

Tariffs & Charges

Effective from June 24, 2021

Description	Tariffs & Charges
Deposit Accounts	
Account Maintenance Fee	
<u>-Tk. Accounts (Savings)</u>	
- Avg. balance up to 10,000/-	Free
- Avg. balance 10,001/- to 25,000/-	Tk. 100/- (Yearly) applicable for 2021 only
- Avg. balance 25,001/- to 200,000/-	Tk. 200/- (Yearly) applicable for 2021 only
- Avg. balance 200,001/- to 1,000,000/-	Tk. 250/- (Yearly) applicable for 2021 only
- Avg. balance above 1,000,000/-	Tk. 300/- (Half Yearly)
-Tk. Accounts (Current)	Tk. 300/- (Half Yearly)
-Tk. Accounts (SND)	Tk. 500/- (Half Yearly)
-DotCom – Children’s Saver Account	– Free
- FC Account	
- USD	USD 10/- (Half Yearly)
- GBP	GBP 7/- (Half Yearly)
- EUR	EUR 8/- (Half Yearly)
- AUD	AUD 12/- (Half Yearly)
- CAD	CAD 12/- (Half Yearly)
- JPY	JPY 1100/- (Half Yearly)
Cheque Book Issuance Fee – (At Actual)	
- 10 leaves	Tk. 120/-
- 25 leaves	Tk. 300/-
- 50 Leaves	Tk. 600/-
Account Closure Charges	
- Tk. Accounts (Savings)	Tk. 200/-
- Tk. Accounts (Current)	Tk. 300/-
-Tk. Accounts (SND)	Tk. 300/-

Description	Tariffs & Charges
- FC Accounts	
- USD	USD 10/-
- GBP	GBP 7/-
- EUR	EUR 8/-
- AUD	AUD 12/-
Other Services	
Transfer of Bank Account from one Branch to another	
- Within district	Tk. 50/-
- Different district	Tk. 100/-
FreeCom Charge Recovery (if Avg. balance falls under Tk. 100,000/-)	Tk. 2,500/- Half yearly
Duplicate Fixed Deposit Certificate	Tk. 500/-
Stop Payment on Account/ Cheque	Tk. 100/- per request
Removal of Stop Payment Instruction	Tk. 50/- per request
Issuing Solvency Certificates (Standard format)	Tk. 200/-
Issuing Solvency Certificates (Customized format)	Tk. 2,000/-
Beneficiary Owner's (BO) Certificate	Tk. 100/-
Balance Confirmation Certificate at the request of the customer with last month statement in order to confirm balance	Tk. 100/-
Certificates at the request of Auditors or other institutions	Tk. 1,000/-
Statement Authentication/Verification Certificate	Tk. 500/-
Issuance of NOC/Any other Certificate	Tk. 1,000/-
Information to Credit Rating Agency for Credit rating report	Tk. 5,000/-
Printed Statement	
Half Yearly, Issued by the Bank Centrally	Free
Printed Statement at the request of the customer	
- up to last 1 year	Tk. 300/- per statement
- older than 1 year	Tk. 1,000/- per statement
- under daily Cycle	Tk. 1,000/- per month
Daily Account Statement through SWIFT MT940	Tk. 5,000/- per month
Loan Statement – First instance	Free
Loan Statement - additional request	Tk. 1,000/- per statement

Description	Tariffs & Charges
Overseas Courier	At actual + Tk. 300/-
Voucher Retrieval Fee - <i>within 3 months</i> - <i>beyond 3 months</i>	Tk. 1,000/- Tk. 3,000/-
CCTV Footage Retrieval Fee (Viewing Only)	Tk. 2,000.00
Standing Orders (SO)	
- <i>Beneficiary CBC Accounts (If the Target Account is DPS, Standing Order charge will not be applicable)</i>	Tk. 50 per transaction
- <i>Beneficiary Other Bank Accounts</i>	-Tk. 300 per transaction
SO failure charge (due to insufficient funds)	Tk. 100/-
SWEEP/ZBA Facility setup Fee	Tk. 2,000/-
SWEEP/ZBA Annual Fee	Tk. 1,000/-
Inward Cheque Return for Insufficient Fund	Tk. 50/- per instance
Issuance of Pay Orders	
- <i>Up to Tk. 1,000/-</i>	Tk. 20/-
- <i>Tk. 1,001/- to Tk. 100,000/-</i>	Tk. 50/-
- <i>Above Tk. 100,000/-</i>	Tk. 100/-
Cancellation of Pay order	Tk. 50/-
Issuance of Duplicate Pay order	Same as Issuance of Pay Orders
Issuance of Bangladesh Bank Cheques	Tk. 300/-
Withdrawal without Cheque (Over the Counter)	Tk. 500/- per payment
CIB Charge	At Actual (Minimum Tk. 150/-)
Processing Application/remittance permission/post facto approval to Bangladesh Bank	
- <i>Companies</i>	Tk. 5,000/-
- <i>Individuals</i>	Tk. 3,000/-
- <i>Freight forwarders monthly statement reporting to Central Bank</i>	Tk. 1,000/-
- <i>Shipping line disbursement statement reporting to Central Bank.</i>	Tk. 500/- per vessel
- <i>Processing FDI reporting to Bangladesh Bank</i>	Tk. 3,000/-
Reporting Share Buy/Sale Transaction to Bangladesh Bank – by the way of ESCROW	
- <i>For first six months</i>	USD 2,500/-
- <i>Subsequent period</i>	USD 1,000/- (Half-yearly)
Reporting Share Buy/Sale Transaction to Bangladesh Bank without Escrow arrangement	0.05 % of the approved shares value or Tk. 20,000/- whichever is higher

Vostro Account Maintenance	
Account Maintenance Charges	USD 10/- (Half-yearly)
Daily Account Statement through MT940	USD 60/- (Monthly)
Daily Account Statement over Email	USD 60/- (Monthly)
Standard Confirmation of Balances/ Certificate of Balances	USD 10.00
Foreign Currency Draft on Bangladesh Bank	USD 10.00
Telegraphic Transfer	USD 15.00
Cancellation of FCY Draft	USD 6.00
Online Charges for Interdivisional Withdrawal	
- Up to Tk. 100,000/-	Tk. 100/-
- Tk. 100,001/ to Tk. 1,000,000/-	Tk. 300/-
- Tk. 1,000,001/- to Tk. 5,000,000/-	Tk. 1,000/-
- Tk. 5,000,001/- and above	Tk. 3,000/-
BACPS & BEFTN	
High Value (Tk. 500,000 & Above) Cheque processing - per transaction	Tk. 60/-
Regular Value Cheque processing	
- Tk. 50,000 – Below 500,000	Tk. 10/-
- Tk. 500,000 & Above	Tk. 25/-
EFT Transactions	Free
RTGS per Transaction	Tk. 100/-
Remittance	
Inward Remittances:	
Credit to Customer Account	Free
Payment to other Banks	
- Tk. Currency	Pay Order Standard Charge + Postage Charges Tk. 100.00
- Foreign Currency	USD 5
Issuance of Encashment Certificate (other Banks Customer)	Tk. 500/-
Outward Remittances:	
Demand Draft (FCY) issue - amount equivalent to BDT -	

- Up to Tk. 100,000/-	Tk. 100/-
- Tk. 100,001/- to Tk. 500,000/-	Tk. 200/-
- Tk. 500,001/- to Tk. 1,000,000/-	Tk. 300/-
- Above Tk. 1,000,000/-	Tk. 500/-
Cancellation of Demand Draft	Tk. 200/-
Issuance of TT* - amount equivalent to BDT -	
- Up to Tk. 100,000/-	Tk. 100/-
- Tk. 100,001/- to Tk. 500,000/-	Tk. 200/-
- Tk. 500,001/- to Tk. 1,000,000/-	Tk. 300/-
- Above Tk. 1,000,000/-	Tk. 500/-
Cancellation of TT	Tk. 200/-

*Subject to realization of short SWIFT Charge

Swift Charges – At actual	
- Full SWIFT	Up to Tk. 2,000/-
- Short SWIFT	Up to Tk. 1,500/-
- Full SWIFT - Local	Up to Tk. 500/-
SWIFT Return/ Amendment	Tk. 1,000/-

FC Services	
Foreign Currency	
- Issuance of FCY Cash	1% (Minimum Tk. 200)
- Encashment of FCY Cash	Nil
Passport Endorsement Charge	Tk. 300/-

Student Remittance	
Students File Yearly permit issue	Tk. 5,000/- per application
Permit Amendment within validity	Tk. 1,000/-
Visa evaluation fee remittance	Tk. 1,000/- per application

Purchase of Cheques and Drafts	
Local Currency Cheques/Drafts	1% (Minimum Tk. 500)
Cheque Purchase Return	Tk. 1,000/-

Foreign Currency Cheques/Drafts.	1% (Minimum USD 10)
Cheque Purchase Return	Tk. 1,000/- or USD 25
OBC Charges (Local)	0.2% (Minimum Tk. 500)
FCY Cheque Collection	
- Credit to FCY Account	0.1% and minimum USD 10
- Credit to Tk. Account	0.1% and minimum Tk. 1000

Custodial Service	
BO A/C Opening Charges	Tk. 1,000/-
Transaction Fee	
- Institution	0.125% or Tk. 4,000/- per Transaction whichever is higher
- Individual	0.1% or Tk. 500/- per Transaction whichever is higher
Yearly Charges	
- Institution	0.20% on market value of Existing Portfolio/Month or Minimum \$250.00
- Individual	0.1% on Market Value of Existing Portfolio per Month or Minimum \$80.00
Documentation & Stamps	At Actual
CDBL Charges	At Actual
BO Account Maintenance Fee - Annually	Tk. 500/-

Locker Service Charges **	Small	Medium	Large
Annual Charge	Tk. 5,000/-	Tk. 8,000/-	Tk. 10,000/-
Key Replacement	Tk. 5,000/-	Tk. 5,000/-	Tk. 5,000/-
Breaking Open	At Actual	At Actual	At Actual

**To avail locker service customers need to maintain a Fixed Deposit minimum of BDT 0.5 Mn for Gulshan Branch locker and minimum of BDT 0.2 Mn for Sylhet Branch locker.

Card Services		
Particulars	Visa Debit	
	Shopping Debit (Local)	Shopping Debit (Int'l)
Annual/ Issuance/Renewal Fee-	Tk. 500/-	US\$10/-
Card Replacement Fee	Tk. 500/-	US\$10/-

PIN Replacement Fee (through courier)	Tk. 500/-	US\$10/-
SMS based PIN-OTAP (Over The Air PIN): Reissuance Fee	Tk. 20/-	US\$1/-
- Re issuance of PIN	Tk. 20/-	Tk. 20/-
Cash withdrawal from NPSB Member Bank's ATM	Tk. 15/-	Tk.15/-
Mini Statement / Balance Inquiry Fee from NPSB Member Bank's ATM	Tk. 5/-	Tk.5/-
Account Linking Fee	Tk. 50/-	Not applicable
ATM Receipt Fee (CBC ATM)	Tk. 5/-	Tk.5/-

Particulars	Visa Credit Card		
	Classic	Gold	Platinum
Annual Fee- Primary Card	Tk. 1500/-	Tk. 2,500/-	Tk. 4,000/-
Annual Fee- Supplementary Card	Tk. 750/- (1 st Year Free, 1 st Card Only)	Tk. 1,250/- (1 st Year Free, 1 st Card Only)	Tk. 2,000/- (1 st Year Free, 1 st & 2 nd Card)
Card Replacement Fee	Tk. 500/-	Tk. 700/-	Tk. 1,000/-
PIN Replacement Fee (through courier)	Tk. 500/-	Tk. 500/-	Tk. 500/-
PIN Replacement Fee (with OTAP)	Tk. 20/-	Tk. 20/-	Tk. 20/-
Late Payment Fee	Tk. 500/-	Tk. 700/-	Tk. 800/-
Cash Advance Fee	2.5% or Tk. 150 whichever higher	2.5% or Tk. 150 whichever higher	2.5% or Tk. 150 whichever higher
Over Limit Fee	Tk. 1,000/-	Tk. 1,000/-	Tk. 1,500/-
Monthly Interest Rate	1.667%	1.667%	1.667%
Printed Statement - (Last 2 months) - (beyond last 2 months)	Tk. 100/- Tk. 500/-	Tk. 100/- Tk. 500/-	Tk. 100/- Tk. 500/-
Duplicate Statement (e Statement Holder)	Tk. 100/-	Tk. 100/-	Tk. 100/-
Early Settlement Fee (for EMI)	2% on remaining balance	2% on remaining balance	2% on remaining balance
Certificate Fee	Tk. 500/-	Tk. 500/-	Tk. 500/-
Airport Lounges	Lounge Key		
	N/A	US \$ 32/- per visit per person	Once a year complementary entry per card Then US \$ 32/- per visit per person
	MTB Air Lounge		
	Hazrat Shahjalal International Airport – Dhaka: Tk. 1,800/- (Including VAT)	Hazrat Shahjalal International Airport – Dhaka: Tk. 1,800/- (Including VAT)	Hazrat Shahjalal International Airport – Dhaka: Tk. 1,800/- (Including VAT)

	Shah Amanat International Airport – Chattogram: Tk. 1,125/- (Including VAT) Osmani International Airport – Sylhet: Tk 675/- (Including VAT)	Shah Amanat International Airport – Chattogram: Tk. 1,125/- (Including VAT) Osmani International Airport – Sylhet: Tk 675/- (Including VAT)	Shah Amanat International Airport – Chattogram: Tk. 1,125/- (Including VAT) Osmani International Airport – Sylhet: Tk 675/- (Including VAT)
Card to Digital Wallet Fund Transfer Fee	1% on transfer amount or 100/- whichever is higher		
Transaction Alert Maintenance Fee	BDT 200.00		

Digital Banking	
Internet Banking	
- Corporate	Tk. 1,000/- Annual Fee
- Individual	Tk. 500/- Annual Fee
- PCS Customers (Salary Accounts)	1 st year free and from 2 nd year Tk 250/- Annual Fee
Shamriddhi Account Holders	Free
SMS Service (Yearly)	Tk. 200/-
E-Passbook	Free
E-Statement	Free

Paymaster	
Set up fee (one time) (Free for Existing SRP Clients)	Tk. 2,000/-
Monthly Fee for Paymaster - CBC Account	Tk. 1,000/-
Monthly Fee for Paymaster – Including Accounts in other Banks	Tk. 1,500/-
Manual Processing Monthly Fee	Tk. 2,500/-

Loans and Advances	
Loan Processing Fees	
- Up to Tk. 5.00 Mn	0.50% subject to a maximum of Tk. 15,000/-
- Above Tk. 5.00 Mn	0.30% subject to a maximum of Tk. 20,000/-
Loan Reschedule/ Restructure Fees	0.25% subject to a maximum of Tk. 10,000/-
Extension of tenor of Short Term Borrowing	0.20% on Principal Amount
Renewal/enhancement Fee	Same as Loan Processing Fees

Documentation Charge	At Actual
Legal and Valuation Charge	At Actual
Early settlement fee	Maximum 0.50% of the loan outstanding amount
Early settlement fee - Cottage, Micro and Small sector, Demand and Continuous loan	Nil
Partial Payment Fee (after 12 month, Minimum 30% of outstanding)	Maximum 1% of partial payment amount
Penal Charge	2%
Contact Point verification	At actual subject to minimum Tk. 1,000/-
Stamp Charge	At actual
BRTA Document Processing Fee (for ownership transfer)	Tk. 3,500/-
Issuing Authorization Letter to Law Enforcement Agency for Case against Vehicle	Tk. 3,500/-

Home Loan	
Penal Charge for incomplete Mortgage Registration (after 6 month of disbursement/handover the flat by the developer).	0.50 % p.a. of the outstanding loan amount
Redemption of Mortgage	Tk. 8,000/-

Lease other than Corporate	
Acquisition cost / Lease Transfer fees	1.5% on (30% of initial leased asset value)
BRTA Documentation fee	Tk. 3,500/-
Issuing authorization letter to law Enforcement Agency for Case Against Vehicle	Tk. 3,500/-
BRTA Documentation Fee (for ownership transfer)	Tk. 4,000/-

Corporate Banking Fees		
	Limit	Fee
Annual Facility Review/Arrangement Fee*	Up to Tk.200 Mn	Tk. 20,000/-
	Tk. 201 Mn – Tk. 500 Mn	Tk. 35,000/-
	Above Tk 500 Mn	Tk. 50,000/-
Syndication arrangement Fee	0.1% -2.5% (Minimum Tk. 50,000/-)	
Extension of tenor of Short Term Borrowing	0.20% on Principal Amount	
Non compliance of post disbursement documentation (Quarterly)	Limit	Fee
	Up to Tk.200 Mn	Tk. 10,000/- and charge will be increased by Tk. 10,000/- in every subsequent quarter
	Tk. 201 Mn – Tk. 500 Mn	Tk. 20,000/- and charge will be increased by Tk. 10,000/- in every subsequent quarter

	Above Tk. 500 Mn	Tk. 30,000/- and charge will be increased by Tk. 10,000/- in every subsequent quarter
Lease Transfer Fee		Tk. 2,000/-
Issuing Authorization Letter to Law Enforcement Agency for Case against Vehicle		Tk. 2,500/-
Traffic Case Advising Fee		Tk. 500/-
BRTA Documentation Fee (for ownership transfer)		Tk. 2,000/-

*Arrangement Fee may be charged multiple times in a year on a case to case basis as mutually agreed with the customer.

Common Services related to Retail, SME and Corporate Lending	
NID verification charge for non-customer guarantor	Tk. 250/-
Document Replacement Fee	Tk. 1,000/-
Photocopy of the document (Land, RJSC, etc.) at the request of the customer	Tk. 500/-
Reschedule/Restructure fee	Tk. 2,000/-
Guarantor Replacement/Ownership Change	Tk. 1,000/-
Photocopy of Sanction Letter/Other Loan Related Documents	Tk. 200/-
Temporary Facility Extension	
- Up to 2,000,000	Tk. 2,000/-
- 2,000,001 - 10,000,000	Tk. 3,000/-
- 10,000,001 - 50,000,000	Tk. 4,000/-
- 50,000,001 - 100,000,000	Tk. 5,000/-
- above 100,000,000	Tk. 10,000/-
Issuing NOC for settled loans/Providing liability position and/ security list to other financial organization in case of takeover loans/ other purposes	Tk. 1,000/-

TRADE FINANCE	
Imports	
LC Opening Commission (sight, back-to-back and other LCs)	
- 1 st quarter	Up to 0.40%
- Subsequent quarter	Up to 0.40% at actual day count basis
LC opening commission (at 100 % Cash Margin)	
- 1 st quarter	Up to 0.25%
- Subsequent quarter	Up to 0.25% at actual day count basis
LC opening commission (at 100 % FDR Security)	
- 1 st quarter	Up to 0.40%
- Subsequent quarter	Up to 0.40% at actual day count basis
LC Issuance – Deferred/ Usance Payment	

- 1 st quarter	Up to 0.50%
- Subsequent quarter	Up to 0.50% at actual day count basis
LC Amendment	
- LC Amendment for Value and Validity 1 st Quarter	Same as L/C opening Commission
LC Amendment (Except value and validity)	Tk. 750/-Max + (Post/Swift)
LCAF Registration & Amendment Fee (for transaction where no LC issued)	
- Commission	Up to 0.25% Flat (Minimum Tk. 1,500/-)
Import through Advance Payment (TT)	Tk. 3,000/-
Shipping Guarantee/ Delivery Order	
Shipping Guarantee/ Delivery Order issue	Tk.1,500/-
Import Bills	
- Import Bill Retirement	Tk. 1,000/-
Acceptance Commission (LC Bills)	
- 1 st quarter	Up to 0.40% per quarter
- Subsequent quarter	Up to 0.40% at actual day count basis
- Import Collection Charges (DA Bill under Contract)	Nil
- Stamp Duty against Bill of Exchange payable other than on demand or issuance bill	At Actual
Discrepancy Fee	USD 30/- to USD 75/-
Postage Charges	
- Within Bangladesh	Tk. 100/-
- Outside Bangladesh	At Actual
Foreign Correspondent Charge	At Actual
Endorsement for Assessment (Customs, Tax etc)	Nil
Suppliers Credit Report	At Actual Cost + Tk. 500/-
Certificate for Customs / CRF	Tk. 500/-
LC Application Set	Tk. 1,000/-
Stamp Charges	At Actual
Reimbursement Charge for Local LC	US \$20/-

Exports	
Export LC Advising Charge	Tk. 750/-
Export LC Amendment Advising	Tk. 750/-
Local LC Add Confirmation Charge (per quarter)	0.20%
Transfer of Export LC	Tk. 750/-

Export LC amendment transfer	Tk. 750/-
Cancellation of Export LC transfer	Nil
Export Bill Negotiation / Collection	
- For the Portion - No Exchange Gain	Up to 0.15%
- For the Portion - Exchange Gain	Tk. 500/-Flat
Export Bill under TT	
- For the Portion - No Exchange Gain	Maximum 0.15%
- For the Portion - Exchange Gain	Tk. 500/-Flat
Cash Assistance / Duty Drawback	Tk. 3,500/- per set
Proceeds Realization Certificate	Tk. 500/- per set
Other Certificates (CFR/UD/UP/FOC/BTB etc)	Tk. 500/- each
Export Payment Reminder	Tk. 1,000/-
EXP Form	
- Online submission by the Customers themselves	Tk. 100/-
- Manual submission with the help of the Bank	Tk. 200/-

Guarantee	
Guarantees on account of Local Application	
Issuance/ Extension of Validity/Increase in amount - 1 st quarter - Subsequent quarter	Up to 0.50% per quarter (Min Tk. 1,000/-) Up to 0.50% at actual day count basis
Amendment (Other Than Validity Extension or Increase in Amount)	Tk. 1,500/-
Stamp Duty	At Actual
Guaranty Advising Fee	Tk. 1,500/-
Guaranty Claim Processing Charge	Tk. 1,000/-
Processing fees of Standby LC	
Issuance /Extension of Validity/ Increase in amount - 1 st quarter - Subsequent quarter	Up to 0.75% per quarter (Min USD 150/-) Up to 0.75% at actual day count basis
Amendment (Other Than Validity Extension or Increase in Amount)	USD 150/-
Guarantee Advising Fees	USD 100/-
Cable Charge	USD 20/-
Stamp Duty	At Actual