

SCHEDULE OF CHARGES

General Banking

Items	Charges
MDB Savings Account	
Minimum initial deposit amount	BDT 500.00
Account Maintenance Fees:	
General Savings/ Super Saver/ Digital Savings/Digital Probashi Savings	Half Yearly Average Balance: Up to BDT 10,000.00- Nil, Above BDT 10,000.00 to BDT 25,000.00- BDT 100.00 Above BDT 25,000.00 to BDT 2.00 lac – 200.00 Above BDT 2.00 lac to BDT 10.00 lac – 250.00 Above BDT 10.00 lac – 300.00 on half yearly basis
Probashi Savings A/C (1 st year free)	
A/c Maintenance Fee of School Saver/College Saver/RMG Star/ CPP /School Banking A/C/ any Specially Privileged Account*)	NIL
Closure Fee (Except School Saver, College Saver, RMG Star)	BDT 200.00
MDB Super Saver	
Minimum initial deposit amount	BDT 10,000.00
Closure Fee	BDT 200.00
MDB College Saver	
Minimum initial deposit amount	BDT 500.00
Cheque Books fee	No Cheque Book
Closure Fee	NIL
MDB School Saver	
Minimum initial deposit amount	BDT 100.00
Cheque Books fee	No Cheque Book
Closure Fee	NIL
MDB RMG Star	
Minimum initial deposit amount	BDT 100.00
Closure Fee	NIL
MDB Current Account	
Minimum initial deposit amount	BDT 1,000.00
Account Maintenance Fee:	
General Current A/C/ MDB Express Corporate/ MDB High Performance Corporate/ MDB Abiram	BDT 300.00 on half yearly basis
No account maintenance fee MDB Abiram Tk.10 /Tk. 50/ Tk.100/ any Specially Privileged Account)	
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/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

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Items	Charges
Premature encashment fee of Schemes and FDRs	No Charge
Activation of Dormant Account	No Charge
Account Transfer charges:	
Same district transfer	BDT 50.00
Inter-district transfer	BDT 100.00
Account under Schemes (MSS and PFSD)	
Incidental Charges (expecting 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 and Cheque Book related fees & Charges	
Issue of MICR Cheque Book	
Current Accounts/Short Notice Deposits Accounts/Loan Accounts	BDT 7.00 per leaf (at actual)
Savings Account	BDT 7.00 per leaf for all types of Savings Account
Issue of new cheque book in case of lost one	BDT 7.00 per leaf (at actual)
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 50.00 (flat) Per instance
Collection of Bill/OBC/IBP	
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	Charge as per BACH

SCHEDULE OF CHARGES

Items	Charges	
Pay-Order, Demand Draft & FTT Fees & Charges		
Remittance (Inland)		
Issue of DD*/TT	Up to BDT 1000	- BDT 20.00
	BDT 1,001 to 1,00,000	- BDT 50.00
	BDT 1,00,001 to 5,00,000	- BDT 100.00
	BDT 5,00,001- to 10,00,000	- BDT 200.00
	Above BDT 10,00,000	- BDT 300.00
Telephone charges for TT	NIL	
Cancellation of DD/TT**	BDT 50.00	
Issue of Pay-Order (PO) /Security Deposit Receipt (SDR)**	Up to BDT 1,000	- BDT 20.00
	BDT 1,001- to 1,00,000	- BDT 50.00
	Above BDT 1,00,000.00	- BDT 100.00
Cancellation and/Pay Order/ Security Deposit Receipt (SDR)**	BDT 50.00	
Issue of Duplicate Instruments; i.e. (FDR/ PO/SDR)	BDT 300.00	
Certificate Related Fees & Charges		
Issue of Certificate to customers	BDT 300.00	
Issuance of BO Certificate	BDT 100.00	
Issuance of Solvency Certificate	BDT 200.00	
Issue of Balance Confirmation Certificate	Yearly & Half-Yearly free. But more than that BDT 100.00 for each instance	
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	
Security Deposit (refundable at closure)	As per bank's policy	
Closing Charge	Nil	
Late payment fee for locker	BDT 500 (flat)	
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	

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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 (per application)	BDT 100.00
Withdrawal of Stop Payment Instruction (per application)	BDT 50.00
Duplicate Account Statement	BDT 250.00 per Instance (on request)
Duplicate Account Statement (More than 1 year)	BDT 500.00
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 200.00
Any other BEFTN transaction	NIL
Photocopy Charge of voucher/ cheque	BDT 500.00
Student File Processing	
New file Opening	BDT 5000.00
File renewal for subsequent years	BDT 3000.00
Transaction fee for each subsequent transaction	BDT 1000.00
Visa Debit Card related Fees & Charges	
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)
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

SCHEDULE OF CHARGES

Items	Charges
	Auxiliary Charges
Internet Banking	Free
SMS Banking (SMS Alert)	First Year Free, and charge from the subsequent year BDT 300.00 (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

General Instructions/Conditions

- All excise duty will be deducted as per NBR Rule & VAT is applicable@ 15% on fees and Charges.
- **Specially Privileged Account** – includes persons such as farmer, freedom fighter, poor people, cleaners of city corporation, road and working children, beneficiaries under national service scheme, workers of garments and leather industries, school banking accounts, all type of 10/-, 50/- & 100/- accounts and also Bangladesh Bank's defined account.

SCHEDULE OF CHARGES

Retail Loan

Items	Charges
MDB PERSONAL LOAN	
Processing Fee	0.50% (Not more than 15,000.00) up to Loan amount 50 Lac. 0.30% (Not more than 20,000.00) above Loan amount 50 Lac. <u>For Take Over Personal Loans</u> -No Processing Fee on take Over Amount -0.50% on Additional Amount on Take Over (if applicable).
Early Settlement Fees	0.50% fee of the outstanding amount
Partial Early Settlement Fees	0.50% fee of partialy adjusted amount
Penal Interest Rate	2% higher rate will be applicable on overdue amount over the prescribed rate
Reschedule & Restructure Fee	0.25% but not more than 10,000.00
Stamp Charge, CPV, CIB Charge & any Govt. Fee	At Actual (Applicant will incur expense)
Rates may change time to time as per bank decision and Bangladesh Bank Circular.	

MDB CAR LOAN	
Processing Fee	0.50% (Not more than 15,000.00) up to Loan amount 50 Lac. 0.30% (Not more than 20,000.00) above Loan amount 50 Lac.
Penal Interest Rate	2% higher rate will be applicable on overdue amount over the prescribed rate
Early Settlement Fees	0.50% fee of the outstanding amount
Partial Early Settlement Fees	0.50% fee of partialy adjusted amount
Reschedule & Restructure Fee	0.25% but not more than 10,000.00
Stamp Charge, CPV, CIB Charge & any Govt. Fee	At Actual (Applicant will incur expense)
Rates may change time to time as per bank decision and Bangladesh Bank Circular.	

SCHEDULE OF CHARGES

Items	Charges
MDB AMAR BARI LOAN	
Processing Fee	0.50% (Not more than 15,000.00) up to Loan amount 50 Lac. 0.30% (Not more than 20,000.00) above Loan amount 50 Lac. <u>For Take Over Personal Loans</u> -No Processing Fee on take Over Amount -0.50% on Additional Amount on Take Over (if applicable).
Stamp Charge, CPV, CIB Charge & any Govt. Fee	At Actual (Applicant will incur expense)
Early Settlement Fees	0.50% fee of the outstanding amount
Partial Early Settlement Fees	0.50% fee of partially adjusted amount
Penal Interest Rate	2% higher rate will be applicable on overdue amount over the prescribed rate
Mortgage Related Fees & Charges	At Actual (Applicant will incur expense)
Reschedule & Restructure Fee	0.25% but not more than 10,000.00

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

MDB HOME LOAN

Processing Fee	0.50% (Not more than 15,000.00) up to Loan amount 50 Lac. 0.30% (Not more than 20,000.00) above Loan amount 50 Lac. <u>For Take Over Personal Loans</u> -No Processing Fee on take Over Amount -0.50% (Not more than 15,000.00) up to Loan amount 50 Lac or 0.30% (Not more than 20,000.00) above Loan amount 50 Lac on Additional Amount on Take Over (if applicable).
FEEES FOR LEGAL VETTING, VALUATION AND TITLE SEARCH	New Application At actual cost. Re-Valuation As per actual cost. * Re-valuation is mandatory under House building loans.

SCHEDULE OF CHARGES

Items	Charges
Early Settlement Fees	0.50% fee of the OUTSTANDING AMOUNT
Partial Early Settlement Fees	0.50% fee of partially adjusted amount
Penal Interest	2% higher rate will be applicable on overdue amount over the prescribed rate.
Reschedule & Restructure Fee	0.25% but not more than 10,000.00
Stamp Charge, CPV, CIB Charge & any Govt. Fee	At Actual (Applicant will incur expense)

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

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.