

## AGENT BANKING

Type of Transaction	Customer Charge (Excluding VAT)
<b>1. Cash Deposit</b>	
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	NIL
<b>2. Cash Withdrawal</b>	
2.1 Cash withdrawal from own Agent Centre	Free
2.2 Cash withdrawal from other Agent Centre	0.25% (Min BDT 10, Max BDT 100)
2.3 Cash withdrawal from Branch	NIL
2.4 Cash withdrawal from ATM	<b>Network Charge + VAT</b>
2.4.1 Own ATM	Free
2.4.2 Q-Cash ATM	BDT 10.00
2.4.3 NPSB ATM	BDT 15 (Including VAT)
<b>3. Fund Transfer</b>	
3.1 Fund Transfer at own Agent Centre	Free
3.2 Fund Transfer at other Agent Centre	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 through BEFTN	0.25% (Min BDT 10, Max BDT 100)
3.6 Fund Transfer through RTGS (Per Instance)	Tk. 50 + RTGS Charge + VAT

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Type of Transaction	Customer Charge (Excluding VAT)
<b>4. Utility Bill Collection</b>	
4.2 Utility Bill Collection	As agreed with Utility Company
<b>5. Foreign Remittance</b>	
5.1 Remittance through PIN	Free
5.2 Remittance in Account	Free
<b>6. VISA-EMV ATM Card</b>	
6.1 ATM Card Yearly Fee	As per product SOC
6.2 ATM Card Replacement Fee	As per product SOC
6.3 PIN Re-issuance Fee	As per product SOC
<b>7. Account Maintenance Charge</b>	
7.1 Savings Account	
a) Balance up to BDT 5,000/-	As per product SOC
b) Balance up to BDT 5,001 – BDT 25,000/-	As per product SOC
c) Balance above BDT 25,000/-	As per product SOC
7.2 Current Account	As per product SOC
7.3 SND Account	As per product SOC
7.4 DPS Account	NIL
<b>8. Account Closing Charge</b>	
8.1 Current/SND Account	As per product SOC
8.2 Savings Account	As per product SOC
8.3 DPS Account	As per product SOC

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Type of Transaction	Customer Charge (Excluding VAT)
<b>9. Statement Supply</b>	
9.1 Regular/Duplicate Statement <sup>1</sup>	BDT 25.00
9.2 Balance Confirmation Certificate	BDT 200.00
9.3 Solvency/Balance Certificate Verification	BDT 100.00
9.4 Account Authentication on other Bank's request	BDT 100.00
<b>10. Internet Banking</b>	
10.1 Internet Banking Fee <sup>2</sup>	Free
<b>11. Processing of Clearing Cheques</b>	
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	As per schedule of charges of BACH
11.3 Inward Cheque return fee	As per schedule of charges of BACH
<b>12. SME/Agricultural Loan Processing Fee</b>	
12.1 Loan Processing Fee	As per Bank's existing schedule of charges
12.2 Loan Processing Fee (Women Entrepreneur)	As per Bank's existing schedule of charges
12.3 Loan Application Fee	As per Bank's existing schedule of charges
12.4 CIB Charge	As per Bank's existing schedule of charges
12.5 Stamp Charges	As per Bank's existing schedule of charges
12.6 Early Settlement Fee	As per Bank's existing schedule of charges

<sup>1</sup> 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.

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

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12.7 Security Replacement Fee (Including Guarantor)	As per Bank's existing schedule of charges
12.8 Reschedule Fee/Restructure Fee	As per Bank's existing schedule of charges
12.9 Overdue Interest	As per Bank's existing schedule of charges
<b>13. Documentation Charges &amp; Fees</b>	
13.1 Registration, Govt. Duty etc.	As per Bank's existing schedule of charges
13.2 Security Documentation Processing Fee	As per Bank's existing schedule of charges
<b>14. Float Sharing</b>	
14.1 Savings Account (p.a.)	-
14.2 Current/SND Account (p.a.)	-
14.3 Monthly Savings Plan	-
14.4 Term Deposit Scheme	-
<b>15. Cheque Book Chares &amp; Fees</b>	
15.1. Cheque Book issuance Fees	Per Leaf Tk. 10+VAT
<b>16. Account Opening</b>	
16.1 Current Account Opening with initial deposit BDT 5,000.00 & above *Conditions apply	BDT 100.00 (per Account)
16.2 Savings Account Opening with initial deposit BDT 2,000.00 & above *Conditions apply	BDT 50.00 (per Account)
16.3 SND Account Opening with initial deposit BDT 2,000.00 & above *Conditions apply	BDT 50.00 (per Account)

\*\*Minimum balance would be maintained at all AB customers. The limit for Savings Account will be 200.00 (Two Hundred) and Current Account will be BDT 500.00 (Five Hundred) only.

\*\*\* ***If any Agent can open 70 (seventy) accounts with new customers in a month with the aforesaid initial deposit then the said Agent will be eligible for the account opening commission. If any Agent fails to open 70 (seventy) accounts with new customer, the said Agent will not be eligible for the account opening commission.***