

## Islami Banking

Items	Charges
<b>MDB Saalam Savings Account / MDB Saalam Probashi Savings Account / MDB Saalam Corporate Payroll Package / MDB Saalam e-Saver Account</b>	
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 - NIL
Account Maintenance Fee	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
A/C Closure Fee	BDT 200.00
<b>MDB Saalam Current Account / MDB Saalam Abiram Account / MDB Saalam Abiram Plus Account / MDB Saalam Current Account – Corporate</b>	
Minimum initial deposit amount	BDT 1,000.00
Minimum initial deposit amount of MDB Saalam Personal Retail Account	NIL
Account Maintenance Fee	BDT 300.00 on half yearly basis
Account maintenance fee of MDB Saalam Personal Retail Account	NIL
A/C Closure Fee	BDT 300.00
<b>MDB Saalam SND Account - Corporate</b>	
Minimum initial deposit amount	BDT 2,000.00
Account Maintenance Fee	BDT 500.00 on half yearly basis
A/C 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
MTDR/Scheme Deposit Account	2 (two) copies of A/C statement/year: Free
<b>Account Closing charges:</b>	
All Schemes and MTDR	No Charge

Items	Charges
<b>Cheque &amp; Cheque Book related fees &amp; charges</b>	
<b>Issue of MICR Cheque Books:</b>	
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 / MDB Saalam Probashi Savings Account	First cheque book is free. After that BDT 7.00 per leaf of cheque book.
Issue of new cheque book in case of lost one	First Cheque Book free. BDT 7.00 per leaf of cheque book for subsequent cheque book. BDT 7.00 per leaf
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 Nil
Outward Cheque returned unpaid from Clearing House Bounced inward cheque drawn on us (cash, clearing or transfer)	BDT 50.00 (flat) Per instance
<b>Collection of Bill/OBC/IBP</b>	
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 Bank cheque (clearing house)	As per Bangladesh Automated Clearing House
<b>Certificates Related Fees &amp; Charges</b>	
Issuance of Balance Confirmation Certificate	Yearly & Half-Yearly free. But more than that BDT 100.00 for each instance thereof
Issuance of BO Certificate	BDT 100.00
Bank Solvency Certificate	BDT 200.00
Other Certificates (Tax, NOC, Credit Info, Credit Solvency, Auditor's Certificate, etc.)	BDT 300.00
<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

Items	Charges
Issue of Duplicate Instruments/Advice (TD/PO/SDR)	ii) No Standing Instruction charge for transfer of balance from any deposit account to Scheme Account(s) i) 0.60% per quarter or part thereof
Issue of Bank Guarantee against TDR	ii) No commission in case of 100% cash margin iii) Service charge of BDT 750.00 per instance BDT 300.00  i) Where the Bank Guarantee is fully covered by TDR, commission to be charged @ 0.25% per qtr. or part thereof min. BDT 500.00 ii) Where the Bank Guarantee is partially covered by TDR, 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)
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
<b>Other Charges</b>	
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).
NPSB-IBFT	BDT 9.99 (including VAT)
BEFTN	Free
<b>Investment Products</b>	
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 investment amount 50 Lac. 0.30% (Not more than 20,000.00) above investment amount 50 Lac. However, no processing fee for Bai Muajjal Secured Finance.

Items	Charges
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 Instructions/Conditions

- **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.
- VAT is applicable@ 15% on fees and Charges.
- Excise duty (ED) will be deducted as per different circulars issued time to time by the National Board of Revenue (NBR). Summary of those circulars are given in below table of ED slabs (fiscal year-wise, Jul to Jun):

Balance (Tk.)	2005-2008 (Tk.)	2009 -2014 (Tk.)	2015-2016 (Tk.)	2017-2019 (Tk.)	2020-2021 (Tk.)	2022-till date (Tk.)
20,000.00- 100,000.00	120	120	150	Nil	Nil	Nil
1,00,001.00-500,000.00	250	350	500	150	150	150
500,001.00 -1,000,000.00	250	350	500	500	500	500
1,000,001.00-10,000,000.00	550	1,000	1,500	2,500	3,000	3,000
10,000,001.00 -50,000,000.00	2,500	5,000	7,500	12,000	15,000	15,000
50,000,001.00 and Above	5,000	10,000	15,000	25,000	40,000	50,000

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