

FIRST SECURITY ISLAMI BANK LTD. فارست سيكيوريتى اسلامى بنك ليميتد কাস্ট সিকিউরিটি ইসলামী ব্যাংক লিঃ

Schedule of Charges in respect of Inland & Online Transactions (Updated)

General Banking, Investment and Foreign Exchange Business Transactions/Services (with immediate effect)

| | General Banking | | | | | | |
|------------|--------------------------------------|----------------------|---|--|--|--|--|
| SI. No. | Types of Services | Nature of Charges | Rate of Charges/Commission | | | | |
| | Al-Wadiah Current Deposit | Maintenance fee | Tk. 300.00 (Half yearly)-Al-Wadiah Current Deposit Account Tk. 500.00 (Half yearly)- MSND Account | | | | |
| 01 | Account/ MSND Account | Account Closing fee | Tk. 300.00 | | | | |
| 02 | Mudarabah Savings Deposit Account | Maintenance fee | Up to Tk. 10,000/- Nil Tk.10,001/- to Tk.25,000/- Charge Tk.100/- Tk.25,001/- to Tk. 2,00,000/- Charge Tk.200/- Tk. 2,00,001/- to Tk.10,00,000/- Charge Tk. 250/- Above Tk. 10,00,000/- Charge Tk 300/- (Half Yearly) | | | | |
| | 89 | Account Closing fee | Tk. 200.00 | | | | |
| 03 | Cheque Book Issue | Charges | At Actual | | | | |
| | Collection (Local) | | Conveyance at actual | | | | |
| | a. Collection of Local Cheques | | minimum Tk. 50.00 per instance | | | | |
| 04 | b. Collection of outstation | 4 | i) Up to Tk. 25,000.00 @0.20% minimum Tk. 75.00 | | | | |
| | cheques/bills (clean/ | Y X Y Y X | ii) Above Tk. 25,000.00 but not exceeding Tk.1.00 lac @0.20% minimum Tk. | | | | |
| | documentary) | | 100.00 | | | | |



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| | | | iii) Above Tk.1.00 Lac but not exceeding Tk. 5.00 lac @0.15% minimum Tk. 200.00 iv) Above Tk. 5.00 lac @0.10% minimum Tk.1, 000.00 maximum Tk. 3,000.00 |
|----|--|------------|---|
| | c. Cheque returned unpaid from Clearing house | | Tk. 200.00 per cheque |
| | d. Bounced Cheque drawn on us (Cash or Transfer) | Charge | Tk. 50.00 per cheque (Tk.50/- per instance from the account holder of cheque) Besides in case of Cash & transfer, Tk. 50/- from beneficiary (if return memo is issued) |
| | e. Postage (Regd.) | Charge | At actual minimum Tk. 50.00 |
| | f. Fax | Charge | Tk. 50.00 (Per page) |
| | g. Telephone | Charge | Tk. 50.00 (Per minute) |
| | h. e-mail/SMS | Charge | TK. 75.00 per instance |
| | i. NID Verification | Charge | At actual. |
| | a. DD/TT issued | Commission | Up to Tk. 1000.00 Comm. Tk. 20.00 Above Tk. 1,000.00 but not exceeding Tk. 1.00 lac Comm. Tk. 50.00 Above Tk. 1.00 Lac but not exceeding Tk. 5.00 Lac Comm. Tk. 100.00 Above Tk. 5.00 Lac but not exceeding Tk. 10.00 Lac Comm. Tk. 200.00 Above Tk.10.00 Lac Comm. Tk.300.00 |
| | b. Cancellation of DD/TT/PO/SDR | Charge/Fee | Tk.50.00 (flat) |
| 05 | c. Issuance of Duplicate instrument | Charge | Tk.500.00 (flat) |
| | d. Pay Order Issue | Commission | a) Up to Tk.1,000.00 Comm. Tk. 20.00 b) Above Tk.1,000.00 but not exceeding Tk.1.00 lac Comm. Tk. 50.00 c) Above Tk.1.00 Lac Comm. Tk. 100.00 |
| 06 | Stop Payment Instruction | Charges | For Stop payment Tk. 100/- each instance For cancellation of Stop payment Tk. 50/- each instance. |
| 07 | Standing Instruction | Commission | Tk. 50.00 Per instance for a/c to a/c transfer except scheme account. Tk. 15.00 per instance for transfer of amount from all kinds of deposit account to scheme account |







| 08 | Charges of Parcel | Commission | Tk. 40.00 for each parcel for first 10 days & additional Tk. 10.00 for every subsequent 10 days or part thereof. |
|-----|--|--|--|
| | Godown Charges: | | |
| ž. | | Client's Godown under Bank's custody | On Client's A/C |
| 09 | a. Client's Godown under Bank's | i) Rent | On Client's A/C |
| a | Custody | ii) Insurance | On Client's A/C |
| | | iii) Salary & Allowances of Godown staff | On Client's A/C |
| | | i) Rent | Actual rate for floor space occupied plus proportionate maintenance cost. |
| | | ii) Insurance | To be realized from the client proportionately |
| = 3 | b. Bank's rented Godown | iii) Salary & Allowances of Godown staff | -Do- |
| | | a) Rent (Annually) |): |
| | | i) Small | Tk. 3,500.00 |
| | * , | ii) Medium | Tk. 4,500.00 |
| 10 | Locker | iii) Big | Tk. 6,000.00 |
| | Eccio | Security money for locker | Tk. 5,000.00 (Flat) |
| | | Key replacement Cost | Tk. 3,000.00 |
| 11 | Solvency Certificate | Charge/Fee | Tk. 200.00 (Per Certificate) |
| 12 | Transfer of A/C from one branch to another | Fee | Within the district Tk. 50.00. Outside the district Tk. 100.00. |

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| | Balance Confirmation Certificate | Fee | Nil – Two times per year (Half yearly) | | | | | | | |
|--|----------------------------------|-----------|--|---|--------------|---------------|----------------------------|---------------------|--------------------------------------|--|
| 13 | with account statement | TCC | Tk. 100.00 per instance – in addition to over two times (per year) | | | | | | | |
| | Certificate for BO A/C | Charge | Tk. 10 | 0.00 per instand | e | | | | v. | |
| 14 | Mobile Banking | Charges | Person | to person Tk. | 1.00 Cash | in (load) fi | ree and Cash out | @Tk.1.8% | 6 | |
| 15 | SMS Banking Charge | Charges | SMS s | ervice charge T | k. 400.00 | yearly | 21 | | | |
| 16 | Internet Banking Charge | Charges | Interne | et Banking serv | ice charge | Tk. 200.0 | 0 yearly | | | |
| | | | Prefi x | Product Name | Issue Fee | Annual Fee | Card Replacement Fee | Re- Issue PIN | Minimum Balance for ATM Txn | |
| ************************************** | ATM Banking Charge | Charges 1 | 102 | Al-Wadiah Agent Current Account | 200.00 | 200.00 | 200.00 | 200.00 | 1000.00 | |
| | | | 111 | Al-Wadiah Current Deposit A/C | 500.00 | 500.00 | 400.00 | 200.00 | 1000.00 | |
| 17 | | | 117 | Al-Wadiah Current Plus Account (Morjada) | Free | Free | Free | Free | 15000.00 | |
| | | | 118 | Al-Wadiah Premium Account (Shomman) | Free | Free | Free | Free | 25000.00 | |
| | | | 121 | Mudarabah Savings Deposit Account (Staff) | Free | Free | 300.00 | Free | 0.00 | |







| e e | ŧ | 122 | Mudarabah Savings Deposit Account | 500.00 | 500.00 | 400.00 | 200.00 | 500.00 |
|-----|---|-----|--|--------|--------|--------|--------|---------|
| e e | | 124 | Mudarabah Shramajibi SavingsA/C (Mehnoty) | 200.00 | 250.00 | 400.00 | 200.00 | 0.00 |
| | | 125 | Mudaraba Student Savings Account (Onkur) | Free | Free | Free | Free | 0.00 |
| | | 126 | Mudaraba Salary Account (Prapti) | Free | 500.00 | 400.00 | 200.00 | 500.00 |
| | | 127 | Mudaraba Senior Citizen Savings A/C (Probin) | Free | Free | Free | Free | 0.00 |
| | | 128 | Mudaraba New Generation Savings A/C (Projonmo) | Free | 250.00 | 400.00 | 200.00 | 100.00 |
| | | 131 | Mudarabah Special Notice Deposit | 500.00 | 500.00 | 400.00 | 200.00 | 1000.00 |

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| | | | 141 | Account (MSND) Mudarabah Agent Banking Savings Account | 200.00 | 200.00 | 200.00 | 200.00 | 500.00 |
|-------|---|---|------------|--|------------|----------|-----------------|----------|--------|
| | | | 142 | Mudarabah Workers' Savings Account (Majdoor) | 325.00 | 300.00 | 400.00 | 200.00 | 200.00 |
| | | | | ** V A | AT will be | implemen | ited as per Gov | t. rules | |
| 12 (4 | | Up to Tk. 50,000.00 | Free | | | | | | |
| | | From Tk. 50,001.00- Tk.2,00,000.00 | Tk. 50.00 | | | | | | |
| | Online Charges/Commission for Cash Deposit Cash Withdrawal and Fund Transfer Transactions | From Tk. 2,00,001.00- Tk.5,00,000.00 | Tk. 100.00 | | | | | | |
| 18 | | From Tk. 5,00,001.00- Tk.10,00,000.00 | Tk. 200.00 | | | | | | |
| | | From Tk.10,00,001.00- Tk.15,00,000.00 | Tk. 300.00 | | | | | | |
| | | From Tk.15,00,001.00- Tk.20,00,000.00 | | | | Tk. 500 | .00 | × | e e |







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| | | From Tk. 20,00,001.00-50,00,000.00 | Tk. 1,000.00 |
|----|---|------------------------------------|--|
| | * * | Above Tk. 50,00,000.00 | Tk. 2,000.00 |
| 19 | E-GP | Charges | Reg fee-Tk. 300/- Reg renew fee Tk.300/- Document/schedule processing fee Tk.200/- Tender/ proposal Security up to 2 lac Tk.300 & above 2 lac Tk.500/- Performance security up to 2 lac Tk.300/- & above 2 lac Tk.500/- New performance security up to 2 lac Tk.300/- & 2 lac above Tk.500/- All charges include vat 15% |
| | | | INVESTMENT |
| 20 | Early settlements/ adjustment Fees. (Except Demand & Continuous Inv.) | Fees | 0.50% on the outstanding investment amount except staff accounts and Cottage, Micro & Small investment accounts. |
| | Fresh/Renewal/Enhancement Pr | ocessing Fee (Inves | stment) |
| 21 | a) To be realized for Fresh Sanction of Composite/Single Limit Except Staff investments, Quard against Cash Security and the customers waived by Bangladesh Bank. | Processing Fees | Up to Tk. 50.00 Lac @ 0.50%, Maximum. Tk. 15,000/-Above Tk. 50.00 Lac @ 0.30%, Maximum Tk. 20,000/- |
| 2 | b)To be realized for Renewal of Composite Limit/Single Limit | Processing Fees | Up to Tk. 50.00 Lac @ 0.50%, Maximum. Tk. 15,000/- Above Tk. 50.00 Lac @ 0.30%, Maximum Tk. 20,000/- |
| | c) To be realized for Enhancement of Composite Limit/Single Limit | Processing Fees | Up to Tk. 50.00 Lac @ 0.50%, Maximum. Tk. 15,000/- Above Tk. 50.00 Lac @ 0.30%, Maximum Tk. 20,000/- |
| 22 | Issuance of guarantee | Commission | @Tk.0.50% per quarter. Minimum Tk. 1,000.00 |
| 23 | Marking lien on MTDR/Other Savings instrument at the request | Lien Charge | Tk. 500/- to be realized from the depositor |

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| | of other bank /NBFI or other branches | | |
|----|--|---|---|
| | Godown Charges | a. Rent | a. On borrower's A/C |
| 24 | Borrower's godown under Bank's custody | b. Insurance c. Salary & Allowances of godown Staffs | b. On borrower's A/C c. On borrower's A/C |
| | 2. Bank's rented godown | a. Rent | a. Actual rate for Floor space occupied plus 75% to meet other maintenance cost |
| 1 | , and the second | b. Insurance | b. To be realize from borrower's A/C proportionately |
| 25 | Change of Pro forma Invoice (PI)/Quotation (where HO approval needed) | Processing Fee | @ 0.10% against sanctioned amount but maximum Tk.10,000.00 |
| 26 | Extension of gestation period | Processing Fee | @ 0.10% against sanctioned amount but maximum Tk.10,000.00 |
| 27 | Noncompliance charge with regards buildup of margin/equity against Usance LC/ Guarantee /PG/BG | Charges | 1. Tk. 10.00 Lac to 50.00 Lac @0.15% but maximum Tk. 5,000/- 2. Tk. 50.00 Lac to 500.00 Lac @0.12% but maximum Tk. 30,000/- 3. Tk. 500.00 Lac and above @0.10% but maximum Tk. 75,000/- |
| 28 | Issuing Letter of Commitment | Fee | a) Up to Tk. 50.00 Lac Tk. 1,000/- per instance b) Tk. 50.00 Lac and above Tk. 2,000/- per instance |
| 29 | Service charge for Quard against Bid bond/pay order | Charges | @ 9% yearly but daily basis. |
| 30 | Project evaluation fee for project finance (New project & BMRE) | Fees | @ 0.05% minimum Tk. 20,000/- maximum Tk. 2.00 Lac |
| 31 | Issuance of No objection Certificate (NOC) For creation /modification of charge by other bank/FI | Charges | Max. Tk. 10,000 per NOC |
| 32 | Issuance of NOC for 2 nd lien Banks (Bond License and others) | Fees | Tk. 2,000/- per instance |
| 33 | Issuance of NOC for Change of directors | | Tk. 5,000/- per instance |







| 34 | Investment Re-Schedule/ restructure charges (Except CMSME & Agricultural Investment) | Fees | @ 0.25%, maximum Tk. 10,000.00 per instance | | | | | |
|-----|---|------------------------|--|--|--|--|--|--|
| 35 | Security replacement /Waiver | Fees | Tk. 5,000/- per schedule | | | | | |
| 36 | CIB Online Inquiry | charges | At actual. | | | | | |
| 37 | Partial pre-payment | Service Charge | Nil | | | | | |
| 38 | Stamp Charges | Stamp Charges | At actual | | | | | |
| 39 | Contact Point Verification (CPV) Charge (Under Third Party) | Verification Charge | At actual | | | | | |
| | FOREIGN EXCHANGE | | | | | | | |
| IMP | ORT | | | | | | | |
| 40 | L/C opening Commission a) Cash At Sight (Foreign) b) Cash At Sight (Local) | Commission | @ 0.40% for each quarter or part thereof | | | | | |
| | c) Deferred/Usance (Foreign) d) Deferred/Usance (Local) | Commission | @ 0.50% for each quarter or part thereof | | | | | |
| 41 | a) Cash At Sight (Foreign) b) Cash At Sight (Local) c) Deferred/Usance (Foreign) d) Deferred/Usance (Local) | Commission | For 100% cash security: @0.25% for each quarter. | | | | | |
| 42 | Back to Back L/C opening Comm. (Foreign) | Commission | Sight @ 0.40% for each quarter. Usance @ 0.40% for each quarter. | | | | | |
| 43 | Back to Back L/C opening Comm. (Inland/EPZ) | Commission | Sight @ 0.40% for each quarter. Usance @ 0.40% for each quarter. | | | | | |
| 44 | LC Transmission (SWIFT) | Charge | At actual. | | | | | |
| 45 | Adding Confirmation to L/Cs | Charge | 0.20% per quarter. | | | | | |
| 46 | Cost of stationary in L/C opening (LCAF, IMP Form and others) | | Tk.750/- plus cost of adhesive stamp. | | | | | |

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| | Amendments of L/Cs | | | | | | |
|----|---------------------------------------|--------------------|--|--|--|--|--|
| | a) For value increase/Time | | Tk.750/- plus Commission as per L/C opening rate for value increase plus | | | | |
| 47 | extension against L/Cs | Charge | SWIFT charge at actual. | | | | |
| | b) For all amendments other than | Charge | Tk.750/- plus SWIFT charge at actual | | | | |
| | value increase and time extension | | | | | | |
| | Cancellation of L/C (Foreign & Local) | | | | | | |
| 48 | a) Cancellation Charge | | Nil | | | | |
| 70 | b) Swift/Air mail charges | | At actual. | | | | |
| | c) Foreign bank charges | | At actual | | | | |
| 49 | Acceptance Commission under | | @ 0.40% for each quarter. | | | | |
| 77 | deferred payment (Local) | | to 0.1070 for each quarter. | | | | |
| 50 | Acceptance Commission under | 2 | @ 0.40% for each quarter. | | | | |
| | deferred payment (Foreign) | | | | | | |
| 51 | SWIFT charges for issuance of | | At actual. | | | | |
| | acceptance | | | | | | |
| | Third Bank confirmation | T | | | | | |
| | a) For sight LC on opener's A/C | | | | | | |
| | b) For sight L/Cs on beneficiary | | | | | | |
| | A/C | | | | | | |
| 50 | c) For DP L/Cs including BB LC | | | | | | |
| 52 | up to 180 days of opener's A/C | _ | Foreign banks charge at actual | | | | |
| | d) LCs over 180 days deferred on | | Poleigh banks charge at actual | | | | |
| | e) For DP L/Cs including BB LC | | | | | | |
| * | up to 180 days on beneficiary's | | | | | | |
| | A/C | | | | | | |
| | Payment of Documents Charges | for discrepant imr | oort documents (Local and Foreign) | | | | |
| | a) For documents value up to | | | | | | |
| | USD 10,000/- | | LIOD 50, 00 | | | | |
| 53 | 10,000 | - | USD 50 .00 | | | | |
| | b) For documents value above | | | | | | |
| | USD10,000/- | | USD 100.00 | | | | |
| | | 1 | OOD 100.00 | | | | |

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| | Overseas Banks | | | | | |
|----|--|--|--|--|--|--|
| 54 | Reimbursement/Negotiation charges (If charges are on Application's A/C) | Foreign Bank charges at actual + our charges \$25.00 | | | | |
| 55 | Settlement of L/C payment through Payment Instruction/Reimbursement Authority/Payment Intimation | Tk.1,000/- per instance | | | | |
| 56 | Charges for Import without LC (Applicable for DP/Import against LCAF) | 1) @ 0.25% plus SWIFT charge (If any) for 100% advance payment. 2) @ 0.40% plus SWIFT charge (If any) for less than 100% advance payment. | | | | |
| | Payment charges against import without L/C (Less than 100% Advance Payment) | | | | | |
| 57 | a) For documents value up to USD 5,000/- | USD 20/- to be realized from Payment value. | | | | |
| | b) For documents value above USD 5,000/- | USD 50/- to be realized from Bill value. | | | | |
| 58 | Charges on issuance of shipping indemnity/guarantee for release of consignment against our LCs | Tk. 2,000/- per guarantee plus NOC Tk.500/- | | | | |
| 59 | Document Retirement Charge(Per Document) | 1. Import LC other than Back to Back LC on cash payment: Tk 1,000/- and-2. @ 0.25% (Per quarter) minimum Tk. 500/- Maximum Tk. 5,000/-(if documents retired by Post Import facility) | | | | |
| 60 | Issuance of Back to Back L/C Certificate | Tk. 500/- per instance | | | | |
| 61 | Collection of supplier's credit report | At actual cost plus Tk 1,500/- | | | | |
| 62 | IRC renewal fee (for both importer and indentor) | Tk.1,000 + Govt. Fees | | | | |
| 63 | Issuance of Import performance Certificate | Tk.1,500/- per instance | | | | |
| 64 | Handing charge of Import document (on beneficiary's A/C) | Nil | | | | |

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| 65 | All other charges not mentioned above in connection with Import | | At actual Minimum Tk.1,000/- |
|-----|--|------------|---|
| 66 | Forced Loan Processing Fee | | Forced loan processing fee @ 0.25% per quarter |
| 67 | Arranging Refinance from Third Bank | | @ 0.40% for each quarter or part thereof minimum Tk.1,000/- |
| EXP | ORT | | |
| | Advising of L/Cs | P | tally let in the first the second |
| | a) Local/Foreign | | |
| 68 | b) Re-advising/2nd advising | Charge | Tk. 750/- flat |
| | c) Advising of Pre-Advice LC | Charge | |
| | d) Short Form/Pre-advice | | |
| 69 | Advising of L/Cs Amendments (Local/Foreign) | Charge | Tk.750/- Per Amendment |
| 70 | Transfer of L/Cs/Amendments (Local/Foreign) | Charge | Tk. 750/- flat |
| 71 | Adding confirmation to Foreign Bank's L/Cs | Charge | @ 0.20% per quarter. |
| 72 | LC confirmation by local banks to foreign bank's LCs favoring local beneficiary (At beneficiary's cost) | | @0.20% per quarter. |
| 73 | LC acceptance foreign | Charges | At actual. |
| 74 | Foreign Documentary Collection/ Negotiation under export LC/ Contract | Commission | @ 0.15% If exchange gain (received by bank) then maximum Tk. 500/ |
| 75 | Collection of Local Export bills in Foreign Currency | Commission | @ 0.15% If exchange gain (received by bank) then maximum Tk. 500/ |
| 76 | Collection of Local Export bills in Local Currency | Commission | @ 0.15% |
| 77 | FDBP or IBP in foreign currency | Commission | @ 0.15% If exchange gain (received by bank) then maximum Tk. 500/ |
| 78 | Inland Bills Purchased (Taka) | Commission | @ 0.15% |

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| 79 | Mailing/Currier/ SWIFT charge | | Foreign: at actual. | | | | |
|-----|---|------------|--|--|--|--|--|
| | for negotiation/collection of Export Documents/Bills | | Local: at actual. | | | | |
| | For Claiming reimbursement against export bills | | | | | | |
| 80 | a) By Mail | | At actual | | | | |
| | b) By SWIFT | | At actual | | | | |
| 81 | Export Transaction: | | | | | | |
| | a) Issuance of PRC | | Tk.500/- per certificate | | | | |
| | b) Back to Bank LC Certificate | | Tk.500/- per certificate | | | | |
| | c) Issuance of C&F Certificate | | Tk.500/- per certificate | | | | |
| | d) Issuance of EXP | | Tk.300/- per instance | | | | |
| 00 | e) Cancellation of EXP | | Tk.300/- per instance | | | | |
| 82 | f) Correction of EXP | | Tk.300/- per instance | | | | |
| | g) Lost of EXP under the custody client | | Tk. 500/- per instance | | | | |
| | h) For other purpose | | Tk. 500/- per certificate | | | | |
| | | | Up to Tk.2.00 Lac Fee Tk.3,000/-, | | | | |
| 83 | Processing fees per file against | | From Tk.2.01 Lac to Tk.5.00 Lac Fee Tk.6,000/-, | | | | |
| 83 | cash incentive | | From Tk.5.01 Lac to Tk.10.00 Lac Fee Tk.10,000/-, | | | | |
| | | 1 | Above Tk.10.01 Lac Fee Tk.15,000/- | | | | |
| 84 | Processing fees for EDF file processing (each file/bill) | | Tk. 2,500/- per instance | | | | |
| For | Foreign remittance & Misc. | | | | | | |
| 85 | a) Issuance FDD /FTT drawn on Nostro A/C | | Value Up to Tk. 1.00 lac Fee Tk. 100/- From Tk. 1,00,001.00 to Tk. 5,00,000/- Fee Tk. 200/- | | | | |
| | b) Issuance FC draft drawn on Bangladesh Bank clearing | Charge/Fee | From Tk. 5,00,001.00 to Tk. 10,00,000/- Fee Tk. 300/- | | | | |
| | | | Above Tk. 10,00,000.00 Fee Tk. 500. | | | | |
| | | | Swift charge (if any) at actual. | | | | |
| | c) Issuance of Counter draft at the request of local bank | a a | USD 5 per FDD from the remitted fund | | | | |
| | d) Issuance of duplicate FDD (Commission) | | Tk.750/- | | | | |









| SWIFT charge per message | At actual. |
|---|--|
| Foreign Bank Charges | At actual |
| e) Cancellation of FDD/TT/MT (cancellation fee) | Tk.200/- |
| SWIFT charge per message | At actual minimum Tk.1,000/- |
| Foreign Bank Charges | At actual |
| f) Sale of FC in Cash | Endorsement fee per passport Tk.500/- |
| g) Collection of refund warrant | Tk. 200/- per instance |
| | Tk.0.25 per USD |
| h) Commission against purchase | Tk.0.40 per EURO |
| of Foreign Bank Draft | Tk.0.50 per GBP |
| of Poleigh Bank Diate | All other currencies at USD rate |
| | Mailing Charge at actual minimum Tk.500/- |
| i) Inward Remittance by FTT/ FDD(Other than Wage earner) | Tk 500/- |
| j) Collection of proceeds from local banks for any draft in FC which is not primarily collected through clearing | Tk.300/- per instrument |
| k) Collection of Foreign currency draft from abroad | Commission @ 0.15% minimum Tk.1,000/-, Mailing Charge at actual, Foreign Bank Charges at actual. |
| l) Processing of application of remittance of profit/dividend | Tk.500/- |
| m) Payment of indenting commission/ Technical know-how fees/Royalty etc. | Tk.500/- |
| n) Opening of Student File in FC. | Tk. 5,000/- |
| i) for subsequent transaction | Tk. 500/- |







| 75 | ii) Issuance of NOC for study and other purpose | | Tk. 750/- |
|----|--|--|---|
| | | | |
| | i) Issuance of BG/Bid Bond/PG/Standby LC against counter guarantee of foreign correspondent (Inward) | | 1 st quarter @ 0.50% subsequent quarter @ 0.25%, minimum US\$ 150.00. |
| | ii) Issuance of BG/Bid Bond/PG/Standby LC at the request of customer (Outward) | , | 0.50% per quarter, minimum Tk.1,000/- plus SWIFT charge at actual |
| | beneficiary in original without engagement of bank. | , | Tk. 500/- |
| | p) Charges on obtaining Bangladesh Bank permission for Indenting /Buying /Shipping Agents etc. under 18A FER Act 1947/18B FER Act 1947 | | New Tk.8,000/-, Renewal/Inclusion of principals Tk.5,000/-, Yearly Fee Tk.2,000/- |
| | q) Charges on processing documents of money changer for submission to Bangladesh Bank | | Tk. 5,000/- |
| | r) Issuance of Lien Confirmation Certificate on FC Balance, Encashment Certificate, FC Balance Certificate/ Others | The state of the s | Tk.500/- |
| 86 | At actual (for all purpose) | | |

Note: VAT will be applicable on all sorts of Bank Charges/Fees/Commissions.

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Other Instructions:

- 1. হিসাব খোলা (Account Opening): সঞ্চয়ী হিসাব খোলার ক্ষেত্রে গ্রাহকগণ ৫০০/- টাকা এবং চলতি হিসাব খোলার ক্ষেত্রে ১,০০০/- টাকা জমাকরণপূর্বক নিজ নিজ নামে ব্যাংক হিসাব খুলতে পারবেন। তবে , বিশেষ সুবিধাপ্রাপ্ত হিসাব খোলার ক্ষেত্রে ন্যূনতম জমার বাধ্যবাধকতা হতে অব্যাহতিপ্রাপ্ত থাকবে।
- 2. বিভিন্ন ধরনের সঞ্চয়ী ও চলতি হিসাবে আরোপিত ন্যূনতম ব্যালেন্স ফি, ইনসিডেন্টাল চার্জ, লেজার ফি, সার্ভিস চার্জ, কাউন্টার ট্রানজেকশন ফি বা অনুরূপ ফি আদায় করা যাবে না।
- 3. এলসি খোলা/এলসি এ্যাকসেপটেন্স/এলসি কনফারমেশন/ব্যাংক গ্যারান্টি এক ত্রৈমাসিক বা এর চেয়ে কম সময়ের জন্য প্রদত্ত হলে সেক্ষেত্রে ব্যাংক নিজন্ব বিবেচনায় সর্বোচ্চ এক ত্রৈমাসিকের সমপরিমান চার্জ/কমিশন আদায় করতে পারবে। তবে, মেয়াদ যদি এক ত্রৈয়মাসিকের চেয়ে বেশী সময়ের জন্য হয় সেক্ষেত্রে যে তারিখে মেয়াদ পূর্ন হবে শুধুমাত্র ঐ নির্ধারিত তারিখ পর্যন্ত সময়কালের জন্য চার্জ/কমিশন আদায় করা যাবে।
- 4. মেয়াদপূর্ব নগদায়ন ফি (Premature Encashment Fee): বিভিন্ন মাসিক সঞ্চয়ী হিসাব (ডিপোজিট পেনশন স্কীম) বা এফডিআর বা অন্য কোন মেয়াদী আমানত মেয়াদপূর্তির পূর্বে নগদায়নের ক্ষেত্রে নগদায়ন ফি (Premature Encashment Fee) বা অনুরূপ ফি আরোপ করা যাবে না।
- 5. 'বিশেষ সুবিধাপ্রাপ্ত হিসাব' বলতে দেশের আর্থিক সেবা বঞ্চিত জনগোষ্ঠীকে ব্যাংকিং সেবার আওতায় নিয়ে আসার লক্ষ্যে কৃষক, বীর মুক্তিযোদ্ধা, দু:শ্হ, ঢাকা উত্তর ও ঢাকা দক্ষিন সিটি কর্পোরেশনের পরিচছন্ন শ্রমিক, পথশিও ও কর্মজীবী শিশু-কিশোর, ন্যাশনাল সার্ভিস কর্মসূচীর সুবিধাভোগী, তৈরী পোষাক শিল্পে কর্মরত শ্রমিক, পাদুকা ও চামড়াজাত পন্য প্রস্তুতকারী ক্ষুদ্র কারখানার কারিগর এবং ক্ষুল ব্যাংকিং হিসাবধারীদের ব্যাংক হিসাবসহ সব ধরনের ১০/-, ৫০/-, ও ১০০/- টাকায় খোলা হিসাবসমূহ এবং বাংলাদেশ ব্যাংক কর্তৃক সময়ে সময়ে নির্দেশিত অনুরূপ হিসাবসমূহকে বোঝাবে। উক্ত হিসাব্মসূহে কোন প্রকার হিসাব রক্ষণাবেক্ষণ ফি আদায় করা যাবে না এবং হিসাব বন্ধকরণ বাবদ কোন ফি আদায় করা যাবে না।

Amin Al Mukit Officer Md. Asadul Azad FAVP A.S.M Lutfor Rahman

FAVP

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VP & Head of BCD