

## SCHEDULE OF CHARGES

### General Banking

Items	Charges
<b>MDB Savings Account</b>	
Minimum initial deposit amount	BDT 600.00
<b>Account Maintenance Fees:</b>	
General Savings/ Super Saver/ Digital Savings/Digital Probashi Savings	Half Yearly Average Balance: Up to BDT 10,000.00- Nil,
Only Probashi Savings A/C (1 <sup>st</sup> year free)	Above BDT 10,000.00 to BDT 25,000.00- BDT 100.00
No account maintenance fees for School Saver/ College Saver/RMG Star/ CPP /School Banking A/C)	Above BDT 25,000.00 to BDT 2.00 lac – 200.00
Closure Fee (Except School Saver, College Saver, RMG Star)	Above BDT 2.00 lac to BDT 10.00 lac – 250.00 Above BDT 10.00 lac – 300.00 on half yearly basis
<b>MDB Super Saver</b>	
Minimum initial deposit amount	BDT 10,000.00
Closure Fee	BDT 200.00
<b>MDB College Saver</b>	
Minimum initial deposit amount	BDT 500.00
Cheque Books fee	No Cheque Book
Closure Fee	NIL
<b>MDB School Saver</b>	
Minimum initial deposit amount	BDT 100.00
Cheque Books fee	No Cheque Book
Closure Fee	NIL
<b>MDB RMG Star</b>	
Minimum initial deposit amount	BDT 100.00
Closure Fee	NIL
<b>MDB Current Account</b>	
Minimum initial deposit amount	BDT 1,000.00
<b>Account Maintenance Fee:</b>	
General Current A/C/ MDB Express Corporate/ MDB High Performance Corporate/ MDB Abiram	BDT 300.00 on half yearly basis
No account maintenance fees MDB Abiram Tk10 A/C)	
Closure Fee	BDT 300.00
<b>MDB SND Account</b>	
Minimum initial deposit amount	BDT 2,000.00
Account Maintenance Fee	BDT 500.00 half yearly basis
Closure Fee	BDT 300.00
<b>Account Related Fees &amp; Charges</b>	
<b>Issue of account statements:</b>	
Current and STD Account	1 (one) copy of A/C statement/month: Free
Savings Account	2 (two) copies of A/C statement/year: Free
Scheme Deposit Account	2 (two) copies of A/C statement/year: Free
<b>Account Closing charges:</b>	
STD/CD	BDT 300.00
Savings	BDT 200.00

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Items	Charges
All Schemes and FDRs	No Charge
<b>Account Transfer charges:</b>	
STD/CD	BDT 300.00
Savings	BDT 200.00
<b>Account under Schemes (MSS and PFSD)</b>	
<b>Incidental Charges (expecting employees' account)</b>	
Current and STD Account	No Charge
Savings Account	No Charge
<b>All Loan Accounts (except Staff Loan)</b>	
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
<b>Cheque and Cheque Book related fees &amp; Charges</b>	
<b>Issue of MICR Cheque Book</b>	
Current Accounts/Short Notice Deposits Accounts/Loan Accounts	BDT.5.00 per year of Cheque Book
Savings Account	BDT 5.00 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 guidance ii) Where there is no clearing house – conveyance at actual, but minimum BDT 50.00
Outward Cheque returned unpaid from Clearing House	Nil
Bounced inward cheque drawn on us (cash, clearing or transfer)	BDT 500.00 (flat) per instance from the account of the Drawer of cheque
Collection of Outstation Cheques/Bills/Drafts (Clean/Documentary including IBPs)*	i) Up to 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 other Branch cheque through clearing House	Nil
<b>Pay-Order, Demand Draft &amp; FTT Fees &amp; Charges</b>	
<b>Remittance (Inland)</b>	
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

## SCHEDULE OF CHARGES

Items	Charges
Issue of Duplicate Instruments (except PO/SDR)	BDT 300.00
<b>Certificate Related Fees &amp; Charges</b>	
Issue of Certificate to customers	BDT 300.00
Issuance of BO Certificate	BDT 100.00
Issue of Balance Confirmation Certificate	Yearly & Half-Yearly free. But more than that BDT 200.00 for each instance thereof
<b>Locker Charges</b>	
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
<b>Miscellaneous Fees &amp; Charges</b>	
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
Issue of Bank Guarantee against FDR	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 ii) Where the Bank Guarantee is partially covered by FDR, Commission to be charged at pro-rata basis in the manner as stated above.
Stop Payment Instruction	BDT 150.00
Issue of Account Statement	BDT 250.00 per Instance
Certificate for Tax (Account/FDR/DPS/Loan) charge	BDT 300.00
Video Record Checking Upon Accountholder's Request for any Dispute	BDT 500.00
Bangladesh Bank Cheque Issue	BDT 100.00
MDB Statement Verification	BDT 100.00
Any other BEFTN transaction	NIL
Dormant Account Activation	NIL
Solvency Certificate	BDT 300.00
<b>Visa Debit Card related Fees &amp; Charges</b>	
Issuance Fee 1st Year	Free
Renewal/ Yearly Service Fee/ Annual Fee	Tk. 575 for Visa Debit Card (Including VAT)
PIN Replacement Fee	Tk. 115 (Including VAT)

## SCHEDULE OF CHARGES

Items	Charges
Card Replacement Fee	Tk. 230 ( Including VAT)
Card Replacement Fee due to lost by courier	Free
Card Replacement Fee due to faulty card	Free
Retail (POS)/ E-Commerce Transactions	Free
Cash Transaction through ATM	At MDB ATM: Free At NPSB Network: Tk. 15.00 (Including VAT) At Q-Cash Network: Tk. 11.50 (Including VAT) AT Visa Network: Tk. 34.50 (Including VAT)
Balance Enquiry through ATM	At MDB ATM: Free At NPSB Network: Tk. 5.00 At Q-Cash Network: Free AT Visa Network: Tk. 2.50
Mini Statement through ATM	At MDB ATM: Free At NPSB Network: Tk. 5.00 At Q-Cash Network: Free AT Visa Network: Free
<b>Auxiliary Charges</b>	
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).
<b>Inter-City/ Online Charges</b>	
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 cheque /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.

\*\*\*\* This instruction shall come into force with immediate effect (March 14, 2021)

## SCHEDULE OF CHARGES

### Retail Loan

Items	Charges
<b>MDB PERSONAL LOAN</b>	
Processing Fee	2% (As per Management decision) of loan amount (New Loan) <u>For Take Over Personal Loans</u> -No Processing Fee on take Over Amount -2% (As per Management Decision) on Additional Amount on Take Over (if applicable).
Early Settlement Fees	2% fee of the outstanding amount
Partial Repayments	2% fee of partial payment amount -Minimum 20% of the principal outstanding amount must be settled - Partial payments are allowed once in a year
Penal Interest Rate	2% higher rate will be applicable on overdue amount over the prescribed rate
Tax , Duty & Surcharges	As per NBR Circular

Rates may change time to time as per bank decision and Bangladesh Bank Circular.

<b>MDB CAR LOAN</b>	
Processing Fee	2% (As per Decision of Management) of loan amount
Penal Interest Rate	2% higher rate will be applicable on overdue amount over the prescribed rate
Early Settlement Fees	2% fee of the outstanding amount
Partial Repayments	2% fee of partial payment amount -minimum 20% of the principle outstanding amount must be settled - Partial payments are allowed once in a year

Rates may change time to time as per bank decision and Bangladesh Bank Circular.

<b>MDB AMAR BARI LOAN</b>	
Processing Fee	<ul style="list-style-type: none"> <li>• <b>Unsecured Loan (Without Cash Collateral)</b></li> </ul> <b>General:</b> 2% (As Per Decision of Management) of loan disbursement amount (but minimum BDT 15,000/-)

## SCHEDULE OF CHARGES

Items	Charges
Processing Fee	<p><b><u>General (with Solar Panel facility/ Bio Gas Plant):</u></b> 1.5% of loan disbursement amount (but minimum BDT 8,000/=) [Customer will get 0.5% discount from general processing fee if he/she installs solar panel /Bio Gas plant for electricity generation at the proposed property.]</p> <p><b><u>For Takeover Loan:</u></b> No Processing Fee on Takeover Loan Amount and (Normally) - 2% (As Per Decision of Management) on additional loan amount (if applicable).</p> <p><b><u>For Top-up Loan:</u></b> 2% processing fee (As Per Decision of Management) on the top-up amount only</p> <p>Applicant may deposit the Processing Fee amount in his/her CASA account with MDB or the same may be deducted from disbursed loan amount.</p> <p>• <b><u>Secured Loan (With 100% Cash Collateral)</u></b> No processing fee. At Actual (Applicant will incur expense)</p>
Stamp Charge	At Actual (Applicant will incur expense)
Early Settlement Fees	<p>Early full and final settlement is allowed. General : No Early Settlement Fee For Top-up Loan : No Early Settlement Fee for existing home loan with MDB</p>
Partial Pre-Payment Fee	<p>At least 10% of outstanding amount must be partially settled at a time No Partial Pre-Payment Fee</p>
Overdue Installment Charge/Penal Charge	Overdue/Penal Interest of 2% p.a extra over the prescribed interest rate on the past due (arrear) EMI amount.
Mortgage Related Fees & Charges	At Actual (Applicant will incur expense)
CPV & CIB Charges	At Actual. (Applicant will incur expense)
<b>MDB HOME LOAN</b>	
Processing Fee	<b>Purchase of Apartment/ House –</b> 1% of loan amount

## SCHEDULE OF CHARGES

Items	Charges
	<p><b>Home Renovation / Completion –</b> 1% of loan amount</p> <p><b>Takeover Loan –</b> i. No processing fees on the takeover portion. ii. 1% of loan amount on the additional disbursement amount on top of takeover amount</p> <p>* In cases where facility consists of both Takeover and Home Renovation, processing fees will be charged on the renovation portion only</p>
FEES FOR LEGAL VETTING, VALUATION AND TITLE SEARCH	<p><b>New Application</b> As per actual cost.</p> <p><b>Re-Valuation</b> As per actual cost. * Re-valuation is mandatory under House building loans.</p>
Early Settlement Fees	2% fee of the OUTSTANDING AMOUNT
Partial Pre-Payment Fee	2% fee of the PARTIAL PAYMENT AMOUNT
Penal Interest	2% higher rate will be applicable on overdue amount over the prescribed rate.

*Please note that all rates and charge amount is subject to 15% VAT (Value Added Tax) along with all applicable Government taxes, charges and commission. Also note that, rates and charges can change time to time as per Bangladesh Bank Instruction as well as management decision of the bank.*