

## Tariffs & Charges

Effective from July 02, 2024

Description	Tariffs & Charges
<b>Deposit Accounts</b>	
<b>Account Maintenance Fee</b>	
<b><u>-Tk. Accounts (Savings)</u></b>	
Avg. balance up to 10,000/-	Free
Avg. balance 10,001/- to 25,000/-	Tk. 100/- (Half Yearly)
Avg. balance 25,001/- to 200,000/-	Tk. 200/- (Half Yearly)
Avg. balance 200,001/- to 1,000,000/-	Tk. 250/- (Half Yearly)
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
<b><u>- FC Account</u></b>	
- USD	Tk. 300/- (Half Yearly)
- GBP	Tk. 300/- (Half Yearly)
- EUR	Tk. 300/- (Half Yearly)
- AUD	Tk. 300/- (Half Yearly)
- CAD	Tk. 300/- (Half Yearly)
- JPY	Tk. 300/- (Half Yearly)
- CNY	Tk. 300/- (Half Yearly)
<b>Cheque Book Issuance Fee – (At Actual)</b>	
10 leaves	Tk. 200/-
25 leaves	Tk. 500/-
50 Leaves	Tk. 1,000/-
<b>Account Closure Charges</b>	
- Tk. Accounts (Savings)	Tk. 200/-
- Tk. Accounts (Current)	Tk. 300/-

-Tk. Accounts (SND)	Tk. 300/-
<b>- FC Accounts</b>	
- USD	Tk. 300/- (Half Yearly)
- GBP	Tk. 300/- (Half Yearly)
- EUR	Tk. 300/- (Half Yearly)
- AUD	Tk. 300/- (Half Yearly)
- CAD	Tk. 300/- (Half Yearly)
- JPY	Tk. 300/- (Half Yearly)
- CNY	Tk. 300/- (Half Yearly)
<b>Other Services</b>	
<b>Transfer of Bank Account from one Branch to another</b>	
- Within district	Tk. 50/-
- Different district	Tk. 100/-
Penalty for per Installment failure in DPS/DPS Plus Account	Tk. 200/-
Undelivered Chequebook destruction	Tk. 200/-
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 –Half Yearly	Free
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/-
Certificate of Interest	Tk. 200/-
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/-
<b>Printed Statement</b>	
Half Yearly, Issued by the Bank Centrally	Free
<b>Duplicate Statement at the request of the customer</b>	
- 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– Half Yearly	Free
Loan Statement - additional request	Tk. 1,000/- per statement
Overseas Courier	At actual + Tk. 300/-
Voucher Retrieval Fee	
- within 3 months	Tk. 1,000/-
- beyond 3 months	Tk. 3,000/-
CCTV Footage Retrieval Fee (Viewing Only)	Tk. 2,000.00
<b>Standing Orders (SO)</b>	
Beneficiary CBC Accounts (If the Target Account is DPS, Standing Order charge will not be applicable)	Tk. 50 per transaction
Beneficiary Other Bank Accounts	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
<b>Issuance of Pay Orders</b>	
Up to Tk. 1,000/-	Tk. 20/-
Tk. 1,001/- to Tk. 100,000/-	Tk. 50/-
Above Tk. 100,000/-	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	
Companies	Tk. 5,000/-
Individuals	Tk. 3,000/-
Freight forwarders monthly statement reporting to Central Bank	Tk. 1,000/-
Shipping line disbursement statement reporting to Central Bank.	Tk. 500/- per vessel
Processing FDI reporting to Bangladesh Bank	Tk. 3,000/-
<b>Reporting Share Buy/Sale Transaction to Bangladesh Bank – by the way of ESCROW</b>	
For first six months	USD 2,500/-
Subsequent period	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
Escrow arrangement for any other purpose	1% subject to a minimum USD 5,000
Document Attestation Charge	
For overseas	2,000/-
Within Bangladesh	1,000/-
Collection of Consular Fees at Bank Counter	200/-

<b>Vostro Account Maintenance</b>	
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

<b>BACPS &amp; BEFTN</b>	
High Value (Tk. 500,000 & Above) Cheque processing - per transaction	Tk. 60/-

Regular Value Cheque processing Tk. 50,000 – Below 500,000 Tk. 500,000 & Above	Tk. 10/- Tk. 25/-
EFT Transactions	Free
RTGS per Transaction	Tk. 100/-

<b>Remittance</b>	
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	Tk. 500/-
Issuance of Remittance Certificate	Tk. 500/-
Outward Remittances:	
<b>Demand Draft (FCY) issue - amount equivalent to BDT -</b>	
- 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/-
<b>Issuance of TT* - amount equivalent to BDT -</b>	
- 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

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

<b>FC Services</b>	
Foreign Currency Issuance	
-For Customer	1%
-For Non customer	2%

<b>Student Remittance</b>	
Students File Yearly permit issue	Tk. 10,000/-
Permit Renewal	Tk. 10,000/-
Any Amendment	Tk. 2,000/-
Student File NOC	Free

<b>Purchase of Cheques and Drafts</b>	
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

<b>Custodial Service</b>	
BO A/C Opening Charges	Tk. 1,000/-
Transaction Fee	
Institution	0.125% or Tk. 4,000/- per Transaction whichever is higher

Individual	Tk. 1000/- per Transaction
Quarterly Charges	
Institution	0.05% on Market Value of Existing Portfolio per quarter or Minimum \$75.00
Individual	0.025% on Market Value of Existing Portfolio per quarter or Minimum \$25.00
Documentation & Stamps	At Actual
CDBL Charges	At Actual
BO Account Maintenance Fee - Annually	Tk. 500/-
Mutual Fund Transaction Fee Per Transaction	Tk. 500/-
Mutual Fund-Management and safekeeping fee	0.08% on market value of existing portfolio/month
Issuance of Encashment Certificate	Tk. 500/-
Issuance of Remittance Certificate	Tk. 500/-

Locker Service Charges **	Small	Medium	Large
Annual Charge (Dhaka & Sylhet)	Tk.5,000/-	Tk. 8,000/-	Tk. 10,000/-
Annual Charge (Narayangonj)	Tk.4,000/-	Tk. 6,000/-	-
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 Tk.0.5 Mn for Gulshan Branch locker and minimum of Tk. 0.2 Mn for Sylhet Branch locker, Tk 0.50Mn for Narayangonj Branch.

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/--(including VAT)_	Tk.15/-/-(including VAT)

Mini Statement / Balance Inquiry Fee from NPSB Member Bank's ATM	Tk. 5/-/(including VAT)	Tk.5/-/(including VAT)
Account Linking Fee	Tk. 50/-	Not applicable
ATM Receipt Fee (CBC ATM)	Tk. 5/-/(including VAT)	Tk.5/-/(including VAT)

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/- (1st Year Free, 1st Card Only)	Tk. 1,250/- (1st Year Free, 1st Card Only)	Tk. 2,000/- (1st Year Free, 1st & 2nd 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	1.666%	1.666%	1.666%
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/-
Pre-closure Fee for EMI	2% on remaining balance	2% on remaining balance	2% on remaining balance
Certificate Fee	Tk. 500/-	Tk. 500/-	Tk. 500/- 5031900
Airport Lounges	<b>Priority Pass</b>		
	N/A	US \$ 32/- per visit per person	Once a year complementary entry per card Then US \$ 32/- per visit per person
	<b>MTB Air Lounge</b>		
	Hazrat Shahjalal International	Hazrat Shahjalal International	Hazrat Shahjalal International Airport – Dhaka: Tk. 1,800/- (Including VAT)



	I Airport – Dhaka: Tk. 1,800/- (Including VAT)	Airport – Dhaka: Tk. 1,800/- (Including VAT)	
	Shah Amanat International Airport – Chattogram: Tk. 1,125/- (Including VAT)	Shah Amanat International Airport – Chattogram: Tk. 1,125/- (Including VAT)	Shah Amanat International Airport – Chattogram: Tk. 1,125/- (Including VAT)
	Osmani International Airport – Sylhet: Tk. 675/- (Including VAT)	Osmani International Airport – Sylhet: Tk. 675/- (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	Tk. 200.00		
Secured (Lien) Card Pre-closure Fee (If Card closed before 1st Anniversary date from issuance)	Tk. 1,000.00		

<b>Digital Banking</b>	
<b>Online Banking (CBC Digital)</b>	
- Corporate	Tk.1,000/- Annual Fee
- Individual	Tk.500/- Annual Fee
- PCS Customers (Salary Accounts)	1st year free and from 2nd year Tk 250/- Annual Fee
Shamriddhi Account Holders	Free
E-Passbook	Free
E-Statement	Free

<b>Paymaster/CBC Digital Corporate</b>	
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	Tk. 1,500/-

Accounts in other Banks	
Manual Processing Monthly Fee	Tk. 2,500/-

**Loan (Retail and CMSME)**

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 ( For Retail Loans only)	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 on Overdue outstanding for Continuous/Demand Loans and Overdue Installments for Term Loans	1.5%
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. 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/-
Syndication arrangement Fee	0.5% -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
Advisory Fee for large project	0.10 % of Project Cost	
Reschedule/Restructure fee(Other than CMSME & Agricultural Loan)	0.25% subject to a maximum of Tk.10,000/-	
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. 100/-
Document Replacement Fee	Tk. 1,000/-
Photocopy of the document (Land, RJSC, etc.) at the request of the customer	Tk. 500/-
Guarantor Replacement/Ownership Change	Tk. 1,000/-
Photocopy of Sanction Letter/Other Loan Related Documents	Tk. 200/-
Temporary Facility Extension	0.25% of Facility Amount
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/-
EMI Date Change Charge	Tk. 2,000/- each time
Security Replacement Fee	Tk. 10,000/-
Replacement of Joint Applicant(s) /Co-applicant(s)/Guarantor	Tk. 5,000/-
Quotation Replacement/ Change	Tk. 1,000/-
Loan Repayment Account Change Charge	Tk.1,000/-
Partial Redemption of the Security	Tk.10,000/-
Original Title Deed Withdrawal Charge	Tk.2,000/-
Used Car Valuation & Registration Verification (Both approve and decline cases)	At actual
Documentation Deferral Fee	Up to 0.05% per quarter

<b>Trade Finance</b>	
<b>Imports</b>	
LC Opening Commission (sight, back-to-back and other LCs)	
- 1st quarter	Up to 0.40%
- Subsequent quarter	Up to 0.40% at actual day count basis
LC opening commission (at 100 % Cash Margin)	
- 1st quarter	Up to 0.25%
- Subsequent quarter	Up to 0.25% at actual day count basis
LC opening commission (at 100 % FDR Security)	
- 1st quarter	Up to 0.40%
- Subsequent quarter	Up to 0.40% at actual day count basis

LC Issuance – Deferred/ Usance Payment	
- 1st quarter	Up to 0.50%
- Subsequent quarter	Up to 0.50% at actual day count basis
<b>LC Amendment</b>	
- LC Amendment for Value and Validity 1st Quarter	Same as L/C opening Commission
LC Amendment (Others)	Tk. 750/-Max + (Post/Swift)
Commission on Collection of Bills (DP)	Up to 0.25% Flat (Minimum Tk. 1,500/-)
Commission on Collection of Bills (DA)	Up to 0.40 Flat (Minimum Tk. 3,500/-)
Import through Advance Payment	Tk. 3,000/-
<b>Shipping Guarantee/ Delivery Order</b>	
Shipping Guarantee/ Delivery Order issue	Tk.1,500/-
<b>Import Bills</b>	
- Import Bill Retirement	Tk.1,500/-
<b>Acceptance Commission (LC Bills)</b>	
- 1st 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
<b>Discrepancy Fee</b>	USD 30/- to USD 75/-
<b>Postage Charges</b>	
- 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/-
Stationary (LC Application, LCA, IMP etc.)	Tk. 1,000/-
Stamp Cost	At Actual
Reimbursement Charge for Local LC	US \$20/-

Reimbursement Charge for Foreign LC	USD 50/-
Handling EDF Loan Maturity Extension	Tk. 1,500/-

<b>Exports</b>	
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	
<ul style="list-style-type: none"> <li>For the Portion - No Exchange Gain</li> </ul>	Up to 0.15%
<ul style="list-style-type: none"> <li>For the Portion - Exchange Gain</li> </ul>	Tk. 500/-Flat
Export Bill under TT	
<ul style="list-style-type: none"> <li>For the Portion - No Exchange Gain</li> </ul>	Maximum 0.15%
<ul style="list-style-type: none"> <li>For the Portion - Exchange Gain</li> </ul>	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/FDD Authorization etc)	Tk. 500/- each
Export Payment Reminder	Tk. 1,000/-
Arrangement Fee in BDT for OBU Bill Finance	Up to 2% of financed amount
Extension of Acceptance Bill	Tk.1,500 per Bill
EXP Form	
<ul style="list-style-type: none"> <li>Online submission by the Customers themselves</li> </ul>	Tk. 100/-
<ul style="list-style-type: none"> <li>Manual submission with the help of the Bank</li> </ul>	Tk. 200/-
Processing fee for obtaining Regulatory approval	Tk.5,000/-

<b>Guarantee</b>	
<b>Guarantees on account of Local Application</b>	
Issuance/ Extension of Validity/Increase in amount - 1st 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
Guarantee Advising Fee	Tk. 1,500/-
Guarantee Claim Processing Charge	Tk. 1,000/-
<b>Processing fees of Standby LC</b>	
Issuance /Extension of Validity/ Increase in amount - 1st 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 150/-
Cable Charge	USD 20/-
Stamp Duty	At Actual