

# **General Banking**

MDB Savings Account Minimum initial deposit amount  MDB Savings Account Minimum initial deposit amount  Account Maintenance Fees: General Savings/ Super Saver/ Digital Savings/ Supital Probash is 24 year free)  Above BDT 10,000 00 - Nil, Above BDT 10,000 00 - Nil, Above BDT 25,000 00 to BDT 25,000 00 - BDT 100 00 Above BDT 25,000 00 to BDT 25,000 00 - BDT 100 00 Above BDT 10,000 16 a DET 10,001 ac - 250 00 Above BDT 10,000 16 ac DET 10,0	Items	Charges
Account Maintenance Fees: General Savings/ Super Saver/ Digital Probashi Savings A/C (1st year free) Above BDT 10,000.00 - Nil, Above BDT 25,000.00 to BDT 25,000.00 - BDT 100.00 Above BDT 25,000.00 to BDT 25,000.00 - BDT 100.00 Above BDT 20.00 to BDT 20.00 to BDT 25,000.00 - BDT 100.00 Above BDT 20.00 to BDT 20.00 to BDT 25,000.00 - BDT 100.00 above BDT 20.00 to BDT 20.00 to BDT 20.00 ac DD 10.00 to BDT 20.00 to BDT 20.00 ac DD 10.00 to BDT 20.00 above BDT 10.00 to BDT 20.00 ac DD 10.00 to BDT 20.00 above BDT 10.00 above BDT		
Account Maintenance Fees: General Savings/ Super Saver/ Digital Probashi Savings / Up to BDT 10,000.00 - Nil, Probashi Savings A/C (1st year free) Above BDT 25,000.00 to BDT 25,000.00 - BDT 100.00.00 Above BDT 25,000.00 to BDT 25,000.00 - BDT 100.00 Above BDT 25,000.00 to BDT 25,000.00 Above BDT 25,000.00 to BDT 25,000.00 Above BDT 25,000.00 to BDT 25,000.00 Above BDT 200 lac to BDT 10.00 lac – 250.00 Above BDT 200 lac to BDT 10.00 lac – 250.00 Above BDT 10.00 lac – 300.00 on half yearly basis A/C Maintenance Fee of School Saver/College Saver/RNG Star/ CPP //School Banking A/C/ any Specially Privileged Account*  Closure Fee (Except School Saver, College Saver, RMG Star) Minimum initial deposit amount BDT 10,000.00 Closure Fee (Bacept School Saver, College Saver, RMG Star) Minimum initial deposit amount BDT 10,000.00 Cheque Books fee No Cheque Book N		<del>-</del>
General Savings/ Super Saver/ Digital Savings/Digital Probashi Savings Probashi Savings A/C (1st year free) Above BDT 10,000 00 to BDT 25,000 00 - BDT 100.00 Above BDT 25,000 00 to BDT 25,000 00 - BDT 100.00 Above BDT 25,000 00 to BDT 25,000 00 - BDT 100.00 Above BDT 25,000 00 to BDT 25,000 00 - BDT 10,000 00 Above BDT 25,000 00 to BDT 20,00 10 ac - 250.00 Above BDT 25,000 00 to BDT 20,00 10 ac - 250.00 Above BDT 10,000 10 to BDT 25,000 00 - BDT 10,000 10 ac - 250.00 Above BDT 10,000 10 to BDT 25,000 00 - BDT 20,00 10 ac - 250.00 Above BDT 10,000 10 ac - 300.00 on half yearly basis  MIL  WILL		
Savings/Digital Probashi Savings A/C (1st year free) Probashi Savings A/C (1st year free) Above BDT 10,000.00 to BDT 20,000.00 to BDT 20,000.00 Above BDT 10.00 lac – 200.00 Above BDT 2,000 lac to BDT 10.00 lac – 200.00 Above BDT 10.00 lac – 300.00 on half yearly basis A/C Maintenance Fee of School Saver/College Saver/RMG Star/ CPP /School Banking A/C/ any Specially Privileged Account*)  Closure Fee (Except School Saver, College Saver, RMG Star) MDB Super Saver Minimum initial deposit amount Closure Fee MDB College Saver Minimum initial deposit amount Closure Fee MDB School Saver MINI MINIMUM initial deposit amount Closure Fee MDB RMG Star MINIMUM initial deposit amount Closure Fee MDB RMG Star MINIMUM initial deposit amount Closure Fee MDB College Saver MINIMUM initial deposit amount MINIMUM initial deposit amount Closure Fee MDB RMG Star MINIMUM initial deposit amount MINIMUM initial deposit amount Closure Fee MDB Current Account Minimum initial deposit amount Account Maintenance Fee: MDB Current Account Minimum initial deposit amount Account Minimum initial deposit amount Account Maintenance Fee MDB Abiram Tk.10 /Tk. 50/ Tk.100/ any Specially Privileged Account) Closure Fee MDB SND Account Minimum initial deposit amount Account Maintenance Fee BDT 300.00	Account Maintenance Fees:	
Probashi Savings A/C (1st year free)  Above BDT 10,000.00 to BDT 25,000.00 BDT 100.00 Above BDT 25,000.00 to BDT 25,000.00 Above BDT 20,000.00 to BDT 20,000.00 Above BDT 20,000.00 to BDT 20,000.00 to BDT 20,000.00 Above BDT 10,000.00 to BDT 10,000.00 Above BDT 10,000 Above BDT 10,000.00 Above BDT 10,000 Above BDT 10,000.00 A	General Savings/ Super Saver/ Digital	Half Yearly Average Balance:
Above BDT 25,000.00 to BDT 2.00 lac - 200.00 Above BDT 20.00 lac to BDT 10.00 lac - 250.00 Above BDT 10.00 lac - 300.00 on half yearly basis  A/c Maintenance Fee of School Saver/College Saver/RMG Star/ CPP /School Banking A/C/ any Specially Privileged Account*)  Closure Fee (Except School Saver, College Saver, RMG Star) MIDB Super Saver Minimum initial deposit amount Closure Fee BDT 10.000 MDB College Saver Minimum initial deposit amount Closure Fee BDT 500.00 MDB College Saver Minimum initial deposit amount Cheque Books fee No Cheque Book MIL Minimum initial deposit amount Cheque Books fee No Cheque Book MIDB SUPER SAVER Minimum initial deposit amount MDB SUPER MG Star MINIL MINIMUM Initial deposit amount Closure Fee No Cheque Book MDB Current Account Minimum initial deposit amount MIDB Current Account Minimum initial deposit amount MIDB Current Account Minimum initial deposit amount Closure Fee BDT 100.00 MDB Current Account Minimum initial deposit amount Closure Fee BDT 100.00 MDB Current Account Minimum initial deposit amount Account Maintenance Fee: General Current A/C/ MDB Express Corporate/ MDB High Performance Corporate/ MDB Abiram No account maintenance fee MDB Abiram 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 Account Maintenance Fee BDT 300.00 MDB SND Account Minimum initial deposit amount Account Maintenance Fee BDT 300.00 Account Maintenance Fee BDT 300.00 Account Maintenance Fee BDT 300.00 Account Related Fees & Charges  Sasue of account statements: Current and STD Account  1 (one) copy of A/C statement/month: Free Savings Account Closure Fee Account	Savings/Digital Probashi Savings	
Above BDT 2.00 lac to BDT 10.00 lac – 250.00 Above BDT 10.00 lac – 300.00 on half yearly basis  A/c Maintenance Fee of School Saver/College Saver/RMG Star/ CPP //School Banking A/C/ any Specially Privileged Account*)  Closure Fee (Except School Saver, College Saver, RMG Star) MIDB Super Saver  Minimum initial deposit amount Closure Fee BDT 10.00 .00  Closure Fee BDT 10.00 .00  MDB College Saver Minimum initial deposit amount Cheque Books fee No Cheque Book NIL  MDB School Saver  Minimum initial deposit amount Cheque Books fee No Cheque Book NIL  MDB School Saver  MIDB MBG Star  Minimum initial deposit amount Closure Fee NIL  MDB RMG Star  Minimum initial deposit amount Closure Fee NIL  MDB RMG Star  Minimum initial deposit amount Closure Fee BDT 100.00  MDB Current Account Minimum initial deposit amount Account Maintenance Fee: General Current A/C MDB Express Corporate/ MDB Abiram No account maintenance fee MDB Abiram No account fee MDB College BDT 300.00 NDB SND Acco	Probashi Savings A/C (1st year free)	
Above BDT 10.00 lac = 300.00 on half yearly basis Alc Maintenance Fee of School Saver/College Saver/RMG Star/ CPP /School Banking A/C/ any Specially Privileged Account*)  Closure Fee (Except School Saver, College Saver, RMG Star) Minimum initial deposit amount Closure Fee  MDB Super Saver BDT 10,000.00 BDT 200.00 BDT 200.00  MDB Super Saver BDT 10,000.00 BDT 200.00  MDB College Saver Minimum initial deposit amount BDT 500.00  MDB School Saver MINI MINI MINIMUM Initial deposit amount Cheque Books fee No Cheque Book No Cheque B		
A/c Maintenance Fee of School Saver/College Saver/RMG Star/ CPP / School Banking A/C/ any Specially Privileged Account*)  Closure Fee (Except School Saver, College Saver, RMG Star)  MDB Super Saver  Minimum initial deposit amount  Closure Fee BDT 10,000.00  MDB College Saver  Minimum initial deposit amount  Cheque Books fee NDB College Saver  Minimum initial deposit amount  Cheque Books fee NDB School Saver  Minimum initial deposit amount  Cheque Books fee NDB RMG Star  Minimum initial deposit amount  Cheque Books fee NDB RMG Star  Minimum initial deposit amount  Closure Fee NDB RMG Star  Minimum initial deposit amount  Closure Fee NDB RMG Star  Minimum initial deposit amount  Closure Fee NDB Current Account  Minimum initial deposit amount  Account Maintenance Fee:  General Current A/C/ MDB Express Corporate/  MDB High Performance Corporate/ MDB Abiram  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  Account Maintenance Fee BDT 500.00 half yearly basis  BDT 300.00  MDB SND Account  Minimum initial deposit amount  Account Maintenance Fee BDT 500.00 half yearly basis  BDT 300.00  MDB SND Account  Minimum initial deposit amount  Account Maintenance Fee BDT 500.00 half yearly basis  BDT 300.00  Account Related Fees & Charges  Savings Account Statements:  Current and STD Account  1 (one) copy of A/C statement/month: Free  Savings Account		
Saver/RMG Star/ CPP /School Banking A/C/ any Specially Privileged Account*)  Closure Fee (Except School Saver, College Saver, RMG Star) Minimum initial deposit amount Closure Fee  MDB College Saver Minimum initial deposit amount Cheque Books fee  MDB School Saver Minimum initial deposit amount Cheque Books fee  NIL  MDB School Saver Minimum initial deposit amount Cheque Books fee  NIL  MDB Cheque Book NIL  MDB Cheque Book NIL  MDB T 100.00  No Cheque Book NIL  MDB MBG Star  Minimum initial deposit amount Closure Fee  MDB RMG Star  Minimum initial deposit amount Closure Fee  MDB Current Account Minimum initial deposit amount MDB HIGH Star  MDB HIGH Star  MDB HIGH Star  MDB HIGH Star  MDD Closure Fee  MDD Current Account BDT 100.00  Account Maintenance Fee: General Current A/C/ MDB Express Corporate/ MDB High Performance Corporate/ MDB Abiram Tk.10 /Tk. 50/ Tk.100/ any Specially Privileged Account) Closure Fee  MDB SND Account Minimum initial deposit amount Account Maintenance Fee  BDT 300.00  MDB SND Account BDT 2,000.00  Account Maintenance Fee  BDT 500.00 half yearly basis  BDT 300.00  MDB SND Account Account Maintenance Fee  BDT 500.00 half yearly basis  BDT 300.00  MDB SND Account Account Maintenance Fee  BDT 500.00 half yearly basis  Closure Fee  Account Related Fees & Charges  Savings Account Statement/month: Free  Savings Account Scount Statement/month: Free	A/c Maintenance Fee of School Saver/College	Above BBT 10.00 lac - 500.00 off flaff yearly basis
Closure Fee (Except School Saver, College Saver, RMG Star)  MDB Super Saver  Minimum initial deposit amount  Closure Fee  MDB College Saver  Minimum initial deposit amount  Cheque Books fee  MDB School Saver  Minimum initial deposit amount  Closure Fee  MDB School Saver  Minimum initial deposit amount  Cheque Books fee  MDB School Saver  Minimum initial deposit amount  Cheque Books fee  No Cheque Book  No Chequ	•	NIL
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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		
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		
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Account Maintenance Fee  Closure Fee  BDT 500.00 half yearly basis 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		
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	•	·
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Savings Account 2 (two) copies of A/C statement/year: Free		- · · <b>V</b>
•	Current and STD Account	` , · · •
Scheme Deposit Account 2 (two) copies of A/C statement/year: Free	Savings Account	
	Scheme Deposit Account	2 (two) copies of A/C statement/year: Free



Items	Charges
Premature encashment fee of Schemes and FDRs Activation of Dormant Account	No Charge 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 No Charge Savings Account All Loan Accounts (except Staff Loan)

Limit less than BDT 1.00 Lac No Charge No Charge Limit from BDT 1.00 Lac to BDT 1.00 Crore Limit above BDT 1.00 Crore No Charge

### Cheque and Cheque Book related fees & Charges

Issue of MICR Cheque Book

BDT 7.00 per leaf (at actual) Current Accounts/Short Notice Deposits Accounts/Loan Accounts

Savings Account BDT 7.00 per leaf for all types of Savings Account

BDT 7.00 per leaf (at actual) Issue of new cheque book in case of lost one

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 BDT 50.00 (flat) Per instance

Bounced inward cheque drawn on us (cash, clearing or transfer)

#### Collection of Bill/OBC/IBP

i) Up to BDT 25,000.00 -@ 0.20%, but minimum BDT Collection of Outstation Cheques/Bills/Drafts (Clean/Documentary including IBPs)\*

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



Closing Charge

Late payment fee for locker

### **SCHEDULE OF CHARGES**

Charges Items 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 - BDT 300.00 Above BDT 10,00,000 Telephone charges for TT NIL Cancellation of DD/TT\*\* BDT 50.00 Up to BDT 1,000 - BDT 20.00 Issue of Pay-Order (PO) BDT 1,001- to 1,00,000 - BDT 50.00 /Security Deposit Receipt (SDR)\*\* Above BDT 1,00,000.00 - BDT 100.00 Cancellation and/Pay Order/ Security Deposit Receipt BDT 50.00 (SDR)\*\* Issue of Duplicate Instruments; i.e. (FDR/ PO/SDR) BDT 300.00 **Certificate Related Fees & Charges** BDT 300.00 Issue of Certificate to customers BDT 100.00 Issuance of BO Certificate BDT 200.00 Issuance of Solvency Certificate Issue of Balance Confirmation Certificate Yearly & Half-Yearly free. But more than that BDT 100.00 for each instance Locker Charges BDT 2000.00 Locker Facility - Small (Yearly) Locker Facility – Medium (Yearly) BDT 4000.00 BDT 5000.00 Locker Facility - Large (Yearly) Replacement of Key At actual Security Deposit (refundable at closure) As per bank's policy

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)

BDT 500 (flat)

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)

Stop Payment Instruction (per application)

Withdrawal of Stop Payment Instruction (per application)

BDT 100.00

BDT 50.00



Items	Charges
Duplicate Account Statement Duplicate Account Statement (More than 1 year)	BDT 250.00 per Instance (on request) BDT 500.00
Certificate for Tax (Account/FDR/DPS/Loan) charge	BDT 300.00
Video Record Checking Upon Accountholder's Request for any Dispute Bangladesh Bank Cheque Issue	BDT 500.00 BDT 100.00
MDB Statement Verification Any other BEFTN transaction	BDT 200.00 NIL
Photocopy Charge of voucher/ cheque	BDT 500.00
Student File Processing	
New file Opening File renewal for subsequent years Transaction fee for each subsequent transaction	BDT 5000.00 BDT 3000.00 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
	AT VISA INCLWOIN. I TOO
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# **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

MSS (per instance) if deposited in other Branch

Charges

Nil

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.



# **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. For Take Over Personal Loans -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 ba	ank 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.



**Charges** Items MDB AMAR BARI LOAN Processing Fee 0.50% (Not more than 15,000.00) up to Loan amount 50 0.30% (Not more than 20,000.00) above Loan amount 50 Lac. For Take Over Personal Loans -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 0.50% fee of partialy adjusted amount Partial Early Settlement Fees 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) 0.25% but not more than 10,000.00 Reschedule & Restructure Fee

Rates may change time to time as per ba	ank 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.  For Take Over Personal Loans -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).	
FEES FOR LEGAL VETTING, VALUATION AND TITLE SEARCH	New Application At actual cost. Re-Valuation	

As per actual cost.

loans.

\* Re-valuation is mandatory under House building



CONTEDUCE 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.