Entitlement:

- The individual travel quota entitlement as per Bangladesh Bank guideline time to time.

Required Documents:

- 2 copy passport size photographs.
- Copy of the Passport.
- Complete application form.

Refund Policy:

- The card holder can claim for refund of the unutilized amount after traveling. Card holder can come to card division or any OBL branch to submit the refund application form. If CM has OBL account – then the unused amount will transfer his account directly for others card division will issue a Pay Order in favor of the card holder.

7. SAFE DEPOSIT LOCKERS

The facility of Safe Deposit Lockers is an ancillary service offered by some branches of the Bank and it is allocated to the customers on a first come – first serve basis.

The major aspects governing the services are:

- A locker may be hired by an individual (not minor), firms, limited companies, specified associations and societies, etc. Lockers are available in different sizes.
- Nomination facility is available to individual hirer of Safe Deposit Locker.
- Loss of key should be immediately informed to the Branch.
- With standing instruction, the rent may be paid from the deposit account of the hirer.
- The Bank will allow hiring of locker only if the required documents for identification and other required documents are provided by the hirer(s).

- Terms and conditions and annual hire charges can be obtained from the branches.
- The Bank reserves right to break/open the locker if the rent is not paid or in case the locker remains un-operated beyond a stipulated period of time in spite of giving notices as per the Bank rules and recover charges thereof.

8. ONLINE BANKING

Customers can avail online banking services from any OBL branch. Online transaction within the district/region is free from charges where as customers have to bear charges as per the Bank's scheduled of charges for inter district transaction.

Please visit our OBL website or branches for schedule of charges.

Online Utility Bill Collection Services:

1. Online Electricity Bill Collection Service of DPDC:

Subscribers of any Network Operation and Customer Services (NOCS) will be able to pay their Bills through any branch networks of ONE Bank Limited along with the following booth:

- DPDC Shyampur Booth
132/33/11 kV Grid Substation
Stuff quarter, Building-2,
Shyampur, Dhaka

2. Online Electricity Bill Collection Service of DESCO:

Subscribers of any Sales & Distribution (S & D) offices will be able to pay their Bills through any Branch networks of ONE Bank Limited.

3. Online Utility Bill Collection Service of Dhaka WASA:

Subscribers of any Zone office will be able to pay their Bills through any Branch networks of ONE Bank Limited.

Online Fees Collection Services of different Government bodies/ Authorities:

1. Online Passport Fees Collection Services: Machine Readable Passport (MRP) fees are collected through all the branch networks of ONE Bank Limited along with the following booths:

- Uttara Passport office Booth
House # 20, Road # 07,
Sector # 12
Dhaka North City Corporation
Uttara, Dhaka-1230
- Sylhet Passport office Booth
Holding # 0717-00,
Road # Jokigonj Road
Ward # 27, Thana # Moglabazar
Sylhet City Corporation, Sylhet

2. Online Fees Collection Service of RJSC:

All fees of RJSC are collected through all the branch networks of ONE Bank Limited.

3. Online Fees Collection Service of BRTA:

All kind of BRTA fees are collected through the following branches of ONE Bank Limited:

1. Gulshan Branch
2. Kakrail Branch
3. Mirpur Branch
4. Sirajgonj Branch
5. Progotishoroni Branch
6. Moghbazar Branch
7. Comilla Branch
8. Agrabad Branch
9. CDA Avenue Branch
10. Jessore Branch
11. B. Baira Branch
12. Rangpur Branch
13. Feni Branch
14. Dhanmondi Branch

4. Online Fees Collection Service of E-GP System: The e-GP system is a single web portal from where and through which PAs (Public Agencies - Procuring Agencies) and PEs (Procuring Entities) will be able to perform their procurement related activities using a dedicated secured web based dashboard.

5. All the stakeholders / including Bidders / Tenderers / Applicants will be able to perform Procurement activities through ONE Bank Limited.

Online Mobile/Broadband Bill Collection Services:

Post paid Bill Collection:

1. Post paid Bill Collection Services of Grameenphone (GP): Subscribers of GP will be able to pay their Bills through any Branch network of ONE Bank Limited.

2. Post paid Bill Collection Services of Banglalink: Subscribers of Banglalink will be able to pay their Bills through any Branch network of ONE Bank Limited.

Post paid Bill Collection:

1. Broad band Bill Collection Services of Grameenphone (GP): Subscribers of GP will be able to pay WIMAX Bills through any Branch network of ONE Bank Limited.
2. Broad band Bill Collection Services of Banglalion: Subscribers of Banglalion will be able to pay their Bills through any Branch network of ONE Bank Limited.

Online Tuition Fees Collection Services:

1. Online Tuition Fees Collection Service of Pledge Harbor International School: Tuition fees of Pledge Harbor International School is collected through any branch network of ONE Bank Ltd.
2. Online Tuition Fees Collection Service of North South University: All the branches of ONE Bank Limited collect fees of North South University.

Utility Bill Collection Services:

1. Utility Bill Collection Service of Titas Gas Transmission and Distribution Company Ltd: Nominated Branches of ONE Bank Limited are collecting individual Zone wise Utility Bill of Titas Gas Transmission and Distribution Company Ltd.
2. Utility Bill Collection Service of BTCL: Nominated Branches of ONE Bank Limited is collecting individual Zone wise Utility Bill of Bangladesh Telecommunications Company Limited (BTCL).
3. Utility Bill Collection Service of REB: Nominated Branches of ONE Bank Limited are collecting individual PBS (Palli Biddut Samity) wise Utility Bill of Bangladesh Rural Electrification Board (BREB).

Collection Services of Different Corporate Houses:

1. BRAC Dairy & Food Projects: Distributors of BRAC Dairy & Food Projects will be able to make their payment through any Branch network of ONE Bank Limited.

2. Credit Card Payment of Lankabangla Finance Limited: Credit Card holders of Lankabangla (both VISA & Master Card) will be able to pay their dues through any branch network of ONE Bank Limited.

F. OTHER PRODUCTS

ONE Bank Limited also provides the following business facilities to its customers:

1. LOAN SYNDICATION

2. STRUCTURED FINANCE

* For details, please visit OBL branches.

12.0 COMPLAINTS MANAGEMENT

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life in any corporate entity. This is more so for banks because banks are service organizations. As a service organization, customer service and customer satisfaction are our prime focus. We believe that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. Our Bank has come up with a lot of initiatives that are oriented to providing a better customer service and a better complaints handling mechanism with a view to "Out serve" customers.

The bank's policy, on grievance redressal has been formulated taking into account the following:

- Customers are treated fairly at all times.
- Complaints raised by customers are dealt with courtesy and on time.
- Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints.
- All complaints are dealt efficiently and fairly.
- The bank employees work in good faith and without prejudice to the interests of the customer.

In order to make the Bank's Complaints Management System more meaningful and effective, a structured system has been built. The Bank has already established "Central Customer Service & Complaints Management Cell (CCS&CMC)", "Zonal Customer Service & Complaints Management Cell (ZCS&CMC)" and "Branch Level Customer Service & Complaints Management Desk (BLCS&CMD)" and is displaying contact details of bank officials of CCS & CMC/ZCS&CMC in the Branches as well as the Bank's website. The Bank has also facilitated complaints lodgment available in almost every mode (i.e.: telephone, fax, complaint box, e-mail, online complaint management etc.).

The customer has every right to register his/her complaint if he/she is not satisfied with the services provided by the Bank or its service providers.

Annexure - A



OBL Customer Services & Complaints Management Cell

ONE Bank is committed towards ensuring the best possible customer service for all its stakeholders. However, if customers are dissatisfied with any of OBL's services or products, they can raise an online complaint through the banks website: www.onebank.com.bd. Alternatively, they can e-mail the complaint to: complaint@onebank.com.bd

Or customers can directly call the Bank's 24 Hour Call Center numbers:

For Local Callers : Dial @ 16269 or 09666716269
For Overseas Callers : Dial @ +880 9666716269

Customers can also mail to the address below:

Head of Central Customer Service & Complaints Management Cell
ONE Bank Limited
HRC Bhaban, 46, Kawran Bazar C/A, Dhaka-1215, Bangladesh

Customers may also speak/contact with any member of the Bank's "Central Customer Service & Complaint Management Cell" directly during working hours i.e. 10am to 6pm on Sundays through Thursdays by any of the following contacts:

SL.	Name & Designation	Address	E-mail Address	Telephone Number	Fax Number
1	Ms. Johora Bebe Deputy Managing Director	HRC Bhaban, 46, Kawran Bazar C/A, Dhaka-1215	johora.bebe@onebank.com.bd	88-02-9118161 Ext. - 115	88-02-9134794
2	Mr. Wakar Hasan Deputy Managing Director	HRC Bhaban, 46, Kawran Bazar C/A, Dhaka-1215	wakar.hasan@onebank.com.bd	88-02-9118161 Ext. - 113	88-02-9134794
3	Ms. Rozina Aliya Ahmed Additional DMD	HRC Bhaban, 46, Kawran Bazar C/A, Dhaka-1215	rozina.ahmed@onebank.com.bd	88-02-9118161 Ext. - 112	88-02-9134794
4	Mr. John Sarkar Additional DMD	HRC Bhaban, 46, Kawran Bazar C/A, Dhaka-1215	john.sarkar@onebank.com.bd	88-02-9118161 Ext. - 450	88-02-9134794
5	Mr. M. Ahsan Habib Sr. Executive Vice President	HRC Bhaban, 46, Kawran Bazar C/A, Dhaka-1215	ahsan.habib@onebank.com.bd	88-02-9118161 Ext. - 200	88-02-9134794
6	Mr. Md. Golam Rabbani Vice President	HRC Bhaban, 46, Kawran Bazar C/A, Dhaka-1215	golam.rabbani@onebank.com.bd	88-02-9118161 Ext. - 250	88-02-9134794

Schedule of Charges (Corporate and SME Banking)

Types of Service	Nature of charges	Rate
Foreign Trade (Letter of Credit):		
IMPORT		
LC Opening	Sight	0.05% - 0.40% for 1st qtr, 0.05% - 0.40% for subsequent qtrs, Minumum Tk. 1,000.00 for each qtr.
	Usance	0.05% - 0.50% for 1st qtr, 0.05% - 0.50% for subsequent qtrs, Minumum Tk. 1,000.00 for each qtr.
	100% cash margin	0.05% - 0.25% for 1st qtr, 0.05% - 0.25% for subsequent qtrs, Minumum Tk. 1,000.00 for each qtr.
	BB LC	0.05% - 0.40% for 1st qtr, 0.05% - 0.40% for subsequent qtrs, Minumum Tk. 1,000.00 for each qtr.
Transmission of LC through SWIFT	Foreign LC	At actual, Minimum Tk. 3,000.00
	Local LC (including EPZ)	At actual, Minimum Tk. 1,000.00
Amendment of LC	Value enhancement, time extension	As prescribed for LC opening plus SWIFT charges (Tk. 500 per amendment)
	Other amendments	Tk. 500.00 per amendment plus SWIFT charges (Tk. 500 per amendment)
Arrangement of confirmation of our LCs by third bank	Charges	Per Qtr. @ 0.00% - 0.20%
Arrangement of discounting facilities against USANCE LCs through correspondent banks	Charges	Per Qtr. @ 0.00% - 0.50%
LC cancellation charges	Postage / SWIFT	Nil + Postage / SWIFT charges
Collection charges of Credit Report through Correspondent Banks	Charges	Tk. 1,000.00 as handling charges + SWIFT + Foreign corresp. Charges at actual
Cost of Forms:	LC Application Form	Tk. 200.00
	LCA	Tk. 100.00
	IMP	Tk. 100.00
IMPORT BILLS		
Acceptance of usance LC	Commission	Nil to 0.40% for 1st Qtr, Nil to 0.40% for subsequent quarters. Minumum Tk. 1,000.00 for each qtr.
Import without LC	Commission	0.10% - 0.25%. Min. Tk. 1,500.00
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 absense of original documents	Handling fees	Tk. 1,000.00 per set of documents

Types of Service	Nature of charges	Rate
Discrepancy Fee & other charges (on beneficiary)	Fees	For foreign docs: USD 75.00 flat per bill
		For local docs: USD 50.00 flat per bill when payment in FCY
		Tk. 2,500.00 flat per docs when pay't in BDT
		(To be deducted from bill value)

Payment Fees against import documents (on beneficiary)	Fees	USD 30.00 or equivalent other currency flat per bill
Renewal of IRC: (When renewal obtained from CCI&E by bank)	Fees	Tk. 750.00 yearly
Issuance of import related certificate	Fees	Tk. 500.00 per certificate

EXPORT

Dispatch of export docs (foreign)	By courier	Actual
Export Bill Negotiation	On portions of bills where there is no exchange gain for OBL	0.15%
	On portions of bills where there is exchange gain for OBL	Tk. 500.00
Export bills - Collections	On portions of bills where there is no exchange gain for OBL	0.15%
	On portions of bills where there is exchange gain for OBL	Tk. 500.00
Issuance of PRC	Charges	Tk. 500.00
EXP Form certification	Charges	Tk. 500.00
LC Advising	Charges	Tk. 750.00
Amendment advising	Charges	Tk. 750.00
LC Transfer	Charges	Tk. 750.00, plus SWIFT communication charges, where applicable (Tk. 500 for each SWIFT message)
LC Amendment transfer	Handling Fees	Tk. 750.00, plus SWIFT communication charges, where applicable (Tk. 500 for each SWIFT message)
Back to Back LC issuance certificate	Handling Fees	Tk. 500.00
Processing of cash assistance application	Handling Fees	Tk. 2,500.00
Processing / forwarding of application to Bangladesh Bank for Buying House permission	Handling Fees	Tk. 5,000.00
Renewal of Buying House permission	Handling Fees	Tk. 2,500.00
Inclusion new principal for the existing approved buying house	Handling Fees	Tk. 2,500.00
SWIFT Communication charges	Fees	At actual, minimum Tk. 500.00 per instance
Bill of Lading endorsement charges for documents against advance TT	Handling fees	Nil to Tk. 100 per set
CFR Certificate issuance charges	Handling fees	Nil to Tk. 500.00 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. 500.00 per certificate

Types of Service	Nature of charges	Rate
GUARANTEE		
Issuance of Guarantee	100% Margin	Min: Tk. 1000.00 Cash: Up to 0.25% PQ OBL FD: Up to 0.30% PQ Other Bank FD: Up to 0.40% PQ
	Below 100% Cash Margin	Min: Tk. 1000.00 Up to 0.50% PQ
	Issuance of guarantee against counter guarantee of foreign banks	Min: Tk. 1000.00 Up to 0.40% PQ
	Amendment of Guarantee with Extension of validity and/or increase of value	Same as Issuance of Guarantee
	Amendment of Guarantee without Extension of validity and/or increase of value	Tk. 500.00
	Issuance of Bid/Performance Bond favoring overseas beneficiary through foreign correspondent at our customer's request	Min: Tk. 2,000.00 Up to 0.50% PQ
Advising of guarantee to the beneficiary without any engagement on our part	Charges	Tk. 750.00
Advising of amendment of guarantee to the beneficiary without any engagement on our part	Charges	Tk. 750.00
Advising of guarantee to the beneficiary by adding our confirmation	Charges	Min: Tk. 2,000.00 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. 1,000.00 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. 750.00
LOAN RELATED CHARGES		
Type of services	Nature of charges	Rate
Loan settled 12 months prior to expiry of loan	Charges	Up to 1% of the amount settled
Loan settled over 12 months to 18 months prior to expiry of loan	Charges	Up to 1.25% of the amount settled
Loan settled over 18 months to 24 months prior to expiry of loan	Charges	Up to 1.50% of the amount settled
Loan settled over 24 months to 36 months prior to expiry of loan	Charges	Up to 1.75% of the amount settled
Loan settled over 36 months prior to expiry of loan	Charges	Up to 2% of the amount settled
Transfer fees (Lease only)	Fees	Up to 0.50%
Issuance of Solvency Certificate	Fees	Upto Tk. 300

Types of Service	Nature of charges	Rate
LOCAL REMITTANCE		
Issuance of DD / TT / MT	Commission	0.15% (Minimum charge; Tk. 100.00)
Issuance of Payment Order	Upto any amount	Upto Tk. 1 lac: Tk. 25.00 Upto Tk. 5 lac: Tk. 50.00 Above Tk. 5 lac: Tk. 100.00
FCY Draft on B.Bank	Charges	For client: Tk.500.00
Cancellation of DD/ TT / MT / PO	Charges	Tk. 100.00 (Flat)
Issuance of Bangladesh Bank cheque at client's request	Charges	Tk. 300.00 per Cheque
Issuance of Duplicate instrument in lieu of lost instrument PO/ DD / FDR	Charges	Tk. 100.00 plus actual charges relating to stamp paper for indemnity, postage, SWIFT etc.
Postage	Registered cover	Tk. 25.00
	Courier within City	Tk. 10.00
	Courier Inter city	Tk. 20.00
	Courier outside country	Actual plus Tk. 50.00
Foreign Remittance:		
Purchase of FDD subject to management approval	Commission	Tk. @ 0.20 per USD plus foreign correspondent charges, if any (Note: 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 USD1,000 = Tk.200.00 Above USD1,000 = Tk.300.00
Schedule of Charges for Syndication & Structured Finance		
Types of Services	Nature of Charges	Rate
Arrangement of Syndication and Structured Finance	Arranger Fee (specific)	0.00% - 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
	Monitoring Fee (annually)	0.00% - 0.50% of outstanding amount
Participation of Syndication	Participation Fee (specific)	0.00% to 0.50% of final participation amount
	Commitment Fee (annually)	0.00% to 0.50% of undrawn amount within the availability period
	Breakage Cost Charge (specific)	0.00% to 100% of Breakage cost [interest for the period from early payment date to next interest payment date]
Early Settlement	Prepayment charge	0.00% - 2.00% of prepayment amount

Types of Service	Nature of charges	Rate
<p>Note The Schedule of Charges on the services related to Syndication and Structured Finance is indicative. Actual charge / Fee will be in % or in lumpsum amount based on negotiation, relationship and market condition, which will be finalized by the Bank Management on specific deal basis.</p>		

Types of Service	Nature of charges	Rate
SME Loan Products:		
SME PPG based products like-OBL SHUBIHA, OBL ROMONI, OBL UNNOYON	Processing Fees	Upto 1% of loan limit
	Early Settlement Fees	Upto 2% of loan outstanding,
Specific transaction of both funded and non funded business	Management Fees	Minimum Tk.500.00 and maximum 0.50% of proposed transaction limit.

<p>Note:</p> <p>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</p> <p>2. 15% VAT is applicable on all fees, commission and charges except in cases where an exemption is approved by NBR</p>
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Schedule of Charges (Retail Banking)

Types of Service	Nature of Charges	Rate
Account Related:		
Current Account	Account maintenance fee	Tk. 500.00 to be charged half-yearly
	Stop payment instruction	Tk. 500.00 per instruction
	Duplicate statement	Current year Tk. 200.00, Each previous year Tk. 150.00 or part thereof
	Balance confirmation	Free for half-yearly and yearly certificate (i.e., twice a year) Tk. 200.00 for each additional certificate
	BO account related certificate	Tk. 100.00 per certificate
	Solvency certificate/other account related certificate	Tk. 400.00 per certificate
	Dormant account activation charge	Tk. 100.00
	Account closing fee	Tk. 300.00
Savings Account (All types)	Account maintenance fee (on accounts having average balance of Tk.5000/- or below)	NIL
	Account maintenance fee (on accounts having average balance of Tk.5,001/- to Tk.25,000/-)	Tk.100.00 to be charged half-yearly
	Account maintenance fee (on accounts having average balance of Tk.25,001/- and above)	Tk. 300.00 to be charged half-yearly
	Stop payment instruction	Tk. 500.00 per instruction
	Duplicate statement	Current year Tk. 200.00 Each previous year Tk. 150.00 or part thereof
	Balance confirmation	Free for half yearly and yearly certificate (i.e., twice a year) Tk. 200.00 each additional certificate
	BO account related certificate	Tk. 100.00
	Solvency certificate/other account related certificate	Tk. 300.00 per certificate
	Dormant account activation charge	Tk. 100.00
Account closing fee	Tk. 200.00	
Cheque Book	Issuance of Cheque Books	Tk. 75.00 for 15 leaf cheque book Tk. 125.00 for 25 leaf cheque book Tk. 250.00 for 50 leaf cheque book
	Cheque Book Issue against lost Cheque Book	Tk. 75.00 for 15 leaf cheque book Tk. 125.00 for 25 leaf cheque book Tk. 250.00 for 50 leaf cheque book
	Uncollected cheque book destruction (Applied but not collected within 3 months)	Tk 200.00 per cheque book
	Surrender of paid cheque	Tk 5.00 per cheque. Min Tk 300.00 + legal cost (if any)
	Photocopy of cheques / vouchers	Tk. 200.00
SMS Alert Fee	Annual Fee	Tk. 150.00
e-GP related Service Fee	Document Fee	Tk. 300.00 per schedule
	Submission of Tender Security	Tk. 500.00 per schedule
	Submission of Performance Guarantee	Tk. 500.00 per schedule
	Release charge	Tk. 200.00 per schedule
	Registration fee	Tk. 1000.00 per schedule
	Renewal fee	Tk. 500.00 per schedule
Collection:		

Types of Service	Nature of Charges	Rate
Collection of local cheques	Through Clearing House (The above charges inc. VAT)	Below Tk.50,000 = Nil Govt. Cheque (G2P) & (P2G) = Nil Regular Value: Tk.50,000 to below Tk 5,00,000 = Tk.10.00 Tk.5,00,000 and above = Tk.25.00 Same Day (High Value): Tk.5,00,000 and above = Tk.60.00
Transaction under BEFTN	Charges	Nil
Cheques returned unpaid from Clearing House	Outward clearing unpaid-Insufficient Funds Outward Clearing unpaid- other Inward clearing unpaid-Insufficient Funds	Tk.100.00 NIL Tk.200.00
Collection of outstation cheques through own branches	Charges	0.20%, Minimum: Tk.150 Maximum: Tk.1000.00 (plus courier / postage charges Tk. 50.00)
Collection of outstation cheques from locations where we have no branch	Collection Charges	Up to Tk.99,999.99 @0.15%, Minimum Charges: Tk.100.00 From Tk.1 Lac to Tk.10 Lac @0.10%, Minimum Charge: Tk.300.00 Above Tk.10 Lac : 0.10%, Maximum Tk.3,000/- (Plus courier / postage 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.0.50 Lac: Tk. 25 Above Tk.0.50 Lac to Tk.1 Lac: Tk.50.00 Above Tk.1 Lac to Tk.3 Lac: Tk.150.00 Above Tk.3 Lac to Tk.5 Lac: Tk.300.00 Above Tk.5 Lac to Tk.10 Lac: Tk.500.00 Above Tk.10 Lac: Tk. 800.00
Locker Service:		
Locker Service	Small	Tk.3,000.00 yearly
	Medium	Tk.4,000.00 yearly
	Large	Tk.6,000.00 yearly
	Replacement of lost keys	Security money: Tk.1,000.00 (refundable)
	Late payment fee	At actual
		Tk. 300.00 yearly
Account Related:		
Standing Instructions	(other than DPS or Loan instalments)	Tk. 100.00 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.200.00 Above USD1,000 : Tk.300.00
Endorsement in passport other than credit card	Commission	Tk. 200.00 (For students: Tk. 100.00)
Issuance of F.C. Draft	Charges	0.15% + Tk.300.00 for clients 0.15% + Tk.500.00 for Non-clients USD 15 for student file
Outward remittance by FTT through Foreign Correspondent	Commission	Up to USD1,000 : Tk.300.00 Above USD1,000 : Tk.600.00 Foreign Correspondent Charges: At actual. SWIFT: At actual
Cancellation of F.C. Drafts	Charges	Tk. 500.00 per instruction
Opening of student file	Handling fees	Tk. 5,000.00
Cheque Purchase (subject to management approval)	Handling fees	@0.25% (Min. Tk.500.00 Max.Tk. 2,500.00)
Loan Related:		
Overdraft/ Cash Line	Cash Line processing fee	1% of limit amount Minimum Tk 1,000.00, Maximum Tk 5,000.00
	Cash Line Limit - Cancellation/ closing Fee (after 1 Yr)	Tk. 500.00

Types of Service	Nature of Charges	Rate
	Other bank security lien confirmation & encashment	Tk. 300.00
EMI Loan	Partial/ Early Settlement	2.00% of the settled amount
	Changes of Tenure/ EMI (Other than partial settlement)	Tk. 1500.00
	Photocopy of Title Deed, Bia Deed(s) and Khatian(s)	Tk. 500.00
	Change or partial release of Security	Tk. 5000.00
	Copy of Charge Documents	Tk. 500.00
	Original Title Deed withdrawal on behalf of the client for each Title Deed	Tk. 1500.00
	Redemption & Revocation service fees	At actual
EMI Loan	Redemption & Revocation service fees (in case of take over by other Banks or NBFI)	At actual or Tk 8000.00 whichever is higher
	Urgent Release (within 03 working days)	Tk 3000.00
	Change of car quotation after approval	Tk. 500.00 per quotation change
Other Charges	LAP charge	Tk. 100.00
	CIB charge	Tk. 200.00
	CPV charge	At actual
	Vetting and Valuation charge	At actual
	Notarization fee	At actual
	Penal charge	Additional 3% of overdue amount
Certificates/ Reports	Credit/ Solvency Certificate (local), if requested by third party	Tk. 300.00
	Loan Amortization Statement	Tk. 1000.00
	Issuance of outstanding letter requested by Bank or NBFI	Tk. 1000.00
	Documentation Confirmation Certificate requested by Customer, Bank or NBFI	Tk. 1000.00
	Certificate for Tax purpose /AIT	Tk. 200.00
	Certificate for Loan outstanding/ Repayment status	Tk. 300.00
	Duplicate Balance Certificate for loan	Tk. 300.00
	Duplicate Loan Closure Certificate (NOC) for all Retail Loans and OD (Free for 1st time)	Tk. 300.00
Issuance of duplicate letter to BRTA (1st time free)	Tk. 1000.00	
Local Remittance:		
Issuance of DD / TT / MT	Commission	0.15% (Minimum charge; Tk. 100.00)
Issuance of Payment Order	Upto any amount	Upto Tk. 1 lac: Tk. 25.00 Upto Tk. 5 lac: Tk. 50.00 Tk. 5 lac: Tk. 100.00 Above
FCY Draft on B.Bank	Charges	For client: Tk.500.00
Cancellation of DD/ TT / MT / PO	Charges	Tk. 100.00 (Flat)
Issuance of Bangladesh Bank cheque at client's request	Charges	Tk. 300.00 per Cheque
Issuance of Duplicate instrument in lieu of lost instrument PO/ DD / FDR	Charges	Tk. 100.00 plus actual charges relating to stamp paper for indemnity, postage, SWIFT, etc.
Foreign Remittance:		
Purchase of FDD subject to management approval	Commission	Tk. @ 0.20 per USD plus foreign correspondent charges, if any (Note: 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

Types of Service	Nature of Charges	Rate
Payment of incoming FTT (paid in Tk.) with our bank	Handling charges	For client: NiL For Non-client: Up to USD 1,000 = Tk.200.00 Above USD1,000 = Tk.300.00
Postage:		
Registered cover	Charges	Tk. 25.00
Courier within City	Charges	Tk. 10.00
Courier Inter city	Charges	Tk. 20.00
Courier outside country	Charges	At actual plus Tk. 50.00
Note:		
<p>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</p> <p>2. 15% VAT is applicable on all fees, commission and charges except in cases where an exemption is approved by NBR</p>		

CARDS Schedule of Charges 2016					
FEES & CHARGES OF CREDIT CARDS	Classic Local/ Business Silver	Classic Dual	Gold Local	Gold Dual	Platinum Dual
General					
Payment Due Date from Statement	15 days				
Minimum Amount Due	5% or Tk. 500 or USD 10, whichever is higher				
Cash Advance Limit	50% of Credit Limit				
Maximum interest-Free days available (in case of 100% payment of current balance on or before due date)	45 days				
Fees	BDT	BDT	BDT	BDT	BDT
Annual Fee (Primary Card)	Tk 1,200	Tk 1,500	Tk 2,000	Tk 3,000	Tk 4,000
Annual Fee (Supplementary Card):					
1st Supplementary Cards	FREE	FREE	FREE	FREE	FREE
2nd Supplementary Card & onwards	Tk. 500	Tk. 500	Tk. 500	Tk. 500	Tk. 500
Card Replacement Fee	Tk. 300	Tk. 300	Tk. 300	Tk. 300	Tk. 300
PIN Replacement Fee	Tk. 200	Tk. 200	Tk. 200	Tk. 200	Tk. 200
Late Payment Fee (if minimum due is not paid within due date)	Tk. 400	Tk. 400\USD 5	Tk. 400	Tk. 400\USD 5	Tk. 400\USD 5
Over Limit Fee	Tk. 300	Tk. 300\USD 5	Tk. 300	Tk. 300\USD 5	Tk. 300\USD 5
Conversion		FREE		FREE	FREE
Global Usage Privileges Fee		FREE		FREE	FREE
Access to Balaka Business Lounge	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Plastic Charge (if required)	Tk. 200				
Other Fees & Charges					
Finance Charge on all transaction types calculated from statement date till payment due date (calculated on average daily balance method)	30% per Year				
Balance Transfer	22% per Year				
Cash Advance Fee (ATM\Bank POS)	1% of the withdrawal amount (Minimum Tk.50) in whichever is higher				
Cash Advance Fee (ATM)	Others/ NPSB	1.5% of the withdrawal amount (Minimum Tk.100) in whichever is higher			
	VISA	2.5% of the withdrawal amount (Minimum Tk.150) in whichever is higher			
Duplicate Statement (For every month)	Tk. 50				
Duplicate Statement (beyond last 2 months)	Tk. 100				
Returned Cheque Fee (due to insufficient fund)	Tk. 300				
Voucher Retrieval Fee (For every months)	Tk. 50				
Certificate Charge	Tk. 200				
Safety ONE Insurance Charge	0.35% of the Statement Balance as at the Statement date				
Cheque Book Issuance Fee:					
1st Card Cheque Book (10 Leaves)	FREE*				
2nd Cheque Book & onwards	Tk. 200*				
Card Cheque Processing Fee	1% ~ 1.5% of the Card Cheque Amount *				

Internet Banking		FREE
e- Statements		FREE
Cheque Collection Fee		Regular Charge as per Schedule of Charges
Transaction Alert SMS		Tk. 150*
CIB Charge		Tk. 100 (Including VAT)*
CCTV Footage/ Fee	OBL ATM 's Video	Tk. 1500
	Other Bank's ATM	As per Other Bank's Policy

* Subject to management decision.

Note:

1. Transactional fees will be applicable for any one (First choice- OBL, Second choice - Q-Cash, Third choice - NPSB or Default choice - VISA).
 2. Annual fee will be waived for both primary and supplementary Credit card if total number of any transaction is 18 or above over the year
 3. Automatic enrollment will be made in case of SMS, Transaction Alert & Insurance service.
 4. Additional expenses, e.g. postage, cable, courier, Fax, legal fee etc. will be charged where applicable.
 5. Credit card type will depend on the limit assigned to the card by the credit department.
 6. 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.
- 15% VAT is applicable on all fees, commission and charges except in cases where an exemption is approved by NBR

7.

CARDS Schedule of Charges (Prepaid & Debit Card) 2016		
PREPAID CARD FEES & CHARGES		Rate
HAJJ CARD	Issuing Fee	Free
	1 Backup Card	Free
	Cash Advance Fee (per Trxn)	\$1
	Loading Fee	Free
	Card Replacement Fee	Free
	PIN Replacement Fee	Free
	Sales Slip\Statement Retrieval Fee	Free
	Refund Fee	Free
	Monthly Maintenance Fee (Unutilized Fund)	1% or \$2 whichever is Lower
TRAVEL CARD	Issuing Fee	\$10
	1 Backup Card	Free
	Cash Advance Fee	2% or \$ 2 whichever is higher
	Loading Fee	Free
	Statement Retrieval Fee (Monthly)	\$1
	Refund Fee (A/C Transfer)	Free
	Refund Fee (Pay order)	Regular Charge as per Schedule of Charges
VERSATILE CARD	Issuing Fee	Tk.200
	Cash Advance Fee	On Us (NA) and for VISA (As Per Schedule of Charges)
	Loading Fee / Recharge	Free
	PIN Replacement Fee	Tk.200
	Refund Fee (A/C Transfer)	Free
	Refund Fee (Pay order)	Regular Charge as per Schedule of Charges
DEBIT CARD FEES & CHARGES		Rate
Annual Fee	Domestic	Tk. 400
	International	\$10
	School Banking	Free
Card Replacement Fee	Domestic	Tk. 200
	International	\$5
	School Banking	Tk. 200
PIN Replacement Fee	Domestic	Tk. 200
	International	\$5
	School Banking	Tk. 100
Cash withdrawal Fee	OBL ATM	Free
	Q Cash	Tk. 10
	NPSB	Tk. 15
	Visa Others	Tk. 30
	Visa International	3%
	Brac Bank	Tk. 15
	DBBL	Tk. 30

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

Annexure - F

Treasury, Corporate Head Quarter, Dhaka.

Revised Interest Rates on Deposits Effective from 11/05/2016
ALCO-195

SL No.	Type of Deposits	Below Tk.1 crore	Tk.1 crore to below Tk. 25 crore	Tk.25 crore to below Tk. 50 crore	Tk.50 crore to below Tk. 100 crore	Tk.100 crore and above
1	Savings (Urban & Rural)	3.55%	3.55%	3.55%	3.75%	4.05%
2	Special Notice Deposits	3.50%	3.50%	3.50%	3.70%	4.00%
3	Savings-Gold Premium (Minimum Tk. 50,000)	4.50%				
4	Savings-Silver Premium (Minimum Tk. 25,000)	4.00%				
5	NRB Savings Plus	4.00% p.a. upto Tk 5 lac				
		4.50% p.a. above Tk 5 lac				
6	Pyramid Savings	4.00% - 6 Months				
		4.50% - 1 Year				
		5.00% - 2 Years				
		5.50% - 3 Years				
7	Elegant Saving	3.50% p.a. upto Tk 5 lac				
		4.00% p.a. above Tk 5 lac to Tk 10 lac				
		4.50% p.a. above Tk 10 lac				

SL No.	Type of Deposits	Below Tk.50 lac	Tk.50 lac to below Tk. 1 crore	Tk.1 crore to below Tk. 5 crore	Tk.5 crore to below Tk.10 crore	Tk.10 crore to below Tk.50 crore	Tk.50 crore and above
1	FDR (1 Month)	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
2	FDR(3 Months & above but less than 6 months)	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
3	FDR(6 Months & above but less than 1 year)	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
4	FDR(1 year & above)	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
5	Money Rotator	5.00%					

Annexure - F



Treasury, Corporate Head Quarter, Dhaka.

SL No.	Type of Deposits	Proposed Interest Rate	
1	DPS EDUSAVE, MARRYSAVE, PENSARE	3 Years - 5.00%	
		5 Years - 5.50%	
		8 Years - 6.00%	
		10 Years - 6.50%	
2	Quick Millionaire (Quarterly Compounding)	2 Years - 5.00%	
		4 Years - 5.50%	
		6 Years - 6.00%	
		8 Years - 6.50%	
3	Monthly Money Maker	1 Year - 7.00%	
		3 Years - 7.00%	
		5 Years - 7.00%	
4	ONE-2-3	Double Benefit	Rate of Interest: 7.85% p.a. Tenure: 9 years
		Two & Half Times Benefit (2.5 times the initial deposit amount)	Rate of Interest: 9.38% p.a. Tenure: 10 years
		Triple Benefit (3 times the initial deposit amount)	Rate of Interest: 9.37% p.a. Tenure: 12 years

Schedule of OBL Lending Rates: Effective from February 01, 2016

ALCO-192

SL	Type of Loan	Proposed Mid Rate	
1.	Agricultural Loan	11.00% *	
2.	Industrial Term Loan to Large and Medium Enterprise	13.50%	
3.	Term Loan to Small Enterprise	15.50%	
4.	Working Capital to Small Enterprise	13.50%	
5.	Working Capital to Medium Enterprise	13.00%	
6.	Lease Finance	SME	14.50%
		Large Enterprise	13.50%
7.	Industrial Working Capital to Large and Medium Enterprise	13.50%	
8.	Time Loan (RMG)	10.50%	
9.	OBL Romoni(BB refinance)	Small Enterprise	11.50%
10.	OBL Shubidha (BB refinance)	Small Enterprise	11.50%
11.	OBL Unnayan		16.00%
12.	Export Credit		7.00% *
13.	Trade Finance		13.50%
14.	Time Loan -Small Enterprise		15.50%
15.	Home Loan		11.00%
16.	Consumer Credit		16.50%
17.	Personal/Doctors'/Bankers' Loan		14.00%
18.	Car Loan		13.50%
19.	Student Loan		15.00%
20.	Loan to NBFI		13.50%
21.	Import Finance for Rice(চাল), Wheat(গম), Edible Oil(ভোজ্যতেল)(crude/refined), Chick peas(ছোলা), pulse(ডাল), Peas(মটর), Onion(পেঁয়াজ), Spices(মসলা), Date(খেজুর), Fruits(ফলমূল) and Sugar(চিনি)		13.50%

22.	Lending against financial obligations	SOD against OBL FDR and Scheme Accounts	Loan upto TK 1.00 crore	3.00% above the FDR rate	
			Loan above TK 1.00 crore	2.50% above the FDR rate	
		SOD against other Bank/FI FDR, Govt. approved securities, ICB unit certificate, WEDB etc.		14.00%	
23.	Credit Card				30.00%
24.	Others				14.00%

* Mid Rate also represent ceiling as per Bangladesh Bank

Note:

1. Mid Rate under other category shall be applicable for Term Loan (others) and any other loan that do not fall under any of the above categories.
2. In case of lending against combination of Financial Obligations the Weighted Average Rate of all Financial Obligations (rounded at 2 decimal points, ended by 0 or 5 which is nearer) is to be considered as the common rate of all Financial Obligations.