

AGENT BANKING

Type of Transaction	Customer Charge (including VAT)
1. Cash Deposit	
1.1 Cash Deposit at own Agent Point	Free
1.2 Cash Deposit at other Agent Point (Online Charge)	0.25% (Min BDT 10, Max BDT 100)
1.3 Cash Deposit in Branch Account at Agent Point (Online Charge)	0.25% (Min BDT 10, Max BDT 100)
1.4 Cash Deposit in Agent Banking Account at Branch	Free
2. Cash Withdrawal	
2.1 Cash withdrawal from own Agent Point	Free
2.2 Cash withdrawal from other Agent Point	0.25% (Min BDT 10, Max BDT 100)
2.3 Cash withdrawal from Branch	Free
2.4 Cash withdrawal from ATM	Network Charge + VAT
2.4.1 Own ATM	Free
2.4.2 Q-Cash ATM	BDT 11.50
2.4.3 NPSB ATM	BDT 15
3. Fund Transfer	
3.1 Fund Transfer at own Agent Point	Free
3.2 Fund Transfer at other Agent Point	0.25% (Min BDT 10, Max BDT 100)
3.3 Fund Transfer to Branch Account	0.25% (Min BDT 10, Max BDT 100)
3.4 Fund Transfer to DPS Account	Free
3.5 Fund Transfer to Other Bank	As per schedule of charges of BEFTN
3.6 Fund Transfer through RTGS	As per schedule of charges of RTGS

SCHEDULE OF CHARGES

Type of Transaction	Customer Charge (including VAT)
4. Utility Bill Collection	
4.1 Passport Fee Collection	N/A
4.2 Utility Bill Collection	Free
5. Foreign Remittance	
5.1 Remittance through PIN	Free
5.2 Remittance in Account	Free
6. Proprietary ATM Card (Smart Cash)	
6.1 ATM Card Yearly Fee	BDT 125
6.2 ATM Card Replacement Fee	BDT 125
6.3 PIN Re-issuance Fee	BDT 100
6.4 VISA-EMV ATM Card	
6.5 ATM Card Yearly Fee	BDT 460
6.6 ATM Card Replacement Fee	BDT 460
6.7 PIN Re-issuance Fee	BDT 100
7. Account Maintenance Charge	
7.1 Savings Account	
a) Balance up to BDT 5,000/-	NIL
b) Balance up to BDT 5,001 – BDT 25,000/-	BDT 100
c) Balance above BDT 25,000/-	BDT 150
7.2 Current/SND Account	BDT 200
7.3 DPS Account	NIL
8. Account Closing Charge	
8.1 Current/SND Account	BDT 100
8.2 Savings Account	BDT 50

SCHEDULE OF CHARGES

Type of Transaction	Customer Charge (including VAT)
8.3 DPS Account	NIL
9. Statement Supply	
9.1 Regular/Duplicate Statement ¹	BDT 20
9.2 Balance Confirmation Certificate	BDT 50
9.3 Solvency/Balance Certificate Verification	BDT 50
9.4 Account Authentication on other Bank's request	BDT 50
10. Internet Banking	
10.1 Internet Banking Fee ²	Free
11. Processing of Clearing Cheques	
11.1 Collection fee of local Cheque (Within the range of clearing house)	As per schedule of charges of BACH
11.2 Cheque returned/unpaid from the clearing house	BDT 50
11.3 Inward Cheque return fee	BDT 100
12. Issuance fee of Duplicate Instrument	
12.1 Duplicate Instrument Issuance Fee	BDT 50
13. SME/Agricultural Loan Processing Fee	
13.1 Loan Processing Fee	As per Bank's existing schedule of charges
13.2 Loan Processing Fee (Women Entrepreneur)	As per Bank's existing schedule of charges
13.3 Loan Application Fee	As per Bank's existing schedule of charges
13.4 CIB Charge	As per Bank's existing schedule of charges
13.5 Stamp Charges	As per Bank's existing schedule of charges
13.6 Early Settlement Fee	As per Bank's existing schedule of charges

¹ CD/SND Accountholders will get 01 (one) statement per month free of cost and SB Accountholders will get 01 (one) statement free of cost on half-yearly basis.

² As per existing Schedule of Charges for Branch Banking Customers, 'Internet Banking' i.e. Midland Online is free.

SCHEDULE OF CHARGES

Type of Transaction	Customer Charge (including VAT)
13.7 Security Replacement Fee (Including Guarantor)	As per Bank's existing schedule of charges
13.8 Reschedule Fee/Restructure Fee	As per Bank's existing schedule of charges
13.9 Overdue Interest	As per Bank's existing schedule of charges
14. Documentation Charges & Fees	
14.1 Registration, Govt. Duty etc.	As per Bank's existing schedule of charges
14.2 Security Documentation Processing Fee	As per Bank's existing schedule of charges
15. Float Sharing	
15.1 Savings Account (p.a.)	-
15.2 Current/SND Account (p.a.)	-
15.3 Monthly Savings Plan	-
15.4 Term Deposit Scheme	-