

SCHEDULE OF CHARGES
GENERAL BANKING

Sl	Type of Services	Nature of Charges	Fees/Charges/Commission
1.	Current Account (CD) (Opening Deposit Amount Min.Tk.1000.00)	i) Account Maintenance Fee	i) Half yearly Tk. 300.00 + VAT
		ii) Account Closing Charge	ii) Tk. 300.00 + VAT
2.	Special Notice Deposit Account (SND) (Opening Deposit Amount Min.Tk.1000.00)	i) Account Maintenance Fee	i) Half yearly Tk. 500.00 + VAT
		ii) Account Closing Charge	ii) Tk. 300.00 + VAT
3.	Savings Account (General, Surokha Sonchoyi, Senior Citizen) (Opening Deposit Amount Min.Tk.500.00 but for Payroll: As per Agreement)	i) Account Maintenance Fee	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.
		ii) Account Closing Charge	ii) Tk. 200.00 + VAT
4.	Special Privileged Accounts (Staff, Student, Tk10, Tk.50, Tk100 Privileged)	i) Account Maintenance Fee	Free
		ii) Account Closing Charge	
5.	Activation of Dormant Account (Savings)	Charge	No Charge



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6.	Fixed Deposit Account	i) Account Maintenance Fee	Free
		ii) Account Closing Charge	
		iii) Premature Encashment Fee	
7.	Any Other Savings Scheme's A/C (MSS, MBS, DBS, TBS, LSS, SMS, KS etc.) (Opening Deposit Amount applicable as per PPG)	i) Account Maintenance Fee	Free
		ii) Account Closing Charge	
		iii) Premature Encashment Fee	
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 District Tk. 50.00 + VAT
			ii) Other District Tk. 100.00 + VAT
11.	Standing Instruction	Charge	i) For Transferring Fund to Any Scheme Deposit A/C (Like MSS, SMS, LSS etc.) & Loan A/C : FREE
			ii) For Other Instruction : Tk. 100.00 + VAT (per Instruction)
12.	Issuance of Solvency / Performance Certificate	Charge	Tk. 200.00 + VAT for issuance of Solvency Certificate per instruction.
13.	Authenticity Verification of the certificate & Bank Statement	Charge	Tk. 200.00 + VAT (per verification)
14.	Issuance of BO Certificate	Charge	Tk 100.00 + VAT
15.	Tax Deduction Certificate	Charge	Tk 100.00 + VAT



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16.	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		(v) Tk. 200.00 + VAT
17.	Issuance of Cheque Books	Charge	At Actual + VAT
18.	Uncollected Cheque Destruction	Charge	TK. 10.00 + VAT (per leaf)
19.	Issuance of Foreign Currency Balance Certificate etc.	Charge	Tk. 200.00 + VAT or USD 3.00 + VAT
20.	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)
21.	Real Time Gross Settlement (RTGS)	Charge	Maximum Tk. 100.00 Including VAT
22.	Local Collection of Cheques (Non-MICR Cheque & LA Cheque)	Charge	Actual Cost + VAT Or Min. Tk.50.00 + VAT
23.	Cheque returned (BACH, Transfer & cash)	Charge	Tk.50.00 + VAT per instance from the account of the depositor/ Account holder

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24.	Stop Payment Instruction (Account/ Cheque)	Charge	Tk. 100.00 + VAT per instruction
25.	Cancellation Stop Payment Instruction (Account/ Cheque)	Charge	Tk. 50.00 + VAT per instruction
26.	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
27.	Cancellation of Payment Order	Charge	Tk. 50.00 + VAT Per instruction
28.	Issuance of Duplicate Pay Order	Charge	Tk. 200.00 + VAT
29.	SMS Banking Service	Charge	Yearly Tk 300.00 + VAT (Except Special Privileged Savings A/C, Student Savings A/C, Staff Savings A/C)
30.	Postage/Courier Charge (Registered)	Charge	Min Tk. 60 + VAT or At Actual
31.	Postage/Courier Charge (General)	Charge	Min Tk. 40 + VAT or At Actual
32.	Postage/Courier Charge (Overseas Client)	Charge	At Actual
33.	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)



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34.	Locker Service	i) Annual Rent	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











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CREDIT RELATED SERVICES

Sl	Type of Services	Nature of Charges	Fees/Charges/Commission
1.	Loan Application Fee	Charge	No Charge
2.	Loan Processing Fee (All types of Loans including SOD)	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 ii) 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 Fees	Fee	i) 0.50% of Outstanding Amount + VAT ii) No fees for Cottage, Micro, Small Enterprises Loan and Continuous/Demand Loan
8.	Partial Settlement Fees	Fee	i) 0.50% on Settlement Amount + VAT ii) No fees for Cottage, Micro, Small Enterprises Loan and Continuous/ Demand Loan
9.	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.
10.	Enlistment Fees and renewal of C & F Agent	Fee	Tk. 10,000.00 + VAT & Tk. 5,00,000.00 Security Money (Refundable)



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Sl	Type of Services	Nature of Charges	Fees/Charges/Commission
11.	Enlistment and Renewal of Surveyor	Fee	Tk. 10,000.00 + VAT
12.	Documentation Fee	Charge	At Actual + VAT
13.	Stamp Charge	Charge	At Actual + VAT
14.	Legal and Valuation Fees	Fee	At Actual + VAT
15.	CIB Enquiry Charge	Charge	At Actual + VAT
16.	Security Replacement	Fee	Tk. 2,000.00 + VAT
17.	Commitment Letter	Charge	Tk. 500.00 + VAT
18.	Replacement of Personal Guarantor	Fee	Tk. 2,500.00 + VAT (Except Secured Loan)
19.	Quotation Replacement	Fee	i) For Car Loan- Tk. 1,000.00 + VAT ii) For Consumer Loan- Tk. 500.00 + VAT
20.	Partial Redemption of Security	Fee	Tk. 1,000.00 + VAT
21.	Liability Position Certificate	Fee	Tk. 200.00 + VAT
22.	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)
23.	Loan Syndication Service/ Syndication Arrangement/ Agency Function/ Syndication Participation/ Equity Financing/ Corporate Advisory Service	Fee	As per agreement










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E-GP Services

Sl	Type of Services	Nature of Charges	Fees/Charges/Commission
1.	Payment of Registration Fee	Service Charge	Free (As per Govt. rules, VAT & other charges to be realized)
2.	Payment of Renewal of Registration Fee	Service Charge	Free (As per Govt. rules, VAT & other charges to be realized)
3.	Payment of Tender Document Fee	Service Charge	Free (As per Govt. rules, VAT & other charges to be realized)
4.	Payment of Tender Security Fee	Service Charge	Free (As per Govt. rules, VAT & other charges to be realized)
5.	Payment of Performance Security Fee	Service Charge	Free (As per Govt. rules, VAT & other charges to be realized)
6.	Payment of New Performance Security Fee	Service Charge	Free (As per Govt. rules, VAT & other charges to be realized)

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SCHEDULE OF CHARGES

TRADE FINANCE SERVICES

Import

Sl	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.	LC Opening at 100% cash margin	Commission	Per quarter @ 0.25% + VAT
6.	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
7.	Acceptance for Deferred/Usance/ Back to Back L/Cs (Inland/Foreign)	Commission	Per quarter @ 0.40% + VAT
8.	Transmission of LC by SWIFT (Overseas & Local)	Charges	At actual Min. Tk. 2,500.00 + VAT
9.	Transmission of LC Amendment by SWIFT (Overseas & Local)	Charges	At actual Min. Tk. 1000.00 + VAT
10.	Any short Message by SWIFT	Charges	Tk. 500.00 + VAT
11.	For arranging of Add confirmation and or discounting by us with foreign banks/OBU	Charges	Per quarter 0.20% + VAT
12.	Add confirmation and or discounting by foreign bank /OBU	Charges	At Actual + VAT
13.	Issuance of Shipping Guarantee	Charges	Tk. 1,000.00 + VAT
14.	LCAF Issuance (Letter of Credit Application Form)	Charges	Tk. 300.00 Per Instance + VAT



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Sl	Type of Services	Nature of Charges	Fees/Charges/Commission
15.	IMP Form	Charges	Tk. 300.00 Per Instance + VAT
16.	Payment settlement charge (LC & Collection)	Charges	USD 15.00 + VAT (Below USD 10000.00) USD 30.00 + VAT (USD 10001.00 - USD 50000.00) USD 50.00 + VAT (USD 50001.00 - USD 100000.00) USD 100.00+VAT (Above USD 100000.00)
17.	Import without LC (subject to URC-522 or not)		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
18.	Collection of Credit Report	Charges	At actual + VAT
19.	Courier service (local) for any import related documents	Charges	At actual Min. Tk. 100.00 + VAT
20.	Discrepancy Charge - Import Documents (Foreign)	Charges	USD 50.00 + VAT
21.	Interest on Import Bill/PAD	Charges	As per prevailing Lending rate
22.	Discrepancy Charge - Import Documents (Local)	Charges	USD 30.00 + VAT

* Applicable for SL. 1 To 9 : 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.

Export

Sl	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



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Sl	Type of Services	Nature of Charges	Fees/Charges/Commission
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
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

Trade Finance (Miscellaneous)

Sl	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



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Sl	Type of Services	Nature of Charges	Fees/Charges/Commission
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
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

Investment in Govt Securities

Sl	Particulars	Fees/Charges/Commission	
1.	Secondary Trading (FMI)	Tk.100/- per Tran. (VAT Included)	
2.	BPID Opening (Excluding BPID for investors of Stock Exchange opened by Bangladesh Bank)	Tk.200/- (VAT included) for Individual	Tk.500/- (VAT included) for institute
3.	Participation in Primary Auction (for all successful bidders)	Tk.200/- (VAT included) for Individual	Tk.500/- (VAT included) for institute (Tk.200/- for bidding through Omnibus BPID by Stock Exchange)
4.	BPID Maintenance (Yearly)	Tk.200/- (VAT included) for individual	Tk.500/- (VAT included) for institute
5.	IT Certificate	Yearly 01 certificate Free. For next each of Tk.200/- (VAT included) for Individual	Yearly 01 certificate Free. For next each of Tk.500/- (VAT included) for Institute



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Foreign Remittance

Sl	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 – 500000, Tk 200.00 + VAT Tk 500001 – 1000000, Tk 300.00 + VAT Above Tk.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

Bank Gurantee (Foreign)

Sl	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
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

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SCHEDULE OF CHARGES

DIGITAL FINANCIAL SERVICES

Bangla Pay

Sl	Type of Services	Nature of Charges	Fees/Charges/Commission
1.	Send Money to Wallet	Commission	Free
2.	Fund Transfer (Any SBAC Account)	Commission	Free
3.	Fund Transfer (BEFTN)	Commission	Free
4.	Fund Transfer (NPSB)	Commission	Tk.10/- For any amount (VAT Included)
5.	Card Payment (SBAC Bank's Card)	Commission	Free
6.	Card Payment (Other Bank's Card)	Commission	BEFTN Free, NPSB Tk.10/- for any amount (VAT Included)
7.	Utility Bill payment	Commission	Free
8.	Fund Transfer to MFS	Commission	Free
9.	Cash out from Branch	Commission	Free

Debit Card

Sl	Type of Services	Nature of Charges	Fees/Charges/Commission
1.	Student/Surokkha Sonchoyi Savings Card	Fee	Free
2.	Annual/Renewal fee Primary	Fee	Tk. 350.00 + VAT
3.	Card Replacement/reissue fee	Fee	Tk. 300.00 + VAT
4.	PIN Replacement/reissue fee	Fee	Tk. 150.00 + VAT
5.	Card Closing fee	Fee	N/A
6.	Cash Withdraw from SBAC Network	Fee	Free
7.	Cash Withdraw from Q Cash Network	Fee	Tk. 10.00 Per Tran + VAT



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8.	Cash Withdraw from NPSB Network	Fee	Tk. 15.00 Per Tran. (VAT included)
9.	Cash Withdraw from VISA Network	Fee	Tk. 30.00 + VAT
10.	Other Bank's ATM Balance Inquiry	Fee	Tk. 5.00 (VAT Included)
11.	Other Bank's ATM Mini Statement	Fee	Tk. 5.00 (VAT Included)
12.	CCTV Footage Fee (Own ATM) for SBACcustomers	Fee	Tk. 2,000.00 + VAT
13.	CCTV Footage Fee (Other Bank's ATM) for SBAC customers	Fee	As per Other Bank Policy
14.	CCTV Footage Fee for Other Banks	Fee	Tk.3,000.00 + VAT

Credit Card

Sl	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	Tk.375.00 + VAT (First card free)	Tk.750.00 + VAT (First card free)	Tk.1,500.00 + VAT (First card free)
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 Equivalent USD 8.00 + VAT	Tk. 400.00 + VAT Equivalent USD 10.00 + VAT
8.	Excess over limit fee	Tk. 200.00 + VAT	Tk. 300.00 + VAT Equivalent USD 8.00 + VAT	Tk. 400.00 + VAT Equivalent USD 10.00 + VAT



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Sl	Particulars	Classic	Gold	Platinum
9.	Statement retrieval fee (Per Month)	Tk. 200.00 + 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
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. 250.00 + VAT
13.	Cheque dishonour Fees (Card Cheque)	Tk. 150.00 + VAT	Tk. 200.00 + VAT	Tk. 200.00 + VAT
14.	CIB Fees	At Actual	At Actual	At Actual
15.	Credit Shield Insurance Premium	At Actual	At Actual	At Actual
16.	Access to BALAKA Business Lounge	Not applicable	Not applicable	Cardholder +1 Complimentary
17.	Cash Advance fee from Other Bank ATM	<p>Tk.150.00 or 2% of withdrawal amount, whichever is higher + VAT (Transaction fee of NPSB & Q-Cash network will be added) for Classic Card.</p> <p>Tk.150.00 or 2% of withdrawal amount whichever is higher and USD3.00 or 2% of withdrawal amount whichever is higher + VAT (Transaction fee of NPSB & Q-Cash network will be added) for Gold & Platinum Card.</p>		
18.	Card Cheque Book	1st Book of 10 Leaves free, 2nd Book & onward of 10 Leaves for Tk.150.00 + VAT		
19.	Flat interest on Fund Transfer/BEFTN/Card Cheque	1% of total amount or Tk. 100 whichever is higher		
20.	Bkash/Any Wallet	1% of total amount or Tk. 100.00 whichever is higher		
21.	Cash advance limit (ATM)	50% of total card limit		
22.	Interest for cash advance	2.08% per month		
23.	Interest for purchase	2.08% per month		



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Sl	Particulars	Classic	Gold	Platinum
24.	Minimum payment due	5% of total outstanding or Tk. 500.00 whichever is higher		
25.	Interest free period	Min. 15 days or Max. 45 days		
26.	Waive on card annual fee	Min. 18 transactions per year		
27.	Payment due date from the statement date	15 days		
28.	EMI with Interest	9.99%		
29.	Early settlement interest compensation (Applicable for EMI plan)	2% on current unpaid EMI amount		
30.	E-statement	Free		
31.	CCTV Footage Fee (SBAC ATM)	Tk. 2,000.00 + VAT		
32.	CCTV Footage Fee (Other Bank's ATM)	As per other Bank's Policy		



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SCHEDULE OF CHARGES

AGENT BANKING

Sl	Type of Services	Fees/Charges/Commission
1.	Cash Deposit at own Outlet	Free
2.	Cash Deposit at Branch/Sub Branches	Free
3.	Cash Deposit at other Outlets	0.25% (Min Tk.10/-, Max Tk.100/-)
4.	Cash Deposit in Branch Account through Outlets	0.25% (Min Tk.10/-, Max Tk.100/-)
5.	Cash withdrawal from own outlet	Free
6.	Cash withdrawal at Branch/Sub Branches	Free
7.	Cash withdrawal from other Agent outlets	0.25% (Min Tk.10/-, Max Tk.100/-)
8.	Cash withdrawal from from Branch Account through Agent outlets	0.25% (Min Tk.10/-, Max Tk.100/-)
9.	Fund transfer to other Agent Banking A/c	0.25% (Min Tk.10/-, Max Tk.100/-)
10.	Fund transfer to Branch Account	0.25% (Min Tk.10/-, Max Tk.100/-)
11.	Fund transfer through RTGS	Tk.100/- (VAT Included)
12.	Fund transfer through BEFTN	0.25% (Min Tk.10/-, Max Tk.100/-)
13.	ATM Card yearly Fees	Tk.300 + VAT
14.	ATM Card replacement Fees	Tk.200 + VAT
15.	Card PIN re-issue Fees	Tk.100 + VAT
16.	Card closing Fees	Tk.100 + VAT
17.	Cheque Book issuance Fees	Tk.5 per leaf + VAT
18.	Yearly SMS alert Fees	Tk.100 + VAT
19.	Statement Fees	Tk.10 + VAT
20.	Solvency certificate issuance Fees	Tk.100 + VAT



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SCHEDULE OF CHARGES

AGENT BANKING

Sl	Type of Services	Fees/Charges/Commission
21.	Account Closing charge (any types of A/c)	Tk.200 + VAT
22.	Account Maintenance Fees:	
	SB average balance up to Tk.5,000	Free
	SB average balance up to Tk.5,001-10,000	Tk.50 + VAT
	SB average balance up to Tk.10,001+	Tk.100 + VAT
	Current Account (CD)	Tk.200 + VAT
23.	Remittance through PIN	Free
24.	Remittance through Bank Account	Free

Handwritten signatures and marks below the table.



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- 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.
- Industry based small/Floating entrepreneur, outlying professional service provider, Self made goods seller and self Driven service provider through social media will be treated as the personal retailer and those accounts will not be bound for min. deposit and also will be free from all maintenance charges.



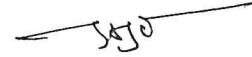
Sankar Kumar Ghosh

Banking Operations Division

on leave

Md. Mazharul Hasan

Head of ID



Mohammad Shafiul Azam

Head of DFID



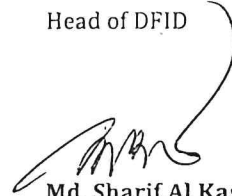
Mannan Bapari FCMA

Head of FAD



Dewan Arifur Rahman

Head of Treasury



Md. Sharif Al Kashem

Head of Cards



Md. Abdul Mannan

Head of Credit



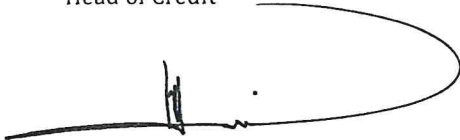
Md Masudur Rahman FCA

Head of BOD



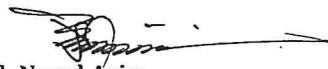
Md. Nazimuddoula

Deputy Managing Director



Md. Altaf Hossain Bhuyan

Deputy Managing Director



Md. Nurul Azim

Additional Managing Director



Habibur Rahman

Managing Director & CEO

