

**National Credit and Commerce Bank Limited**  
**SCHEDULE OF CHARGES AGAINST SERVICES OF GENERAL BANKING**

**SCHEDULE - 'A'**

SL.NO.	ITEMS	CHARGES
01.	<p><b>LOCAL COLLECTIONS</b></p> <p>A. Where there is a Clearing House (Other than BACH)</p> <p>B. Where there is no clearing house</p> <p>C. Cheques deposited with us drawn on other Banks but returned unpaid from clearing house</p> <p>D. Cheques drawn on us dishonored (cash, clearing or transfer) only in case of insufficient balance</p> <p><b>OUTSTATION COLLECTIONS</b>            Collection of outstation cheques/Bills clean/documentary (OBC/ODBC)</p> <p>A. Up to Tk.25,000/-</p> <p>B. Above Tk.25,000/- to Tk.1 lac</p> <p>C. Above Tk.1 lac to Tk.5 lac</p> <p>D. Above Tk. 5 lac</p> <p><b>REGISTERED MAIL/COURIER SERVICE</b></p>	<p>Free</p> <p>@ 0.20% Min. Tk. 100/- and Max. Tk. 500/-</p> <p>Tk. 100/- (Flat)</p> <p>Outside clearing house Tk. 200/-</p> <p>Tk. 200/- (Flat) per instance from the account of the depositor.</p> <p>@ 0.20% Min. Tk. 50/-</p> <p>@ 0.20% Min. Tk. 100/-</p> <p>@ 0.15% Min. Tk. 200/-</p> <p>@ 0.10% Min. Tk. 500/- and Max. Tk. 4,000/-</p> <p>At actual, Minimum Tk. 50/-</p>
02.	<p><b>LOCAL REMITTANCES</b></p> <p>A. DD/TT/MT issuance</p> <p>B. Telegram/Telex/Telephone charges for TT/DD issued (In case of MT Tk.15/- as postage to be recovered)</p> <p>C. Cancellation of DD/MT/PO</p> <p>D. Issuance of duplicate instrument (DD/MT/PO) (on completion of usual formalities)</p> <p>E. PO and SDR issuance</p>	<p>@ Tk.0.10% Minimum Tk. 30/-</p> <p>At actual Minimum Tk. 30/- (instrument up to Tk. 100/- no charges to be realized)</p> <p>Tk.100/- (Flat)</p> <p>Tk.200/- (Flat)</p> <p>i) Up to Tk. 5.00 lac: Tk.20/-</p> <p>ii) Above Tk. 5.00 lac: Tk. 50/-</p>
03.	<p><b>OUTWARD CLEARING CHEQUE PROCESSING</b></p> <p>For any kind of Govt. Cheque transactions in HV &amp; RV</p> <p>High value (HV) clearing Cheque process</p> <p><u>Regular Value (RV) Cheque Processing:</u></p> <p>i) Cheque value below Tk.50,000/-</p> <p>ii) All kind of G2P Transaction</p> <p>iii) Cheque Value of Tk.50,000/- to below Tk.5 lac</p> <p>iv) Cheque value Tk. Above 5 lac</p>	<p>Free</p> <p>Tk.60/-</p> <p>Free</p> <p>Free</p> <p>Tk. 10/-</p> <p>Tk. 25/-</p>
04.	<p><b>ISSUANCE OF DUPLICATE AGAINST LOST INSTRUMENTS</b></p> <p>i) FDR, SDS, SFDS, MDP, MTP</p>	<p>i) Tk. 500/- for each instance</p>
05.	<p><b>ISSUANCE OF BANGLADESH BANK CHEQUE AT THE REQUEST OF THE CLIENT</b></p>	<p>i) Tk. 300/- for General Client</p> <p>ii) Tk. 200/- for valued client</p>
06.	<p><b>PURCHASE OF CHEQUES &amp; INLAND BILLS</b></p> <p>i) Up to Tk. 25,000/-</p> <p>ii) Above Tk.25,000/- up to Tk.1 lac</p> <p>iii) Above Tk.1 lac up to Tk.5 lac</p> <p>iv) Above Tk. 5 lac up to Tk. 10 Lac</p> <p>v) Above Tk.10 lac</p> <p><b>POSTAGE/TELEX/FAX/TELEPHONE</b></p> <p><b>INTEREST</b></p>	<p><b>Commission</b></p> <p>@ 0.25% , Min. Tk. 50/-</p> <p>@ 0.25%, Min. Tk. 100/-</p> <p>@ 0.25% , Min. Tk. 250/-</p> <p>@ 0.10% , Min. Tk. 750/-</p> <p>@ 0.10%, Min. Tk. 1,250/-</p> <p>At actual, Min. Tk. 50/-</p> <p>As per lending interest rate circular.</p>
07.	<p><b>LETTER OF GUARANTEE</b></p>	<p>Maximum @ 0.60% per quarter or Tk.1000/- whichever is higher</p> <p>Where guarantees are issued at 100% cash margin (non-interest bearing) Service charge of Tk.500/-</p> <p>Stamp Charge : At actual</p>
08.	<p><b>LOCKER SERVICE</b></p> <p>i) Rent</p> <p>ii) Security Deposit</p> <p>iii) Replacement of Lost/Damage Key</p>	<p>Small Size : Tk. 3,000/-</p> <p>Medium Size : Tk. 4,000/-</p> <p>Large Size : Tk. 6,000/- (For Staff 50%)</p> <p>Tk. 2,000/- per Locker</p> <p>At actual Plus Service Charge Tk. 500/-</p>

SL.NO.	ITEMS	CHARGES
09.	<b>ISSUANCE OF SOLVENCY CERTIFICATE</b>	Tk. 300/- per instance
10.	<b>ISSUANCE OF FOREIGN CURRENCY BALANCE CERTIFICATE</b>	Tk. 250/- per instance
11.	<b>ISSUANCE OF INWARD REMITTANCE CERTIFICATE</b>	Tk. 100/- per instance
12.	<b>ISSUANCE OF CERTIFICATE FOR OPENING “ BENEFICIARY OWNER’S ACCOUNT”</b>	Tk. 100/- per instance
13.	<b>ISSUANCE OF CERTIFICATE FOR ANY OTHER PURPOSE</b>	Tk. 200/- per instance
14.	<b>SERVICE CHARGE ON DEPOSIT ACCOUNTS</b> i) Current Deposit/ SND ii) Savings Deposit iii) All Loan A/c	i) Free ii) Free iii) Tk. 500/- half yearly on each loan account except Agri-Loan. Free for Agri-Loan account.
15.	<b>ACCOUNT MAINTENANCE FEE</b>	SB Account- i) Up to Average balance of Tk. 5,000/- – Nil ii) Average balance of Tk.25,000/- – Tk.100/- iii) Others – Tk.300/- CD / SND Account – Tk.500/- All on half yearly Basis
16.	<b>ISSUANCE BALANCE CONFIRMATION CERTIFICATE</b>	Regular two half yearly : Free Tk. 200/- for issuance of Balance Confirmation Certificate other than regular half yearly.
17.	<b>ACCOUNT CLOSING CHARGES</b>	i) SND/CD : Tk.300/- ii) SB : Tk.200/- iii) FDR & Other Schemes: Nil (For Pre-mature encashment)
18.	<b>ACTIVATION CHARGE FOR DORMANT ACCOUNT</b>	Tk.300/- per activation
19..	<b>ISSUANCE OF CHEQUE BOOKS</b> i) Against All types of Accounts ii) New Cheque book in case of lost one	i) For SB Tk. 4/- per leaf For CD/SND Tk. 4/- per leaf ii) Tk. 4/- per leaf
20.	<b>ACCOUNT TRANSFER FEE</b>	Free
21.	<b>STANDING INSTRUCTION</b>	i) For transferring of fund from SB A/C to SSS A/C with in the branch Free ii) For other instruction Tk. 50/- per compliance
22.	<b>STOP PAYMENT INSTRUCTION</b>	Tk.100/- per instance
23.	<b>SUPPLY OF ACCOUNT STATEMENT (ORIGINAL)</b>	Charge : Free (once in a month) Mailing charge : Tk. 50/- within Bangladesh and Outside Bangladesh : At actual
24.	<b>SUPPLY OF ACCOUNT STATEMENT (DUPLICATE)</b>	i) CD :Tk. 100/- ii) SB : Tk. 50/- iii) All loan A/C : Tk. 50/- Plus Mailing charge Tk.50/- within Bangladesh and Outside Bangladesh: At actual
25.	<b>LOAN PROCESSING FEE FOR SOD, FO AGAINST ALL DEPOSITS</b>	@ 0.10% on loan amount Min Tk. 500/- for each SOD (FO)
26.	<b>LOAN PROCESSING/SANCTION/RENEWAL FEE (OTHER THAN SOD, FO)</b>	@ 0.05% on loan amount Min Tk. 500/- Max. Tk. 50,000/-
27.	<b>CREATION OF FORCED LOAN CHARGE</b>	Tk. 1,000/- for each loan
28.	<b>DOCUMENTATION DEFERRAL CHARGES</b>	Tk. 3,000/- for each defferal
29.	<b>ISSUANCE OF NOC:</b>	
	For Study & Medical Treatment abroad	Tk. 500/- in each case
	Renewal of NOC	Tk. 250/- in each case
	Cancellation of NOC	Tk. 250/- in each case
30.	<b>SYNDICATION AND STRUCTURED FINANCE</b> i) Syndication loan processing fee/ upfront fee ii) Syndication agreement fee iii) Syndication arranger’s fee iv) Syndication participation fee v) Syndication Agency fee / management fee vi) Syndication commitment fee	Charge and fees shall be realized as per facility agreement or lead bank arrangement.

SL.NO.	ITEMS	CHARGES
31	<b>ON LINE SERVICE:</b>	
	A. Intra City Transaction (Cash Deposit)	i) Up to Tk. 5 lac : Free ii) Above Tk. 5 lac : Tk.100/-
	B. Intra City Transaction (Cash Withdrawal)	i) Up to Tk. 2 lac : Free ii) Above Tk. 2 lac : Tk.100/-
	C. Intra City Transaction (Fund Transfer)	i) Up to Tk. 2 lac : Free ii) Above Tk. 2 lac : Tk.100/-
	D. Intercity Transaction (Cash Deposit)	i) Up to Tk. 1 lac : Free ii) Above Tk. 1 lac to Tk. 2 lac : Tk.50/- iii) Above Tk. 2 lac to Tk. 5 lac : Tk.100/- iv) Above Tk. 5 lac to Tk. 10 lac : Tk.200/- v) Above Tk. 10 lac to Tk. 15 lac : Tk.300/- vi) Above Tk. 15 lac to Tk. 20 lac : Tk.500/- vii) Above Tk. 20 lac : Tk. 1000/-
	E. Intercity Transaction (Cash Withdrawal)	i) Up to Tk. 0.50 lac : Free ii) Above Tk. 0.50 lac to Tk.2 lac : Tk.50/- iii) Above Tk. 2 lac to Tk.5 lac : Tk.100/- iv) Above Tk. 5 lac to Tk.10 lac : Tk.200/- vi) Above Tk. 10 lac to Tk.15 lac : Tk.300/- vii) Above Tk. 15 lac to Tk.20 lac : Tk.500/- viii) Above Tk. 20 lac : Tk.1000/-
32.	<b>ON LINE SERVICE:</b>	
	F. Intercity Fund Transfer	i) Up to Tk. 1 lac : Free ii) Above Tk. 1 lac to Tk. 2. lac : Tk.50/- iii) Above Tk. 2 lac to Tk. 5 lac : Tk.100/- iv) Above Tk. 5 lac to Tk. 10 lac : Tk.200/- v) Above Tk. 10 lac to Tk. 15 lac : Tk.300/- vi) Above Tk. 15 lac to Tk. 20 lac : Tk.500/- vii) Above Tk. 20 lac : Tk. 1000/-
	G. Other facility	a) Account Balance Inquiry : Free b) Account Statement :Tk. 25/- per Statement for per month
	H. On-line Transactions related to Brokerage House (Both Deposit & Withdrawal)	Free
33.	<b>MISCELLANEOUS:</b>	
	Early settlement fee of loan other than retail	@2%
	Counter transaction fee	Nil
34.	<b>SMS CHARGE</b>	
	All Accounts to which bank send SMS Alert	Tk. 200/- per year (Tk. 100/- in June & Tk. 100/- in December)

- VAT to be realized on applicable sectors as fix by NBR (National Board of Revenue) time to time.
- Managing Director of the Bank may reduce the above mentioned charges up to 50% under his discretions.

**SCHEDULE OF CHARGES  
AGAINST SERVICES OF RETAIL LOAN**

**SCHEDULE - 'B'**

SL.NO.	ITEMS	CHARGES
01.	<b>LOAN APPLICATION FEE</b>	
	i) Car loan (CLS)	Tk. 600/-
	ii) Home improvement loan (HIL)	Tk. 600/
	iii) Personal loan for salaried person (PLS)	Tk. 300/
	iv) Consumer finance scheme (CFS)	Tk. 600/-
	v) Education loan scheme (ELS)	Tk. 600/
	vi) House repair / Renovation loan (HRRLS)	Tk. 600/
02.	<b>LOAN PROCESSING FEE</b>	
	i) Car loan (CLS)	1%-1.5% of approved amount
	ii) Home improvement loan (HIL)	
	iii) Personal loan for salaried person (PLS)	
	iv) Consumer finance scheme (CFS)	
	v) Education loan scheme (ELS)	
	vi) House repair / Renovation loan (HRRLS)	
03.	<b>SERVICE CHARGES</b>	
	i) Car loan (CLS)	NIL
	ii) Home improvement loan (HIL)	
	iii) Personal loan for salaried person (PLS)	
	iv) Consumer finance scheme (CFS)	
	v) Education loan scheme (ELS)	
	vi) House repair / Renovation loan (HRRLS)	
04.	<b>RISK FUND</b>	
	i) Car loan (CLS)	NIL
	ii) Home improvement loan (HIL)	
	iii) Personal loan for salaried person (PLS)	
	iv) Consumer finance scheme (CFS)	
	v) Education loan scheme (ELS)	
	vi) House repair / Renovation loan (HRRLS)	
05.	<b>PARTIAL PAYMENT FEE</b>	
	i) Car loan (CLS)	2% on partial payment amount
	ii) Home improvement loan (HIL)	
	iii) Personal loan for salaried person (PLS)	
	iv) Consumer finance scheme (CFS)	
	v) Education loan scheme (ELS)	
	vi) House repair / Renovation loan (HRRLS)	
06.	<b>LATE PAYMENT CHARGE</b>	
	i) Car loan (CLS)	For 1 <sup>st</sup> month Tk.200/- , For Second consecutive month Tk.500/-and for 3rd and all consecutive month Tk. 1,000/-
	ii) Home improvement loan (HIL)	
	iii) Personal loan for salaried person (PLS)	
	iv) Consumer finance scheme (CFS)	
	v) Education loan scheme (ELS)	
	vi) House repair / Renovation loan (HRRLS)	
07.	<b>ANNUAL MAINTENANCE FEE</b>	
	i) Car loan (CLS)	Tk.1,000/
	ii) Home improvement loan (HIL)	
	iii) Personal loan for salaried person (PLS)	
	iv) Consumer finance scheme (CFS)	
	v) Education loan scheme (ELS)	
	vi) House repair / Renovation loan (HRRLS)	
08.	<b>CHEQUE BOUNCING CHARGE</b>	
	i) Car loan (CLS)	Tk.500/
	ii) Home improvement loan (HIL)	
	iii) Personal loan for salaried person (PLS)	
	iv) Consumer finance scheme (CFS)	
	v) Education loan scheme (ELS)	
	vi) House repair / Renovation loan (HRRLS)	

<b>SL.NO.</b>	<b>ITEMS</b>	<b>CHARGES</b>
09.	<b>EARLY SETTLEMENT FEE</b> i) Car loan (CLS) ii) Home improvement loan (HIL) iii) Personal loan for salaried person (PLS) iv) Consumer finance scheme (CFS) v) Education loan scheme (ELS) vi) House repair / Renovation loan (HRRLS)	2% of outstanding loan amount
10.	<b>STAMP CHARGE &amp; EXCISE DUTY FOR ALL RETAIL LOAN</b>	As per prevailing govt. rules & regulation

- VAT to be realized on applicable sectors as fix by NBR (National Board of Revenue) time to time.
- Managing Director of the Bank may reduce the above mentioned charges up to 50% under his discretions.

**SCHEDULE OF CHARGES OF  
FOREIGN EXCHANGE BUSINESS TRANSACTION**

**SCHEDULE - 'C'**

SL. NO.	TYPE OF SERVICES	NATURE OF CHARGES	CHARGES
<b>A</b>	<b>IMPORT</b>		
01.	LC opening at sight	<u>Commission</u> For first quarter and subsequent each quarter or part thereof	Maximum @ 0.40%
02.	LC opening under deferred payment /Usance	<u>Commission</u> For first quarter and subsequent each quarter or part thereof	Maximum @ 0.50%
03.	LC opening at 100% cash margin	<u>Commission</u> For first quarter and subsequent each quarter or part thereof	@ 0.25%
04.	LC opening under Back to Back	<u>Commission</u> For first quarter and subsequent each quarter or part thereof	Maximum @ 0.40%
05.	LC Transmission of LC, Amendment of LC, Confirmation, cancellation, Foreign Correspondence charge.	Courier charges (Local)	At Actual
		Courier charges (Foreign)	
		Mailing Charge	
		Telex/SWIFT	
		FC charge if charges are on applicants account	
06.	LC amendment other than increase of value and extension of time	Commission	Tk. 750/-
		Mail	At Actual
		Courier	
		SWIFT	
07.	Discrepancy charges against import document of L/C		\$ 100/- or equivalent
08.	Foreign Correspondence charges (FCC) local part Data Max Charges Handling Charges Copy Document endorsement Charges LC confirmation or expired unutilized LC charges.	Charges	Nil
09.	Authority for Reimbursement/ Issuance of payment instruction	Mail charge	At Actual
		SWIFT	
10..	Acceptance commission of Drafts/Bills under deferred payment/Usance LC including garments related BTB LC	Commission for each quarter or part thereof	Maximum @ 0.40%
11.	Confirmation charge for local LC	Commission for each quarter or part thereof	@0.20%
12.	Interest on PAD	Interest	As per circular
13.	Interest on PAD under EDF	Interest	As per Circular
14.	Handling/Service charge for documents under LIM per document	Service charge	@ 0.30% on invoice value
		Minimum	Tk.1,500/-
		Maximum	Tk.15,000/-
<b>B</b>	<b>EXPORT</b>		
15.	Export LC Advising	Commission	Tk.750/-
16.	Export LC Amendment	Commission	Tk.750/-
17.	Transfer Charge of Export LC	Commission	Tk.750/-
18.	Confirmation of LC at the request of opening Bank/Beneficiary	Commission	@ 0.25% per quarter or part thereof Minimum USD 50/-

SL. NO.	TYPE OF SERVICES	NATURE OF CHARGES	CHARGES
19.	FDBP	Overdue interest	Incase the exporter submits export documents complying credit terms under irrevocable sight letter of credit and bank negotiates documents, no overdue interest is to be charged on exporter's account.
20.	Negotiation / Discounting & Collection charge of export bills in FCY & LCY	Commission	@ 0.15% per quarter: Applying 'OD Sight Export Bill' rate to the customers and to be settled the proceeds with Head Office Treasury Division by the same rate avoiding exchange gain.
21.	Documentary collection against payment of acceptance, collection of acceptances Foreign Demand Draft, presentation of clean draft for acceptance	Charges	0.15% Min Tk.500/-
22.	Issuance of certificate for Back to Back LC	Fees	Tk.500/-
	C & F certificate issue charge	Fees	Tk.500/-
	Issue of PRC	Fees	Tk.500/-
<b>C</b>	<b>BANK GUARANTEE</b>		
23.	Bid Bond/Performance Guarantee etc. issued against counter guarantee of foreign correspondent.	<u>Commission</u> For first quarter or part thereof	as per negotiation
		For Subsequent each quarter or part thereof	
		Minimum	USD 50/-
		Stamp /Postage	USD 50/-
24.	Charges for issuance of Bid Bond/Performance guarantee at the request of customer.	<u>Commission</u> For the first quarter or part thereof	@ 0.50% per quarter or part thereof
		SWIFT charge	At Actual
		Foreign Bank Charge	At actual
25.	For issuance of indemnity or shipping guarantee for clearance of consignment in absence of original documents.	Commission	Tk.500/- per shipping Documents
26.	Advising of grantee to beneficiary in original without any engagement on Bank's part	Fee	Tk.2,000/-
	Advising of amendment of grantee to beneficiary in original without any engagement on Bank's part	Fee	Tk.1,000/-
<b>D.</b>	<b>FOREIGN REMITTANCE</b>		
27.	Issuance of draft/TT on foreign correspondent and issuance of draft/TT from exporters retention quota/FCAD/RFCAD account.	Commission	Up to USD 300/- or eqv. Other currency Tk.300/- and Above USD 300/- Tk.500/-
		Postage/SWIFT	At Actual
28.	Issuance of FDD against FCAD for purchase of shares	Service charge	Tk.1,000/- per draft (Tk.300/- if fed by 100% foreign remittance)



SL. NO.	TYPE OF SERVICES	NATURE OF CHARGES	CHARGES
29.	Collection charges of draft/TC/Cheque.(Only for the instrument drawn on foreign Bank)	Commission	Up to USD 100/- or eqv. Other currency Tk.100/- Above USD 100/- Tk.250/-
		Postage	At Actual
30.	Students file opening & operation	Operation charge	Opening charge Tk.3,000/- and subsequent each transaction as mentioned at SL-27
31.	Cancellation of FDD	Handling charge	Tk.200/-
32.	Issuance of Draft/PO in Foreign Currency against inward remittance.	Commission	Nil
33.	Inward remittance either in taka or foreign currency charges/postage/SWIFT cost.	Commission	Nil
34.	Purchase or encashment of FDD/TC.	Commission	@ Tk.0.75 per USD or EURO And @ Tk.1/- per GBP
		Minimum	Postage Tk.250/-
35.	Passport endorsement fee.	Service charge	Per passport Tk.300/-
36.	Issuance of TC.	Commission	@ 1%
37.	FCY Cheque, DD, Refund warrant collection ( in BD)	Charges	0.10% Min Tk.100/- Max. Tk.1000/-
	FCY Cheque collection ( out side Bangladesh)	Charges	0.10% Min Tk.500/- Max Tk.2,000/- and courier charges
<b>E</b>	<b>MISCELLENEOUS</b>		
38.	LCA form per set	Stationery	Tk.200/-
39.	IMP form per set	Stationery	Tk.200/-
40.	EXP form per set	Stationery	Tk.200/-
41.	Issuance of any certificate except PRC	Miscellaneous earnings	Tk.200/-
42.	Collection of credit report	Charges	At Actual + Service Charge Tk.500/-
43.	PSI Handling charge	Service charge	Tk.200/-
44.	Handling charges for cash subsidy/cash incentive & duty draw back	Service charge	Tk.2,500/- per case
45.	Processing fees for obtaining Bangladesh Bank approval/permission, (including, buying house, freight forwarders agent etc)	Service charge	Tk.3,000/- for first permission & Tk.1,500/- for renewal
46.	Documents handling charge for money exchange house forwarded to Bangladesh Bank and for submission of monthly returns	Service charge	Tk.3,000/- for first permission & Tk.1,500/- for renewal
47.	Any amount refund through NOSTRO A/C as requested by foreign counter part or beneficiary	Service charge	\$ 10/- par instance

- SL. 12 & 13 PAD amount to be created on equivalent bill value less proportionate margin amount and Interest to be calculated on balance PAD amount from the date of negotiation if the bill is under negotiation. If the bill is under collection basis, interest to be calculated from the date of creation of PAD.
- VAT to be realized on applicable sectors as fix by NBR (National Board of Revenue) time to time.
- Managing Director of the Bank may reduce the above mentioned charges up to 50% under his discretions.



**SCHEDULE OF CHARGES OF  
DIFFERENT TYPES CARDS TRANSACTION**

**SCHEDULE - 'D'**

**PROPRIETARY / DEBIT / ATM CARD FEES (EXCLUSIVE OF VAT)**

SL NO.	TYPE OF SERVICES	CHARGES
01.	Annual/ renewal fee	
	NCCB Debit Card	1 <sup>st</sup> year free renewal fee Tk. 500/-
	VISA Empower debit card	1 <sup>st</sup> year free renewal fee Tk. 500/-
02	Service Charges only for 1 <sup>st</sup> year	
	NCCB Debit Card	Tk. 100/-
	VISA Empower debit card	Tk. 100/-
03	Replacement fee	
	NCCB Debit Card	Tk. 300/-
	VISA Empower debit card	Tk. 300/-
04	PIN Reissue fee	
	NCCB Debit Card	Tk. 300/-
	VISA Empower debit card	Tk. 300/-
05	Cash Advance fee	
	NCCB Card uses NCC ATM	Free
	NCCB Card uses DBBL ATM	Tk. 25/-
	NCCB Card uses Brac Bank NCC ATM	Tk. 20/-
06.	Balance Inquiry fee	
	NCCB Card uses NCC ATM	Free
	NCCB Card uses DBBL ATM	Tk. 10/-
	NCCB Card uses Brac Bank NCC ATM	Tk. 10/-

**NCC BANK VISA CREDIT CARD FEES (VAT APPLICABLE ON ALL FEES)**

SL NO.	TYPE OF SERVICES	CHARGES
07.	<b>ANNUAL FEES</b>	
	Local Classic	Tk. 1,000/-
	Local Gold	Tk. 2,000/-
	Duel/ Intl. Gold	Tk. 3,000/-
08.	<b>ANNUAL FEES 1<sup>ST</sup> SUPPLEMENTARY</b>	(1 <sup>st</sup> year free applicable from 2 <sup>nd</sup> year)
	Local Classic	NIL
	Local Gold	
	Duel/ Intl. Gold	
09.	<b>ANNUAL FEES 2<sup>ND</sup> SUPPLEMENTARY TO ONWARD CARD</b>	(1 <sup>st</sup> year free applicable from 2 <sup>nd</sup> year)
	Local Classic	Tk. 500/-
	Local Gold	Tk. 1,000/-
	Duel/ Intl. Gold	Tk. 1,000/-
10.	<b>CASH ADVANCE FEE</b>	
	Local Classic	Own ATM 1.50% or Tk.50/- whichever is higher. Other ATM 2.00% or Tk.100/- whichever is higher.
	Local Gold	Own ATM 1.50% or Tk.50/- whichever is higher. Other ATM 2.00% or Tk.100/- whichever is higher
	Duel/ Intl. Gold	Own ATM 1.50% or Tk. 50/- whichever is higher. Other ATM 2.00% or Tk.100/- whichever is higher. In case of payment mode in FCY \$ 2 or \$ 10 whichever is higher
11.	<b>LATE PAYMENT FEE</b>	
	Local Classic	Tk. 200/-
	Local Gold	Tk. 300/-
	Duel/ Intl. Gold	Tk. 500/- or USD 10/-
12.	<b>EXCESS LIMIT FEES</b>	
	Local Classic	Tk. 200/-
	Local Gold	Tk. 500/-
	Duel/ Intl. Gold	Tk. 500/- or USD 10/-
13	<b>CARD REISSUE / REPLACEMENT FEE</b>	
	Local Classic	Tk. 200/-
	Local Gold	Tk. 500/-
	Duel/ Intl. Gold	Tk. 500/-
14.	<b>PIN REISSUE / REPLACEMENT FEE</b>	
	Local Classic	Tk. 300/-
	Local Gold	Tk. 500/-
	Duel/ Intl. Gold	Tk. 500/-

SL NO.	TYPE OF SERVICES	CHARGES
15.	<b>DUPLICATE STATEMENT FEES</b>	
	Local Classic	Tk. 20/-
	Local Gold	Tk. 50/-
	Duel/ Intl. Gold	Tk. 50/-
16.	<b>POS CASH TRANSACTION FEES</b>	
	Local Classic	1.50% or Tk. 50/- whichever is higher
	Local Gold	1.50% or Tk. 50/- whichever is higher
	Duel/ Intl. Gold	1.50% or Tk. 50/- whichever is higher
17.	<b>RE ACTIVATION FEE</b>	
	Local Classic	Tk. 500/-
	Local Gold	Tk. 1,000/-
	Duel/ Intl. Gold	Tk. 1,000/-
18.	<b>CIB CHARGES</b>	
	Local Classic	Tk.150/- per query
	Local Gold	Tk.150/- per query
	Duel/ Intl. Gold	Tk.150/- per query
19	<b>FOREX MARKUP RATE (IN CASE TRANSACTION IN NON USD CURRENCY)</b>	
	Duel/ Intl. Gold	3.00%

- VAT to be realized on applicable sectors as fix by NBR (National Board of Revenue) time to time.
- Managing Director of the Bank may reduce the above mentioned charges up to 50% under his discretions.