

General Banking

Items	Charges
MDB Savings Account	
Minimum initial deposit amount	BDT 2,000.00
Account Maintenance Fees	Half Yearly Average Balance: Up to BDT 5,000.00- Nil, Above BDT 5,000.00 to BDT 25,000.00- BDT 100.00, Above BDT 25,000.00- BDT 300.00 on half yearly basis
Closure Fee	BDT 200.00
MDB Super Saver Account	
Minimum initial deposit amount	BDT 10,000.00
Account Maintenance Fee	BDT 300.00 half yearly basis
Closure Fee	BDT 300.00
MDB College Saver Account	
Minimum initial deposit amount	BDT 500.00
Account Maintenance Fee	No
Cheque Books fee	No Cheque Book
Closure Fee	NILL
MDB School Saver Account	
Minimum initial deposit amount	BDT 200.00
Account Maintenance Fee	No
Cheque Books fee	No Cheque Book
Closure Fee	NILL
MDB Current Account	
Minimum initial deposit amount	BDT 1,000.00
Account Maintenance Fee	BDT 500.00 half yearly basis
Closure Fee	BDT 300.00
MDB SND Account	
Minimum initial deposit amount	BDT 2,000.00
Account Maintenance Fee	BDT 500.00 half yearly basis
Closure Fee	BDT 300.00
Account Related Fees & Charges	
Issue of account statements:	
Current and STD Account	1 (one) copy of A/C statement/week: Free
Savings Account	2 (two) copies of A/C statement/year: Free
Scheme Deposit Account	2 (two) copies of A/C statement/year: Free
Account Closing charges:	
STD/CD	BDT 300.00
Savings	BDT 200.00
All Schemes and FDRs	No Charge

Items	Charges
Account Transfer charges:	
STD/CD	BDT 300.00
Savings	BDT 200.00
Accounts under Schemes (MSS and PFSD)	
Incidental Charges (excepting employees' account):	
Current and STD Account	No Charge
Savings Account	No Charge
All Loan Accounts (except Staff Loan)	
Limit less than BDT 1.00 Lac	No Charge
Limit from BDT 1.00 Lac to BDT 1.00 Crore	No Charge
Limit above BDT 1.00 Crore	No Charge
Cheque & Cheque Book related fees & charges	
Issue of MICR Cheque Books:	
Current Accounts/Short Notice Deposits Accounts/Loan Accounts	BDT 2.50 per leaf of cheque book
Savings Account	BDT 4.00 per leaf for all types of Savings Account
Issue of new cheque book in case of lost one	BDT 100.00
Collection of Local Cheque/Bill/Draft	i) Where there is a Clearing House – as per Bangladesh Bank guidelines ii) Where there is no clearing house – conveyance at actual, but minimum BDT 50.00
Cheque returned unpaid from Clearing House	BDT 100.00 (flat) per instance from the account of the Depositor of cheque
Bounced cheque drawn on us (cash, clearing or transfer)	BDT 250.00 (flat) per instance from the account of the Drawer of cheque i) Upto BDT 25,000.00 - @ 0.20%, but minimum BDT 50.00 ii) From BDT 25,001.00 to BDT 1.00 lac - @ 0.20%, but minimum BDT 100.00 iii) From BDT 1,00,001.00 to BDT 5.00 lac - @ 0.15%, but minimum BDT 200.00 iv) Above BDT 5,00,000.00 - @ 0.10%, but minimum BDT 750.00, maximum BDT 5,000.00
Collection of Outstation Cheques/Bills/Drafts (Clean/Documentary including IBPs)*	
Collection of other Branch cheque through clearing house	NIL

Items	Charges
Pay-Order, Demand Draft & FTT Fees & Charges	
Remittance (Inland)	
Issue of DD*/TT	@0.10% (Commission), BDT 50.00 (Minimum)
Telephone charges for TT	BDT 50.00
Cancellation of DD/TT**	BDT 200.00
Issue of Pay-Order*/Security Deposit Receipt (SDR)**	i) Up to BDT 10,000 - BDT 25.00 ii) Above BDT 10,000.00 to BDT 1,00,000.00 -BDT 50.00 iii) Above BDT 1,00,000.00- BDT 100.00
Cancellation and/or Issue of Duplicate Pay Order/Security Deposit Receipt (SDR)**	BDT 300.00
Issue of Duplicate Instruments (except PO/SDR)	BDT 300.00
Certificates Related Fees & Charges	
Issue of Certificate to customers	BDT 200.00
Issuance of BO Certificate	BDT 100.00
Issue of Balance Confirmation Certificate	Yearly & Half-Yearly free. But more than that BDT 200.00for each instance thereof.
Locker Charges	
Locker Facility – Small (Yearly)	BDT 2000.00
Locker Facility – Medium (Yearly)	BDT 4000.00
Locker Facility – Large (Yearly)	BDT 5000.00
Replacement of Key	At actual
Closing Charge	Nil
Miscellaneous Fees & Charges	
Postage (Registered/Courier)	BDT 25.00
Telephone	Local - BDT 5.00 per minute, but minimum BDT 10.00 Overseas - BDT 15.00 per minute, but minimum BDT 50.00 (minimum)
Standing Instruction	i) BDT 100.00 for execution of each instruction ii) No Standing Instruction charge for transfer of balance from any deposit account to Scheme Account(s)
Issue of Guarantee	i) 0.60% per quarter or part thereof ii) No commission in case of 100% cash margin iii) Service charge of BDT 750.00 per instance

Items	Charges	
Issue of Bank Guarantee against FDR	<p>i) Where the Bank Guarantee is fully covered by FDR, commission to be charged @ 0.25% per qtr. or part thereof min. BDT 500.00</p> <p>ii) Where the Bank Guarantee is partially covered by FDR, Commission to be charged at pro-rata basis in the manner as stated above.</p>	
Stop Payment Instruction	BDT 100.00	
Issue of Account Statement	BDT 25.00 per Instance	
Certificate for Tax (Account/FDR/DPS/Loan) charge	BDT 200.00	
Video Record Checking Upon Accountholder's Request for any Dispute	BDT 500.00	
Bangladesh Bank Cheque Issue	BDT 100.00	
MDB Statement Verification	BDT100.00	
Any other BEFTN transaction	NIL	
Dormant Activation	NIL	
Solvency Certificate	BDT 200.00	
VISA Debit Card related fees & charges		
Issuance Fee 1st year	Free	
Yearly Service Fee	BDT 460 (Including 15% VAT)	
Renewal Fee	Free	
Card Replacement Fee	BDT 230 (Including 15% VAT)	
Pin Replacement Fee	BDT 115 (Including 15% VAT)	
Lost Card Replacement due to lost by courier	Free	
Card Replacement Fee due to faulty card	Free	
Retail Transactions	Free	
E- Commerce Transactions	Free	
Cash Transaction Through ATM	At MDB ATM	Free
	At NPSB Network	BDT 15.00 (including VAT)
	At Q-Cash Network	BDT 11.50 (Including 15% VAT)
	At VISA Network	BDT 34.50 (Including 15% VAT)
Balance Enquiry through ATM	At MDB ATM	Free
	At Q-Cash Network	Free
	At NPSB Network	BDT 5.00
	At VISA Network	BDT 2.50

SCHEDULE OF CHARGES

Items	Charges	
Mini Statement through ATM	At MDB ATM	Free
	At Q-Cash Network	Free
	At NPSB Network	BDT 5.00
	At VISA Network	Free
Auxiliary Charges		
Internet Banking	Free	
SMS Banking	First Year Free, and charge for following year is BDT 300.00 + vat (for each customer other than no. of account).	
Inter-City / Online Charges		
Intercity* (per instance) for Deposits, withdrawal or A/C to A/C transfer	NIL	
MSS (per instance) if deposited in other Branch	NIL	
Current, STD and Cheque Bearing Loan Account	BDT 100.00 half yearly against account (for branches with on-line facilities)	
Savings Account	BDT 50.00 half yearly against account (for branches with on-line facilities)	

General Instruction:

- All excise duty will be deducted as per NBR Rule & VAT is applicable@ 15% on fees and Charges.
- Commission on Collection of Outstation cheques/Bill/Draft will not be applicable for institutional account. Bank will charge commission of BDT 10.00 (ten) only for issuing Draft/Pay Order (not exceeding BDT 1,000.00) in connection with application by the students/unemployed youth for employment.
- Cancellation charge for Pay-order – Up to BDT 500.00- Free; Above BDT 500.00- BDT 300.00.