

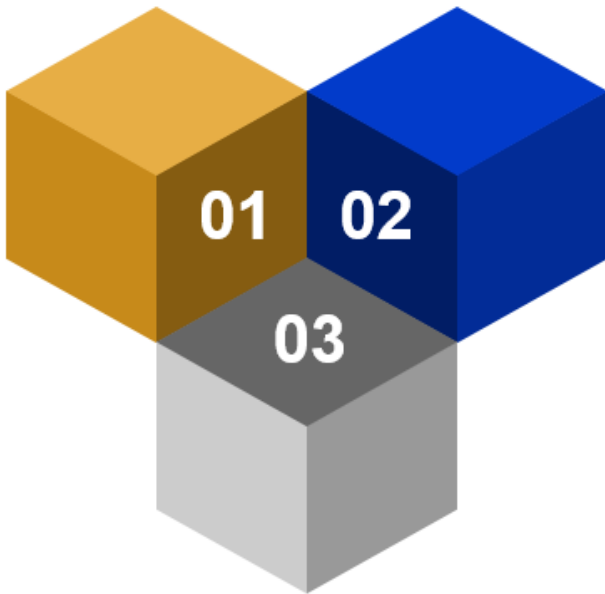
Schedule of Bank Charges & Commissions

Effective from 1st July' 2024

Modhumoti Bank PLC.

Head Office
Khandker Tower (level-7 & 8)
94 Gulshan Avenue, Gulshan-1
Dhaka-1212

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Schedule of Charges & Commissions

- *General Banking Services*

No	Type of Services	Nature of Charges	Charges
1.	Current Account (CD)	Account Maintenance Fee Account Closing Charge	BDT. 300/- half yearly BDT. 300/-
2.	Special Notice Deposit Account (SND)	Account Maintenance Fee Account Closing Charge	BDT. 500/- half yearly BDT. 300/-
3.	Savings Account (SB)	Account Maintenance Fee Account Closing Charge	(1) Account Maintenance fee shall not be realized from the savings account if the minimum average balance is BDT. 10,000/- (2) Account Maintenance fee shall be realized BDT. 100/- half yearly If the minimum average balance is BDT. 10,001/- to BDT. 25,000/- (3) Account Maintenance fee shall be realized BDT. 200/- half yearly if the minimum average balance is BDT. 25001/- to BDT. 2,00,000/-. (4) Account Maintenance fee shall be realized BDT. 250/- half yearly if the minimum average balance is BDT. BDT. 2,00,000/- to BDT. 10,00,000/-. (5) Account Maintenance fee shall be realized BDT. 300/- half yearly if the minimum average balance is BDT. BDT. 10,00,000/- and above. (6) Account Maintenance fee shall not be realized from the Staff Account. BDT. 200/-
4.	Scheme's A/C	Closing Charge Premature Encashment	100/- FREE
5.	Account Transfer Fee	Charge	Same District BDT. 50/- Other District BDT. 100/-
6.	Standing Instruction	Charge	BDT. 50/- to be realized for one time including Scheme A/C.
7.	Locker & Safe Custody	<u>Rent</u> Small Size Medium Size Large Size <u>Security Money</u> (Refundable) Small Size Medium Size Large Size	BDT. 5000/- P.A. BDT. 7500/- P.A. BDT. 10,000/- P.A. BDT. 5000/- BDT. 7500/- BDT. 10,000/-

Schedule of Charges & Commissions

8.	i) Issuance of Solvency Certificate ii) Issuance of Certificate for BO Account	Charge	i) BDT. 200/- for issuance of Solvency Certificate per instance. ii) BDT. 100/-Only
9.	Supply of Original Statement of Account i) Regular Statement ii) Supply of Duplicate Statement of Account on Demand iii) Balance Confirmation Certificate (Yearly & Half Yearly) iv) Authentication of client statement at the request of other banks	Charge	(i) Free of Charge (Half Yearly Basis) (ii) BDT. 100/- per instance. (iii) Yearly & Half Yearly is free. Issuance of Balance Certificates more than mentioned two times BDT. 100/- to be realized iv) BDT. 300/-
10.	Transfer of Fund as per Instruction (Within the same branch & deposit schemes only).	Charge	FREE
11.	Stop Payment Instruction	Charge	BDT. 100/- per instruction BDT. 50/- per Cancellation Withdrawn
12.	Issuance of Cheque Books	Charge	BDT. 6.00/- per leaf applicable for all types of accounts
13.	Issuance of Foreign Currency Balance Certificate etc.	Charge	USD. 5.00 or equivalent BDT
14.	Local Collection of Cheques (Where there is Clearing House)	Charge	As per BACH & BEFTN charges schedule
15.	Local Collection of Cheques (Where there is no Clearing House)	Charge	Actual Cost Minimum BDT. 50/-
16.	Cheque returned unpaid from the Clearing House (outward/inward)	Charge	Free
17.	Collection of Outstation Cheques	Commission	Up to BDT. 1,00,000 @0.15% Min. BDT. 100/- Above BDT. 1,00,000 @0.10% Min. BDT. 200 /- Max. BDT. 3000/-
		Postage & Communication	At actual, Minimum BDT. 100/-

Schedule of Charges & Commissions

18.	(a) Outward Clearing Cheque Return for any reason	Charge	Free
	(b) Bounced Inward Cheque drawn of us (Cash, Clearing & Transfer) due to insufficient fund	Charge	BDT. 50/- per instance
19.	Issuance of Duplicate Instrument (MIS/FDR/DBS/TBS & etc.)	Charge for Issuance	BDT. 500/- + Actual stamp charge & Postal Charges (if any)
20.	Issuance of Payment Order	Charge for Issuance	(1) Commissions on Issuance of Pay Orders which are customer originated may be waived. (2) Pay orders which are originated by the Bank i.e. Pay Orders issued by Bank in settlement of Payments of Bills Under Letter of Credit accepted by us & against to our suppliers/service provider against goods/ services must be realized as follows: (i) Up-to BDT. 1,000/- = BDT. 20/- per instance (ii) Above BDT. 1,000/- to BDT 100,000 = BDT. 50/- per instance (iii) Above BDT. 100,000 = BDT. 100/- per instance
		Charge for Cancellation	BDT. 50/-
21.	Issuance of Duplicate PO	Charge	Up- to BDT. 100,000 = BDT. 200/- Above BDT. 100,000 = BDT. 500/- + Stamp duty + VAT
22.	Issuance of Duplicate FDR/ Different Schemes	Charge	Up- to BDT. 100,000 = BDT. 200/- Above BDT. 100,000 = BDT. 500/- + Stamp Charge at Actual
23.	Issuance of DD/TT/MT	Charge	(i) Up-to BDT. 1,000/- = BDT. 20/-per instance (ii) Above BDT. 1,000/- to BDT 100,000 = BDT. 50/- per instance (iii) Above BDT. 1,00,000/- to BDT 500,000 = BDT. 100/- per instance (iv) Above BDT. 5,00,000/- to BDT 10,00,000 = BDT. 200/- per instance (v) Above BDT. 10,00,000/- = BDT. 300/- Cancellation Charge: BDT. 50/-
24.	SMS Service Charge	Charge	BDT. 100/- (Half Yearly)
25.	NID Verification Charge	Charge	BDT. 10/- (per search)
26.	Modhumoti Digital Banking (Go Smart)	Annual Fee	BDT. 250/-
27.	Modhumoti Corporate Internet Banking	Annual Fee	BDT. 365/-

- Online Charges

1. Online Cash Transaction (Withdrawal & Deposit) Fees

Types of Services	Charge/Fees
Up to BDT. 50,000/-	Free
Above BDT. 50,000/- to BDT. 1 Lac	BDT. 50
Above BDT. 1 lac to BDT. 2 lac	BDT. 100/-
Above BDT. 2 lac to BDT. 10 lac	BDT. 200/-
Above BDT. 10 lac to BDT. 25 lac	BDT. 500/-
Above BDT. 25 lac to BDT. 50 lac	BDT. 1000/-
Above BDT. 50 lac	BDT. 1200/-

2. Online Cash Transaction (Withdrawal & Deposit) Fees- Inter Branch within the same City

Types of Services	Charge/Fees
Up to BDT. 1 lac	Free
Above BDT. 1 lac to BDT. 10 lac	
Above BDT. 10 lac to BDT. 25 lac	
Above BDT. 25 lac to BDT. 50 lac	
Above BDT. 50 lac	

Note:

(i) Initial Deposit for Opening an Account- Any Customer can open a Savings & Current Account by depositing minimum BDT. 500 & BDT. 1000 as initial deposit accordingly.

(ii) There is no initial deposit require for open an account under special preference (i.e. Farmer/Freedom Fighter/Distressed People/Cleaner of DNCC & DSCC/Street & Working Children/Privileged People under National Service Program/Garments Worker/Small Manufacturer of Shoes & Leather Products and School Banking)

Schedule of Charges & Commissions

- Credit Related Services

SL	Type of Services	Nature of Charges	Charges
1.	Commitment Fee on Un-disbursed Amount	Fee/Charge	BDT. 1,000/-
2.	Loan Processing Fee	Fee/Charge	(i) Up to BDT 50 Lac = 0.50% (Not more than BDT 15,000/-) (ii) Above BDT 50 Lac = 0.30% (Not more than BDT 20,000/-)
3.	Loan Reschedule / Restructure Fees	Fee/Charge	(i) For CMSME & Agriculture = NIL (ii) Other than CMSME & Agriculture = 0.25% (Not more than BDT. 10,000/-)
4.	Forced/ Demand Loan	Penal interest	2.00% p.a Overdue panel interest on outstanding shall be realized for the delayed period.
5.	Documentation Charges (Mortgage of landed property, creation of charge as fixed and floating asset/ other Bank's financial obligations"), CIB/Stamp/Legal and Valuation Fees	Charge	At actual
6.	Issuance of Bank Guarantee	Commission/Service Charge/ Stamp Fees	Max. 0.50%- Min0.10% Per quarter or part thereof, Minimum BDT. 1,000/- against 100% cash Margin commission to be realized at BDT. 1,000/- (Flat) plus Other charges. VAT at actual. Stamp charge at actual on borrowers account.
7.	Interest on PAD	Interest	As per Lending Rate
8.	Early Settlement Fee	Charge	(i) For all Loan (Except CMSME) = 0.50% (ii) CMSME= NIL
9.	Overdue Interest	Charge	2.00% p.a. on overdue amount
10.	E-GP Documents Fees	Fee/Charge	BDT. 100/-
11.	E-GP Renewal Fees	Fee/Charge	BDT. 100/-
12.	E-GP Registration Fees	Fee/Charge	BDT. 100/-
13.	Submission of Tender Security Fees	Fee/Charge	BDT. 200/-
14.	Submission Performance Security Fees	Fee/Charge	BDT. 200/-
15.	Submission of New Performance Security	Fee/Charge	BDT. 200/-
16.	Validity Extension	Fee/Charge	Free
17.	Document or Guarantee Release	Fee/Charge	Free
18.	Credit Commitment Letter	Fee/Charge	BDT. 500/-

Schedule of Charges & Commissions

- Foreign Trade Related Services

Trade Service (Import)

Sl.	Type of Service	Nature of Commission /Charges	Commission /Charges
L/C Opening Charges & Commission:			
1	Commission for Opening Cash L/C (Foreign/Local)	Each Quarter	Max. 0.40% - Min. 0.10% or Min. BDT. 1500/-
2	Commission for Opening L/C under AID/Loan/Credit/Barter etc.	Each Quarter	Max. 0.30% - Min. 0.10% or Min. BDT. 1500/-
3	Commission for Opening L/C at where 100% margin is received (Foreign/Local)	Each Quarter	Max. 0.25% Min. 0.10%
4	Commission for Opening L/C under deferred payment/ Usance L/C/ UPAS (Foreign/Local)	Each Quarter	Max. 0.50% Min. 0.15%
5	Commission for Opening of Back to Back (BTB) L/C including EDF(Foreign/Local)	Each Quarter	Max. 0.40% Min. 0.10%
6	Commission for Opening of Inland L/C (ILC)	Each Quarter	Max. 0.40% - Min. 0.10% or Min. BDT. 1500/-
		Each subsequent quarter or part thereof	Max. 0.30% - Min. 0.10% or Min. BDT. 1500/-
L/C Transmission Charges:			
7	If L/C's are Transmitted By Mail, By Courier, By Post etc.	Charge(This shall cover cost of registered mail of L/C to Advising Bank & copy to Reimbursing Bank)	At actual
8	If L/C's are Transmitted by SWIFT: i)Abroad ii) Local	Charge	At actual
9	If L/C's are Transmitted in Short and Non-Operative SWIFT	Charge	At actual
10	If Amendment of L/C is Transmitted By Mail, By Courier, By Post etc.	Charge	At actual
11	L/C Amendment Charges/Commission :	Commission (For Increased Value and time extension)	As per schedule of charges per quarter + SWIFT Charges at actual.
		Charge	BDT 750/- per instant + SWIFT Charges at actual.
Add Confirmation Charge for Local & Foreign:			
12	Add Confirmation by Foreign Bank	Charge	At actual. To be borne by the applicant of L/C or Beneficiary

Schedule of Charges & Commissions

13	For arranging Add confirmation from third Bank, our Charges	Charge	Max. 0.20% - Min. 0.10% (Each Quarter)
Correspondence Charges:			
14	L/C Cancellation or Expired Unutilized amount.	Charge	NIL
15	SWIFT Charge for L/C Cancellation or Expired Unutilized amount	Charge	At actual.
16	L/C Handling Charges	Charge	NIL
17	L/C Cancellation Charges before expiry	Charge	At actual Charges of Foreign Bank Claims
18	Foreign correspondent charges for amendment of L/C	Charge	Foreign correspondent charges (Local Part) : NIL
19	Discrepancy Charges- (Import Documents) [Foreign /Local -Cash L/C /deferred payment/ Usance L/C/ EDF/UPAS/Including BTB LC]	Charge	For documents Value up to USD.10,000.00 : USD50.00 For documents Value above USD.10,000.00: USD100.00 (This should be incorporated in LC)
20	Foreign Correspondent Charges (FCC) for all types of L/C's (On Applicant's Account)for Foreign Banks	Charge	At actual of Foreign Bank's Claim +SWIFT Charge at actual.
21	Foreign Correspondent Charges (FCC) for all types of L/C's (On Beneficiary's Account)	Charge	At actual (In case of non-payment of charges by beneficiary, actual charges to be realized from the importer as per)
22	Interest on PAD/Bills	Charge	As per Lending Rate
23	Processing fee of Import Documents without L/C (based on LCAF Value)	Charge	0.15% Min BDT. 500
24	B/L Endorsement Signature Verification Charges	Charge	BDT. 100 per B/L
25	Maturity date extension (Any communication)	Charge	BDT. 1500 per instance + SWIFT charges at actual. [If Quarter Changes, Commission/Charges should be as per schedule of charges].
Collection of Credit Report:			
26	Collection of Credit Report on the Beneficiary by SWIFT from Dun & Bread street and Others.	Charge	At actual Charges of Foreign correspondents+ BDT. 750/- for each report
Import Bill Settlement Charges:			
27	Acceptance Commission for Deferred/ Usance /Back to Back L/C etc.	Each Quarter	Max. 0.40% Min. 0.20%
28	Processing Charges of Bill of Entry	Charge	BDT. 200/-

Schedule of Charges & Commissions

29	Settlement / Reimbursement / payment of LC [Condition to be incorporated in LC]/Without LC	Applicable for all types of Import Payments including Local/BTB LC through PI/RA	For documents Value up to USD.10,000.00:USD50.00+ SWIFT at actual. For documents Value above USD.10,000.00: USD75.00 + SWIFT at actual.
30	Settlement / Reimbursement / payment of LC [Condition to be incorporated in LC]/Without LC	Applicable for all types of Import Payments including Local/BTB LC through PO/FDD	As per PO/FDD Commission +Settlement Charges USD15.00
31	Documents Scrutiny Charges for settlement of documents of Import Bills drawn under L/C	Charges	For documents Value up to USD.10,000.00 : BDT 500/- For documents Value above USD.10,000.00, but USD50,000 : BDT 1000/- For documents Value above USD.50000.00: BDT 1500/-

Shipping Guarantee / Airway Bill Realize/ Delivery Order/NOC:

32	Issuance of shipping guarantee	Charge	Min. Tk. 500/- Max. Tk. 1,000/-
33	Airway Bill Realize/ Delivery Order/NOC	Charge	Min. Tk. 500/- Max. Tk. 1,000/-
34	Inward document collection not under import L/C (May be subject to URC-522 or not)	Charge	In case of D.P: Max. 0.40%- Min. 0.10% or Min. BDT. 1000. In case of D.A.: Max. 0.50%- Min. 0.10% or Min. BDT. 1000/, Plus other charges, If applicable (At actual).
35	Release of Import documents for customs assessment purpose	Charge	BDT.1,000/-

Others Charges:

36	IRC Renewal	Charge	Govt. fees at actual + Service Charge BDT. 500/-
37	IMP-Form + TM-Form (Issue)	Charge	BDT. 200/- per instance
38	LCAF issuance charge for L/C	Charge	BDT. 200/- per instance
39	LC Application Form	Charge	BDT. 100/- per instance
40	Any other charges not mentioned in the above connection with Trade Service (Import)	Charge	BDT. 1000/- per instance

Schedule of Charges & Commissions

Trade Service (Export)			
Sl.	Type of Service	Nature of Commission /Charges	Commission /Charges
1	Negotiation/Purchase of export bills FDBP [Where Ex. Gain is Earned]	Ex. Rate	As per Exchange Rate (OD Sight Buying)
		Documents Processing Charges	BDT. 500/-
		Postage/Courier Charges	At actual
2	Negotiation/Purchase of export bills FDBP[Where Ex. Gain is not Earned]	Ex. Rate	As per Exchange Rate (TT Doc. Buying)
		Negotiation Commission	0.15%
		Postage/Courier Charges	At actual
		Documents Processing Charges	NIL
3	Negotiation/Purchase of export bills FDBP [Where Ex. Gain is not Earned but interest rate will be applied]	Ex. Rate	As per Exchange Rate (TT Doc. Buying)
		Documents Processing Charges	BDT. 500/-
		Postage/Courier Charges	At actual
		Rate of Interest	As per prevailing commercial rate of Interest in MMBL.
4	Discounting of Documents (FDBP)	Ex. Rate	As per Exchange Rate (Usance Rate)
		Documents Processing Charges	BDT. 500/-
		Postage/Courier Charges	At actual
5	Negotiation/Purchase of export bills LDBP [Where Ex. Gain is Earned]	Ex. Rate	As per Exchange Rate (OD Sight Buying)
		Documents Processing Charges	BDT. 500/-
		Postage/Courier Charges	At actual
		Rate of Interest	As per prevailing commercial rate of Interest in MMBL.
6	Negotiation/Purchase of export bills LDBP [Where Ex. Gain is not Earned]	Ex. Rate	As per Exchange Rate (TT Doc. Buying)
		Negotiation Commission	0.15%
		Postage/Courier Charges	At actual
		Documents Processing Charges	NIL
		Rate of Interest	As per prevailing commercial rate of Interest in MMBL
7	Discounting of Documents (LDBP)	Ex. Rate	As per Exchange Rate (Usance Rate)
		Documents Processing Charges	BDT. 500/-
		Postage/Courier Charges	At actual

Schedule of Charges & Commissions

8	Foreign Bills for Collection (FDBC) [Where Ex. Gain is Earned]	Ex. Rate	As per Exchange Rate (OD Sight Buying)
		Documents Processing Charges	BDT. 500/-
		Postage/Courier Charges	At actual
9	Foreign Bills for Collection (FDBC) [Where Ex. Gain is Not Earned]	Ex. Rate	As per Exchange Rate (TT Doc. Buying)
		Commission	0.15%
		Documents Processing Charges	NIL
		Postage/Courier Charges	At actual
10	Local Bills for Collection (LDBC) [Where Ex. Gain is Earned]	Ex. Rate	As per Exchange Rate (OD Sight Buying)
		Documents Processing Charges	BDT. 500/-
		Postage/Courier Charges	At actual
11	Local Bills for Collection (LDBC) [Where Ex. Gain is not Earned]	Ex. Rate	As per Exchange Rate (TT Doc. Buying)
		Commission	0.15%
		Postage/Courier Charges	At actual
		Documents Processing Charges	NIL
12	Advising of Local/Foreign Bank L/C to the Local beneficiary & Reimbursement charges	Charge	BDT. 750/-
13	L/C of advising charge -Local L/C (BTB & Inland)	Charge	BDT. 750/-
14	Advising charges of amendment of L/C to the Local Beneficiary	Charge	BDT. 750/-
15	Transfer of L/C / Transfer of Amendment of L/C	Transfer Charges	BDT. 750/-
		Amendment Charges	BDT. 750/-
16	Transfer of L/C's (MT720) at the request of our Buying House Clients who have licenses under Section 18A or 18B of FER Act, 1947 by Bangladesh Bank	Transfer Charges	BDT. 750/- per instance +SWIFT Charges at actual
		Cancellation Charges	BDT. 750/- per instance
17	LC Transfer confirmation charges	Charge	BDT. 500/- per instance +SWIFT Charges at actual
18	Cancellation of Transfer of Amendment	Charge	BDT. 750/- + SWIFT charge at actual
19	Mailing of Export Documents: Mail or Courier	Charge	BDT. 750/- + Mail/Courier charge at actual
20	Foreign Bank's Confirmation Commission against discrepant bills	Charge	At actual
21	Adding Confirmation to Export L/C by us	Charge	Maximum 0.20%

Schedule of Charges & Commissions

22	Processing fee against Packing Credit Facility	Charge	@1.5% (Flat) may be realized from each PC facility since the Bank Officials have to give more time and effort to monitor for timely export of ready Garments to avoid stock lot.
23	Overdue Interest against Packing Credit Facility	Charge	When any packing credit facility becomes overdue, 2% overdue interest to be applied along with Commercial rate.
24	Advising guarantee to the beneficiary in original without any engagement on our part	Charge	BDT. 750/- plus at actual Mail/SWIFT charges.
25	Advising guarantee by original by adding our confirmation against 100% counter guarantee of Foreign Bank	Charge	Max. 0.50% - Min. 0.20% per quarter or Min Tk. 1000/- (Eqv. FC Amount) + Cost of Postage/SWIFT at actual.
26	Advising of guarantee in our own format or on the format supplied by the Issuing /Opening bank with our full engagement against 100% counter guarantee of Foreign Bank	Commission	Max. 0.50% - Min. 0.20% per quarter or Min Tk. 1000/- (Eqv. FC Amount) + Cost of Postage/SWIFT at actual.
27	Issuance of Bid Bond/Performance Bond favoring overseas beneficiary through foreign correspondent at our customer's request	Commission	Max. 0.50% - Min. 0.20% per quarter or Min Tk. 1000/- (Eqv. FC Amount) + Cost of Postage/SWIFT at actual.
28	Proceeds Realization Certificate(PRC)	Charge	BDT. 500/-
29	Proceeds Realization Certificate(PRC) Verification Charges	Charge	BDT. 200/-
30	Processing fee for obtaining Bangladesh Bank approval/Permission including renewal (indenting, buying house, freight forwards agent, Liaison Office, Money Changer etc.) or Annual file maintaining fees of indenting, buying house, freight forwards agent, Liaison Office, Money Changer etc.	Charge	BDT. 3000/-
31	Indemnity for shipping guarantees in absence of original documents	Charge	BDT. 750/- per instance
32	Endorsement of N/N copy for custom assistant/assessment purpose	Charge	BDT. 750/- per instance
33	Issuance of back to Back L/C Certificate / C&F Certificate/ Bond license etc.	Charge	BDT. 500/- per instance
34	EXP Issue / Certification of EXP form	Charge	BDT. 200/- per instance (to be realized at time issuance of EXP Form)
35	Correspondence against customer's queries/ Investigation	Charge	SWIFT Charger At actual or Minimum BDT. 500/-

Schedule of Charges & Commissions

36	Cancellation of EXP	Charge	Nil
37	Processing fee for Cash subsidy/duty drawback	Charge	BDT. 2000/- for each case.
38	Issuance of No Objection Certificate	Charge	BTD. 500/- for each case
39	Lien of Export LC/Contact.	Charge	BTD. 500/- for each case.
40	Lien Cancellation of Export LC/Contact.	Charge	BTD. 200/- for each case+ SWIFT Charges at actual (If any).
41	NOC for Lien with Other Banks	Charge	BTD. 2000/-
42	Processing /Encashment charges of FTT against Advance Payment of Export	Charge	BTD. 1000/-
43	Processing Charges against Export under Open account [Payment guarantee /Payment risk coverage]	Charge	BTD. 5000/- for each contact.
44	Endorsement Charges for Export Documents against Open account Systems/Cash in advance/ Sample Export. [where document not forwarded through Bank to Bank]	Charge	BTD. 1000/-
45	Processing charges for Negotiation confirmation from Foreign Bank for discrepant documents	Charge	BDT. 750/- + Swift Charges at actual
46	Processing charges for Negotiation of discrepant documents	Charge	BDT. 750/-
47	Processing fee for claiming of reimbursement against Export Bills.	Charge	BDT. 750/- + Swift Charges at actual
48	Issuance of Export Performance Certificate Charges	Charge	BTD. 500/- for each certificate
49	Issuance of Export Performance statement Charges.	Charge	BTD. 200/- for each page.
50	Any other Certificate against Export	Charge	BTD. 500/-
51	Buying House payment processing fee	Charge	BTD. 1000/-
52	PSI Processing Charges (If any)	Charge	BTD. 500/-
53	Any other charges not mentioned in the above connection with Trade Service Export.	Charge	BTD. 1000/-

Note:

If the tenor of LC Opening / LC Acceptance / LC Confirmation/ Bank Guarantee falls under 1st Quarter or less, Bank will realize charges/ commission for One Quarter (90 days). However, if the tenor exceeds 1st Quarter, Bank will realize the charges/commission on daily basis up to the maturity date.

Schedule of Charges & Commissions

- Ship Builders for Export Oriented Industry

Sl. No.	Type of Services	Nature of Charges	Charges
1	Issuance of Bank Guarantee by the local Bank's which needs the Add Confirmation by the foreign Bank, the commission will be charged in addition to the confirmation charge by the foreign Banks.	Commission	@ 1.5% in addition to the confirmation charge by foreign correspondents.
2	Letter of Credit L/C Opening Commission under(Sight)	For each quarter	Max. 0.40%-Min. 0.20% Minimum BDT. 1000/-
3	L/C Opening Commissions where 100% Cash margin received	For each quarter	Max. 0.25%-Min. 0.10%
4	L/C Opening Commission under Deferred Payment /Issuance L/C	For each quarter	Max. 0.50%-Min. 0.25% Minimum BDT. 1000/-

- Foreign Remittance

Sl. No.	Type of Services	Nature of Charges	Charges
1	Foreign Remittances: Purchase of Foreign Bank Drafts drawn abroad (With the approval of H.O)	Charge	a) @ 0.20 % per USD b) @ 0.30 % per GBP OD transferred buying rate to be applied + At actual Courier Charges +Swift Charges at actual
2	Encashment of any Foreign TT /FDD in Taka at our Counter	Charge	BDT. 300/- per instance + SWIFT Charges at actual (if any)
3	Issuance of Encashment Certificate	Charge	BDT. 500/- per instance
4	Cash FC Issuance & Encashment Certificate	Charge	BDT. 300/- per instance
5	Student File: a) Opening Fees : b) Per semester Functional Fees: c) Remittance Fees:	Charge	a) BDT. 5000/- per Student File b) BDT. 1000/- + c) As per Schedule of Charges
6	Issuance of F.C. Demand Draft drawn on Bangladesh Bank	Charge	(i) Up to BDT 100,000 (Eqv. FC Amount) of Tk. 100/- (ii) BDT. 100,001 to 500,000 (Eqv. FC Amount) of Tk. 200/- (iii) BDT. 500,001 to 1,000,000 (Eqv. FC Amount) of Tk. 300/- (iv) Above BDT 1,000,000 (Eqv. FC Amount) of Tk. 500/-

Schedule of Charges & Commissions

7	Clearing of FC Drafts drawn on Bangladesh Bank	Charge	FREE
8	Disposal of Remitted Fund on A/C of Home Remittance	Charge	FREE
9	Collection (Inward): For Collection of Clean Item from Local Bank (Refund Warrant and FC Cheque A/C)	Charge	BDT. 300/- (Flat)
10	Collection of Foreign Currency Draft from Abroad	Charge	At actual cost plus SWIFT Charge Minimum BDT. 500/-
11	Encashment of TC	Charge	BDT. 300/- (flat) + SWIFT Charges at actual (if any)
12	Issuance of Cash (FC) Endorsement in Passport	Fee & Commission	Endorsement Fee = BDT. 300/- per instance
13	Transactions by Nominee/ Account Holder in FC A/Cs	Charge	NO Charge
14	Issuance of FDD through Foreign Correspondents (Outgoing)	Charge	0.10% or Min. BDT.500/- Max. BDT.3000/- + SWIFT Charge at actual (if any)
15	Issuance of FTT through Foreign Correspondents (Outgoing)	Charge	(i) Up to BDT 100,000 (Eqv. FC Amount) of Tk. 100/- (ii) BDT. 100,001 to 500,000 (Eqv. FC Amount) of Tk. 200/- (iii) BDT. 500,001 to 1,000,000 (Eqv. FC Amount) of Tk. 300/- (iv) Above BDT 1,000,000 (Eqv. FC Amount) of Tk. 500/-
16	Cancellation of Drafts/FTT in Foreign Currencies	Charge	BDT. 200/- per instance + SWIFT Charge at actual.
17	Issuance of Duplicate Instruments	Charge	Min. BDT. 1000/- + SWIFT Charge at actual.
18	Buying /Selling of Cash FC /TC	Rate	As per Daily Exchange Rate Sheet.
19	Processing Charges- Payment of Indenting commission/ Consultation fee/ Royalty/ Renewal/Membership/ Visa processing fee/Registration etc.	Charge	Min. BDT. 1000/- + Applicable outward remittance Charges
20	Transaction of FC Account by Money Changer	Charge	BDT. 500/- per Transaction.
21	FC Account Balance Confirmation Certificate / Any other Certificate	Charge	BDT. 500/- per instance
22	Processing fees of Application for Remittance of Profit/Dividend	Charge	BDT. 1000/- + Applicable Remittance Charges
23	Return/Statement of processing fees of Money Changer/ Indenting /Buying House /Shipping Company/ Freight Forwarder/ Foreign Direct Investor etc.	Charge	BDT. 1000/- per instance

Schedule of Charges & Commissions

24	Processing fees for Obtaining Student file Opening Permission from Bangladesh Bank.	Charge	BDT. 1000/- per instance
25	Processing fees for any other Permission from Bangladesh Bank.	Charge	BDT. 1000/- per instance
26	Amount transfer fees from FC account to FC account (Any Types)	Charge	BDT. 300/- per Transaction
27	Encashment fees from Any FC account	Charge	BDT. 300/- per Transaction
28	Any other charges not mentioned in the above connection with Foreign Remittance	Charge	BDT. 1000/- per instance

- Micro, Cottage & SME Loan

1. Schedule of Charges (MCSME)

SI	Nature of Charges	Amount
1.	Loan Application Fee	Free
2.	CIB Charge	At actual
3.	Stamp Charges	At actual
4.	Early Settlement Fee	NIL
5.	Security Replacement Fee (Including Guarantor)	At Actual
6.	Overdue Interest	2.00 % p.a. on overdue amount for the number of days overdue.
7.	Documentation Charges: <ul style="list-style-type: none"> Registration, Govt. Duty & Charges Security Documentation 	At Actual

- Syndication Loan

Schedule of Charges (Syndication Loan)

* Fees and Charges on Syndication Loan will be fixed up after having the discussion with the Lead Arranger and other participating Banks.

Schedule of Charges & Commissions

- BFTN, RTGS, NPSB & BACH

Schedule of Charges (BFTN, RTGS & BACH):

Sl. No	Nature of Charges	Amount
1.A	BEFTN Charges	Free
1.B	RTGS (Real Time Gross Settlement) Charge	BDT. 100.00 (Including Vat) [BDT. 86.96 (Income) & BDT. 13.04 (VAT)]
1.C	NPSB Fund Transfer from MMBL A/C to Other Bank A/C or Card using MMBL Digital Banking (GO SMART)	BDT. 10 (Including VAT)

Sl.	Nature of Services	Nature of charges	Amount
2.0.	BACPS Charges		
2.A.	Clearing of Cheque less than BDT. 50,000.00	Clearing charge	Free
2.B.	BDT. 50,000.00 Above but less than BDT. 5,00,000.00	Regular value	BDT. 10.00
2.C.	BDT. 5,00,000.00 & above	Regular value	BDT. 25.00
2.D.	BDT. 5,00,000.00 & above	High value (same day clearing)	BDT. 60.00
2.E.	All Cheque G 2 P		Free
2.F.	All Cheque P 2 G		Free

Above charges are inclusive of VAT. The realized charges will be distributed in the following manner: when-

Total charge	BACH	Presenting Bank	VAT
BDT. 10.00	BDT. 8.00	BDT. 1.70	BDT. 0.30
BDT. 25.00	BDT. 20	BDT. 4.25	BDT. 0.75
BDT. 60.00	BDT. 50	BDT. 8.50	BDT. 1.50

Schedule of Charges & Commissions

- Cards

1. Schedule of Charges (Debit Card)

ATM Debit Card	Annual Fee (BDT.)	Alteration Fee (BDT.)	
		Card	Pin Number
General Primary	500/=	400/=	300/=
General Supplementary	500/=	400/=	300/=
MMBL Labonnyo Primary	500/=	400/=	300/=
VIP Primary	500/=	400/=	400/=
VIP Supplementary	500/=	400/=	400/=
Priority Primary	500/=	400/=	400/=
Priority Supplementary	500/=	400/=	400/=
MMBL Borshian Primary	500/=	400/=	300/=
MMBL Tarunno Primary	500/=	400/=	300/=
MMBL Peshajibi Primary	500/=	400/=	300/=
Salary Savings Primary	Category A: Lifetime Free Category B: 1 st Year Free, Tk. 250 from 2 nd Category C: 1 st Year Free, Tk. 500 from 2 nd	300/=	200/=
Salary Savings Supplementary		300/=	200/=
MMBL Pathshala Primary		300/=	100/=
Freedom Fighter	Free	300/=	200/=
*(Extra) Govt. VAT Applicable on all fees			

Per Transaction Charge	
Cash Withdrawal Fee @ Modhumoti ATM Network	Free
Cash Withdrawal Fee @ Q-CASH ATM Network	BDT. 10/-
Cash Withdrawal Fee @ NPSB ATM Network	BDT. 15/-
Cash Withdrawal Fee @ VISA ATM Network	BDT. 50/-
Cash Withdrawal Fee @ VISA ATM Network In Abroad	USD 2.5 or 1% of Withdrawal Amount
Account Inquiry/Statement @ Q-CASH & Modhumoti ATM Network	Free
Account Inquiry/Statement @ Except Q-CASH & Modhumoti ATM Network	BDT. 5/=
POS Transaction @ VISA Network (Bangladesh/Abroad)	Free
*(Extra) Govt. VAT Applicable on all fees	

Schedule of Charges & Commissions

2. Schedule of Charges (VISA Credit Card)

Particulars	Fee & Charge (BDT)		
	Classic Card	Gold Card	Platinum Card
Annual Fee	BDT. 750	BDT. 1500	BDT. 5000
Supplementary Card	Free		
Supplementary Card (From 2nd)	50% of Annual Fee		
Card Change	BDT. 400	BDT. 600	BDT. 800
Pin Number Change	BDT. 300	BDT. 500	BDT. 500
Highest Amount of Money Withdrawal-ATM	20%	30%	50%
Highest Amount of Money Withdrawal-Bank POS	50%	50%	70%
Late Fee	BDT. 500 or \$10		BDT. 750 or \$15
Limit Cross Fee	BDT. 500 or \$10	BDT. 750 or \$15	BDT. 1000 or \$20
Cheque Return Fee	BDT. 500 or \$10		BDT. 750 or \$15
Statement Withdrawal Fee	BDT. 50 or \$5		BDT. 100 or \$10
Sale Slip Withdrawal Fee	BDT. 250 or \$10		BDT. 500 or \$15
Outside Cheque Collection Fee	BDT. 200 or \$10		BDT. 250 or \$15
Limit of Card Cheque	90%(for every card)		
1st Card Cheque Book	Free		
Card Cheque Book (From 2nd)	BDT. 150		BDT. 200
Card Cheque Processing Fee	1% or BDT. 100 (which is higher)		
Money Withdrawal Fee- ATM	BDT. 150 or 3%(Which is higher) but Modhumoti ATM Free		
Foreign Currency Withdrawal Fee-ATM	\$2 or 3% (which is higher)		
Bank POS Fee	BDT. 100 or 1.5% (which is higher)		
Bank POS Fee Foreign Currency	\$2 or 3% (which is higher)		
Certificate Fee	BDT. 300		BDT. 500
Minimum Money Payment Limit	5% or BDT. 500 or \$15 (which is higher)		
Fund Transfer from Credit Card to MFS/Others (i.e. Bkash, Nagad,Nexus Pay)	1.5% on Transaction amount		
NPSB Fund Transfer from MMBL Credit Card to Other Bank A/C or Card using MMBL Digital Banking (GO SMART)	BDT. 100 or 1.5% whichever is higher		
SMS Alert Service/ Annual	BDT. 100		
CIB Fee	BDT. 100		
Credit Shield Advantage	0.35% of Balance		
	*(Extra) Govt. VAT Applicable on all fees.		

Schedule of Charges & Commissions

- Agent Banking

No	Type of Services	Nature of Charges	Charges
1.	Savings Account (SB)	Account Maintenance Fee	<p>(1) Account Maintenance fee shall not be realized from the savings account if the minimum average balance is BDT. 10,000/-</p> <p>(2) Account Maintenance fee shall be realized BDT. 100/- half yearly If the minimum average balance is BDT. 10,001/- to BDT. 25,000/-</p> <p>(3) Account Maintenance fee shall be realized BDT. 200/- half yearly if the minimum average balance is BDT. 25001/- to BDT. 2,00,000/-.</p> <p>(4) Account Maintenance fee shall be realized BDT. 250/- half yearly if the minimum average balance is BDT. BDT. 2,00,000/- to BDT. 10,00,000/-.</p> <p>(5) Account Maintenance fee shall be realized BDT. 300/- half yearly if the minimum average balance is BDT. BDT. 10,00,000/- and above.</p>
		Account Closing Charge	BDT. 200/-
2.	Current Account (CD)	Account Maintenance Fee	BDT. 200/- half yearly
		Account Closing Charge	BDT. 150/-
3.	Special Notice Deposit Account (SND)	Account Maintenance Fee	BDT. 200/- half yearly
		Account Closing Charge	BDT. 150/-
4.	Fund Transfer (within MMBL Account)	Charges	Own Outlet: Free Others BDT 10+VAT
5.	Fund Transfer to Others Bank through BEFTN	Charges	Own Outlet: Free Others Outlet : Minimum BDT 10 or 0.25% which is higher BDT Maximum BDT 50
6.	Fund Transfer to Others Bank through RTGS	Charges	BDT 100 (Including VAT)
7.	Cash Deposit (Agent Banking Customers)	Charges	Own Outlet: Free Others Outlet: Minimum BDT 5 or 0.15% which is higher BDT Maximum BDT 100
8.	Cash Deposit (Branch Customers)	Charges	Same Branch: Free Others: Minimum BDT 5 or 0.15% which is higher Maximum BDT 50

Schedule of Charges & Commissions

9.	Cash Withdrawal	Charges	Own Outlet: Free Others Outlet : Minimum BDT 5 or 0.15% which is higher BDT Maximum 100 Branch Customer: Minimum BDT 5 or 0.15% which is higher BDT Maximum 50
10.	Clearing of Cheque less than BDT. 50,000.00	Charges	BDT 50 + BACH Charge
	Clearing of Cheque BDT. 50,000.00 Above but less than BDT. 5,00,000.00		
	Clearing of Cheque BDT. 5,00,000.00 & above		
	Clearing of Cheque BDT. 5,00,000.00 & above High value (same day clearing)		
11.	Debit Card Issue Charge for all types of account; where cards available	Charges	1st Year Free & BDT 300 +VAT from next year
12.	Utility Bill Payment	Charges	BDT 5 or 1% whichever is higher but not more than BDT 25 Or as per agreement with Utility partners
13.	Life Style Bill Payment or Services	Charges	Free
14.	Inward Foreign Remittance Disbursement	Charges	Free
15.	Debit Card Issuance or Replacement request	Charges	Free for request processing only
16.	Encashment (FD & DPS) Request	Charges	Free
17.	Premature Encashment (FD & DPS) Request	Charges	Free
18.	Duplicate Statement	Charges	Savings: BDT 20 +VAT Current & SND: BDT 50+VAT
19.	Mini-Statement	Charges	Own Outlet: Free Others Outlet: BDT 5+VAT
20.	Cheque Book Request	Charges	Own-Free for request processing only Others BDT 5+VAT for request processing only
21.	Dormant Account Activation Request	Charges	Free

Schedule of Charges & Commissions

22.	Finger Print Change or Add Request	Charges	Free
23.	Go Smart App or Internet Banking (Registration and Renewal)	Charges	Free
24.	CIB Charge for Agent	Charges	Free (Agent Only)
25.	NID Verification through EC for Agent Banking customers and Agents	Charges	Free
26.	SMS Alert Charge	Charges	BDT 10/- half yearly
27.	Standing Instruction	Charges	Free
28.	Modhumoti Corporate Internet Banking (Agent Only)	Annual Fee	Free

Note:

- 15% VAT will be applicable for fees and charges which will deducted from Customer.
- The Agent Banking Schedule of Charges are applicable for Agent Banking Customer. However, if a customer visits the Branch for any particular services, only then Branch Banking Charge will be applicable for the availed service.
- Fees and charges will not be applicable for Special Accounts: School Banking Account, 10 Tk Account etc. as per Central Bank Circular and only Govt. Charges will be applicable in those accounts.
- Utility Bill payment fees will vary based on agreement with Service Providers. Regular customer fees will be minimum BDT 5 or 1% of Bill amount whichever is higher but not more than BDT 25.
- CIB Charge for Agent and NID verification through will be free of cost for agent and customer; however connected Branch will bear the cost as subsidy to agent and customer acquisition.
- Quarter end balance confirmation SMS charge will not be applicable for Safety Net Account and 10 taka or similar types of special account holders.

Special Note:

*** VAT is applicable as per Government rules on realized commissions & charges. ***