



Schedule of Charges/Commission on Foreign Exchange Business Transactions/Services

(w.e.f. 2nd July 2015)

Sl. No.	Types of Service/Particulars	Rate of Charges/Commission
IMPORT		
1	L/C opening Commission	
	a) Cash At Sight (Foreign)	@ 0.40% for each quarter minimum Tk.1,000/-
	b) Cash At Sight (Local)	
	c) Deferred/Usance (Foreign)	@ 0.50% for each quarter minimum Tk.1,000/-
	d) Deferred/Usance (Local)	
2	L/C Opening Commission when 100% cash security	
	a) Cash At Sight (Foreign)	@ 0.25% for each quarter minimum Tk.1,000/-
	b) Cash At Sight (Local)	
	c) Deferred/Usance (Foreign)	
	d) Deferred/Usance (Local)	
3	Back to Back L/C opening Comm. (Foreign)	@ 0.40% for each quarter minimum Tk.1,000/-
4	Back to Back L/C opening Comm. (Inland/EPZ)	@ 0.40% for each quarter minimum Tk.1,000/-
5	LC Transmission (SWIFT)	At actual or minimum Tk 3,000/-
6	FCC (Foreign Correspondent Charge) for all types of Foreign L/Cs including Foreign BB L/C	
	a) If charges as on Beneficiary's A/c	At actual
	b) If charges as on Applicant's A/c	
7	Cost of stationary in L/C opening (LCAF, IMP Form and others)	Tk.500/- plus cost of adhesive stamp.
8	Amendments of L/Cs	
	a) For value increase/Time extension against L/Cs	Tk.750/- plus Commission as per L/C opening rate for value increase plus SWIFT charge at actual minimum Tk.1,500/-
	b) For all amendments other than value increase and time extension	Tk.750/- plus SWIFT charge at actual minimum Tk.1,500/-
9	Cancellation of L/C (Foreign & Local)	
	a) Commission	Nil
	b) Swift/Air mail charges	At actual
	c) Foreign bank charges	At actual
10	Acceptance Commission under deferred payment (Local)	@ 0.40% for each quarter minimum Tk.1,000/-
11	Acceptance Commission under deferred payment (Foreign)	@ 0.40% for each quarter minimum Tk.1,000/-
12	SWIFT charges for issuance of acceptance	Tk 1,000/-

Sl. No.	Types of Service/Particulars	Rate of Changes/Commission
13	Third Bank confirmation	
	a) For sight LC on opener's A/C	Foreign bank charges at actual plus @ 0.20%.
	b) For sight L/Cs on beneficiary A/C	
	c) For DP L/Cs including BB LC Up to 180 days of opener's A/C	
	d) LCs over 180 days deferred on opener's A/C	
e) For DP L/Cs including BB LC Up to 180 days on beneficiary's A/C		
14	Payment of Documents Charges for discrepant import documents (Local and Foreign)	
	a) For documents value up to USD 10,000/-	USD 50 .00
	b) For documents value above USD10,000/-	USD 100.00
15	Overseas Banks	
	Reimbursement/Negotiation charges (If charges are on Application's A/C)	Foreign Bank charges at actual + our charges \$20.00
16	Settlement of L/C payment through Payment Instruction/Reimbursement Authority/Payment Intimation	Tk.1,000/- per instance
17	Charges for Inward Documentary Collection without LC (Applicable for DP/Import against LCAF)	@ 0.25% minimum Tk.1,500/- plus SWIFT charge at actual minimum Tk.3,000/- for intimation of maturity etc.
18	Payment charges against inward collection documents without L/C	
	a) For documents value up to USD5,000/-	USD15/- to be realized from Bill value.
	b) For documents value above USD 5,000/-	USD 30/- to be realized from Bill value.
19	Charges on issuance of shipping indemnity/guarantee for release of consignment against our LCs	Tk 1,500/- per instance
20	Charges on Certification of documents of import bills and related documents for the purpose of customs assessment	Tk 1,000/- per instance
21	Document Retirement Charge On Post Import Facility	0.25% minimum Tk.500/- maximum Tk.5,000/-
22	Issuance of Back to Back L/C Certificate	Tk. 500/- per instance
23	Collection of supplier's credit report	At actual cost plus Tk 1,000/-
24	IRC renewal fee(for both importer and indentor)	Tk.1,000 + Govt. Fees
25	Issuance of Import performance Certificate	Tk.1,000/- per instance
26	Handing charge of Import document (on beneficiary's A/C)	Up to USD 20,000 - USD 30
		USD 20,001 to USD 50,000 - USD 50
		Above USD 50,000 - USD 80
27	All other charges not mentioned above in connection with Import	At actual Minimum Tk.1,000/-

Sl. No.	Types of Service/Particulars	Rate of Changes/Commission
EXPORT		
28	Advising of L/Cs	
	a) Local/Foreign	Tk.750/- flat
	b) Re-advising/2nd advising	
	c) Advising of Pre-Advice LC	
	d) Short Form/Pre-advice	
29	Advising of L/Cs Amendments (Local/Foreign)	Tk.750/- Per Amendment
30	Transfer of L/Cs (Local/Foreign)	Tk.750/- flat
31	Adding confirmation to Foreign Bank L/Cs	@ 0.20% per quarter
32	Foreign Documentary Collection/ Negotiation under export LC/ Contract	Commission @ 0.15% minimum Tk.500/-
33	Inland Bill Purchased	@ 0.15% minimum Tk.500/-
34	Collection of Local Export bills in Foreign Currency	@ 0.15% minimum Tk.500/-
35	Collection of Local Export bills in Local Currency	@ 0.05% minimum Tk.2,000/-
36	Mailing Export Documents	Foreign at actual minimum Tk.3,000/-
		Local: at actual minimum Tk.300/-
37	For Claiming reimbursement against export bills	
	a) By Mail	At actual
	b) By SWIFT	At actual
38	Service Charge on Export Credit	@ 0.75% per quarter
39	Export Transaction:	
	a) Issuance of PRC	Tk.500/- per certificate
	b) Back to Bank LC Certificate	Tk.500/- per certificate
	c) Issuance of C&F Certificate	Tk.500/- per certificate
	d) Issuance of EXP	Tk.200/- per instance
	e) Cancellation of EXP	Tk.200/- per instance
	f) Lost of EXP under the custody client	Tk. 300/- per instance
	g) For other purpose	Tk.500/- per certificate
40	Handling fees for processing per file against cash incentive	Up to Tk.3.00 Lac : Tk.3,000/-, Above Tk.3.00 Lac : Tk.5,000/-
41	Service Charge for EDF file processing (each file/bill)	Tk 2,000/- per instance

Sl. No.	Types of Service/Particulars	Rate of Changes/Commission
Foreign remittance & Misc.		
42	a) Issuance FDD /FTT drawn on Nostro A/C	Service Charge Tk. 500/- Plus SWIFT Charges Tk.1,500/-
	b) Issuance FC draft drawn on Bangladesh Bank clearing	@0.10% minimum USD 5/- Max USD 50/- per FDD
	c) Issuance of Counter draft at the request of local bank	USD 5 per FDD from the remitted fund
	d) Issuance of duplicate FDD (Commission)	Tk.500/-
	SWIFT charge per message	At actual minimum Tk.1,000/-
	Foreign Bank Charges	At actual
	e) Cancellation of FDD/TT/MT (cancellation fee)	Tk.500/-
	SWIFT charge per message	At actual minimum Tk.1,000/-
	Foreign Bank Charges	At actual
	f) Sale of FC in Cash	Endorsement fee per passport Tk.500/-
	g) Collection of refund warrant	Tk. 200/- per instance
	h) Commission against purchase of Foreign Bank Draft	Tk.0.25 per USD
		Tk.0.40 per EURO
		Tk.0.50 per GBP
		All other currencies at USD rate
		Mailing Charge at actual minimum Tk.500/-
	i) Inward Remittance by FTT/ FDD(Other than Wage earner)	Tk 500/-
	j) Collection of proceeds from local banks for any draft in FC which is not primarily collected through clearing	Tk.300/- per instrument
	k) Collection of Foreign currency draft from abroad	Commission @ 0.15% minimum Tk.500/-, Mailing Charge at actual minimum Tk.500, Foreign Bank Charges at actual.
	l) Processing of application of remittance of profit/dividend	Tk.500/-
m) Payment of indenting commission/ Technical know how fees/Royalty etc.	Tk.500/-	
n) Opening of Student File in FC.	Tk. 5,000/-	
i) for subsequent transaction	Tk. 500/-	
ii) Issuance of NOC for study and other purpose	Tk. 500/-	

Sl. No.	Types of Service/Particulars	Rate of Changes/Commission
	o) Bank Guarantee/Bid Bond/Standby LC:	
	i) Issuance of BG/Bid Bond/PG/Standby LC against counter guarantee of foreign correspondent (Inward)	1 st quarter @ 0.50% subsequent quarter @ 0.25%, minimum US\$ 150.00.
	ii) Issuance of BG/Bid Bond/PG/Standby LC at the request of customer (Outward)	0.50% per quarter, minimum Tk.1,000/- plus SWIFT charge at actual
	iii) Advising of Guarantee to the beneficiary in original without engagement of bank.	Tk. 500/-
	p) Charges on obtaining Bangladesh Bank permission for Indenting /Buying /Shipping Agents etc. under 18A FER Act 1947/18B FER Act 1947	New Tk.5,000/- Renewal/Inclusion of principals Tk.3,000/-, Yearly Fee Tk.1,000/-
	q) Charges on processing documents of money changer for submission to Bangladesh Bank	Tk. 2,000/-
	r) Issuance of Lien Confirmation Certificate on FC Balance, Encashment Certificate, FC Balance Certificate/ Others	Tk.500/-
All other charges are to be calculated at actual cost.		



Schedule of Bank Charges/Commission in respect of Inland & Online Transactions

(w.e.f. 2nd July 2015)

Sl. No.	Types of Service	Nature of Charges	Rate of Charges/Commission
1	Al-Wadiah Current Deposit Account/ MSND Account	Maintenance Charges	Tk.500.00 (Half yearly)
		Account Closing Charges	Tk.300.00
2	Mudaraba Savings Deposit Account	Maintenance Charges	Tk.300.00 (if average deposit balances above Tk.25, 000.00 (Half yearly). Tk.100.00 (if average deposit balances Tk.25, 000.00). Tk. Nil (if average deposit balances Tk.5, 000.00).
		Account Closing Charges	Tk.200.00
3	Cheque Book Issue	Charges	10 pages Tk.30.00 25 pages Tk.75.00 50 pages Tk.150.00
4	Collection (Local)		Conveyance at actual
	a. Collection of Local Cheques		minimum Tk.50.00 per instance
	b. Collection of outstation cheques/bills (clean/documentary)		i) Upto Tk.25,000.00 @0.20% minimum Tk.50.00 ii) Above Tk.25,000.00 but not exceeding Tk.1.00 lac @0.20% minimum Tk.100.00 iii) Above Tk.1.00.00 Lac but not exceeding Tk.5.00 lac @0.15% minimum Tk.200.00 iv) Above Tk.5.00 lac @0.10% minimum Tk.1, 000.00 maximum Tk.2,000.00
	c. Cheque returned unpaid from Clearing house		Tk.100.00
	d. Bounced Cheque drawn on us (Cash Clearing or Transfer)	Charge	Inward : Tk.100.00 Outward : Tk.100.00
	e. Postage (Regd.)	Charge	At actual minimum Tk.50.00
	f. Fax	Charge	Tk.50.00 (per page)
	g. Telephone	Charge	Tk.50.00 (Per minute)
	h. e-mail/SMS	Charge	Tk.50.00
5	a. DD/TT issued	Commission	Commission 0.15% minimum Charge Tk.25.00 Telegram : At actual minimum Tk.50.00 Telex : At actual minimum Tk.50.00
	b. Cancellation of DD/TT/PO/ SDR		Tk.100.00 (flat)
	c. Issuance of Duplicate instrument		Tk.100.00 (flat)
	d. Pay Order Issue	Commission	a) Upto Tk.1,000.00 Tk.15.00 b) Above Tk.1,000.00 but not exceeding Tk.1.00 lac to Tk.50.00 c) Above Tk.1.00 Lac but not exceeding Tk.5.00 Lac to Tk.100.00 d) Above Tk.5.00 Lac Tk.150.00
6	Inland Bills Purchased (Taka)	Commission	Upto Tk.1.00 lac @ 1.25% minimum Tk.250.00 Upto Tk.5.00 lac @1% minimum Tk.1500.00 Above Tk.5.00 lac @0.75% minimum Tk.5,000.00
		Postage Charges	At actual minimum Tk.15.00
		e-mail/SMS Charges	At actual minimum Tk.40.00
	Fax Charges	Tk.25.00 per minute minimum Tk.40.00	
	Telephone Charges	At actual minimum Tk.50.00	

Sl. No.	Types of Service	Nature of Charges	Rate of Charges/Commission
7	Standing Instruction	Commission	Tk.50.00 per instance
8	Charges of Parcel	Commission	Tk.40.00 for each parcel for first 10 days & additional Tk.10.00 for every subsequent 10 days or part thereof.
9	Godown Charges		
	a. Client's Godown under Bank's Custody	Clients Godown under Bank's custody	On Clients A/C
		i) Rent	On Clients A/C
		ii) Insurance	On Clients A/C
		iii) Salary & Allowances of Godown staff	On Clients A/C
	b. Bank's rented Godown	i) Rent	Actual rate for floor space occupied plus proportionate maintenance cost.
		ii) Insurance	To be realized from the client proportionately
		iii) Salary & Allowances of Godown staff	-Do-
10	Locker	a) Rent (Annually):	
		i) Small	Tk.2,500.00
		ii) Medium	Tk.3500.00
		iii) Big	Tk.5000.00
		Security money for key of each locker	small Tk.2,500.00, Medium Tk.3500.00, Big Tk.5000.00, Key replacement at actual + Tk 1000.00
11	Solvency Certificate		Tk.300.00
12	Transfer of A/C from one branch to another		Tk.200.00
13	A/C Statement/Balance Confirmation Certificate	Per year	Nil – Two times per year (Half yearly)
		Per year	Tk. 200.00 per instance – in addition to over two times (per year)
	Certificate for BO		Tk. 100.00 per instance
14	Re-Schedule Charges	Charges	@0.10% minimum Tk.1,000.00 maximum Tk 5. 00 lac
16	Mobile Banking	Charges	Person to person Tk.4.00 Cash in (load) free and Cash out @Tk.1.8%
17	SMS Banking Charge	Charges	SMS service charge Tk. 200.00 yearly
18	Internet Banking Charge	Charges	Internet Banking service charge Tk. 200.00 yearly
19	ATM Banking Charge	Charges	ATM card issue charge Tk.250.00 & Annual service charge Tk.500.00
20	Online Charge	Approved amount	Approved charge
	Intra City (Within District)		
	(Cash Withdrawal)	Upto 5.00 Lac	Free
		Above 5.00 Lac to 10.00 Lac	Tk. 50.00
		Above 10.00 Lac	Tk 100.00
	Intra City (Within District)		
	(Cash Deposit)	Upto 5.00 Lac	Free
		Above 5. 00 Lac	Tk 100.00

Sl. No.	Types of Service	Nature of Charges	Rate of Charges/Commission
	Inter City (One city to another city)		
	(Cash Withdrawal)	Tk.0.00-50,000.00	Free
		Tk.50,001-2,00,000.00	Tk. 50.00
		Tk.2,00,001-5,00,000.00	Tk 100.00
		Tk.5,00,001-10,00,000.00	Tk.200.00
		Tk.10,00,001-15,00,000.00	Tk. 300.00
		Tk.15,00,001-20,00,000.00	Tk. 500.00
		AboveTk. 20,00,000.00	Tk 1,000.00
	(Cash Deposit)	Tk.0.00-50,000.00	Free
		Tk.50,001-2,00,000.00	Tk. 50.00
		Tk.2,00,001-5,00,000.00	Tk 100.00
		Tk.5,00,001-10,00,000.00	Tk.200.00
		Tk.10,00,001-15,00,000.00	Tk. 300.00
		Tk.15,00,001-20,00,000.00	Tk. 500.00
		Above Tk. 20,00,000.00	Tk 1,000.00

Note: VAT & other Govt. Levies are applicable as per Govt. Laws.