



Schedule of Bank Charges/ Commission in respect of General Banking

(***Effective From 1st January 2021)

| Sl. No. | Types of Service | Nature of Charges | Rate of Charges/Commission |
|---------------|---|--|---|
| 1 | Al-Wadiah Current Deposit Account /MSND Account | Account Maintenance Charges | Tk.300.00 (Half yearly) |
| | | Account Closing Charges | Tk.300.00 |
| 2 | Mudaraba Savings Deposit Account | Account Maintenance Charges | Up to Tk 10,000 - Nil (Half Yearly) Tk. 10,001 to Tk. 25,000- Tk.100 (Half Yearly) Tk. 25,001 to Tk. 2,00,000.00 -Tk. 200 (Half Yearly) Tk. 2,00,001 to Tk 10,00,000-Tk 250 (Half Yearly) More than 10,00,000 - TK 300 (Half Yearly) |
| | | Account Closing Charges | Tk.200.00 |
| 3 | Cheque Book Issue | Charge | 25 pages Tk.125.00 50 pages Tk.250.00 |
| 4 | Collection (Local) | Charge | Conveyance at actual but minimum Tk 100.00 |
| | a.Collection of Local Cheques | Charge | For Regular value TK 7.00 & for High value Tk 50.00 |
| | b. Collection of outstation cheques/bills (clean/documentary) | Comission | i) Upto Tk.25,000.00 @0.20% minimum Tk.50.00 ii) Above Tk.25,000.00 but not exceeding Tk.1.00 lac @0.15% minimum Tk.100.00 iii) Above Tk.1.00 Lac but not exceeding Tk.5.00 lac @0.15% minimum Tk.200.00, Maximum 1000.00 iv) Above Tk.5.00 lac @0.10% minimum Tk.750.00 maximum Tk,3,000.00 |
| | c.Cheque returned unpaid from clearing house | | TK 200.00 (Flat) per instance |
| | d. Bounced Cheque drawn on us (Cash Clearing or Transfer) | Charge | TK 500.00 (Flat) per instance |
| | e. Postage (Regd.) | Charge | At actual minimum Tk.50.00 |
| | f. Fax | Charge | Tk.50.00 (per page) |
| | g. Telephone | Charge | Tk.50.00 (Per minute) |
| h. e-mail/SMS | Charge | Tk.50.00 half yearly basis for current/SND/Savings account | |
| 5 | a. DD issued | Commission | Commission 0.10% minimum Charge Tk.50.00 |
| | b. Cancellation of DD/PO/SDR | Charge | Tk. 200.00 for DD & 100.00 for PO/SDR |
| | c. Issuance of Duplicate instrument | Charge | Tk.300.00 for PO/SDR & Tk 200.00 for others |
| | d. Pay Order Issue | Commission | a) Upto Tk.1 lakh- Tk.20.00 b) Above Tk.1 Lakh To Tk 10 lakh-Tk 50.00 c) Above Tk.10 Lakh to 1 crore -Tk 100.00 d) Above Tk. 1 Crore Tk.150.00 |



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| 6 | Inland Bills Purchased (Taka) | Commission | Upto Tk.1.00 lac @ 1.25% minimum Tk.250.00 |
| | | | Upto Tk.5.00 lac @1% minimum Tk.1500.00 |
| | | | Above Tk.5.00 lac @0.75% minimum Tk.5,000.00 |
| | | Postage Charges | At actual minimum Tk.15.00 |
| | | e-mail/SMS Charges | At actual minimum Tk.40.00 |
| | | Fax Charges | Tk.25.00 per minute minimum Tk.40.00 |
| | | Telephone Charges | At actual minimum Tk.50.00 |
| 7 | Standing Instruction [excluding GIB Mudaraba Deposit Pension Scheme (MDPS) Account] | Commission | i)Tk.100.00 for Execution of Each instruction. ii)Tk.10.00 per instance for transfer of amount from all kinds of deposit account to scheme account. |
| 8 | Charges of Parcel | Commission | Tk.40.00 for each parcel for first 10 days & additional Tk.10.00 for every subsequent 10 days or part thereof. |
| 9 | Locker | a) Rent (Annually): | |
| | | i) Small | Tk.3,000.00 |
| | | ii) Medium | Tk.4000.00 |
| | | iii) Big | Tk.5000.00 |
| | | Security money for locker(Refundable) | Small-Tk 3,000, Medium-4,000, Large-5,000 |
| | | Key Replacement Cost | Tk. 3,000 |
| 10 | Solvency Certificate | charge | Tk.300.00 |
| 11 | Transfer of A/C from one branch to another | charge | Tk.200.00 |
| 12 | Balance Confirmation Certificate | Per year | Nil – Two times per year (Half yearly) |
| | | Per year | Tk. 200.00 per instance – in addition to over two times (per year) |
| | Certificate for BO | charge | Tk. 100.00 per instance |
| 13 | Issue of Account Statement | Charge | i)Nil – Two times per year (Half yearly) |
| | | | ii)Tk 10 per page, Minimum Tk 100-in addition to over two times (per year) |
| 14 | Stop Payment Instruction | Charge | Tk 200.00 |
| 15 | Issue of Certificate to customers | Charge | Tk. 300.00 |
| 16 | RTGS Transaction | Charge | Tk 86.96 per instruction |
| 17 | Inter-bank Transfer | Charge | Other Bank charges + Tk 50.00 |
| 18 | SMS Banking Charge | Charge | SMS service charge Tk. 100.00 yearly |
| 19 | ATM Banking Charge | Charge | ATM card issue charge Tk 600.00, PIN re-issue Fee 100.00 & Annual Service Charge Tk 600.00 |



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| 20 | Outward clearing Cheque processing & EFT Charge | i) High Value clearing Cheque | i) Tk 5.00 lakh & Above-Tk 60.00 per instrument |
| | | Regular value Clearing cheque | i) Tk 5.00 lakh & Above-Tk 25.00 per instrument ii) Tk . 50,000.00 To 4,99,000.00 -Tk 10.00 per Instrument iii) Tk 0.00 To Tk 49,999- Free |
| | | EFT Transaction | No Charge |
| 21 | Online Charges/Commission for Cash Deposit/ Cash Withdrawal & Fund Transfer Transaction | Within City | Free |
| | | UP to Tk 50,000.00 | Free |
| | | From Tk.50,001- 2,00,000.00 | Tk. 25.00 |
| | | From Tk.2,00,001- 5,00,000.00 | Tk. 50.00 |
| | | From Tk.5,00,001- 10,00,000.00 | Tk.100.00 |
| | | From Tk.10,00,001- 15,00,000.00 | Tk. 150.00 |
| | | From Tk.15,00,001- 20,00,000.00 | Tk. 250.00 |
| | | From Tk 20,00,001-50,00,000.00 | Tk. 500.00 |
| | AboveTk. 50,00,001.00 | Tk. 1000.00 | |
| 22 | E-GP | Charges | Reg Fee-Tk. 300/- Reg renew fee Tk. 300/- Document/schedule processing fee Tk. 200 Tender/proposal Security up to 2 lac Tk. 300/- & above 2 lac Tk 500/- performance security up to 2 lac Tk 300/- & above 2 lac tk 500/- New performance security up to 2 lac Tkk. 300/- & 2 lac above Tk. 500 *All charges include VAT 15% |

N.B : 1. Above charges/Fees/Commission/Rates are excluding of Govt. Duty/Tax/Vat. If applicable they shall be recovered from customers in addition to charges/fees/commission/Rates.

2. Banks reserves the right to amend the terms,conditions & rates stated in the schedule without prior notice.