



Schedule of Charges/ Commission related to General Banking			
SL	Types of Services	Nature of Charges	Amount of Charges/ Commissions
1.	Bengal Current Account	Account maintenance fee (including OD Account)	: Tk. 300/- half yearly
		FCY account maintenance fee	: Tk. 300/- half yearly
		Closing of account	: Tk. 300/-
2.	Bengal SME Current Account	Account maintenance fee (including OD Account)	: Tk. 300/- half yearly
		Closing of account	: Tk. 300/-
3.	Bengal General Savings Account	Account Maintenance Fee	: Average Balance up to TK. 10,000- Nil
			: Average Balance above TK. 10,000 to TK. 25,000 -TK. 100/- half yearly
			: Average Balance above TK. 25,000 to TK. 2,00,000- TK. 200/- half yearly
			: Average Balance above TK. 2,00,000 to TK. 10,00,000- TK. 250/- half yearly
			: Average Balance above TK. 10,00,000 -TK. 300/- half yearly
		Closing of account	: TK. 200/-
4.	Bengal Supreme Savings Account	Account Maintenance Fee	: Average Balance up to TK. 10,000- Nil
			: Average Balance above TK. 10,000 to TK. 25,000 -TK. 100/- half yearly
			: Average Balance above TK. 25,000 to TK. 2,00,000- TK. 200/- half yearly
			: Average Balance above TK. 2,00,000 to TK. 10,00,000- TK. 250/- half yearly
			: Average Balance above TK. 10,00,000- TK. 300/-half yearly
		Closing of account	: TK. 200/-
5.	Bengal Evergreen Savings Account	Account Maintenance Fee	: Average Balance up to TK. 10,000- Nil
			: Average Balance above TK. 10,000 to TK. 25,000 -TK. 100/- half yearly
			: Average Balance above TK. 25,000 to TK. 2,00,000- TK. 200/- half yearly
			: Average Balance above TK. 2,00,000 to TK. 10,00,000- TK. 250/- half yearly
			: Average Balance above TK. 10,00,000- TK. 300/-half yearly
		Closing of account	: TK. 200/-
6.	Bengal School Savings Account	Account Maintenance Fee	: NIL
		Closing of account	: NIL
7.	Bengal Pay-roll account	Account Maintenance Fee	: Average Balance up to TK. 10,000- Nil
			: Average Balance above TK. 10,000 to TK. 25,000 -TK. 100/- half yearly



Schedule of Charges/ Commission related to General Banking			
SL	Types of Services	Nature of Charges	Amount of Charges/ Commissions
			Average Balance above TK. : 25,000 to TK. 2,00,000- TK. 200/- half yearly Average Balance above TK. : 2,00,000 to TK. 10,00,000- TK. 250/- half yearly Average Balance above TK. : 10,00,000- TK. 300/-half yearly Closing of account : TK. 200/-
8.	Bengal Prothoma Savings Account	Account Maintenance Fee	Average Balance up to TK. : 10,000- Nil Average Balance above TK. : 10,000 to TK. 25,000 -TK. 100/- half yearly Average Balance above TK. : 25,000 to TK. 2,00,000- TK. 200/- half yearly Average Balance above TK. : 2,00,000 to TK. 10,00,000- TK. 250/- half yearly Average Balance above TK. : 10,00,000- TK. 300/-half yearly Closing of account : TK. 200
9.	Bengal Wage Earners Savings Account	Account Maintenance Fee	Average Balance up to TK. : 10,000- Nil Average Balance above TK. : 10,000 to TK. 25,000 -TK. 100/- half yearly Average Balance above TK. : 25,000 to TK. 2,00,000- TK. 200/- half yearly Average Balance above TK. : 2,00,000 to TK. 10,00,000- TK. 250/- half yearly Average Balance above TK. : 10,00,000- TK. 300/-half yearly Closing of account : TK. 200
10	Bengal Probashi Savings Account	Account Maintenance Fee	Average Balance up to TK. : 10,000- Nil Average Balance above TK. : 10,000 to TK. 25,000 -TK. 100/- half yearly Average Balance above TK. : 25,000 to TK. 2,00,000- TK. 200/- half yearly Average Balance above TK. : 2,00,000 to TK. 10,00,000- TK. 250/- half yearly Average Balance above TK. : 10,00,000- TK. 300/-half yearly Closing of account : TK. 200/-
11	Bengal Nabanno Savings Account	Account maintenance fee	NIL
		Closing of account	NIL
		Cash withdrawal Slip (Over the counter)	NIL
12	Bengal SND Account	Account maintenance fee	TK. 500/- (Half Yearly)
		Closing of account	TK. 300/-



13	Statements	All regular Statements		Free Half Yearly
		Any additional Statements		Maximum- Tk. 100/-
		Statement of Deposit Scheme		Tk. 100/-
		Statement Verification		Tk. 500/-
		Dormant Account Activation Charges		Free
14	Postage	Postage/Courier Charge		At Actual or Minimum Tk.50
15	Cheque Book	Issue Charge		At Actual
		Undelivered Cheque Book Destruction		Tk. 100/-
16.	Pay Order	Pay Order issue: Customer	Up to Tk. 1000/-	Tk. 20/-
			Tk. 1,001-1,00,000	Tk. 50/-
			Above Tk. 1,00,000	Tk. 100/-
		Cancellation of Pay Order		Tk. 50/-
		Duplicate Pay order		Tk. 200/-
17.	DD/TT/MT	Up to Tk. 1,000		Tk. 20/-
		Tk. 1,001 to 1,00,000		Tk. 50/-
		Tk. 1,00,001 to 5,00,000		Tk. 100/-
		Tk. 5,00,001 to 10,00,000/-		Tk. 200/-
		Above Tk. 10,00,000/-		Tk. 300/-
18.	Local Fund Transfer	Cancellation of DD/TT/MT		Tk. 50/-
		A/C to A/C Fund Transfer		Free
		Fund transfer instruction		Free
		EFT transaction		Free
		Payment through RTGS		Tk. 100/-
19.	Cancellation of Local Fund Transfer	Cancellation of MT/PO/ BB Cheque		Tk. 50/-
		Stop payment on clearing cheque		Tk. 100/-
		Cancellation of Stop Payment Instruction		Tk. 50/-
		Stop Payment on entire cheque book		Tk. 500/-
20.	Transfer of Accounts			Within Same District 50/- Within Inter District 100/-
21.	Standing Instruction	Standing Instruction (SI) creation charge		Tk. 200/- Except DPS
22.	Local Currency (LCY) Collection	LCY chq collection within clearing house	Up to Tk. 50,000	Free
			Above 50,000 to Below 5,00,000	Tk. 10/-
			Tk. 5,00,000 & Above for Regular Value Clearing	Tk. 25/-
			Tk.5,00,000 &Above for Same Day/High value Clearing	Tk. 60/-
		Government to Person Cheque		Free
		LCY Cheque collection where is no clearing house		Tk. 100/-
		Outstation chq collection. Commission-vide OBC		Up to Tk. 1,00,000 @ 0.15% (Min Tk. 100/-) Above Tk. 1,00,000 @ 0.10% (Min Tk. 200/- and Maximum Tk. 3,000/- Postage: At actual, Minimum Tk. 25/- Telephone: At actual, Minimum Tk. 50/-



		LCY cheque collection returned unpaid from clearing house	Tk. 50/-
		Outward clearing cheque – Return for any Reason	Free
		Inward clearing cheque –Return for insufficient fund only	Tk. 300/-
23.	FCY Collection	FCY cheque collection (outside Bangladesh)	At actual plus SWIFT charge, minimum 500/-
		FCY cheque returned unpaid sent on collection	Tk.200/-
24.	Lockers & CCTV	Small	Tk. 4,000/-
		Medium	Tk. 6,000/-
		Large	Tk. 8,000/-
		Closing of Locker	Free
		Security Deposit	Small
			Medium
			Large
		Replacement of lost keys	Actual+ Tk. 1,000/-
		CCTV Footage retrieval	Within Dhaka / Customer
			Outside Dhaka / Non-Customer
25.	Certificate/ Reports/Instruments	Half yearly balance confirmation certificate	Free
		Additional balance confirmation certificate	Tk. 100/-
		Bank certificate (Saving Certificate)	Tk. 200/-
		Certificate of AIT	Tk. 300/-
		Certificate of Letter of Comfort	Tk. 500/-
		Issuance of solvency certificate	Tk. 200/-
		Certificate for inward remittance	Tk. 300/-
		Certificate of encashment of Bond / Securities	Tk. 300/-
		Certificate of BO account opening	Tk. 100/-
		Duplicate FDR/Schemes	Up to 1,00,000---100/- Above 1,00,000---300/- plus stamp charge
		Duplicate savings certificate	200/- Plus Stamp charge and Postal charge
26.	SMS Charge	SMS Charge (Annually)	Tk. 300/-
27.	Activation of Dormant Account		NIL
28.	Premature Encashment Fee of Scheme and FDR Accounts		NIL



Schedule of Charges/Commission related to Loan/Credit			
SL	Types of Services	Nature of Charges	Amount of Charges/ Commissions
1.	Secured Loan (Secured EMI Loan) Corporate/ SME/Retail	Loan Processing Fee	: NIL
		Early Settlement Fee	: NIL
		Partial Settlement Fee	: NIL
		Penal Charge/Overdue Charge	: 2.00% on Overdue amount
2.	Secured Overdraft (SOD) Corporate/ SME/Retail	Loan Processing/ Enhancement Fee	: NIL
		Early Settlement Fee	: NIL
		Penal Charge/Excess Over Limit (EOL)	: 2.00% on Overdue/EOL amount
		Renewal Charge	: Nil
3.	Personal Loan	Loan Processing Fee	: Loan amount up to 50.00 lac : 0.50% on loan amount but not more than 15,000/- For loan amount above 50.00 lac : 0.30% on loan amount but not more than 20,000/-
		Early Settlement Fee	: 0.50% on Loan outstanding
		Partial Settlement Fee	: 0.50% on partial settlement amount
		Penal Charge/Overdue Charge	: 2.00% on Overdue amount
		Loan Re-scheduling/Restructuring Processing Fee	: 0.25% on loan but not more than 10,000/-
		CPV Charge	: At actual
4.	Auto Loan	Loan Processing	: Loan amount up to 50.00 lac : 0.50% on loan amount but not more than 15,000/- For loan amount above 50.00 lac : 0.30% on loan amount but not more than 20,000/-
		Early Settlement Fee	: 0.50% on Loan outstanding
		Partial Settlement Fee	: 0.50% on partial settlement amount
		Penal Charge/Overdue Charge	: 2.00% on Overdue amount
		Loan Re-scheduling Processing Fee	: 0.25% on loan but not more than 10,000/-
		CPV Charge	: At actual
5.	Home Loan	Loan Processing	: 50.00 lac : 0.50% on loan amount but not more than 15,000/- For loan amount above 50.00 lac : 0.30% on loan amount but not more than 20,000/-
		Early Settlement Fee	: 0.50% on Loan outstanding
		Partial Settlement Fee	: 0.50% on Loan settlement amount
		Penal Charge/Overdue Charge	: 2.00% on overdue amount
		Loan Re-scheduling/Restructuring Processing Fee	: 0.25% on loan but not more than 10,000/-
		Vetting and Valuation Charge	: At actual
		CPV Charge	: At Actual



6.	Corporate Loan Related Fees/Charges	Loan Processing	:	As per approval but not more than the below : For loan amount up to 50.00 lac : 0.50% on loan amount but not more than 15,000/- For loan amount above 50.00 lac : 0.30% on loan amount but not more than 20,000/-
		Loan Re-scheduling/Restructuring Processing Fee	:	0.25% on loan but not more than 10,000/-
		Vetting and Valuation Charge	:	At actual
		Penal Charge/Overdue charge	:	2.00% on Overdue amount
7.	SME Loan Related Fees/Charges	Loan Processing	:	As per approval but not more than the below : For loan amount up to 50.00 lac : 0.50% on loan amount but not more than 15,000/- For loan amount above 50.00 lac : 0.30% on loan amount but not more than 20,000/-
		Penal Charge/Overdue Charge	:	2.00% on Overdue amount
		Loan Re-scheduling/Restructuring Processing Fee	:	0.25% on loan amount but not more than 10,000/-
		Vetting and Valuation Charge	:	At actual
8.	Syndication & Structured Loan	Syndication Loan Processing Fee/Up-front Fee	:	As per syndication agreement or IM
		Syndication Arrangers Fee	:	As per syndication agreement or IM
		Syndication Agency Fee/Management Fee	:	As per syndication agreement or IM
		Syndication Commitment Fee	:	As per syndication agreement or IM
9.	Issuance of Bank Guarantee and amendment with value increase and extension of validity	Commission for issuance/extension of validity/increase in amount	:	Maximum 0.50% per quarter (as per approval); Minimum Tk. 1000.00
		Stamp Duty	:	At actual
10.	Amendment of Bank Guarantee without extension of validity / Increase of amount	Commission for issuance/extension of validity/increase in amount	:	Nil
		Issuing Charges	:	Tk. 500.00
		Stamp Duty	:	At actual
11.	Issuance of Bank Guarantee at 100% Cash Margin	Commission for issuance/extension of validity/increase in amount	:	Maximum 0.50% per quarter (as per approval); Minimum Tk. 1000.00
		Issuing Charge	:	Tk. 500.00
		Stamp Duty	:	At actual
12.	Issuance of Bank Guarantee at 100% FDR Margin:	Commission for issuance/extension of validity/increase in amount	:	Maximum 0.50% per quarter (as per approval); Minimum Tk. 1000.00
		Stamp Duty	:	At actual



13.	Issuance of Bank Guarantee against Overseas Counter Guarantee:	Commission for issuance/extension of validity/increase in amount	:	Maximum 0.50% per quarter (as per approval); Minimum Tk. 1000.00
		Amendment (other than extension of validity or increase of amount)	:	Tk. 1,000.00
		Stamp Duty	:	At actual
		Other Charges (SWIFT/Cables/Mail etc.)	:	At actual
14	Advising of Bank Guarantee / SBLC without engagement on Bank's part:	Advising of Guarantee	:	Tk. 750.00
		Advising of Amendment of Guarantee	:	Tk. 750.00
		Advising of Guarantee by adding Bank's confirmation	:	Maximum 0.50% per quarter (as per approval); Minimum Tk. 3000.00
		Advising of amendment of Guarantee for extension of validity / increase of amount by adding Bank's confirmations	:	Maximum 0.50% per quarter (as per approval); Minimum Tk. 1500.00
		Advising of amendment of Guarantee without extension of validity / increase of amount to beneficiary in original by adding Bank's confirmation	:	Tk. 750.00
		Issuance of Guarantee against Counter Guarantee of Foreign Bank with our full engagement	:	Maximum 0.50% per quarter (as per approval); Minimum Tk. 1000.00
		Stamp Duty & other charges (SWIFT/Cables etc.)	:	At actual
15	Issuance of Foreign Bank Guarantee favoring overseas beneficiary	Commission for issuance/extension of validity/ increase in amount	:	Maximum 0.50% per quarter (as per approval); Minimum Tk. 1000.00
		Stamp Duty	:	At actual
		Other Charges (SWIFT/Cables/Mail etc.)	:	At actual
16.	Charges for e-Tender against e-GP	Registration Fee	:	Tk. 200.00
		Renewal of Registration	:	Tk. 200.00
		Tender Documents Fee	:	Tk. 200.00
		Tender Security Fee	:	Tk. 200.00
		Performance Security Fee	:	Tk. 200.00
		New Performance Security Fee	:	Tk. 200.00
17.	CIB Charge			Tk. At Actual



Schedule of Charges related to Foreign Trade/Foreign Exchange				
SL	Types of Services	Nature of Charges		Amount of Charges/ Commissions
1.	IMPORT	i. LC OPENING/ISSUE		
		Commission for 100% Cash Margin Documentary Credit	:	0.10% to 0.25% per quarter
		Commission for Documentary Credit – (Sight)	:	0.10% to 0.40% per quarter
		Commission for Deferred Payment Credit (Usance)	:	0.10% to 0.50% per quarter
		Commission for Back to Back Letter of Credit (BBLC)	:	0.10% to 0.40% per quarter
		LC Application Form	:	At Actual
		LCAF	:	At Actual
		IMP Form	:	At Actual
		Credit Report	:	At Actual + Tk. 200.00 as Service Charge
		SWIFT charges for LC Issue	:	At Actual
		Stamp Charge	:	At Actual
		ii. LC Amendment		
		Commission for 100% Cash Margin Documentary Credit amendment (Value increase/decrease and Validity extension)	:	0.10% to 0.25% per quarter
		Commission for Documentary Credit– Sight amendment (Value increase /decrease and Validity extension)	:	0.10% to 0.40% per quarter
		Commission for Deferred Payment Credit (Usance) amendment (Value increase/decrease and Validity extension)	:	0.10% to 0.50% per quarter
		Commission for Back to Back Letter of Credit (BBLC) amendment (Value increase/decrease and Validity extension)	:	0.10% to 0.40% per quarter
		LC amendment charge	:	Tk. 750.00
		SWIFT charges for LC amendment	:	At Actual
		iii. LC Cancellation	:	NIL
		iv. Communication Charge through SWIFT (Other than LC Opening and Amendment)	:	At Actual
		v. Shipping Guarantee/Airway Release/Delivery Order	:	Tk. 500.00
		vi. Copy Documents Endorsement Charge	:	NIL
		vii. Import Bill		
		Retirement /Lodgment of Bills/Documents under Sight/Usance LC	:	BDT 750.00
		LC Acceptance Commission	:	0.10% to 0.40% per quarter
		Stamp Charge (If any)	:	At Actual
		Sight Discounting / arrangement fee under Buyer's/supplier's Credit (UPAS)	:	Up to 6 Months LIBOR + 3.5% per annum or as per approval



Schedule of Charges related to Foreign Trade/Foreign Exchange				
SL	Types of Services	Nature of Charges		Amount of Charges/ Commissions
		viii. Miscellaneous		
		EDF Processing Fee	:	Tk. 1,000.00 per instant
		Issuance of any Certificate	:	Tk. 500.00
		Certification of Import documents for assessment purpose	:	Tk. 750.00
		LCAF charges (Import through LCAF)	:	BDT 300.00
		Discrepant Document Processing Fee	:	a) Up to USD 5,000 : USD 20.00 (Local LC) b) From USD 5001.00 to USD 30,000 : USD 40.00 (Local LC) c) Above USD 30,000: USD 50.00 (Local LC) d) USD 75.00 (Foreign LC)
		Reimbursement Fees	:	a) Up to USD 5,000 : USD 20.00 (Local LC) b) From USD 5001.00 to USD 30,000 : USD 40.00 (Local LC) c) Above USD 30,000: USD 50.00 (Local LC) d) USD 75.00 (Foreign LC)
		LC Confirmation charge	:	0.10% to 0.20% per quarter
		FDD Commission – Applicant	:	a. Up to Tk. 100,000.00 or equivalent FCY currency : Tk. 100.00 b. From Tk. 100,001.00 to Tk. 500,000.00 or equivalent FCY currency : Tk. 200.00 c. From Tk. 500,001.00 to Tk. 10,00,000.00 or equivalent FCY currency : Tk. 300.00 d. Above Tk. 10,00,000.00 or equivalent FCY currency : Tk. 500.00
		Courier/Postage charge – outside country	:	At Actual
		Courier/Postage charge – inside country	:	At Actual
		Any other type of trade related transaction not covered there above, unless otherwise stipulated	:	At Actual
		i. Export DC Advising (Foreign and Local)		
		DC Advising	:	BDT 750.00
		Amendment Advising	:	BDT 750.00
		SWIFT Charge (If any)	:	At Actual
		ii. Transfer of DC/ Amendment	:	
		DC Transfer	:	BDT 750.00
		Amendment	:	BDT 750.00
		SWIFT Charge (If any)	:	At Actual
	IMPORT			
2.	EXPORT			



Schedule of Charges related to Foreign Trade/Foreign Exchange				
SL	Types of Services	Nature of Charges		Amount of Charges/ Commissions
	EXPORT	iii. Foreign Correspondent Charges		
		Foreign Courier	:	At Actual
		Local Courier	:	At Actual
		Export Bills		
		Commission of Negotiation & Collection Charge of Export Bills	:	0.15%(Max), But, Commission should be realized max Tk.500 where exchange gain is earned against collection and negotiation of export bill
		Cancellation of Export DC Transfer	:	NIL
		EXP Certification	:	BDT 200.00
		Processing of Cash Assistance/Incentive	:	BDT 5,000.00 per presentation
		Issuance of Proceed Realization Certificate (PRC), BTB Certificate and C&F Certificate	:	BDT 500.00
		Collection of Bills (Not under LC)- D/A, D/P	:	BDT 1,000.00
		Buying House Commission Payment processing charge	:	BDT 500.00
		Processing fee for obtaining Bangladesh Bank approval/ permission related to import/ export/remittance etc.	:	BDT 3,000.00 for 1st permission and BDT 1,500.00 for renewal
		iv. LC Confirmation charge		0.10% to 0.20% per quarter (Min BDT 1,000.00)
3.	REMITTANCE	i. INWARD		
		Encashment of any foreign T.T. in Taka. at our counter	:	NIL
		Encashment of FC Draft	:	Foreign Bank charges at Actual + service charge BDT 500.00
		Issuance of FC Draft under remittance arrangement drawn on Bangladesh Bank	:	BDT 500.00
		Issuance of FC Draft drawn on Bangladesh Bank	:	BDT 500.00 (flat)
		ii. Outward		
		FCY Draft/TT Issuance- Customer	:	a. Up to Tk. 100,000.00 or equivalent FCY currency : Tk. 100.00 b. From Tk. 100,001.00 to Tk. 500,000.00 or equivalent FCY currency : Tk. 200.00 c. From Tk. 500,001.00 to Tk. 10,00,000.00 or equivalent FCY currency : Tk. 300.00 d. Above Tk. 10,00,000.00 or equivalent FCY currency : Tk. 500.00
		FCY Draft Amendment, Stop Cheque	:	Foreign Correspondence Charges (At Actual)
		Additional SWIFT charge if FDD amount is over USD 1000.00/ GBP 700.00/Singapore \$ any amount	:	At Actual



Schedule of Charges related to Foreign Trade/Foreign Exchange			
SL	Types of Services	Nature of Charges	Amount of Charges/ Commissions
		Cancellation of draft in F.C.	: BDT 200.00 per FDD
		Cancellation of T.T. in F.C.	: At Actual
		Correspondence bank fees for Student Remittance in all cases	: BDT 2,000.00 for all currencies
		iii. ISSUE OF FCY NOTES	
		Endorsement fee – Customer	: BDT 200.00
		Endorsement fee – Non Customer	: BDT 500.00
		Commission on sale of cash FCY Notes – Customer	: 0.50% or Minimum BDT 300
		Commission on sale of cash FCY Notes – Non Customer	: 0.50% or Minimum BDT 500
		iv. FCY (CASH) ENCASHMENT	
		Cash FCY Encashment	: No fees
		Encashment Certificate- Customer	: BDT 300.00
		Encashment Certificate –Non Customer	: BDT 500.00
		v. STUDENT FILE (SF)	
		Student File Opening	: BDT 5,000.00
		Student File Renewal	: BDT 2,000.00
		SWIFT Charge	: At Actual

* In case tenor for issuance of L/C, L/C Acceptance, L/C Confirmation, Bank Guarantee is one quarter or less than that, Bank may, in its own discretion, realize charge/commission equivalent to charge/commission for maximum one quarter. Otherwise, if tenor is more than one quarter, Bank may realize charge/commission up to the date of maturity as determined.



Schedule of Charges related to ATM Debit Card				
SL	Types of Services	Nature of Charges		Amount of Charges/ Commissions
1.	ATM Debit Card	Issuance Fee First year fee	:	Tk. 500/-
2.		Annual Fee from second year	:	Tk. 500/-
3.		Replacement in case of lost	:	Tk. 300/-
4.		PIN Replacement	:	Tk. 200/-
5.		Cash advance fee at own ATM	:	Free
6.		Cash advance fee within Q cash network	:	Tk. 10/-
7.		ATM Cash withdrawal at National Payment Switch of Bangladesh (NPSB) member Bank ATMs	:	Tk. 15/-
8.		Renewal Fee	:	Tk. 500/-
9.		Student Debit card	:	Free
10.		Student Debit card Renewal Fee	:	Free
11.		Balance check NPSB/Q Cash Network	:	Tk. 5/-
12.		Mini Statement Q cash	:	Tk. 5/-
13.		Mini Statement NPSB network	:	Tk. 5/-

Notes:

01. All charges / Fees mentioned above are exclusive of VAT. VAT is applicable as per NBR regulation.
02. This schedule of charges applies to normal transactions. Stamps duty, correspondent charges and other out-of pocket expenses, if any may be added. The bank reserves the right to impose charges on transactions which are not covered in this schedule of charges.
03. Management may waive part or full amount of the above mentioned charges to the valued clients. In case of waiver, VAT is to be collected on the standard rate of charges/Fees.