

SCHEDULE OF CHARGES

GENERAL BANKING

SI	Type of Services	Nature of Charges	Fees/Charges/Commission
1	Current Account (CD)	i) Account Opening Deposit Amount	i) Minimum Tk. 1000.00
		ii) Account Maintenance Fee	ii) Half yearly Tk. 300.00 + VAT
		iii) Account Closing Charge	iii) Tk. 300.00 + VAT
2	Special Notice Deposit Account (SND)	i) Account Opening Deposit Amount	i) Minimum Tk. 1000.00
		ii) Account Maintenance Fee	ii) Half yearly Tk. 500.00 + VAT
		iii) Account Closing Charge	iii) Tk. 300.00 + VAT
3	Savings Account (General, Surokha Sonchoyi, Senior Citizen)	i) Account Opening Deposit Amount	i) Min. Tk. 500.00 But Payroll: As per Agreement
		ii) Account Maintenance Fee	ii) a) Half-Yearly average balance Tk. 10,000 and below: Free. b) Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Half-Yearly Tk. 100.00 + VAT. c) Half-Yearly average balance above Tk. 25,000 to Tk 200,000 : Half-Yearly Tk. 200.00 + VAT. d) Half-Yearly average balance above Tk. 200,000 to Tk 1,000,000 : Half-Yearly Tk. 250.00 + VAT. e) Half-Yearly average balance above Tk. 1,000,000 : Half-Yearly Tk. 300.00 + VAT.
		iii) Account Closing Charge	iii) Tk. 200.00 + VAT
4	Special Privileged Accounts (Staff, Student, Tk10, Tk.50, Tk100 Privileged)	i) Account Maintenance Fee	No Charge
		ii) Account Closing Charge	No Charge
5	Activation of Dormant Account (Savings)	Charge	No Charge
6	Fixed Deposit Account	i) Account Maintenance Fee	i) No Charge
		ii) Account Closing Charge	ii) No Charge
		iii) Premature Encashment Fee	iii) No Charge

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7	Any Other Savings Scheme's A/C (MSS, MBS, DBS, TBS, LSS, SMS, KS etc.)	i) Account Opening Deposit Amount	i) Applicable as per PPG
		ii) Account Maintenance Fee	ii) No Charge
		iii) Account Closing Charge	iii) No Charge
		iv) Premature Encashment Fee	iv) No Charge
8	Issuance of Duplicate FDR/Different Schemes Instrument	Charge	Tk. 200.00 + VAT per instruction
9	Cancellation of Lost Instruments Instruction	Charge	Tk. 100.00 + VAT per instruction
10	Account Transfer Fee	Charge	i) Same Distric Tk. 50.00 + VAT ii) Other Distric Tk. 100.00 + VAT
11	Standing Instruction	Charge	i) Free : For Transferring Fund to Any Scheme Deposit A/C (Like MSS, SMS, LSS etc.) & Loan A/C ii) For Other Instruction : Tk. 100.00 + VAT
12	Issuance of Solvency / Performance Certificate	Charge	Tk. 200.00 + VAT for issuance of Solvency Certificate per instruction.
13	Issuance of BO Certificate	Charge	Tk 100.00 + VAT
14	Tax Deduction Certificate	Charge	Tk 100.00 + VAT
15	Accounts Statements Related Charges (For All types of A/C.)	Charge	
	i) Regular Statement (All Dep & Loan A/C)		(i) Free of Charge : Half yearly once
	ii) Supply Statement as per customer request (All Dep & Loan A/C)		(ii) Tk 100.00 + VAT per request
	iii) Balance Confirmation Certificate		(iii) a) Free of Charge : Half Yearly once (with statement). b) Tk.100.00 + VAT for additional Certificate (with statement)
	iv) Statement Verification		(iv) Tk. 100.00 + VAT
	v) Duplicate Statement		(iv) Tk. 200.00 + VAT

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16	Issuance of Cheque Books	Charge	At Actual + VAT
17	Uncollected Cheque Destruction	Charge	TK. 10.00 + VAT (per leaf)
18	Issuance of Foreign Currency Balance Certificate etc.	Charge	Tk. 200.00 + VAT or USD 3.00 + VAT
19	Clearing House : BACH & EFT	Charge	i) Free of Charge : EFT, Any Cheque up to Tk.50,000.00 & Govt Collection A/C
			ii) Tk.25/- (include VAT) for Tk.5.00 lac & above treated as Regular Value cheque
			ii) Tk.60.00 (including VAT) for High Value cheques
			iii) Tk.10/- (include VAT) for Regular Value cheques from Tk.50,000.01 to Tk. 4,99,999.99 amount)
20	Real Time Gross Settlement (RTGS)	Charge	Maximum Tk. 100.00 Including VAT
21	Local Collection of Cheques (Non-MICR Cheque & LA Cheque)	Charge	Actual Cost + VAT Or Min. Tk.50.00 + VAT
22	Cheque returned (BACH, Transfer & cash)	Charge	Tk.50.00 + VAT per instance from the account of the depositor/ Account holder
23	Stop Payment Instruction (Account/ Cheque)	Charge	Tk. 100.00 + VAT per instruction
24	Cancellation Stop Payment Instruction (Account/ Cheque)	Charge	Tk. 50.00 + VAT per instruction
25	Issuance of Payment Order	Charge	i) Tk. 1,000.00 : Max. Tk. 20.00 + VAT ii) Tk.1,001.00 to below Tk.100,000.00: Max. Tk. 50.00 + VAT iii) Above Tk. 100,000.00 : Max. Tk. 100.00 + VAT
			Free: Issued by Bank in settlement of Payments of Bills
26	Cancellation of Payment Order	Charge	Tk. 50.00 + VAT Per instruction
27	Issuance of Duplicate Pay Order	Charge	Tk. 200.00 + VAT

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SI	Type of Services	Nature of Charges	Fees/Charges/Commission
28	SMS Banking Service	Charge	Yearly Tk 300.00 + VAT (Except Special Privileged Savings A/C, Student Savings A/C, Staff Savings A/C)
29	Postage/Courier Charge (Registered)	Charge	Min Tk. 60 + VAT or At Actual
30	Postage/Courier Charge (General)	Charge	Min Tk. 40 + VAT or At Actual
31	Postage/Courier Charge (Overseas Client)	Charge	At Actual
32	Online Cash Transaction (Deposit & Withdrawal)	Fees	(1) All Branches & Sub Branches- Up to Tk 50,000.00: Free (2) Inter-District Branches & Sub Branches- Any Amount: Free (3) Other Than Same District Branches & Sub Branches - Above Tk 50,000.00 : Tk 50.00 + VAT (* Online Cash Transaction also free for Staff Savings A/C, Student Savings A/C, Privilege Savings A/C (10/-,50/-,100/-), Senior Citizen A/C, All kind of Deposit Scheme A/C)
33	Locker Service	i) Annual Rent	i) a) Small: Tk 3,500/- + VAT + Insurance Premium at Actual b) Medium: Tk 5,000.00 +VAT + Insurance Premium at Actual c) Large: Tk 7,000/- + VAT + Insurance Premium at Actual
		ii) Security Deposit (Refundable)	ii) Tk. 6,000.00
		iii) Replacement of Key	iii) Tk. 2,000.00 + VAT
		iv) Service in Extended Service Hour	iv) Tk. 500.00 + VAT (Per Instruction)
		v) Closing Charge	v) Tk. 200.00 + VAT

SCHEDULE OF CHARGES

DIGITAL FINANCIAL SERVICES

Bangla Pay (Mobile Banking)

SI	Type of Services	Nature of Charges	Fees/Charges/Commission
1	Send Money to Wallet	Commission	Any Amount- Commission Tk. 10.00 + VAT
2	Fund Transfer (Any SBAC Account)	Commission	Any Amount- Commission Tk. 5.00 + VAT
3	Fund Transfer (BEFTN)	Commission	Tk. 1/- to Tk. 10,000/- Commission Tk. 5.00 + VAT
			Tk. 10,001/- to Tk. 50,000/- Commission Tk. 10.00 + VAT
			Tk. 50,001/- to Tk 100,000/- Commission Tk. 20.00 + VAT
4	Card Payment (SBAC Bank's Card)	Commission	Free
5	Card Payment (Other Bank's Card)	Commission	Tk. 1/- to Tk. 10,000/- Commission Tk. 5.00 + VAT
			Tk. 10,001/- to Tk. 50,000/- Commission Tk. 10.00 + VAT
			Tk. 50,001/- to Tk 100,000/- Commission Tk. 20.00 + VAT

Debit Card

SI	Particulars	Visa Debit Card(Chip)
1	Student/Surokkha Sonchoyi Savings Card	Free
2	Annual/Renewal fee Primary	Tk. 350.00 + VAT
3	Card Replacement/reissue fee	Tk. 300.00 + VAT
4	PIN Replacement/reissue fee	Tk. 150.00 + VAT
5	Card Closing fee	N/A
6	Cash Withdraw from SBAC Network	Free
7	Cash Withdraw from Q Cash Network	Tk. 10.00 Per Tran. + VAT
8	Cash Withdraw from NPSB Network	Tk. 15.00 Per Tran. (VAT included)
9	Cash Withdraw from VISA Network	Tk. 30.00 + VAT

SCHEDULE OF CHARGES

SI	Particulars	Visa Debit Card(Chip)
10	Other Bank's ATM Balance Inquiry	Tk. 5.00
11	Other Bank's ATM Mini Statement	Tk. 5.00
12	CCTV Footage Fee (SBAC ATM)	Tk. 1,500.00 + VAT
13	CCTV Footage Fee (Other Bank's ATM)	As par Other Bank Policy

Credit Card

SI	Particulars	Classic	Gold	Platinum
1	Annual/Renewal fee Primary Card	Tk. 750.00 + VAT	Tk. 1500.00 + VAT	Tk. 3000.00 + VAT
2	Annual/Renewal fee Supplementary Card	First 1 card free Then 50% of primary fee + VAT	First 1 card free Then 50% of primary fee +VAT	First 1 card free Then 50% of primary fee +VAT
3	Replacement Card fee	Tk. 350.00 + VAT	Tk. 400.00 + VAT	Tk. 500.00 + VAT
4	PIN reissue fee	Tk. 200.00 + VAT	Tk. 300.00 + VAT	Tk. 400.00 + VAT
5	Annual/Renewal fee (Staff) Primary	Free	Free	Free
6	Annual/Renewal fee (Staff) Supplementary	First 1 card free Then 50% of General fee + VAT	First 1 card free Then 50% of General fee +VAT	First 1 card free Then 50% of General fee +VAT
7	Late payment fee	Tk. 200.00 + VAT	Tk. 300.00 + VAT USDS\$ 8.00 + VAT	Tk. 400.00 + VAT USDS\$ 10.00 + VAT
8	Excess over limit fee	Tk. 200.00 + VAT	Tk. 300.00 + VAT USDS\$ 8.00 + VAT	Tk. 400.00 + VAT USDS\$ 10.00 + VAT
9	Statement retrieval fee (Printed)	Tk. 50.00 + VAT	Tk. 50.00 + VAT	Tk. 50.00 + VAT
10	Transaction Alert SMS fee (Yearly)	Tk. 200.00 + VAT	Tk. 200.00 + VAT	Tk. 200.00 + VAT USD \$ 3.00 (FC) + VAT

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SI	Particulars	Classic	Gold	Platinum
11	Cash advance fee for credit card from SBAC ATM	Tk. 50.00 + VAT	Tk. 50.00 + VAT	Tk. 50.00 + VAT
12	Certificate issuance fee	Tk. 200.00 + VAT	Tk. 200.00 + VAT	Tk. 200.00 + VAT
13	Access to BALAKA Business Lounge	Not applicable	Not applicable	Cardholder +1 Complimentary
14	Cash Advance fee from Other Bank ATM	Tk. 150.00 or 2% of withdrawal amount, whichever is higher + VAT		
15	Card Cheque Book	1st Book free, 10 Leaves Tk. 150.00 + VAT & 25 Leaves Tk. 300 + VAT		
16	Flat interest on Fund Transfer/BEFTN/Card Cheque	1% of total amount or Tk. 100 whichever is higher		
17	Bkash/Any Wallet	1% of total amount or Tk. 100.00 whichever is higher + VAT		
18	Cash advance limit (ATM)	50% of total card limit		
19	Interest for cash advance	1.67% per month		
20	Minimum payment due	5% of total outstanding or Tk. 500.00 whichever is higher		
21	Interest free period	Min. 15 days or Max. 45 days		
22	Waive on card annual fee	Min. 18 transaction per year		
23	Payment due date from the statement date	15 days		
24	Early settlement interest compensation (Applicable for EMI plan)	2% on current unpaid EMI amount		
25	CCTV Footage Fee (SBAC ATM)	Tk. 1500.00 + VAT		
26	CCTV Footage Fee (Other Bank's ATM)	As per other Bank's Policy		

SCHEDULE OF CHARGES

CREDIT RELATED SERVICES

SI	Type of Services	Nature of Charges	Fees/Charges/Commission
1	Loan Application Fee	Charge	No Charge
2	Loan Processing Fee	Charge	i) Below Tk. 5,000,000: Max. charge 0.50% + VAT but not exceed Tk. 15,000.00 + VAT ii) Above Tk. 5,000,000: Max. charge 0.30%+ VAT but not exceed Tk. 20,000.00 + VAT
3	Loan Top Up Processing Fees	Charge	Regular processing fees on additional amount
4	Loan Reschedule/ Restructure Fee	Charge	i) Max. charge 0.25% but not exceed Tk. 10,000.00 + VAT iii) No fees for CMSME & Agriculture Sector
5	Enhancement / Renewal Fees	Charge	i) For All Types of Revolving Loan Upto 50 Lac 0.25% + VAT or Max Tk. 5,000.00 + VAT Above 50 Lac 0.20% + VAT or Max Tk. 10,000.00 + VAT ii) For Secured Over Draft 0.25% + VAT Max 5,000.00 + VAT
6	Commitment Fee on Un-disbursed Amount	Fee/Charge	No Charge
7	Early Settlement Fee	Fee	i) 0.50% of Outstanding Amount + VAT ii) No fees for Cottage, Micro, Small Enterprises Loan and CC Loan/ Demand Loan
8	Issuance of Bank Guarantee	Commission / Service Charge	i) a) @ 0.50 % per qtr. or part thereof, Min Tk. 1,000.00 + VAT (For full Qtr. Or Less) b) 100% Cash Margin- Min. Tk. 1,000.00 + VAT (Once) c) 100 % FDR Margin- Min. 0.15% + VAT (Per Quarter) d) 50% Cash Margin- Min. Tk. 0.15% + VAT (Per Quarter) e) 50% FDR Margin- Min. Tk. 0.25% + VAT (Per Quarter) ii) But when the validity of BG more than one Qtr. then comm. will be charged on daily basis for additional days.
9	Enlistment Fees and renewal of C & F Agent	Fee	Tk. 10,000.00 + VAT & Tk. 5,00,000.00 Security Money (Refundable)
10	Enlistment and Renewal of Surveyor	Fee	Tk. 10,000.00 + VAT

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SI	Type of Services	Nature of Charges	Fees/Charges/Commission
11	Documentation Fee	Charge	At Actual + VAT
12	Stamp Charge	Charge	At Actual + VAT
13	Legal and Valuation Fees	Fee	At Actual + VAT
14	CIB Enquiry Charge	Charge	At Actual + VAT
15	Security Replacement	Fee	Tk. 2,000.00 + VAT
16	Commitment Letter	Charge	Tk. 500.00 + VAT
17	Replacement of Personal Guarantor	Fee	Tk. 2,500.00 + VAT (Except Secured Loan)
18	Quotation Replacement	Fee	i) For Car Loan- Tk. 1,000.00 + VAT ii) For Consumer Loan- Tk. 500.00 + VAT
19	Partial Redemption of Security	Fee	Tk. 1,000.00 + VAT
20	Liability Position Certificate	Fee	Tk. 200.00 + VAT
21	Lien Marking on Term Deposit	Fee	Tk. 100.00 + VAT Per Instance (Lien from Other Bank) Tk. 100.00 + VAT Per Instance (Lien to Other Bank)
22	Loan Syndication Service/ Syndication Arrangement/ Agency Function/ Syndication Participation/ Equity Financing/ Corporate Advisory Service	Fees	As per agreement

E-GP Services

SI	Type of Services	Nature of Charges	Fees/Charges/Commission
1	Payment of Registration Fee	Service Charge	Max. Tk. 200.00 + VAT
2	Payment of Renewal of Registration Fee	Service Charge	Max. Tk. 200.00 + VAT
3	Payment of Tender Document Fee	Service Charge	Max. Tk. 150.00 + VAT
4	Payment of Tender Security Fee	Service Charge	Max. Tk. 150.00 + VAT
5	Payment of Performance Security Fee	Service Charge	Max. Tk. 200.00 + VAT
6	Payment of New Performance Security Fee	Service Charge	Max. Tk. 200.00 + VAT

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TRADE FINANCE SERVICES

A. Import

SI	Type of Services	Nature of Charges	Fees/Charges/Commission
1	Sight L/C opening (Inland/Foreign)	Commission	Per quarter @ 0.40% + VAT
2	Deferred/Usance L/C Opening (Inland/Foreign)	Commission	Per quarter @ 0.50% + VAT
3	Back to Back L/C Opening (Inland/Foreign)	Commission	Per quarter @ 0.40% + VAT
4	Back to Back L/C Opening (Under EDF) (Inland/Foreign)	Commission	Per quarter @ 0.40% + VAT
5	L/C Amendment	Commission	i) If Value and Tenure Change : As per Item No. 1 to 5 ii) For Any Other Change : Tk 750.00 Per Instance + VAT
6	Acceptance for Deferred/Usance/ Back to Back L/Cs (Inland/Foreign)	Commission	Per quarter @ 0.40% + VAT
7	Transmission of LC by SWIFT (Overseas & Local)	Charge	At actual Min. Tk. 2,500.00 + VAT
8	Transmission of LC Amendment by SWIFT (Overseas & Local)	Charges	At actual Min. Tk. 1000.00 + VAT
9	Any short Message by SWIFT	Charges	Tk. 500.00 + VAT
10	For arranging of Add confirmation and or discounting by us with foreign banks/OBU	Charge	Per quarter 0.20% + VAT
11	Add confirmation and or discounting by foreign bank /OBU	Charge	At Actual + VAT
12	Issuance of Shipping Guarantee	Charges	Tk. 1,000.00 + VAT
13	LCAF Issuance (Letter of Credit Application Form)	Charges	Tk. 300.00 Per Instance + VAT
14	IMP Form	Charges	Tk. 300.00 Per Instance + VAT

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SI	Type of Services	Nature of Charges	Fees/Charges/Commission
15	Payment settlement charge (LC & Collection)	Charges	Below USD 10000.00 = USD 15.00 + VAT USD 10001.00 - USD 50000.00 = USD 30.00 + VAT USD 50001.00 - USD 100000.00 = USD 50.00 + VAT Above USD 100000.00 = USD 100.00 + VAT
16	Import without LC (subject to URC-522 or not)	Commission	In case of D.P 0.40% , Min. Tk. 500.00 + VAT In Case of D A 0.50% Per quarter, Min. Tk. 500.00 (other charges, if Applicable, at Actual) + VAT
17	Collection of Credit Report	Charge	At actual + VAT
18	Courier service (local) for any import related documents	Charge	At actual Min. Tk. 100.00 + VAT
19	Discrepancy Charge - Import Documents (Foreign)	Charge	USD 50.00 + VAT
20	Interest on Import Bill/PAD	Charge	As per prevailing Lending rate
21	Discrepancy Charge - Import Documents (Local)	Charge	USD 30.00 + VAT

*** Applicable for SL. 1 To 8 : When the term of LC Opening/LC Acceptance/LC Confirmation/Bank Guarantee is one quarter or less, the same amount of Charges/Commission will be charged for one quarter. However, if the term is for more than one quarter, the charge/commission will be levied only for the period up to the date on which the term expires.**

B. Export

SI	Type of Services	Nature of Charges	Fees/Charges/Commission
1	LC Advising	Charge	Tk. 750.00 + VAT per instance
2	LC Amendment Advising	Charge	Tk. 750.00 + VAT per instance
3	LC Transfer	Charge	Tk. 750.00 + VAT per instance
4	LC Amendment transfer	Charge	Tk. 750.00 + VAT per instance
5	Negotiation of Export/Deemed Export Bills	Commission	0.15%, But Max. Tk 500.00 in case of realization of exchange gain
6	Collection of Export/Deemed Export Bills	Commission	0.15%, But Max. Tk 500.00 in case of realization of exchange gain



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SI	Type of Services	Nature of Charges	Fees/Charges/Commission
7	Collection of Documents under LC in Local Currency	Commission	0.15% + VAT
8	Mailing of Foreign Export Documents	Charge	At Actual, Min. Tk. 3,000.00 For SAARC countries At Actual, Min. Tk. 2,500.00
9	EXP Issue/ Certification of EXP form	Charge	Tk. 300.00 + VAT per instance
10	Issuance of Proceeds Realization Certificate (PRC)	Charge	Tk. 500.00 + VAT per instance
11	Issuance of Back to Back L/C Certificate /C&F Certificate	Charge	Tk. 500.00 + VAT per instance
12	Mailing for Local Export Docs.	Charge	Tk. 100.00 + VAT per instance

C. Trade Finance (Miscellaneous)

SI	Type of Services	Nature of Charges	Fees/Charges/Commission
1	Processing of Import Registration Certificate (IRC) etc.	Charge	Tk. 300.00 + VAT per instance
2	Processing of License of Indenting & Money Changer etc.	Charge	Tk. 500.00 + VAT per instance
3	File Processing of Cash Incentive / DEDO (Per instance)	Charge	Tk. 2,000.00 VAT up to Tk.5.00 lac, Tk. 2,500.00 + VAT up to Tk.5.00-10.00 lac, Tk. 3,000.00 + VAT above Tk.10.00 lac
4	Queries / Investigation through SWIFT	Charge	Tk. 500.00 + VAT
5	Cash Currency Endorsement Fee	Charge	Tk. 300.00 + VAT
6	File Processing for Indenting, Buying House, Freight Forwarders Agents etc.	Charge	Tk. 3,000.00 + VAT Per instance
7	Encashment Certificate	Charge	Tk. 300.00 + VAT
8	Processing of Student File	Charge	Tk 2,000.00 + VAT Per File

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SI	Type of Services	Nature of Charges	Fees/Charges/Commission
9	Attestation of Documents	Charge	Tk. 100.00 + VAT Per set
10	Buying House/Local Agent Payment Processing	Charge	Tk. 500.00 + VAT Per instance
11	Issuance of any Certificate in respect of Import & Export	Charge	Tk. 300.00 + VAT Per instance
12	Shipment Tracking Services.	Charge	At Actual + VAT

D. Foreign Remittance

SI	Type of Services	Nature of Charges	Fees/Charges/Commission
1	Issuance of Demand Draft in FC, Telegraphic Transfer (TT), Mail Transfer (MT) Etc.	Charge	Tk Below 100000 = Tk 100.00 + VAT Tk 100001 - Tk 500000 = Tk 200.00 + VAT Tk 500001 - Tk 1000000 = Tk 300.00 + VAT Tk Above 1000000 = Tk 500.00 + VAT
2	Cancellation of any Instrument	Charge	Tk 200.00 + VAT
3	Certificate of Inward Remittance	Charge	Tk 100.00 + VAT

E. Bank Gurantee (Foreign)

SI	Type of Services	Nature of Charges	Fees/Charges/Commission
1	Advising of Guarantees to the beneficiary in original without any engagement on our part	Commission	USD 50.00 + VAT
2	Advising of Guarantees in original by adding our confirmation	Commission	Per quarter @ 0.50 % Min. USD \$100.00 + VAT
3	Issuance of guarantee on behalf of Non-resident Firm/ Company	Commission/Charges	Per quarter 0.50% plus cost of stamp, VAT, Tax, SWIFT etc at Actual

SCHEDULE OF CHARGES

SI	Type of Services	Nature of Charges	Fees/Charges/Commission
4	Issuance of Guarantee at 100% cash margin on behalf of foreign own/foreign controlled companies/firms operating in Bangladesh.	Commission/Charges	Per quarter 0.50% plus cost of stamp, VAT, Tax, SWIFT etc at Actual
5	Issuance of bid bond/Performance bond against foreign bank guarantee	Commission	Per quarter 0.50% plus cost of stamp, VAT, Tax, SWIFT etc at Actual

* Branches shall realize Charges/Fees/Commission of Maximum rate mentioned above .

* Bank Employees would avail Services at free of Charges unless otherwise explicitly stipulated in the above schedule.

* Managing Director or Designator's Approval is required for any waiver/reduction of charges/Fees/Commission. However, full Government Duty/Tax/VAT amount would have to be realized on the waived service charges where applicable.

* All above Charges /Fees/Commissions are subject to applicable Govt. Duty/Tax/VAT which will be borne/realized from the Customers.

* Special privileged accounts include farmers, heroic freedom fighters, miserable, clean workers of Dhaka North and Dhaka South City Corporation, street children and working children and adolescents, beneficiaries of National Service Program, readymade garment workers, workers of footwear and leather goods manufacturing small factory, School Banking Account holders including All types of account open at Tk.10, Tk.50 and Tk.100 and similar accounts as directed by Bangladesh Bank from time to time. And Staff Savings Accounts.

* No commission to be applied against Staff Savings Account for Bangla Pay service.