

General Banking

1.0 Account related Charges/Fees

1.01 Account Maintenance Fee		
A)	Current Deposit (CD) Account	Tk. 400.00 (1/2 yearly)
B)	Special Notice Deposit (SND) Account	Tk. 300.00 (1/2 yearly)
C)	Savings Bank (SB) Account	For half-yearly average balance: i) Up to Tk.5000.00 – No fee ii) Fm 5001.00 to Tk.25000.00 - Tk. 100.00 (1/2 yearly) iii) Above Tk.25000.00 - Tk. 200.00 (1/2 yearly)
D)	Overdraft (OD) /Cash Credit (CC) Account	Tk. 400.00 (1/2 yearly)

1.02 Account Closing Charge		
A)	Current Deposit (CD) Account	Tk. 300.00
B)	Special Notice Deposit (SND) Account	Tk. 300.00
C)	Savings Bank (SB) Account	Tk. 200.00

1.03 Activation Charge of Dormant Account		
A)	Current Deposit (CD) Account	Tk. 300.00
B)	Special Notice Deposit (SND) Account	Tk. 100.00
C)	Savings Bank (SB) Account	No Charge

1.04 Cheque Leaf Issuance Charges		
A)	Cheque Leaf Issuance Charge	Tk. 3.00 Per cheque leaf for MICR (One 10 leaves Cheques are free at the time of New A/C opening)
B)	Cheque Leaf Issuance against lost Cheque Book / leaf(ves)	Tk. 3.00 Per cheque leaf for MICR plus Tk.100.00 processing fee

1.05 Online (Deposit & Withdrawal) Transaction Fee(Outside City/District)		
A)	Deposit Transaction Fee(Outside Zone/City/District)- per transaction	Up to 50,000----- Free Above 50,000-up to 1 Lac-----Tk. 50.00 Above 1 Lac - up to 5 Lac----- Tk. 100.00 Above 5 Lac - up to 25 Lac----- Tk. 200.00 Above 25 Lac - up to 50 Lac----- Tk. 300.00 Above 50 Lac ----- Tk. 400.00
B)	Withdrawal Transaction Fee(Outside Zone/City/District) - per transaction For above Tk.5.00 lac withdrawal prior discussion with / intimation to the Transaction Branch is required	Up to 50,000----- Free Above 50,000-up to 1 Lac-----Tk. 50.00 Above 1 Lac - up to 5 Lac----- Tk. 100.00 Above 5 Lac - up to 25 Lac----- Tk. 200.00 Above 25 Lac - up to 50 Lac----- Tk. 300.00 Above 50 Lac ----- Tk. 400.00

Schedule of Fees, Commission and Charges

Annexure - A

Effective from January 01, 2012

Circular No: BASIC/HO/TD/2011/05 dated Tuesday, December 27, 2011

1.06 Account Statement Charges		
A)	Regular Statement- all type of accounts	Free
B)	Duplicate Statement- all type of account(Current Year)	Tk. 100.00 / year
C)	Duplicate Statement- all type of account (Previous Year)	Tk. 200.00 / year

1.07 Locker Facility Charges:		
A)	Locker Charge / Rent- Small	Tk. 2,000(Yearly) in advance
B)	Locker Charge / Rent – Medium	Tk. 3,000(Yearly) in advance
C)	Locker Charge / Rent – Large	Tk. 4,000(Yearly) in advance
D)	Locker Security Deposit (Refundable)	Minimum Tk. 4,000 (Irrespective of Locker size) in advance
E)	Locker Key Replacement Cost	Minimum Tk. 2,000 per instance or at actual whichever is higher

1.08 Certificate and Report related Charges		
A)	Balance / Interest Certificate (Other than balance confirmation)	Tk. 100.00
B)	Solvency Certificate	Tk. 300.00
C)	Tax / VAT Certificate	Tk. 100.00 (Charge cannot be realized from/for TD account)
D)	Bank to Bank: Credit/Solvency information (Local) to 3rd Party	Tk. 500.00
E)	Bank to Bank: Credit/Solvency information (Int'l) to 3rd Party	Tk. 500.00 plus SWIFT at actual and /or courier charge at actual
F)	Audit report (Each Certificate)	Tk. 200.00
G)	Certificate of Inward Remittance other than PRC (Encashment of foreign inward remittance)	Tk. 100.00
H)	Certificate of Purchase , Encashment bonds, Securities	Tk. 200.00
I)	Duplicate Savings Certificate / Declaration in lieu	Tk. 500.00
J)	Duplicate Advice/ voucher more than 6 months old (per advice)	Tk. 50.00
K)	Issuance of any other Certificate	Tk. 200.00
L)	Attestation of Documents	Tk. 100.00 per request up to 10 pages
M)	Beneficiary Owner's Certificate	Tk.100.00

2.0 Remittance related Charges & Fees-Local Currency (LCY)

2.01	Bangladesh Bank Cheque Issuance Fee	
A)	Bangladesh Bank Cheque Issuance Fee (in case of customer requirement)	Tk. 500.00

2.02	Stop Payment Charges	
A)	Stop Payment Instruction on account by customer	Tk. 200.00
B)	Stop Payment Instruction on Cheque by customer	Tk. 200.00 per instance/request
C)	Stop Payment Instruction Cancellation from account	Tk. 100.00
D)	Stop Payment Instruction Cancellation from cheque leaves	Tk. 100.00 per instance/request
E)	Certified Photocopy or printed image of paid cheques / instruments by customer	Tk. 100.00

2.03	Cheque Return Fee	
A)	Returned/ Bounced Cheque drawn on us – Reason: Insufficient fund	Tk. 300.00 per returned cheque
B)	Returned/ Bounced Cheque drawn on us – Reason: Other than Insufficient fund	Tk. 100.00 per returned cheque

2.04	Collection of Outstation Cheques/DD/PO, Clean Bills (OBC,ODBC) in LCY	
A)	Commission:	
	i. Up to Tk. 100,000 in LCY	0.07% or Tk. 100.00 whichever is higher
	ii. Above Tk. 100,000 to Tk. 500,000 in LCY	0.10% or Tk. 150.00 whichever is higher
	iii. Above Tk. 500,000 to Tk. 1,000,000 in LCY	0.12% or Tk. 600.00 whichever is higher
	iv. Above Tk. 1,000,000 in LCY	0.15% or Tk. 1500.00 whichever is higher
B)	Registered Mail/Courier Service / Telephone	At Actual

2.05	Pay Order/Demand Draft/CDR/SDR related Charges*	
A)	DD/TT/MT issuance	0.10% or Tk. 100.00 whichever is higher
B)	Postage/Courier/Telephone Charges	At Actual
C)	PO/CDR/SDR Issuance for A/C Holder	Tk. 50.00
D)	PO/CDR/SDR Issuance for Non- A/C Holder	Tk. 150.00
E)	Cancellation of DD/TT/MT/PO/CDR/SDR	Tk. 100.00
F)	Issuance of Duplicate Instrument	Tk. 500.00 (excluding stamp charge for indemnity bond and others)

***DD/PO/MT issued for our Bank's purpose or reasons where Bank is responsible for such issuance, then no fee/comm./charges applicable on customer's account.**

Foreign Remittance

3.0 Remittance related Charges-Foreign Currency (FCY)

3.01 Foreign Currency & Draft related Service Charges	
A)	Charge for Issuance of any FC Draft on overseas a/c USD5.00 for student plus Transmission Charge. USD10.00 for others plus Transmission Charge.
B)	Charges for issuance of FC Draft on Bangladesh Bank USD10.00 (not applicable for payment of B/B L/C)
C)	Charges for issuance of FC Draft on Bangladesh Bank for payment of back-to-back L/C i. USD10.00 for documents / bill value up to equivalent USD2500.00 ii. USD15.00 for documents / bill value above equivalent USD2500.00
D)	Charge for Cancellation(encashment) of issued Foreign Currency Draft USD 5.00 plus Transmission Charge, if any

3.02 Foreign Currency Cheque/Draft Collection related Service Charge	
A)	FCY Cheque/Draft Collection (within Bangladesh) 0.10% or Min USD5.00 but Max USD25.00 excluding charges deducted by collection mechanism/parties
B)	FCY Cheque/Draft Collection (outside Bangladesh) 0.10% or Min USD10.00 but Max USD50.00 plus postage or courier charges at actual deducted by collection mechanism/parties

3.03 Foreign TT related Service Charge	
A)	Charge for Issuance of TT through Foreign Correspondent 0.10% or Min USD10.00 but Max USD100.00 plus Transmission Charge
B)	Charge for Cancellation(encashment) of issued Foreign Currency TT USD10.00 plus Transmission Charge, if any

3.04 Travelers Cheque (TC) Service Charge	
A)	Endorsement Fee & Commission for Travelers Cheque (TC) Endorsement fee USD5.00 plus 1% commission excluding applicable commission of TC issuer Bank
B)	Endorsement Fee & Commission for Cash (FC) Endorsement fee USD5.00 plus 0.10% for cash (FC) Commission

3.05 Student File Opening and Handling Charge	
A)	For SAARC countries USD 30.00 per year
B)	Other than SAARC countries USD 50.00 per year

Trade Finance

4.0 Trade Finance (IMPORT)- Related Charges

4.01 L/C Opening Commission, Extension of L/C Validity & Increase of Amount			
A)	L/C : at sight / by negotiation	1 st Quarter or part	0.40% plus Transmission charge
		Each Subsequent Quarter/Part	0.35% plus Transmission charge
		Minimum	Tk.1,000.00 plus Transmission charge
B)	L/C under Aid / Loan /Grant/Barter/Credit other than Deferred	1 st Quarter or part	0.40% plus Transmission charge
		Each Subsequent Quarter/Part	0.35% plus Transmission charge
		Minimum	Tk.1,000.00 plus Transmission charge
C)	Back to Back L/C	1 st Quarter or part	0.40% plus Transmission charge
		Each Subsequent Quarter/Part	0.25% plus Transmission charge
		Minimum	Tk.1,000.00 plus Transmission charge
D)	L/C : by acceptance / by Deferred payment	1 st Quarter or part	0.50% plus Transmission charge
		Each Subsequent Quarter/Part	0.40% plus Transmission charge
		Minimum	Tk.1,000.00 plus Transmission charge
E)	L/C opened under 100% Cash Margin	1 st Quarter or part	0.15% plus Transmission charge
		Each Subsequent Quarter/Part	0.10% plus Transmission charge
		Minimum	Tk.500.00 plus Transmission charge

4.02 Amendment of L/C(**)		
A)	L/C amendment Charge (Other than Validity extension & amount increase)	Tk. 750.00 plus Transmission charge
B)	Validity Extension and / or Amount Increased	Same as L/C opening

(**) If time period does not exceed the period mentioned in L/C- at the time of opening or any subsequent amendment -then minimum Tk.750.00 has to be realized at the time of amendment for validity extension only. If amendment is issued for validity extension and/or amount plus other amendment, then charge applicable for validity extension (4.02 B) would be applicable.

Schedule of Fees, Commission and Charges**Annexure - A**

Effective from January 01, 2012

Circular No: BASIC/HO/TD/2011/05 dated Tuesday, December 27, 2011

4.03 Acceptance Commission			
A)	Acceptance Commission against Usance Bill under Deferred Payment / By acceptance L/Cs (Foreign) other than B/B L/C	1 st Quarter	0.40%plus Transmission charge
		Each Subsequent Quarter/Part	0.30%plus Transmission charge
		Minimum	Tk. 1000.00plus Transmission charge
B)	Acceptance Commission against Usance Bill under Deferred Payment / By acceptance L/Cs (Local) other than B/B L/C	1 st Quarter	0.35% plus Transmission / courier charge
		Each Subsequent Quarter/Part	0.30% plus Transmission / courier charge
		Minimum	Tk. 1000.00 plus Transmission / courier charge
C)	Acceptance Commission against Usance Bill under Back to Back L/Cs	1 st Quarter	0.35% plus Transmission charge
		Each Subsequent Quarter/Part	0.25% plus Transmission charge
		Minimum	Tk. 750.00 plus Transmission charge

Schedule of Fees, Commission and Charges

Annexure - A

Effective from January 01, 2012

Circular No: BASIC/HO/TD/2011/05 dated Tuesday, December 27, 2011

4.04 Miscellaneous Charges - Import		
A)	i. Foreign Correspondent Charge on Beneficiary's Account ii. Foreign Correspondent Charge on Applicant's Account	i. No Charge. In case of nonpayment of charge by the beneficiary, actual charge to be realized from the importer / L/C applicant ii. At actual as claimed by other bank
B)	Local Correspondent Charge on Beneficiary's Account	At actual as claimed by Local Bank
C)	L/C Cancellation Charge	No cancellation charge. But SWIFT and /or Courier charge at actual, if any, has to be realized
D)	Document Handling Charge	No charge
E)	Copy document endorsement charge	No charge
F)	Data max charge	No charge
G)	Discrepant Import Document (To be realized from the L/C Beneficiary which must be mentioned in L/C; if not then on Applicant's A/C)	i. Foreign L/C: - USD40.00 for value upto USD10,000.00 or equivalent and - USD75.00 for value above USD10,000.00 or equivalent ii. Local L/C: - Tk. 500.00 for value upto USD10,000.00 or equivalent and - Tk. 1000.00 for value above USD10,000.00 or equivalent
H)	Collection of Credit report on the beneficiary of import L/Cs	At Actual plus Transmission charge at actual
I)	IRC renewal service charge (In addition to Govt. fee)	Tk. 500.00
J)	B/L Endorsement Signature Verification Charge	Tk. 100.00 per B/L
K)	Registration of LCA	Tk. 200.00 per LCAF
L)	Attestation/Certification of Copy Documents	Tk. 100.00 per L/C per instance
M)	Issuance of Shipping Guarantee/NOC/Delivery Order(DO) in absence of original import document	i. Tk 500.00 for documents value up to USD 10,000.00 or equivalent ii. Tk 1000.00 for documents value above USD 10,000.00 or equivalent
N)	Import Bill Retirement (Under Sight L/C)	Tk. 100.00(flat) per document set
O)	L/C authenticity verification charge	i. L/C issued by us - Tk.500.00 from the L/C beneficiary ii. L/C issued by other banks - Tk.200.00 from the L/C beneficiary
P)	Issuance of any other Import related Certificate	Tk. 100.00

Schedule of Fees, Commission and Charges

Annexure - A

Effective from January 01, 2012

Circular No: BASIC/HO/TD/2011/05 dated Tuesday, December 27, 2011

5.0 Trade Finance (EXPORT)- Related Charges

5.01	Advising of Foreign Bank L/Cs and Local L/Cs to Local Beneficiary(Back to Back & Inland)	
A)	L/C Advising Charge	Tk. 750.00
B)	L/C Amendment Advising Charge	Tk. 750.00

5.02	Transfer of L/C / Amendment (with value)	
A)	L/C Transfer Charge	Tk. 750.00
B)	Transfer of L/C Amendment Charge	Tk. 750.00

5.03	Add confirmation on L/Cs	
A)	L/C Add Confirmation commission	0.20% per quarter plus Transmission charge

5.04	Negotiation / Collection Commission	
A)	Commission for Export Bills where there is exchange gain	Tk. 500.00 per document
B)	Negotiation/Collection Commission for Export Bills where there is no exchange gain	0.15% or Min. Tk. 1000 per bill plus interest for the period beyond 21 days

5.05	Cash Incentive / Assistance Processing Charge	
A)	Charges for cash incentive against Export	0.20% on disbursed amount or Tk. Minimum Tk. 750.00

5.06	Miscellaneous Charges - Export	
A)	Issuance of EXP Form	Tk. 100 per set
B)	Issuance of PRC	Tk. 300.00 per export bill value
C)	Certification of Documents	Tk. 300.00
D)	Issuance of CFR Certificate	Tk. 500.00
E)	Issuance of Back to Back L/C Certificate	Tk. 500.00
F)	Issuance of Export Performance Certificate	Tk. 500.00
G)	Amendment of Collection Instruction	Tk. 800 per Amendment
H)	Collection of credit report on the Applicant of export L/Cs	At Actual plus Transmission charge at actual
I)	Issuance of any other Certificate	Tk. 500

Schedule of Fees, Commission and Charges

Annexure - A

Effective from January 01, 2012

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6.0 Other Trade Finance Related Charges

6.01	Other trade finance related charges	
A)	Postage charge	At Actual (Defined in Note)
B)	Courier charge	At Actual (Defined in Note)
C)	SWIFT charge for L/C	At Actual (Defined in Note)
D)	SWIFT charge for L/C amendment	At Actual (Defined in Note)
E)	SWIFT charge for Payment / Fund Transfer Instruction / Reimbursement Instruction	At Actual (Defined in Note)
F)	SWIFT charge for other reasons	At Actual (Defined in Note)

Loans & Advances

7.0 Loans & Advances related charges/Fees

7.01	General Charges	
A)	Loan Application Form	i. Upto 10.00 lac - NIL ii. Above 10.00 lac - Tk 500.00
B)	Property Document verification Fee	Lawyer's fee plus Tk.2,000.00 per title deed
C)	Valuation of Land, Building, Machinery etc.	Fee of Valuation Company
D)	Lien Marking	i. Our Bank's FDR/ Deposit Account/instrument kept lien with our Bank – No charge, ii. Our Bank's FDR/Instrument kept lien with Others - Tk. 300.00 per bank plus other bank charges iii. Other Bank's FDR/Instrument kept lien with us Tk. 300.00 per bank plus other bank charges
E)	Pledge, Un-pledge and Confiscation of pledge of shares	Charges of depository participants (DP) at actual plus Tk. 5,000.00 per instance on request of the bank.
F)	Early settlement charges	0.5% of early adjustment amount or min.Tk.250.00, whichever is higher
G)	Late payment of installment fee for Term Basis Loan (excluding Consumer and Agricultural Loan)	Additional interest to be charged on overdue amount for overdue period as per our Lending Rate of Interest. Plus Tk.100.00 as fee per installment.
H)	Project Appraisal Fee For Project Loan	Project Cost (Excluding Land & Building): i. Up to 10 Lac - Nil ii. Above 10 Lac to Tk. 1 Cr- Tk. 5000.00 iii. Above 1 Crore upto 5 cr- Tk. 10,000.00 iv) above 5 cr Tk25000

7.02	CIB related charge:	
A)	CIB Inquiry Fee	Bangladesh Bank charge plus Tk. 200
B)	Change in Directorship information in CIB database	Bangladesh Bank charge plus Tk. 500
C)	Change for reporting declassification in CIB database on urgent basis	Bangladesh Bank charge plus Tk. 200

Schedule of Fees, Commission and Charges**Annexure - A**

Effective from January 01, 2012

Circular No: BASIC/HO/TD/2011/05 dated Tuesday, December 27, 2011

7.03 Documentation Charge		
A)	Documentation Charge	Documentation Charge at actual (Stamp, Duty, Legal Fees etc.) on borrowers account plus handling charge- i) Up to 1 Lac- Nil ii) Above 1 Lac up to Tk. 10 Lac- Tk. 500.00 iii) Above 10 Lac up to Tk. 1 Crore- Tk. 1000.00 v) Above 1.00 crore to 10.00 crore- Tk. 2500.00 vi) Tk. 10.00 core and above – Tk.5000.00

7.04 Credit Rating		
A)	Loan up to Tk. 5.00 Crore	Rating agency's actual cost
B)	Loan Exceeding Tk. 5.00 Crore	Rating agency's actual cost

7.05 Term Loan/Other Loan(New or Renewal) processing fee		
A)	If Regretted (Fresh & reschedule/converted loan)	No charge
B)	If Approved (Fresh & reschedule/converted loan)	i) Up to 1 Lac- Nil ii) Above 1 Lac up to Tk. 10 Lac- Tk. 500.00 iii) Above 10 Lac up to Tk. 1 Crore- Tk. 750.00 iV) Above 1 Crore up to Tk. 10 crore- Tk. 1000.00 v) Above 10.00 core – Tk. 1500.00

7.06 Cash Credit & Related Loans (New or Renewal) processing fee		
A)	If Regretted(CC) (Fresh & reschedule/converted loan)	No charge
B)	If Approved(Cash Credit)	i) Up to 1 Lac- Nil ii) Above 1 Lac up to Tk. 10 Lac- Tk. 500.00 iii) Above 10 Lac up to Tk. 1 Crore- Tk. 750.00 iV) Above 1 Crore up to Tk. 10 crore- Tk. 1000.00 v) Above 10.00 core – Tk. 1500.00

Bank Guarantee

8.0 Guarantee Related Charges

8.01 Bank Guarantee (Margin less than 100%)		
A)	Issuance of Bank Guarantee in FCY	0.60% per quarter or Minimum Tk.1000.00 plus (Charges of foreign correspondents plus Transmission cost, if any)
B)	Issuance of Bank Guarantee in BDT	0.50% per quarter or Minimum Tk.1000.00 plus courier and other charges at actual
C)	Issuance of Counter Bank Guarantee in FCY	0.50% per quarter or Minimum Tk.800.00 plus Transmission cost
D)	Issuance of Counter Bank Guarantee in BDT	0.50% per quarter or Minimum Tk.800.00 plus plus courier charge Tk.100.00
E)	Issuance of Shipping Guarantee(SG) / No-Objection Certificate(NOC) / Delivery Order (DO) in absence of original import document	i. Tk 500.00 for documents per SG/NOC/DO value up to USD 10000.00 ii. Tk 1000.00 for documents per SG/NOC/DO value above USD 10000.00
F)	Confirmation of Bank Guarantee /Signature Verification	Tk.100.00
G)	Stamp Duty & Other Charges	At Actual

8.02 Amendment of Guarantee for Extension of Validity / Increase of Amount		
A)	Commission per quarter	Same as applicable for issuance of Bank Guarantee
B)	Stamp Duty & Other Charges	At Actual

8.03 Amendment of Guarantee for without Extension of Validity / Increase of Amount		
A)	Commission per quarter	Nil
B)	Minimum	Tk. 1000.00
C)	Stamp Duty & Other Charges	At Actual

8.04 Issuance of Guarantee at 100% cash margin		
A)	Commission per quarter	Nil
B)	Minimum	Tk. 1000.00
C)	Stamp Duty & Other Charges	At Actual

8.05 Bid Bond / Performance Bond / Advanced Payment Guarantee		
A)	Commission per quarter	0.75%
B)	Minimum	Tk. 2000.00
C)	Stamp Duty & Other Charges	At Actual

Schedule of Fees, Commission and Charges**Annexure - A**

Effective from January 01, 2012

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9.0 Other Charges

9.01 Godown Charges		
A)	Borrower's Godown under Bank's Custody:	
	Rent	On borrower's account
	Insurance	On borrower's account
	Salary & Allowances of Godown Staff	On borrower's account
B)	Bank's Rented Godown /Own Space	
	Rent & Maintenance	On borrower's account (*)
	Insurance	On borrower's account
	Salary & Allowances of Godown Staff	On borrower's account
C)	Delivery Order (D/O) charge	Tk. 100.00 per D/O
(*) Proportionate expenses / charges to be realized from borrower's account according to space utilization and other overhead costs.		

9.02 Enlistment Fee		
A)	C&F Agents and Others	Fresh Tk. 20,000.00, Renewal Tk. 7,500.00, Change of Category Tk. 5,000.00
B)	Surveyor	Fresh: 5,000.00, Renewal Tk. 5000.00

10.0 Charges on Purchase of cheque / Instruments (Discount rate to be approved by Head Office)

10.01	Purchase of Cheques/DD/PO and Inland Bills	
A)	Charge on cheque / instrument amount denominated in BDT:	
	Up to Tk. 1,000,000 in LCY	Tk. 500.00
	Above Tk. 1,000,000 to Tk. 2,500,000 in LCY	Tk. 750.00
	Above Tk. 2,500,000 to Tk. 5,000,000 in LCY	Tk. 1000.00
	Above Tk. 5,000,000 in LCY	Tk. 1500.00
B)	Charge on cheque / instrument amount denominated in FCY:	
	Up to USD 5,000.00 or equivalent	USD 25.00 or equivalent Tk
	Above USD 5,000.00 to USD 25,000.00 or equivalent	USD 50.00 or equivalent Tk
	Above USD 25000.00 to USD 100,000.00 or equivalent	USD 100.00 or equivalent Tk
	Above USD 100,000.00 or equivalent	USD 150.00 or equivalent Tk
C)	Postage/Courier Service / Telephone	At Actual

11. ATM / Debit Card Related Charges

11.01	ATM / Debit Card related charges	
A)	Annual Fee	Tk. 300.00
B)	Renewal Fee	Tk. 300.00
C)	Card Replacement Fee	Tk. 300.00
D)	PIN Replacement Fee	Tk. 300.00

Notes:

- A)** All fees, commission, charges, etc. are to be realized on the day of providing service.
- B)** Any applicable government excise duty, VAT, levies, tax, surcharge, etc. must be realized at actual as per instruction of the competent authority.
- C)** VAT is applicable for all fees, commission & charges and to be realized on the day of providing service from the receiver of the service. For realization of govt. VAT existing instruction(s) or any change(s), from time to time, must be followed even if any waiver is allowed.
- D)** Any special rate of charges, fees, commission, etc other than the rate(s) mentioned in this Schedule approved to any client / customer would not be treated as waiver. In such case VAT would be applicable as per approved rate other than the schedule rate.
- E)** For Bank Guarantee issued as open-ended, minimum commission has to be realized for 1 year. If B/G crosses one year, then another year's commission has to be realized and so on.
- F)** The under-mentioned nature of charges has been mentioned as 'At Actual' which Branches are not able to determine. So Head Office, for the time being, determined the following amount there against which to be treated and realized as 'At Actual' unless otherwise mentioned/advised (Transmission cost to be defined and related with the following amount):
1. Charge for Post : Within Bangladesh: Tk.50.00 | Outside Bangladesh: Tk.500.00 within SAARC countries and Tk1000.00 for countries other than SAARC;
 2. Charge for Courier / EMS: Within Bangladesh: Tk.100.00 | Outside Bangladesh: Tk.1500.00 within SAARC countries and Tk.2500.00 for countries other than SAARC;
 3. SWIFT charge for issuing L/C and L/G: Tk.2500.00iii.
 4. SWIFT charge for issuing amendment of L/C and L/G: Tk.750.00
 5. SWIFT charge for issuing payment instruction or Reimbursement instruction: Tk.750.00
 6. SWIFT charge for other reasons which are not mentioned above: Tk.500.00
 7. Fax and Telephone cost: Free

G) Surveyors fees & charges [Including Point 6.01(C) regarding Valuation] has to be followed by previously issued Circular Letter # BASIC/HO/CCD/2011/4814, dated 05.04.2011, circulated by Commercial Credit Division | Head Office | BASIC Bank Limited.

H) Legal issues related fees & charges [Including Point 6.01(B) regarding Lawyer Fees] has to be followed by previously issued Circular Letter # BASIC/HO/CRLD/2010/5745., dated 18.03.2010, circulated by then Credit Recovery & legal Issues Division | Head Office | BASIC Bank Limited.

I) All employees of BASIC Bank Limited are exempted from the charges, fees and commission mentioned below while availing of the services mentioned in this Schedule of Charges of the Bank observing the following guidelines :

1. Only 'Account related Charges/Fees', 'Remittance related Charges & Fees' and 'ATM / Debit Card related Charges/Fees' would be exempted for any employee subject to other terms and conditions mentioned herein.

2. In case of locker service:

(i) No exemption in yearly 'Locker Charge' / Rent and 'Key Replacement Cost'.

(ii) Only 50% Security Deposit would be exempted.

3. Any or more than one service for an amount or type received by any employee under the above exemption policies must be commensurate / relevant / appropriate with the designation the employee having at the time of availing of the service and monthly gross salary and/or other benefits/perquisites s(h)e receives in the current month or immediate previous month to the month of receiving the service(s) whichever is higher;

J) Where specific charges, fees, commission, etc cannot be realized in foreign currency, equivalent local currency must be realized provided there is no exchange control regulation contrary to this note.

K) 1(one) Quarter would be treated as 90 days for period calculation.