

Islami Banking

Items	Charges
MDB Saalam Savings Account / MDB Saalam Probashi Savings Account / MDB Saalam Corporate Payroll Package / MDB Saalam e-Saver Account	
Minimum initial deposit amount	MDB Saalam Savings A/C - BDT 500.00 MDB Saalam e-Saver - BDT 100.00 MDB Saalam Probashi Savings Account - BDT 500.00 MDB Saalam Corporate Payroll Package - No minimum balance required 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 *No account maintenance fee for MDB Saalam Corporate Payroll Package BDT 200.00
Account Maintenance Fee	
Closure Fee	
MDB Saalam Current Account / MDB Saalam Abiram Account / MDB Saalam Abiram Plus Account / MDB Saalam Current Account – Corporate	
Minimum initial deposit amount	BDT 1,000.00
Account Maintenance Fee	BDT 300.00 on half yearly basis
Closure Fee	BDT 300.00
MDB Saalam SND Account - Corporate	
Minimum initial deposit amount	BDT 2,000.00
Account Maintenance Fee	BDT 500.00 on 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
MTDR/Scheme Deposit Account	2 (two) copies of A/C statement/year: Free
Account Closing charges:	
All Schemes and MTDR	No Charge
Cheque & Cheque Book related fees & charges	
Issue of MICR Cheque Books:	
MDB Saalam Current Account / MDB Saalam Abiram Account / MDB Saalam Abiram Plus Account / MDB Saalam Current Account – Corporate/ MDB Saalam Savings Account / MDB Saalam Corporate Payroll Package / MDB Saalam e-Saver Account	First cheque book is free. After that BDT 7.00 per leaf of cheque book.

Items	Charges
MDB Saalam Probashi Savings Account	First Cheque Book free. BDT 7.00 per leaf of cheque book for subsequent cheque book.
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
Collection of other Branch cheque through clearing House	Charge as per BACH
Certificates Related Fees & Charges	
Issuance of Certificate to customers	BDT 300.00
Issuance of BO Certificate	BDT 100.00
Issuance of Balance Confirmation Certificate	Yearly & Half-Yearly free. But more than that BDT 100.00 for each instance thereof
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	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 100.00 per Instance (on request) BDT 500.00 (More than 1 year/ additional year)	
Certificate for Tax (Account/TDR/Scheme/Investment)	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	
Dormant Account Activation	NIL	
Solvency Certificate	BDT 200.00	
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	BDT 115 (Including 15% 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	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
Mini Statement through ATM	At MDB ATM	Free
	At Q-Cash Network	Free
	At NPSB Network	BDT 5.00
	At VISA Network	Free

Items	Charges
Auxiliary Charges	
Internet Banking	Free
SMS Banking (SMS Alert)	First Year Free. Charge for next year and onward is BDT 300.00+ vat (for each customer rather than number of accounts).
Investment Products	
All investment accounts fee:	No account maintenance fee for investment accounts
Processing fee on retail investment (Personal/Auto/Bike/Home/Bai Muajjal Secured Finance)	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. However, no processing fee for Bai Muajjal Secured Finance.
Processing fee on SME/Corporate investment	As per respective sanction advice.
Miscellaneous Fees /Charges/Commission:	
Wakala Fee for L/C	As per respective sanction advice
Kafalah Fee for Bank Guarantee	As per respective sanction advice
Early Settlement Fee	NIL.
Partial Settlement Fee	NIL.
Stamp Charge	At actual
CIB Charge	As per Bangladesh Bank Guideline
Legal Charge	At actual
Valuation Charge	At actual

General Instruction:

*** All excise duty will be deducted as per NBR Rule & VAT is applicable@ 15% on fees and Charges.

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