

SCHEDULE OF CHARGES
SME BANKING

LENDING	
Processing Fee:	
a) Term loan	1%-2.5% of loan amount.
b) Single Installment	1% of loan amount.
c) Overdraft	1.5% during limit loading, 1% during renewal.
Early Settlement Fee	2% of outstanding if loan closed before 90% of tenor, 1% of outstanding if loan closed after 90% of tenor.
Loan Application Fee	BDT 200
Documentation Fee:	
a) Stamp Charges	BDT 620
b) CIB Charge	BDT 100
c) Sticker Charge	BDT 10
Security Replacement Fee	BDT 1,000
Rescheduling Fee	BDT 2,000
Fire Insurance Premium	As per insurance company's charge.
Life Insurance Premium	As per insurance company's charge.

VAT @ 15% applies on processing fee and loan application fee.

DEPOSIT	
Maintenance fee -	
Account maintenance fee	TK. 500+VAT (If average balance- last 6 month's- is below Tk. 25,000) Free (If average balance is above- last 6 month's- Tk. 25,000)
Chequebook charges -	
1st cheque book (Containing 25 leafs)	Free
2nd cheque book and onwards (Containing 25 leafs)	Free (if previous month's average balance is Tk.25,000 or above) Tk. 200 + VAT (if previous month's average balance is below Tk.25,000)
2nd cheque book and onwards (Containing 12 leafs)	Free (if previous month's average balance is Tk.25,000 or above) Tk. 100 + VAT (if previous month's average balance is below Tk.25,000)
Other charges -	
Upfront fees	Free
Ledger fees	Free
Minimum balance fees	Free
On-line transactions (Inter city)	Free
Debit card fee	Free

TRADE SERVICES	
Import	
L/C Issuing (Sight)	Maximum 0.40% per quarter
L/C Issuing (Usance)	Maximum 0.40% per quarter
L/C against 100% Cash Margin	Maximum 0.25% per quarter
L/C Issuing (Back to Back)	Maximum 0.40% per quarter
Amendment (Other than amount or tenor)	BDT 1,000
Amendment (Change in amount or tenor or both)	Maximum 0.40% per quarter
L/C Cancellation or expired unutilized L/C charge	Nil
Acceptance Commission	Maximum 0.40% per quarter
Documents Handling Charges (Other than Export)	Nil
Credit Report Request/Enquiry Fee	Other Bank Credit Report Charge: At actual BBL Charges for Credit Report request: BDT 1,000 flat Telex/SWIFT at actual min. BDT 1,000
Issuance of Delivery Order/N.O.C. against Non Negotiable Documents	BDT 1000
Confirmation of L/C	BBL commission for L/C confirmation fee maximum BDT 0.20% (Local) At actual (Foreign) or any other charges at actual
Pre-Advising L/C by Short Telex/SWIFT	At actual
Foreign Correspondence charges Local (Component)	NIL
2 Foreign Correspondence charges (Foreign)	At actual
Copy documents endorsement	NIL
SWIFT- L/C	At actual
SWIFT- Amendment charge	At actual
Mail	At actual
LC application form- full set	BDT 300+ stamp charges at actual

Export

Advising of L/C	BDT 750
Advising of amendment	BDT 750
Confirmation	0.20%
Transfer of L/C	BDT 750
Transfer of amendment	For clients BDT 1,000 and US \$ 75 if charges on openers A/C (Payable prior advising)
Negotiation of Export bills	0.15%
Reimbursement claim charges	Minimum BDT 1.500 or at actual
Handling charge for export bill	NIL
Export forms (Cost & certification)	BDT 200
Miscellaneous certification (Back to Back LC, C & F, PRC etc)	BDT 500 each
No objection certificate	BDT 500
Proceed realization certificate	BDT 500
Export bill collection	0.15%

Guarantee

Against 100% secured by cash collateral/margin	0.25% per quarter
Others	0.50% per quarter flat or minimum BDT 3,000 per annum for each L/C whichever is higher
Amendment of guarantee (Other than amount/tenor or both)	BDT 1,000
Amendment of guarantee (for amount/tenor or both)	0.50% per quarter on enhanced amount or enhanced tenor or minimum BDT 2,500 per annum whichever is higher

Note: Stamp and Stationery charges at actual, to be borne by the client