

SCHEDULE OF CHARGES

FOREIGN TRADE

Items	Charges
IMPORT	
LC OPENING CHARGE & COMMISSION:	
LC (Cash) opening commission with 100% cash margin	1 st qtr @ 0.10% To 0.25%, sub qtr. @ 0.10% To 0.25%,
LC (Cash) opening commission with below 100% cash margin	1 st qtr @ 0.10% To 0.40%, sub qtr. @ 0.10% To 0.40%
Back-to-back LC opening commission(F+L)	1 st qtr @ 0.10% To 0.40%, sub qtr. @ 0.10% To 0.40%
LC (DP/Usance) opening commission	1 st qtr @ 0.10% To 0.50%, sub qtr. @ 0.10% To 0.50%
Inland LC (ILC) Opening Commission	1 st qtr @ 0.10% To 0.40%, sub qtr. @ 0.10% To 0.40%
Commission on Tolerance amount	Commission to be realized on full amount of LC after adding the tolerance amount, if any
Commission Calculation for Fraction Period	If tenor of the LC crossed one quarter then commission will be realized on day basis.
LC TRANSMISSION CHARGE	
LCs are transmitted by SWIFT	At Actual
Amendment of LCs are transmitted by SWIFT	At Actual
LCs are transmitted in short by SWIFT	At Actual
LC AMENDMENT CHARGE:	
Amendment includes increase of value or extension of time,	In case of value increase amendment corresponding LC opening commission will be applicable for the increased value-including tolerance amount, if any
Other than increase of value/extension of time only	ii) In case of time extension charge will be realized for the residual value of the LC and/or amendment value, if any, on day basis. BDT 750.00
Amendment is intended to reduce the value & time	BDT 750.00, Commission realized earlier not to be returned.

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FOREIGN CORRESPONDENT CHARGE: Foreign correspondence charge for all types of L/Cs (On Applicant's Account)	At actual as per schedule of charges of Foreign Correspondents (to be realized at the time of L/C opening) SWIFT Charge: At Actual BDT 750.00, Commission realized earlier not to be returned.
Amendment is intended to reduce the value & time	
FOREIGN CORRESPONDENT CHARGE: Foreign correspondence charge for all types of L/Cs (On Applicant's Account)	At actual as per schedule of charges of Foreign Correspondents (to be realized at the time of L/C opening) SWIFT Charge: At Actual
Foreign correspondence charge for all types of L/Cs (On Beneficiary's Account)	At Actual (In case of non-payment charge by beneficiary, Actual charge to be realized from the importer as per UCP)
Cancellation charge for expired or unutilized L/C.	At actual as per schedule of Charges of Foreign Correspondence (If applicable)
Message By Swift	Transmission charge- At Actual
LC Cancellation charge before Expiry	Our Charges: Nil Foreign Bank Charge: If any, at actual Transmission charge At Actual
LC DISCREPANCY CHARGE: Deduction on discrepancy fee from Import bills (Cash/DP/ BTB Foreign/ Local)	BDT 1000.00- BDT 7000.00 Or FC 75.00 Max
CREDIT REPORT CHARGE: Collection of Credit Report on the beneficiary of the Import LCs and applicant of the Export LC.	At Actual+ Service Charge BDT 500.00
IMPORT BILL SETELMENT CHARGE: Acceptance commission under deferred payment L/Cs.+ BTBLC	1 st qtr @ 0.10% To 0.40%, sub qtr. @ 0.10% To 0.40% min BDT 1000/-
Transmission Charge	At Actual
Commission Calculation for Fraction Period	if tenor of the acceptance crossed one quarter then Commission will be realized on day basis. BDT 1000.00- BDT 7000.00 Or FC 75.00 Max
Documents Scrutiny charges for settlement of documents of import bills under LC(to be realized from the bill value when applicable	
SHIPPING GUARANTEE /AIRWAY BILL RELEASE/ DELIVERY ORDER: Issuance of shipping guarantee/Airway Bill release/Delivery Order in absence of original documents.	Free
Inward documentary collection not under import LC (may be subject to URC-522 or not)	In case of D.P: 0.10%-0.40%. Min. BDT 1000.00, In case of D.A: 0.10%-0.50% per quarter. Min. BDT 1000.00, Plus other charge, if applicable, at Actual.

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Release of import document for Assessment Purpose	BDT 500.00
OTHER CHARGES:	
IRC Renewal	Govt. fee at Actual + Service Charge BDT 500.00
IMP Issuance	BDT 100.00 per instance
All other charges not mentioned above in connection with opening and advising of L/Cs	BDT 100.00 – BDT 1500.00 per instance
All other charges not mentioned above in connection with opening and advising of L/Cs	BDT 100.00 – BDT 1500.00 per instance
EXPORT	
LC ADVISING CHARGES:	
Advising of all Export LC to the local beneficiary and/or Lien	BDT 750.00 Max
Advising of Amendment of LC and/or Lien of Amendment	BDT 750.00 Max
LC TRANSFER CHARGES:	
Transfer of LCs (MT720) at the request of our Buying House Clients who have licenses under Section 18A or 18B of FER Act, 1947 by Bangladesh Bank	BDT 750.00 + SWIFT Charge At Actual
Cancellation of Transfer	BDT 750.00 + SWIFT Charge At Actual
Transfer of Amendment of L/C	BDT 750.00
Cancellation of Transfer of amendment	BDT 750.00 + SWIFT Charge At Actual
EXPORT BILL NEGOCIATION COMMISSION & CHARGES:	
Negotiation of Export Bill drawn in FC(where exchange is earned) under LC/ Sales Contract	BDT 500.00 per set documents+ Courier Charge at Actual Min. BDT. 1000.00, 0.05% to 0.15% [OD Sight rate to be applied for Sight Bill and Usance rate for Usance Bill Courier Charge at actual.
Negotiation of Export Bill drawn in TK(where exchange is not earned) under LC/ Sales Contract	
Discounting of Export bill drawn under local LC	Discounting intt. For the applicable usance period of the bill for the outstanding period + BDT 500.00 as Documents processing fee+ Postage at Actual
EXPORT BILL COLLECTION COMMISSION & CHARGES:	
Collection of Export Bill drawn in FC (where exchange is earned) under LC/ Sales Contract	BDT 500.00 per set documents+ Courier Charge at Actual

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Collection of Export Bill drawn in TK(where exchange is not earned) under LC/ Sales Contract	0.05%- 0.15% Minimum TK. 1000.00+ Courier Charge at Actual
OTHER CHARGES:	
EXP issue charges	BDT 50.00- BDT 150.00 per EXP
EXP Cancellation Charge	BDT 150.00 per EXP
Issue of Certificate For BTB L/C	BDT 100.00- BDT 500.00 per instance
Issue of Certificate For Bond License, Forced Loan and others	BDT 100.00- BDT 500.00 per instance
C and F Certificate	BDT 100.00- BDT 500.00 per instance
Issuance of no objection certificate	BDT 100.00- BDT 500.00 per instance
PRC	BDT 100.00- BDT 500.00 per instance
Issuance of export performance certificate	BDT. 100.00- BDT 500.00 per instance
Processing of Cash Assistance /Incentive	Processing Fee- BDT 100.00- BDT 4000.00 per file.
FOREIGN BANK GUARANTEE:	
Advising of Guarantees to the beneficiary in original without any engagement on our part.	BDT 750.00 Max
Issuance of Guarantee backed by 100% counter guarantee of foreign Bank	0.10% to 0.50 % per quarter or part thereof, + cost of Stamp, Vat, Tax, SWIFT etc. at Actual, if any, Minimum BDT 1000.00
Commission Calculation for Fraction Period	if tenor of the BG crossed one quarter then commission will be realized on day basis.
Issuance of Bid Bond/ Performance Bond favoring overseas beneficiary through foreign correspondents at our customer's request	0.10% to 0.50% per quarter or part thereof, + cost of Stamp, Vat, Tax, SWIFT etc. at Actual, if any. + Foreign Correspondence Charge, Min. Our Charge BDT 1000.00
LOCAL BANK GUARANTEE:	
Issue of Guarantee	i) 0.10% to 0.50% per quarter or part thereof ii) commission in case of 100% cash margin/FDR 0.25% per quarter iii) Service charge of BDT 750.00 per instance maximum
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.
Commission Calculation for Fraction Period	0.25% per US Dollar, 0.35% per GBP and per EUR plus actual postage/SWIFT charge at actual
REMITTANCE(Inward):	
Purchase of foreign Bank Drafts	0.25% per US Dollar, 0.35% per GBP and per EUR plus actual postage/SWIFT charge at actual
Encashment of foreign TT in Tk. at our counter	Free
Payment of any foreign taka draft which are drawn on our bank	Free

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Items	Charges
Inward Remittance by TT (commission/royalty/fee etc)	Upto BDT 1,00,000.00 -charge BDT 200, Upto BDT 1,00,001.00 to BDT 5,00,000.00 -charge BDT 500.00, Above BDT 5,00,000.00 -charge BDT 1000.00
Issuance of FC Draft drawn on Bangladesh Bank	BDT 300.00 (Flat)
COLLECTION:	
FCY cheque collection (within Bangladesh)	0.10%, Min BDT 150.00, Max BDT 1000.00+ Other Bank Charges
FCY cheque/draft collection (Outside Bangladesh)	00.10% Plus courier charge(Minimum USD50.00)
FCY Cheque/draft returned unpaid sent on collection	TK.1000.00+Other Bank charges.
N.B : Collection of Draft will be recourse basis for our tested clients only.	
Collection of proceeds of any F.C draft from local Bank which are not primarily collected through clearing	BDT 300.00 per instance
REMITTANCE (Outward):	
FCY Draft Issuance-Customer	Upto BDT 1,00,000.00 -charge BDT 100, Upto BDT 1,00,001.00 to BDT 5,00,000.00 -charge BDT 200.00, Upto BDT 5,00,001.00 to BDT 10,00,000.00 -charge BDT 300.00 Above BDT 10,00,000.00 -charge BDT 500.00 + Foreign Correspondence Charges+ SWIFT at Actual
FCY Draft Issuance- Non Customer	Upto BDT 1,00,000.00 -charge BDT 100, Upto BDT 1,00,001.00 to BDT 5,00,000.00 -charge BDT 200.00, Upto BDT 5,00,001.00 to BDT 10,00,000.00 -charge BDT 300.00 Above BDT 10,00,000.00 -charge BDT 500.00 + Foreign Correspondence Charges + SWIFT at Actual
FCY Draft amendment, Stop Cheque	Foreign Correspondence Charges
Cancellation of draft in F.C	BDT 200.00 per Draft+ SWIFT Charge at Actual
FCY TT through correspondent-customer	Upto BDT 1,00,000.00 -charge BDT 100, Upto BDT 1,00,001.00 to BDT 5,00,000.00 -charge BDT 200.00, Upto BDT 5,00,001.00 to BDT 10,00,000.00 -charge BDT 300.00 Above BDT 10,00,000.00 -charge BDT 500.00 + Foreign Correspondence Charges+ SWIFT at Actual

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FCY TT through correspondent-non customer	Upto BDT 1,00,000.00 -charge BDT 100, Upto BDT 1,00,001.00 to BDT 5,00,000.00 -charge BDT 200.00, Upto BDT 5,00,001.00 to BDT 10,00,000.00 -charge BDT 300.00 Above BDT 10,00,000.00 -charge BDT 500.00 + Foreign Correspondence Charges+ SWIFT Charge at Actual
Cancellation of T.T in FC	BDT 200.00 per FTT+SWIFT Charge at Actual
Additional SWIFT charge if TT is not through correspondent	BDT 300.00 per instance
Issuance of counter FC draft in favor of local banks	BDT 200.00 per instance to be deducted from remitted fund.
ISSUE OF FCY NOTES	
Endorsement Fee- Customer	BDT 300.00
Endorsement Fee- Non Customer	BDT 300.00
FCY (CASH) ENCASHMENT	
FCY Encashment	No Fees
Encashment certificate- Customer	BDT 100.00
Encashment certificate- Non Customer	BDT 200.00
STUDENT FILE:	
Opening of student file	BDT 5000.00 at the time of opening and BDT 1000.00 for each subsequent transaction as service charge
OTHERS	
Processing fee for obtaining Bangladesh Bank approval/permission for indenting, Buying House, Freight Forwarding agent, C&F Agent	First Time: BDT 5000.00 Add New Principal: BDT 2000.00 Renewal Charges: BDT 2000.00

1. This schedule of charges applies to normal transactions. Stamp duty, correspondent charges and other out-of-pocket expenses (if any) may be added. The bank reserve the right to impose charges on transactions which are not covered in this schedule as per negotiation with customers.
2. VAT will be realized on charges, fees and commission as per government rules.
3. Bank reserve the right to change/amend this schedule of charges

Note: Managing Director & CEO will have the discretion to (change/enhance/reduce/waive) the charges, fee and commission according to Banker-Customer relationship.

SCHEDULE OF CHARGES

NRB Banking

Items	Charges
MDB Probashi Savings	
Account Maintenance Fee	For average Balance of BDT 0 - 5,000.00- NIL For average Balance of BDT 5,001.00 - 25,000.00- BDT 100.00, for average Balance more than BDT 25,000.00- BDT 300.00 on half yearly basis (1 st year free)
Debit Card Charge for A/C holder (New / Replacement)	NIL (Annual)
Cheque Book	BDT 50.00 for 25 Leaves. First order free. From next order: If balance is BDT 15000 & above, there will be no charge If balance is less than BDT 15,000 then BDT 50.00
Dormant Account Activation	NIL Account will be dormant after 1.5 yrs of non-use.
Account Statement Fee	NIL, On request: BDT 25.00 For regular half yearly statement no charges would be applicable. For on request statement, Per instance BDT 25.00
E Statement	NIL (Monthly)
Phone Banking	NIL
Internet Banking	NIL
SMS Banking	N/A
Account Closure Fee	BDT 200.00
FC Account	
Account Maintenance Fee	USD 7/GBP 4/ Euro 4, Half Yearly basis
Cheque Book	USD 2/GBP 1.5/Euro 1.5, 25 leaves
NFCD Account	
Account Maintenance Fee	NIL
Convertible Taka Account	
Account Maintenance Fee	For average balance of BDT 0 - 5,000.00- NIL For average balance of BDT 5,001.00 - 25,000.00- BDT 100.00 For average balance more than BDT 25,000- BDT 300.00 On half yearly basis BDT 100.00 for 25 Leaves.
Cheque Book	If balance is BDT 15,000.00 & above, there will be no charge If balance is less than BDT 15,000.00 then BDT 100.00

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Items	Charges
Non-Convertible Taka Account	
Account Maintenance Fee	For average balance of BDT 0 - 5,000.00- NIL For average balance of BDT 5,001.00 - 25,000.00- BDT 100.00, For Average Balance more than BDT 25,000- BDT 300.00 On half yearly basis
Cheque Book	BDT 100.00 for 25 Leaves. If balance is BDT 15,000.00 & above, there will be no charge If balance is less than BDT 15,000.00 then BDT 100.00
Debit Card Charge for A/C holder (New / Replacement)	BDT 300.00 (Yearly)
Certificate Issuance	
Issue of Inward Remittance Certificate	BDT 200.00 On request per Remittance
Stop Payment Request	BDT 100.00 On request per Instance
Balance Confirmation Certificate	BDT 200.00 On request per Instance
TAX Certificate (DPS/FDR/Account)	BDT 200.00 On request per Instance
Tax, Excise Duty etc.	As per the Guideline of NBR and VAT Authority of Bangladesh

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

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