

SL NO.	ITEMS	CHARGES
	<b>LOCAL COLLECTIONS</b>	
01.	A. Where there is a Clearing House (Other than BACH).	Free
	B. Where there is no clearing house	@ 0.20 % Min. Tk. 100/- and Max. Tk. 500/-
	C. Cheques deposited with us drawn on other Banks but returned unpaid from clearing house	Tk. 100/- (Flat) Outside clearing house Tk. 200
	D. Cheques drawn on us dishonored (cash, clearing or transfer) only in case of insufficient balance	Tk. 200/- (Flat) per instance from the account of the depositor
	<b>OUTSTATION COLLECTION</b>	
	Collection of outstation cheques/Bills clean/documentary (OBC/ODBC)	
	A. Up to Tk. 25000/-	@ 0.20% Min Tk. 50/
	B. Above Tk. 25000 /- to Tk. 1 lac	@ 0.20% Min Tk. 100/
	C. Above Tk. 1 lac to Tk. 5 lac	@ 0.20% Min Tk. 200/
	D. Above Tk. 5 lac.	@ 0.20% Min Tk. 500/ and Max. Tk. 4000/-
	<b>REGISTERED MAIL/COURIER SERVICE</b>	At actual, Minimum Tk. 50/-
02.	<b>LOCAL REMITTANCES</b>	
	A. DD/TT/MT/ issuance	@ 0.20% Min Tk. 30/-
	B. Telegram/Telex/Telephone charges for TT/DD issued (In case of MT Tk. 15/- as postage to be recovered)	At actual, Minimum Tk. 30/- (instrument up to Tk. 100/- no charges to be realized)
	C. Cancellation of DD/MT/PO	Tk. 100/- (Flat)
	D. Issuance of duplicate instrument (DD/MT/PO) (on completion of usual formalities)	Tk. 200/- (Flat)
	E. PO and SDR issuance	
		i) Up to Tk. 5 Lac: Tk. 20/-
		ii) Above Tk. 5 Lac: Tk. 50/-
		iv) Above Tk. 10 lac : Tk. 250/-
03.	<b>OUT WARD CLEARING CHEQUE PROCESSING</b>	
	For any kind of Govt. Cheque transactions in HV & RV	Free
	High value (HV) clearing Cheque process	
	Regular Value (HV) clearing Cheque process	Tk. 60/-
	i) Cheque value below Tk. 50,000/-	Free
	ii) All kind of G2P Transaction	Free
	iii) Cheque Value of Tk. 50,000/- to below Tk.5 Lac	Tk. 10/-
	iv) Cheque value Tk. Above 5 lac	Tk. 25/-
04.	<b>ISSUANCE OF DUPLICATE AGAINST LOST INSTRUMENTS</b>	
	i) FDR, SDS, SFDS, MDP, MTP	i) Tk. 500/- for each instance
05.	<b>ISSUANCE OF BANGLADESH BANK CHEQUE AT THE REQUEST OF THE CLIENT</b>	
		i) Tk. 300/- for General Client
		ii) Tk. 200/- for valued client
06.	<b>PURCHASE OF CHEQUES &amp; INLAND BILLS</b>	<b>Commissions</b>
	i) Up to Tk. 25,000/-	@ 0.25% Min. Tk. 50/-
	ii) Above Tk. 25,000/- up to Tk. 1 lac.	@ 0.25% Min. Tk. 100/-
	iii) Above Tk. 1 lac up to Tk. 5 lac.	@ 0.25% Min. Tk. 250/-
	iv) Above Tk. 5 lac up to Tk. 10 lac	@ 0.10% , Min. Tk. 750/-
	v) Above Tk. 10 lac	@ 0.10% , Min. Tk. 1250/-
	<b>POSTAGE/TELEX/FAX/TELEPHONE</b>	At actual , Min Tk. 50/-
	<b>INTEREST</b>	As per lending interest rate circular
07.	<b>LETTER OF GUARANTEE</b>	Maximum @ 0.60% per quarter or Tk. 1000/- whichever is higher
		Where guarantees are issued at 100% cash margin (non-interest bearing) Service charge of Tk. 500/-
		Stamp Charge : At actual
08.	<b>LOCKER SERVICE</b>	
	i) Rent	
		Small Size : Tk. 3000/-
		Medium Size : Tk. 4000/-
		Large Size : Tk. 6000/- (For Staff 50%)
	ii) Security Deposit	Tk. 2,000/- per Locker
	iii) Replacement of Lost /Damage Key	At actual Plus Service Charge Tk. 500/-

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 OPENNING " 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	i) Free
	ii) Savings Deposit	ii) Free
	iii) All Loan A/C	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	i) For SB Tk. 4/- per leaf For CD/SND Tk. 4/-per leaf
	ii) New Cheque book in case of lost one	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 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 Outstanding 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 Outstanding 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 FREE (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>DOCUMENTION DEFERRAL CHARGES</b>	Tk. 3000/- for each deferral
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	Charge and fees shall be realized as per facility agreement or lead bank arrangement.
	ii) Syndication agreement fee	
	iii) Syndication arranger's fee	
	iv) Syndication participation fee	
	v) Syndication Agency fee/management fee	
	vi) Syndication commitment fee	

SL NO.	ITEMS	CHARGES
31	<b>ON LINE SERVICE :</b>	
	A. Intra City Transection (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 Trnasfer)	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 2 lac : Tk. 50/- iii) Above Tk. 2 lac to 5 lac : Tk. 100/- iv) Above Tk. 5 lac to 10 lac : Tk. 200/- v) Above Tk. 10 lac to 15 lac : Tk. 300/- vi) Above Tk. 15 lac to 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 2 lac : Tk. 50/- iii) Above Tk. 2 lac to 5 lac : Tk. 100/- iv) Above Tk. 5 lac to 10 lac : Tk. 200/- v) Above Tk. 10 lac to 15 lac : Tk. 300/- vi) Above Tk. 15 lac to 20 lac : Tk. 500/- vii) 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 2 lac : Tk. 50/- iii) Above Tk. 2 lac to 5 lac : Tk. 100/- iv) Above Tk. 5 lac to 10 lac : Tk. 200/- v) Above Tk. 10 lac to 15 lac : Tk. 300/- vi) Above Tk. 15 lac to 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 Transaction related to Brokerage House (Both Deposit & Withdrawal)	Free
33	<b>MISCELLANEOUS</b>	
	Early settlement fee of loan other than retail	@ 2%
	Counter transaction fee	Null

\* 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.

**Akter Hamid Khan**  
Deputy Managing Director

**Golam Hafiz Ahmed**  
Managing Director & CEO

**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% 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 1st 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. 1000/-
	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 BOUNCE 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

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**Akter Hamid Khan**  
**Deputy Managing Director**

**Golam Hafiz Ahmed**  
**Managing Director & CEO**

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

**SCHEDULE - 'C'**

SL NO.	ITEMS	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) Courier charger (Foreign) Mailing Charge Telex/SWIFT FC charge if charges are on applicants account	At Actual
06.	LC amendment other than increase of value and extension of time	Commission Mail Courier SWIFT	Tk. 750/- At Actual
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		
09	Authority for Reimbursement / Issuance of payment instruction	Mail Charge SWIFT	At Actual
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 Minimum Maximum	0.30 % on invoice value Tk. 1,500/- Tk.15,000/-
<b>B.</b>	<b>EXPORT</b>		
15	Export LC Advising	Commission	Tk. 750/-
16	Export LC Amedment	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.	ITEMS	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.	<b>Commission:</b> For first quarter or part thereof	as per negotiation
		For Subsequent each quarter	
		Minimum	USD 50/-
		Stamp/Postage	USD 50/-
24	Charges for issuance of Bid Bond/Performance guarantee at the request of customer.	Commission :	0.50% per quarter or part thereof
		For the first 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 guarantee to beneficiary in original without any engagement on Bank's part	Fees	Tk.2,000/-
	Advising of amendment of grantee to beneficiary in original without any engagement on Bank's part	Fees	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)
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

SL NO.	ITEMS	NATURE OF CHARGES	CHARGES
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/postages/Swift cost.	Commission	Nil
34	Purchase or encashment of FDD/TC	Commission	@ 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. 2000/- and courier charge
<b>E</b>	<b>MISCELLANEOUS</b>		
38	LCA form per set	Stationary	Tk. 200/-
39	IMP form per set	Stationary	Tk. 200/-
40	EXP form per set	Stationary	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. 200/- 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	Document 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 created on equivalent bill value less proportionate margin amount and Interest to be calculated on date of negotiation if the bill is under negotiation. If the bill is under collection basis, interest to be calculated from the date of
- \* VAT to be realized on applicable sectors as fix by NRB (National Board of Revenue) time to time.
- \* Managing Director of the Bank may reduce the above mentioned charges up to 50 % under his discretions.

**Akter Hamid Khan**  
Deputy Managing Director

**Golam Hafiz Ahmed**  
Managing Director & CEO



**SCHEDULE OF CHARGES**  
**DIFFERENT TYPES CARDS TRANSACTION**  
**PROPRIETARY / DEBIT / ATM CARD FEES (EXCLUSIVE OF VAT)**

**SCHEDULE - 'D'**

SL NO.	ITEMS	CHARGES
<b>01.</b>	Annual / renewal fee	
	NCCB Debit Card	1st year free renewal fee Tk. 500/-
	VISA Empower debit card	1st year free renewal fee Tk. 500/-
<b>02.</b>	Service Charges only for 1st year	
	NCCB Debit Card	Tk. 100/-
	VISA Empower debit card	Tk. 100/-
<b>03.</b>	Replacement fee	
	NCCB Debit Card	Tk. 300/-
	VISA Empower debit card	Tk. 300/-
<b>04.</b>	PIN Reissue fee	
	NCCB Debit Card	Tk. 300/-
	VISA Empower debit card	Tk. 300/-
<b>05.</b>	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/-
<b>06.</b>	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
<b>07.</b>	<b>ANNUAL FEES</b>	
	Local Classic	Tk. 1000/-
	Local Gold	Tk. 2000/-
	Duel / Intl. Gold	Tk. 3000/-
<b>08</b>	<b>ANNUAL FEES 1st SUPPLEMENTARY</b>	(1st year free applicable from 2nd year)
	Local Classic	Nil
	Local Gold	
	Duel / Intl. Gold	
<b>09</b>	<b>ANNUAL FEES 2nd SUPPLEMENTARY TO ONWARD CARD</b>	(1st year free applicable from 2nd year)
	Local Classic	Tk. 500/-
	Local Gold	Tk. 1000/-
	Duel / Intl. Gold	Tk. 1000/-
<b>10</b>	<b>CASH ADVANCE</b>	
	Local Classic	Own ATM 1.50 % or Tk. 50/- whichever is higher Own ATM 2.00 % or Tk. 100/- whichever is higher
	Local Gold	Own ATM 1.50 % or Tk. 50/- whichever is higher Own ATM 2.00 % or Tk. 100/- whichever is higher
	Duel / Intl. Gold	Own ATM 1.50 % or Tk. 50/- whichever is higher Own ATM 2.00 % or Tk. 100/- whichever is higher In case of payment mode in FCY \$ 2 or \$ 10 whichever is higher
<b>11</b>	<b>LATE PAYMENT</b>	
	Local Classic	Tk. 200/-
	Local Gold	Tk. 300/-
	Duel / Intl. Gold	Tk. 500/- or USD 10/-
<b>12</b>	<b>EXCESS LIMIT FEE</b>	
	Local Classic	Tk. 200/-
	Local Gold	Tk. 500/-
	Duel / Intl. Gold	Tk. 500/- or USD 10/-
<b>13</b>	<b>CARD REISSUE / REPLACEMENT FEE</b>	
	Local Classic	Tk. 200/-
	Local Gold	Tk. 500/-
	Duel / Intl. Gold	Tk. 500/-
<b>14</b>	<b>PIN REISSUE / REPLACEMENT FEE</b>	
	Local Classic	Tk. 300/-
	Local Gold	Tk. 500/-
	Duel / Intl. Gold	Tk. 500/-

<b>SL NO.</b>	<b>TYPE OF SERVICES</b>	<b>CHARGES</b>
<b>15.</b>	<b>DUPLICATE STATEMENT FEES</b>	
	Local Classic	Tk. 20/-
	Local Gold	Tk. 50/-
	Duel / Intl. Gold	Tk. 50/-
<b>16</b>	<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
<b>17</b>	<b>RE ACTIVATION FEE</b>	
	Local Classic	Tk. 500/-
	Local Gold	Tk. 1000/-
	Duel / Intl. Gold	Tk. 1000/-
<b>18</b>	<b>CIB CHARGES</b>	
	Local Classic	Tk.150/-per query
	Local Gold	Tk.150/-per query
	Duel / Intl. Gold	Tk.150/-per query
<b>19</b>	<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

**Akhtar Hamid Khan**  
Deputy Managing Director

**Golam Hafiz Ahmed**  
Managing Director & CEO