



Schedule of Charges/ Commission related to General Banking			
SL	Types of Services	Nature of Charges	Amount of Charges/ Commissions
1.	<b>Bengal Current Account</b>	Account maintenance fee(including OD Account)	: Tk. 300/- half yearly
		FCY account maintenance fee	: Tk. 300/- half yearly
		Closing of account	: Tk. 300/-
2.	<b>Bengal SME Current Account</b>	Account maintenance fee(including OD Account)	: Tk. 300/- half yearly
		Closing of account	: Tk. 300/-
3.	<b>Bengal General Savings Account</b>	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.	<b>Bengal Supreme Savings Account</b>	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.	<b>Bengal Evergreen Savings Account</b>	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.	<b>Bengal School Savings Account</b>	Account Maintenance Fee	: NIL
		Closing of account	: NIL
7.	<b>Bengal Pay-roll account</b>	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.	<b>Bengal Prothoma Savings Account</b>	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.	<b>Bengal Wage Earners Savings Account</b>	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	<b>Bengal Probashi Savings Account</b>	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	<b>Bengal Nabanno Savings Account</b>	Account maintenance fee	: NIL
		Closing of account	: NIL
		Cash withdrawal Slip (Over the counter)	: NIL
12	<b>Bengal SNAccount</b>	Account maintenance fee	: TK. 500/- (Half Yearly)
		Closing of account	: TK. 300/-



Schedule of Charges/ Commission related to General Banking				
SL	Types of Services	Nature of Charges		Amount of Charges/ Commissions
13	Statements	All regular Statements		: Free Half Yearly
		Any additional Statements		: Maximum- Tk. 100/-
		Statement of Deposit Scheme		: Tk. 100/-
		Dormant Account ActivationCharges		: 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/-
Cancellation of DD/TT/MT		: Tk. 50/-		
18.	Local FundTransfer	A/C to A/C Fund Transfer		: Free
		Fund transfer instruction		: Free
		EFT transaction		: Free
		Payment through RTGS		: Tk. 100/-
19.	Cancellation ofLocal 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 ofAccounts			: 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 isno 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, MinimumTk. 50/-



Schedule of Charges/ Commission related to General Banking			
SL	Types of Services	Nature of Charges	Amount of Charges/ Commissions
		LCY cheque collection returned unpaid from clearing house	: Tk. 50/-
		Outward clearing cheque –Return for any Reason	: Free
		Inward clearing cheque –Returnfor insufficient fund only	: Tk. 300/ -
<b>23.</b>	<b>FCY Collection</b>	FCY cheque collection (outside Bangladesh)	: At actual plus SWIFT charge, minimum 500/-
		FCY cheque returned unpaid senton collection	: Tk.200/-
<b>24.</b>	<b>Lockers &amp; CCTV</b>	Small	: Tk. 4,000/-
		Medium	: Tk. 6,000/-
		Large	: Tk. 8,000/-
		Closing of Locker	: Free
		Security Deposit	
		Small	: Tk. 4,000/-
		Medium	: Tk. 6,000/-
		Large	: Tk. 8,000/-
		Replacement of lost keys	: Actual+ Tk. 1,000/-
		CCTV Footage retrieval	
		Within Dhaka /Customer	: Tk. 1,000/-
		Outside Dhaka / Non-Customer	: Tk. 2000/-
<b>25.</b>	<b>Certificate/ Reports/ Instruments</b>	Half yearly balance confirmation certificate	: Free
		Additional balance confirmation certificate	: Tk. 100/-
		Bank certificate (SavingCertificate)	: 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 ofBond / Securities	: Tk. 300/-
		Certificate of BO accountopening	: 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 andPostal charge
<b>26.</b>	<b>SMS Charge</b>	SMS Charge (Annually)	: Tk. 300/-
<b>27.</b>	<b>Activation of Dormant Account</b>		: NIL
<b>28.</b>	<b>Premature Encashment Fee of Scheme andFDR Accounts</b>		: NIL



<b>Schedule of Charges/Commission related to Loan/Investment</b>			
<b>SL</b>	<b>Types of Services</b>	<b>Nature of Charges</b>	<b>Amount of Charges/ Commissions</b>
<b>1</b>	<b>Secured Overdraft Loan (EMI Based) Corporate/ SME/Retail</b>	Loan Processing Fee	: NIL
		Early Settlement Fee	: NIL
		Partial Settlement Fee	: NIL
		Penal Charge/Overdue Charge	: 1.50% on Overdue amount
<b>2</b>	<b>Secured Overdraft (SOD) Corporate/ SME/Retail</b>	Loan Processing/ Enhancement Fee	: NIL
		Early Settlement Fee	: NIL
		Penal Charge/Excess Over Limit (EOL)	: 1.50% on Overdue amount
		Renewal Charge	: Nil
<b>3</b>	<b>Personal Loan</b>	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	: 1.50% on Overdue amount
		Loan Re-scheduling/Restructuring Processing Fee	: 0.25% on loan but not more than 10,000/-
		CPV Charge	: At actual
<b>4</b>	<b>Auto Loan</b>	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	: 1.50% on Overdue amount
		Loan Re-scheduling Processing Fee	: 0.25% on loan but not more than 10,000/-
		CPV Charge	: At actual



<b>Schedule of Charges/Commission related to Loan/Investment</b>			
<b>SL</b>	<b>Types of Services</b>	<b>Nature of Charges</b>	<b>Amount of Charges/ Commissions</b>
<b>5</b>	<b>Home Loan</b>	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	: 1.50% 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
<b>6</b>	<b>Corporate Loan Related Fees/Charges</b>	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/-  [in case of Agri. Loan : Nil]
		Loan Re-scheduling/Restructuring Processing Fee	: 0.25% on loan but not more than 10,000/-  [in case of Agri. Loan : Nil]
		Vetting and Valuation Charge	: At actual
		Penal Charge/Overdue charge	: 1.50% on Overdue amount
<b>7</b>	<b>SME Loan Related Fees/Charges</b>	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/-  [in case of Agri. Loan : Nil]
		Penal Charge/Overdue Charge	: 1.50% on Overdue amount
		Loan Re-scheduling/Restructuring Processing Fee	: Nil, as per Bangladesh Bank BRPD Circular No - 11, dated. 10.06.21
		Vetting and Valuation Charge	: At actual



<b>Schedule of Charges/Commission related to Loan/Investment</b>			
<b>SL</b>	<b>Types of Services</b>	<b>Nature of Charges</b>	<b>Amount of Charges/ Commissions</b>
<b>8</b>	<b>Syndication &amp; Structured Loan</b>	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
<b>9</b>	<b>Issuance of Bank Guarantee and amendment with value increase and extension of validity</b>	Commission for issuance/extension of validity/increase in amount	: Maximum 0.50% per quarter and part there of (as per approval);  Minimum : Tk. 1000.00
		Stamp Duty	: At actual
<b>10</b>	<b>Amendment of Bank Guarantee without extension of validity /Increase of amount</b>	Commission for issuance/extension of validity/increase in amount	: Nil
		Issuing Charges	: Tk. 500.00
		Stamp Duty	: At actual
<b>11</b>	<b>Issuance of Bank Guarantee at 100% Cash Margin</b>	Commission for issuance/extension of validity/increase in amount	: Maximum 0.50% per quarter and part there of (as per approval);  Minimum :Tk. 1000.00
		Issuing Charge	: Tk. 500.00
		Stamp Duty	: At actual
<b>12</b>	<b>Issuance of Bank Guarantee at 100% FDR Margin:</b>	Commission for issuance/extension of validity/increase in amount	: Maximum 0.50% per quarter and part there of (as per approval);  Minimum Tk.: 1000.00
		Stamp Duty	: At actual
<b>13</b>	<b>Issuance of Bank Guarantee against Overseas Counter Guarantee:</b>	Commission for issuance/extension of validity/increase in amount	: Maximum 0.50% per quarter and part there of (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



<b>Schedule of Charges/Commission related to Loan/Investment</b>			
<b>SL</b>	<b>Types of Services</b>	<b>Nature of Charges</b>	<b>Amount of Charges/ Commissions</b>
<b>14</b>	<b>Advising of Bank Guarantee / SBLC without engagement on Bank's part:</b>	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
<b>15</b>	<b>Issuance of Foreign Bank Guarantee favoring overseas beneficiary</b>	Commission for issuance/extension of validity/ increase in amount	: Maximum 0.50% per quarter and part there of (as per approval); Minimum Tk.: 1000.00
		Stamp Duty	: At actual
		Other Charges (SWIFT/Cables/Mail etc.)	: At actual
<b>16</b>	<b>Charges for e- Tender against e- GP</b>	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
<b>17</b>	<b>CIB Charge</b>		Tk. At Actual
<b>Note: Processing fee is not applicable for Agri. &amp; Rural Credit.</b>			



**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.



Schedule of Charges related to Foreign Trade/Foreign Exchange			
SL	Types of Services	Nature of Charges	Amount of Charges/ Commissions
1.	IMPORT	<b>i. LC OPENING/ISSUE</b>	
		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
		<b>ii. LC Amendment</b>	
		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
		<b>iii. LC Cancellation</b>	: NIL
		<b>iv. Communication Charge through SWIFT (Other than LC Opening and Amendment)</b>	: At Actual
		<b>v. Shipping Guarantee/Airway Release/Delivery Order</b>	: Tk. 500.00
		<b>vi. Copy Documents Endorsement Charge</b>	: NIL
		<b>vii. Import Bill</b>	
		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. <b>Miscellaneous</b>	
		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
	<b>IMPORT</b>	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
<b>2.</b>	<b>EXPORT</b>	i. <b>Export DC Advising (Foreign and Local)</b>	
		DC Advising	: BDT 750.00
		Amendment Advising	: BDT 750.00
		SWIFT Charge (If any )	: At Actual
		ii. <b>Transfer of DC/ Amendment</b>	
		DC Transfer	: BDT 750.00
		Amendment	: BDT 750.00
SWIFT Charge (If any )	: At Actual		



Schedule of Charges related to Foreign Trade/Foreign Exchange			
SL	Types of Services	Nature of Charges	Amount of Charges/ Commissions
	<b>EXPORT</b>	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)	
<b>3.</b>	<b>REMITTANCE</b>	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	



<b>Schedule of Charges related to Foreign Trade/Foreign Exchange</b>			
<b>SL</b>	<b>Types of Services</b>	<b>Nature of Charges</b>	<b>Amount of Charges/ Commissions</b>
		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	: BDT 300.00
		iv. FCY (CASH) ENCASHMENT	
		Cash FCY Encashment	: No fees
		Encashment Certificate- Customer	: BDT 300.00
		Encashment Certificate -NonCustomer	: 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- BGCB Visa Debit Card

Particulars	Charges		
Issuance Fee/ Yearly Fee	BDT 500.00		
Renewal Fee (After 5 years)	BDT 500.00		
Card Replacement Fee	BDT 300.00		
PIN Replacement Fee	BDT 200.00		
Card Replacement due to lost by courier	Free		
Card Replacement due to faulty Card	Free		
Cash Transaction through ATM [Domestic]	<b>Network</b>	<b>Balance Inquiry/Mini Statement</b>	<b>Cash Withdrawal Fee</b>
	BGCB ATM	Free	Free
	Q-Cash ATM	Free	BDT 10.00
	NPSB ATM	BDT 5.00	BDT 30.00*
	Visa ATM	Free	BDT 40.00
Cash Transaction through ATM [International]	Any Visa logo brand ATM in Abroad: USD 3 or 3% which is higher		
ATM Cash Withdrawal Limit	BDT 1 Lac or Equivalent USD (per day)		
Currency Conversion Markup Fee	3%		
ATM CCTV Footage Fee (per transaction)	Own ATM BDT 1500 & Other ATM BDT 2500 or subject to the respective bank policy		
VAT for ads on social media	15% of the transaction amount		
Excise Duty/TAX/Govt. Charges	As per NBR and concern regulatory directives.		
<b>Note: 15% VAT is applicable for all above charges.</b>			

#### Special Note to Prepaid Cardholder:

- Currency Conversion Markup Fee: Applicable for any transaction such as ATM, POS, E-Commerce made in any foreign currency except US Dollar.
- \*First 5 transactions free per month; thereafter TK.30 fee applies as per BB guideline.
- Please report to 24/7 Contact Centre at **16796** or **+8809666616796** (overseas only) in case of any support.



## Schedule of Charges – BGCB Visa Credit Card

SL#	Particulars	Gold	Platinum	Platinum - Prothoma
1.	Issuance/Annual Renewal Fee (Primary Card) <sup>1</sup>	BDT 2000	BDT 3000	BDT 3000
2.	Annual/Renewal Fee waiver (Primary Card 2 & 3)	12 Tr./Year	12 Tr./Year	12 Tr./Year
3.	Supplementary Card - Free Card	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>
4.	Issuance/Annual/Renewal Fee (Supplementary Card)	BDT 1000	BDT 1500	BDT 1500
5.	Reward Point	1 Reward point for spend BDT.50/USD 1		
6.	Card Replacement Fee	BDT 600	BDT 700	BDT 700
7.	Late Payment Fee	BDT 700 or USD 10	BDT 800 or USD 12	BDT 800 or USD 12
8.	Over-Limit Fee <sup>4</sup>	BDT 700 or USD 10	BDT 800 or USD 12	BDT 800 or USD 12
9.	Monthly Minimum Due	3% of the principal outstanding amount + EMI amount + other fees & charges or 3% of Total Outstanding or BDT 500 or \$10 (whichever is higher) for regular Card Account.		
10.	Cash Advance Limit <sup>5</sup>	50% of Credit Limit		
11.	Cash Advance Fee (Own ATM) <sup>6</sup>	BDT 200 or 3% whichever is higher		
12.	Cash Advance Fee (Other ATM) <sup>6</sup>	BDT 200 or 3% whichever is higher		
13.	Card Cheque Book Fee - 10 Leaves (2nd Onwards) *1 <sup>st</sup> Cheque Book Free	BDT 250	BDT 250	BDT 250
14.	Card Cheque Processing Fee <sup>9</sup>	BDT 300 or 3% whichever is higher		
15.	Card Cheque Return Fee <sup>7</sup>	BDT 500	BDT 500	BDT 500
16.	PIN Reissue Fee	BDT 500	BDT 500	BDT 500
17.	Transaction Alert /SMS Fee <sup>1</sup>	BDT 300	BDT 300	BDT 300
18.	CIB Fee <sup>1</sup>	BDT 150	BDT 150	BDT 150
19.	Legal Notice Fee	BDT 200	BDT 200	BDT 200
20.	Certificate (NOC) Fee <sup>8</sup>	BDT 300	BDT 300	BDT 300
21.	Wallet Loading/Add Money	Free	Free	Free
22.	Fee for Bill Payment through MFS Wallet VISA Network	BDT 50	BDT 50	BDT 50
23.	Markup Fee <sup>9</sup>	3%	3%	3%
24.	Premium for Risk Assurance Program <sup>10</sup>	0.35%	0.35%	0.35%
25.	Outstanding EMI Interest Rate	12%	12%	12%
26.	EMI Processing Fee	Free	Free	Free
27.	EMI Early Settlement Fee	Free	Free	Free
28.	Cheque Return Fee for insufficient fund	BDT 200	BDT 200	BDT 200
29.	Transaction Limit (Cheque)	90%	90%	90%
30.	VAT on Subscription/Promotion (Facebook, YouTube, Netflix etc.)	15%	15%	15%
31.	Reactivation Fee (Delinquent Card)	Free	Free	Free
32.	Limit Enhancement Fee	Free	Free	Free
33.	Monthly E-statement: Fee	Free	Free	Free
34.	Duplicate Statement (Hard Copy)	BDT 300	BDT 300	BDT 300
35.	E-Commerce Enrollment Fee	Free	Free	Free
36.	Fund Transfer Processing Fee (any channel)	1%	1%	1%

**15% VAT will be applicable for the above Fees & Charges.**



**Important Note:**

1. Card Issuance Fee/SMS Fee/CIB Fee will be charged for all issued cards upon activation of the card only for the first/issuance year. From 2nd year onwards, Card Issuance Fee & SMS Fee will be charged on every anniversary in the subsequent years.
2. Annual/Renewal Fee (Primary Card) waiver can be availed from 2nd year onwards if the below conditions are met-
  - a. If Cardholder makes 12 transactions in a year (anniversary to anniversary);
  - b. No Late Payment Fee or Over-limit Fee was imposed during the same period;
  - c. Only the most recent years fee can be waived;
3. Types transaction for Card Annual/Renewal Fee waiver-
  - a. Included (Both BDT & USD): POS, Ecommerce.
  - b. Excluded: Card Cheque, Add Money/Wallet Loading, Top Up/Mobile Recharge, Q-Pay Transfer.
4. Overlimit fee will be imposed if card outstanding exceeds card limit either In BDT or USD part.
5. ATM Withdrawal, ATM Fund Transfer (ATMFT) will be considered as Cash Advance.
6. Applicable on each transaction.
7. Applicable due to insufficient fund only.
8. Certificate Charge will be applicable if the Cardholder requests for any certificate with respect to his/her card.
9. All international transactions will be Converted using VISA exchange rates. A foreign currency factor of 3% as Markup fee will be added at the time of settlement of any international transaction except USD and will be reflected on the monthly billing statement.
10. Risk Assurance Program: Cardholders who have opted for this feature will be charged 0.35% of total card outstanding as Risk Assurance fee on a monthly basis on the months' end outstanding balance. This facility will not be valid for 2 months overdue card accounts.
11. Yearly interest rate/finance charge is 25% p. a.
12. Interest Free Period is minimum 15 days & maximum 45 days.
13. Issuance/Annual/Renewal Fee (Primary Card) will be 50% for Secured Card.
14. If the Cardholder does not pay the entire Current Balance, shown in a statement, within the Payment Due date interest will be accrued on the remaining balance of the new transactions of that statement after the Payment Due Date and will be posted in the next statement.
15. If the Cardholder does not pay the entire Current Balance, shown in a statement, within the Payment Due Date, interest will be accrued on the balance carried forward in that statement after the Statement Date, Interest will be accrued only on the unpaid balance. The total accrued interest will be posted in the next statement.
16. Interest charges are imposed on the outstanding Cash Advance (ATM Withdrawal/ATMFT) balance from the transaction date until full payment.
17. Compound interest will be charged on all applicable interest.
18. ATM CCTV Footage Fee per transaction is BDT 1,500 (Own ATM) & 8DT 2,500 or subject to the respective bank policy (Other ATM).
19. Duplicate Statement Fee (Soft copy/Hardcopy):
  - a. E-Statement (Softcopy): Last 2 Months - Free
  - b. E-Statement (Softcopy): Beyond Last 2 Months - BDT 100/Statement
  - c. Hardcopy Statement: BDT 200/Statement
20. If card closure request is placed within 30 days to the card renewal date, then annual fee will be applicable.
21. Automatic enrollment will be made for Reward Points Program, E-statement, Transaction Alert and Push Pull SMS Services.
22. Card will be blocked automatically upon reaching 2 aging/60 DPD of delinquency.
23. Instrument/security will be en-cashed and required card dues will be adjusted accordingly for Secured Credit Cards upon reaching 3 aging/go DPD of delinquency.
24. Any fee imposed by other bank will be realized from the card account.
25. Bank reserves the right to waive any charges (up to 0%) at its discretion.
26. The fees and charges are subject to change as per the bank policy/regulatory guideline.
27. Any special promotional offers will be governed by those offers' pricing guideline, which may be different from the above-mentioned charges.
28. Any change in the schedule of charges will be communicated through Bengal Commercial Bank's website.
29. Excise Duty will be applicable for both debit or credit balances as per the rules of NBR. To calculate the highest balance in a single day, day end balance will be considered and in case of both debit balance and credit balance, system will net off the credit balance with the debit balance.
30. For any kind of error in PIN mailer, Card Operations team can reissue PIN without any fees and charges.

BGCB Contact Centre : **16796** or **+8809666616796** (overseas only).



## Schedule of Charges- BGCB Visa Prepaid Card

Items	Charges		
<b>Issuance Fee/ Yearly Fee/ Renewal Fee</b>	BDT 500.00		
<b>Card Replacement Fee</b>	BDT 200.00		
<b>PIN Replacement Fee</b>	BDT 200.00		
<b>Cash Transaction through ATM [Domestic]</b>	<b>Network</b>	<b>Balance Inquiry/Mini Statement</b>	<b>Cash Withdrawal Fee</b>
	BGCB ATM	Free	Free
	Q-Cash ATM	Free	BDT 10.00
	NPSB ATM	BDT 5.00	BDT 30.00
	Visa ATM	Free	BDT 40.00
<b>Cash Transaction through ATM [International]</b>	Any Visa logo brand ATM in Abroad: USD 3 or 3% which is higher		
<b>SMS Fees</b>	BDT 300.00		
<b>Visa Money Transfer (VMT) Charges</b>	BDT 50.00		
<b>Load/Reload Fees</b>	Free		
<b>Card Closure Fee</b>	Free		
<b>ATM CCTV Footage Fee (per transaction)</b>	Own ATM BDT 1500 & Other ATM BDT 2500 or subject to the respective bank policy		
<b>VAT for ads on social media</b>	15% of the transaction amount		
<b>Excise Duty/TAX/Govt. Charges</b>	As per NBR and concern regulatory directives.		
<b>Refund of unused balance</b>	If the balance in the card is claimed after expiry of the card, the balance will be refunded to cardholder's BGCB account or issue a Pay Order in favor of Cardholder or Nominee after expiry of Cardholder.		
<b>Note: 15% VAT is applicable for all above charges.</b>			

### Special Note to Prepaid Cardholder:

- Cardholder can make deposit through -
  - Cash
  - Account Transfer
  - NPSB
  - Cheque (BGCB only)
  - BGCB Internet Banking
- For cross-border E-Commerce/moto Transaction, a request from the cardholder is must to enable this option.
- Minimum and Maximum loading amount is restricted to Tk. 1,000/- and Tk. 5,00,000/-.
- In case of foreign currency transaction (other than USD currency), a Mark-Up fee @ 3.00% will be added.
- Free SMS notification will be sent to the registered mobile number whenever any transaction is happened by this prepaid card.

Please report to 24/7 Contact Centre at 16796 or ++8809666616796 (overseas only) in case of any unauthorized transactions.



Schedule of Charges/ Commission related to Government Securities					
SL	Types of Services	Nature of Charges		Amount of Charges	
				For Individual	For Entity
1	BP ID Open	BP ID opening Charge	:	Max. 200	Max. 500
2	Primary Auction	Auction Participation Fee	:	Max. 200	Max. 500
3	Secondary Trading	Secondary Trading Fee	:	Per transaction 100	Per transaction 100
4	BP ID Maintenance	BP ID Maintenance Fee	:	Max. 200	Max. 500
5	Tax Certificate	Tax Certificate Fee	:	Max. 200 (From 2 <sup>nd</sup> Copy)	Max. 500 (From 2 <sup>nd</sup> Copy)

**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.