

SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

DESCRIPTION	CURRENT (AMOUNT/RATE)
Half-Yearly Maintenance Charges:	
Current Account (Tk.) & SND (Tk.)	
Current Account (Tk.)	Tk. 300 (1/2 yearly)
Special Notice Deposit (SND) Account (Tk.)	Tk. 500 (1/2 yearly)
Overdraft Account (Tk.)	Tk. 300 (1/2 yearly)
Foreign Currency Account - FC, RFCD, NFCD etc.	250 s(Eqv.) half yearly
Saving Account (Tk.)	
Half-yearly average balance up to Tk. 10,000	Nil
Half-yearly average balance within Tk. 10,001 to 25,000	Tk. 100 (1/2 yearly)
Half-yearly average balance within Tk. 25,001 to 200,000	Tk. 200 (1/2 yearly)
Half-yearly average balance within Tk. 200,001 to 1,000,000	Tk. 250 (1/2 yearly)
Half-yearly average balance above Tk. 1,000,000	Tk. 300 (1/2 Yearly)
Platinum Savers Account (Tk.)	
Half-yearly average balance up to Tk. 10,000	Nil
Half-yearly average balance within Tk. 10,001 to 25,000	Tk. 100 (1/2 yearly)
Half-yearly average balance within Tk. 25,001 to 200,000	Tk. 200 (1/2 yearly)
Half-yearly average balance within Tk. 200,001 to 1,000,000	Tk. 250 (1/2 yearly)
Half-yearly average balance above Tk. 1,000,000	Tk. 300 (1/2 Yearly)
Sreyoshi Savings Account (Tk.)	
Half-yearly average balance up to Tk. 10,000	Nil
Half-yearly average balance within Tk. 10,001 to 25,000	Tk. 50 (1/2 yearly)
Half-yearly average balance within Tk. 25,001 to 200,000	Tk. 100 (1/2 yearly)
Half-yearly average balance within Tk. 200,001 to 1,000,000	Tk. 125 (1/2 yearly)
Half-yearly average balance above Tk. 1,000,000	Tk. 150 (1/2 Yearly)
Senior Citizen's account	
Youngster Savings Account	
Cash Transaction - Deposit & Withdrawal (Inter city) Charges:	
Up to Tk. 50,000	Tk. 25
Above Tk. 50,000 to Tk. 1,00,000	Tk. 50
Above Tk. 1,00,000 to Tk. 5,00,000	Tk. 150
Above Tk. 5,00,000 to Tk. 10,00,000	Tk. 200
Above Tk. 10,00,000 to Tk. 50,00,000	Tk. 750
Above Tk. 50,00,000	Tk. 1,250
Depositing at DPS account	Nil
Account Statement Charges:	
Regular Statement - all types of accounts on Half yearly Statement / Balance Confirmation	Nil
Duplicate Statement	Tk. 100
Account Closing Charges :	
Current and SND Account	Tk. 300
Savings Account	Tk. 200
Young Star Account	Nil
Cheque Book Charges:	
Issuance of Cheque Books	Tk. 10 per leaf
Uncollected cheque book destruction	Tk. 200 per cheque book
Issuance against lost Cheque Book	Tk. 10 per leaf
Certificates / Reports related Charges:	
Balance Confirmation Certificate (Jun and Dec each year)	Nil
Balance Confirmation Certificate in addition to above	Tk. 200
Certificates related to BO Account	Tk. 100
Certificates related to maintaining account (Solvency, Tax/VAT etc.)	Tk. 200
Verification of Account Statement and other documents	Tk. 500
Certificate or Letter of Comfort involving credit facility	Tk. 1,000
Any other Certificate not listed here-in	Tk. 200
Photocopy of Cheque/ Vouchers	Tk. 200
Monthly Deposit Schemes:	
Penalty for installment failure	2% or Tk. 500 whichever is lower
Dormant Account activation Charges:	
	Nil

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DESCRIPTION	CURRENT (AMOUNT/RATE)
Premature Encashment Charges:	
DPS, FDR, Other Term deposits & Schemes	Nil
Locker Charges:	
Locker Charge - Small	Tk. 3,500. 50% waiver on 1st year for Fifty Plus Savings account, Platinum Savers account & Sreyoshi Savings account
Locker Charge - Medium	Tk. 6,000
Locker Charge - Large	Tk. 8,000
Locker Security Deposit (Refundable)	One-year charge
Locker Key Replacement	AT actual
Late payment fee	Tk. 500 per year
Clearing Cheque Processing, EFT and RTGS Charges:	
Up to Tk. 50,000	Nil
Above Tk. 50,000 below Tk. 500,000	Tk. 10 per instrument as per BB
Above Tk. 500,000	Tk. 25 per instrument as per BB
High Value Clearing Cheque (same day Processing)	Tk. 60 per instrument as per BB
All types of G2P (Government to Person) Cheques	Nil
Cheques, Utility bills of any amount received against all types of Government receipts (e.g. against Challan or for purchase of Sanchayapatra) and all cheques received against the claims of City Corporation/Pourashava	Nil
Cheque Return (clearing/over the counter) & Stop Payment Charges:	
Cheque on us returned due to insufficient Balance	Tk. 50 per instance
Cheque on us returned for other reason	Nil
Clearing Cheque returned by another Bank	Nil
Stop Payment of Cheque	Tk. 100
Cancel Stop Payment instruction of Cheque (for each request)	Tk. 50
Collection Charges of outstation Cheques, Clean Bills in Taka:	
Up to Tk. 100,000	0.10% Minimum Tk. 300 Maximum Tk. 2,000
Above Tk. 100,000 to Tk. 500,000	0.10% Minimum Tk. 300 Maximum Tk. 2,000
Above Tk. 500,000	0.10% Minimum Tk. 300 Maximum Tk. 2,000
Any other EFTN Transaction	Free
Outward RTGS Transaction	Tk. 100 (including VAT)
Purchase of Clean item	0.20% (minimum Tk. 100) plus Postal Charge at actual (minimum Tk. 50)
Discounting of Clean item	Discount interest as per Bank's lending rate plus Tk. 500
Issuance of Pay Order Charges:	
Up to Tk. 1,000	Tk. 20
Tk. 1,001 to 100,000	Tk. 50
Tk. 100,001 to Above	Tk. 100
Cancellation of Pay Order	Tk. 50
Pay order issued for Bank own purpose	No commission
Issuance of Duplicate PO/FDR/Other Instruments	Tk. 500
Issuance of Bangladesh Bank Cheque against customer request	Tk. 250
FCY Cheque/Draft/ Collection Charges:	
Draft drawn on Bangladesh Bank	Nil
Draft issued in USD drawn on Banks abroad	Up to 1,000 TK. 20; 1,001 to 100,000 Tk. 50; 100,001 to 5,00,000 TK. 100, 500,001 to 1,000,000 Tk. 200. Above 1,000,000 Tk. 300.
Draft issued in Currencies other than USD drawn on Banks abroad	Up to 1,000 TK. 20; 1,001 to 100,000 Tk. 50; 100,001 to 5,00,000 TK. 100, 500,001 to 1,000,000 Tk. 200. Above 1,000,000 Tk. 300.
Fcy chq drawn within Bangladesh	Up to 1,000 TK. 20; 1,001 to 100,000 Tk. 50; 100,001 to 5,00,000 TK. 100, 500,001 to 1,000,000 Tk. 200. Above 1,000,000 Tk. 300.
Fcy chq drawn outside Bangladesh	Up to 1,000 TK. 20; 1,001 to 100,000 Tk. 50; 100,001 to 5,00,000 TK. 100, 500,001 to 1,000,000 Tk. 200. Above 1,000,000 Tk. 300.
Encashment of incoming Foreign Currency remittance	Nil
Cancellation of DD, TT, MT	Tk. 200

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DESCRIPTION	CURRENT (AMOUNT/RATE)
Standing Instruction (SI) Charges:	
Standing Instruction for deposit into Scheme account	Nil
Other standing instruction	Tk. 100
Cancellation of Standing Instruction	Tk. 50
Salary Disbursement Charge	Nil
Outward Remittance through overseas correspondent:	
Remittance in USD	Tk. 1,000 + plus correspondent Bank Charges at actual
Remittance in Currencies other than USD	Tk. 1,000 + plus correspondent Bank Charges at actual
Cancellation of Foreign Currency Draft (Any Amount)	Tk. 500 + plus correspondent Bank Charges at actual
Student file:	
Opening Student File	Tk. 5,000
Student file renewal fee	Tk. 3,000
Bangladesh Bank approval required for any type of outward Remittance	Tk. 2,000
Visa Direct for Account Service	
Outward Remittance Fee	Tk. 750
Base Transaction Fee Per Transaction	USD 15 (or the equivalent Tk. amount to be deducted at the time of the transaction)
Exception Transaction Fee Per Transaction	USD 25 (or the equivalent Tk. amount to be deducted at the time of the transaction)
Certificate for encashment of Inward Remittance:	
Individual Account	Tk. 200
Business Account	Tk. 500
Business Partner ID (BPID) Charges (VAT included):	
BPID Opening Charge (Except BPID opened by Bangladesh Bank to stock exchange investors)	Maximum Tk. 200 (For Individual) & Tk. 500 (For Non-individual/Corporate)
Participation in the primary auction (For each successful BID)	Maximum Tk. 200 (For Individual) & Tk. 500 (For Non-individual/Corporate) (Bid is maximum Tk. 200 if submitted through omnibus BPID by Stock Exchange Brokerage)
Secondary trading (FMI)	For each Txn. Tk. 100 (For Individual & Non-individual/Corporate)
Yearly Maintenance Fee	Maximum Tk. 200 (For Individual) & Tk. 500 (For Non-individual/Corporate)
Tax Certificate	One certificate is free per year. For each additional certificate: Maximum Tk. 200 (For Individual) & Tk. 500 (For Non-individual/Corporate)
Other Charges:	
NID Verification Charge	At Actual (per search)
SMS Alert fee	TK. 200 (Yearly)
SMS Alert fee (Meghna Probashi Savings)	TK. 100 (Yearly)
SMS Alert fee (Meghna Probashi Priyojon Savings)	TK. 100 (Yearly)
CCTV image retrieval	Tk. 2000
Passport Endorsement Fee	Tk. 300
Internet Banking Fund Transfer (IBFT): Through NPSB & Q-Cash	Tk. 10 (including VAT)
CIB Charge	At Actual

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DESCRIPTION	CURRENT (AMOUNT/RATE)
Retail Loan:	
Personal Loan	
Loan Processing Fee	Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceed Tk. 15,000) Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceed Tk. 20,000)
Early Settlement Fee	0.50% of the total loan outstanding
Partial Settlement Fee	Up to 0.50% on the partial payment amount * Partial payment is allowed once in 12 consecutive months, and the minimum partial payment amount is 30% of the outstanding. * Partial payment is not allowed within the first 06 months and the last 06 months tenure of the loan.
Loan Re-scheduling Fee	0.25% but not more than Tk. 10,000
Penal Charge	1.50%
Supervision Fee	Nil
Auto Loan	
Loan Processing Fee	Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceed Tk. 15,000) Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceed Tk. 20,000)
Early Settlement fee	0.50% of the total loan outstanding
Partial Settlement Fee	Up to 0.50% on partial payment amount * Partial payment is allowed once in 12 consecutive months and minimum partial payment amount is 25% of outstanding. * Partial payment is not allowed within the first 06 months and last 06 months tenure of the loan.
Loan Re-scheduling Fee	0.25% but not more than Tk. 10,000
Penal Charge	1.50%
Issuance of duplicate BRTA certificate	TK. 1,500 (1st time free)
Supervision Fee	Nil
Home Loan	
Loan Processing Fee	Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceed Tk. 15,000) Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceed Tk. 20,000)
Takeover Loan Processing Fee	Nil
Takeover + Enhancement Loan Processing Fee	Nil
Early Settlement Fee	0.50% of the total loan outstanding
Partial Settlement Fee	Up to 0.50% on partial payment amount * Partial settlement is allowed once in 12 consecutive months and minimum partial payment amount is Tk. 100000 * First pre-payment is allowed only after completion of 06 successful installments from the full disbursement.
Loan Re-scheduling Fee	0.25% but not more than Tk. 10,000
Penal Charge	1.50%
Vetting Valuation and Title Search Charges	At Actual
CPV Fee	At Actual
NOC Duplicate	Tk. 1,500
Doc photocopy	Tk. 1,500
Changes of Tenure/ EMI (Other than partial settlement)	Tk. 1,500
Photocopy of Title Deed, Bia Deed(s) and Khatian(s)	Tk. 1,500
Change or partial release of Security	Tk. 5,000
Copy of Charge Documents	Tk. 1,000
Original Title Deed withdrawal on behalf of the client for each Title Deed	Tk. 1,500
Redemption & Revocation service fees	At actual
Redemption & Revocation service fees (in case of takeover by other Banks or NBFI)	At actual or Tk. 8,000, whichever is higher
Urgent Release Fee (within 03 working days)	Tk. 3,000

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DESCRIPTION	CURRENT (AMOUNT/RATE)
Change of car quotation after approval	Tk. 1,000, Per quotation change
Replacement of Joint/Co-Applicant (Processing Period)	Tk. 4,000
Duplicate Loan Closure Certificate (NOC) for all Retail Loans and OD (Free for 1st time)	Tk. 500
Secured Loan (Secured EMI Loan)	
Loan Processing Fee	Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceed Tk. 15,000) Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceed Tk. 20,000)
Early Settlement Fee	0.50% of the total loan outstanding
Partial Settlement Fee	Secured Loan: Up to 0.50% of the partial payment amount or Tk. 20,000 whichever is lower
Penal Charge	1.50%
Secured Overdraft	
Loan Processing and Limit Enhancement Fee	Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceed Tk. 15,000) Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceed Tk. 20,000)
Excess Over Limit (EOL) Charge	2% on EOL amount
Renewal Fee	Tk. 1,000
Other bank security lien confirmation & encashment	Tk. 1,000
Change or partial release of Security	Tk. 1,000
Cash Line Limit-Enhancement Fee	Tk. 1,000
Corporate Loan related Fees/Charges	
Loan processing fee / Facility fee	Max. Tk. 20,000
Penal Charge due to Overdrawn/Past due	1.50% above normal rate
Forced loan Rate	1.50% above normal rate
Reschedule Fees: Corporate Loan	0.25% but not more than Tk. 10,000
Deal Structuring Fee	Nil
Documentation Deferral Charge	Nil
Time Extension Fees for renewal of facilities / loans	Nil
CMSME & Agriculture Loan related Fees/Charges	
Loan Application Fee	Nil
Loan Processing Fee	For CMSME loan: * Up to Tk. 50 lakh: 0.5% of the loan amount, but not exceeding Tk. 15,000 * Above Tk. 50 lakh: 0.3% of the loan amount, but not exceeding Tk. 20,000 For Agriculture loans: Nil
CIB Charge	At actual (• SME loans up to Tk. 10 lac: Free • Agriculture loans up to Tk. 2.50 lac: Free)
Legal Vetting, Title Search & Valuation Charge	At actual
Mortgage Documentation	At actual
Stamp Charge	At actual
Penal Charge due to Overdrawn/Past Due	1.5% above normal interest rate
Early Settlement Fee	* 0.5% for Medium and Large Term Loan * Nil for Cottage, Micro, Small segment loans, Agriculture Loans, Demand and Continuous loans
Loan Statement Fee	* Free twice a year, Tk. 100 for subsequent/duplicate issue * Nil for Agriculture loans
Charges for Excess Over Limit	As per negotiation with customer
Charges for CM Extension	As per negotiation with customer
Fees for Project Appraisal / Energy Audit / 3 rd Party Report	At actual
Rescheduling / Restructuring Fee	Nil for CMSME and Agriculture Loans
Mortgage Redemption Charges	At actual
Photocopy of Property / Loan Documents	At actual
Insurance Premium	As per schedule of charges of the insurance company
Documentation fees (Micro & Small Business)	Tk. 600 + VAT

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DESCRIPTION	CURRENT (AMOUNT/RATE)
Fees on e-GP Transactions	
Registration Fee	Tk. 50 + VAT
Renewal Fee	Tk. 50 + VAT
Tender Document / Schedule Purchase Fee	Tk. 20 + VAT
Tender Security Uploading Fee	Tk. 20 + VAT
Performance Security Uploading Fee	Tk. 100 + VAT
Letter of Commitment (LOC)	Limited Tendering Method (LTM)-100 Open Tendering Method (OTM)-300
Pay order Issue Charge	Single PO-Tk. 100 Multiple PO-Tk. 20 (more than 5 PO)
Pay order cancellation Fees	Free
OD pay order processing fee	Free
Structured Finance:	
Facilitation fee	As per negotiation with client
IM preparation fee	As per negotiation with client
Agency/trustee/account bank/escrow account fee	As per negotiation with client
Syndication/facility arrangement fee	As per negotiation with client (min 0.5% - max 3%)
Syndication Participation fee	As per negotiation with client
Advisory fee	As per negotiation with client
Any other type of transaction or service	As per negotiation
Mandated Account Bank	Maximum 1% or Minimum Tk. 500
Guarantee:	
Issuance of Guarantee (and amendment with value increase and extension of validity):	
Commission	Up to 0.50% for 1st Quarter, Minimum Tk. 1,000
Each Subsequent Quarter or part thereof	Up to 0.50% Commission will be realized on the number of days, Minimum: Tk. 1,000
Registration fee	Tk. 300
Renewal fee	Tk. 300
Schedule purchase	Tk. 100
Stamp Duty	At actual
EoL/One off facility	0.10% - 0.25%
Release of BG margin after expiry of BG without original BG	0.10% of BG
Amendment of Guarantee without Extension of Validity / Increase of Amount	
Commission	Nil
Issuing Charges	Tk. 2,000
Stamp Duty	At actual
Issuance of Guarantee at 100% Cash Margin	
Commission	Tk. 2,000
Issuing Charge	Issuing Charge: Tk. 2,000
Stamp Duty	At Actual
Issuance of Guarantee against Counter Guarantee	
Commission	0.10% to 0.50% Per Quarter Minimum Tk. 3,000
Stamp Duty & other Charges	At actual Min Tk. 500
Advising of Guarantee/SBLC without engagement on Bank's Part	
Advising of Guarantee	Tk. 2,000
Advising of Amendment of Guarantee	Tk. 1,000
Advising of Guarantee by adding Bank's confirmation	0.50% per Qtr. (Min. Tk. 3,000) Plus Advising Charge
Advising of Amendment of Guarantee for extension of validity / increase of amount by adding Bank's confirmation	0.50% per Qtr. (Min. Tk. 1,500) Plus Advising Charge
Advising of Amendment of Guarantee without extension of validity /increase of amount to Beneficiary in original by adding Bank's confirmation	Tk. 1,000 Plus Advising Charge

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DESCRIPTION	CURRENT (AMOUNT/RATE)
Import:	
Issuance of Letter of Credit L/C, Extension of Validity & Increase of Amount	
Letter of Credit - Cash/Sight	
1st Quarter	Up to 0.40%
Each subsequent Quarter or part thereof	Up to 0.40% Commission will be realized on the number of days
Minimum	Tk. 1,000
Other Bank Charges	Minimum Tk. 500, Maximum 2%
Back to Back L/C for Export oriented Garments	
1st Quarter	Up to 0.40%
Each subsequent Quarter or part thereof	Up to 0.40% Commission will be realized on the number of days
Minimum	Tk. 1,000
Back to Back L/C other than Export oriented Garments & Textile Industry	
1st Quarter	Up to 0.40%
Each subsequent Quarter or part thereof	Up to 0.40% Commission will be realized on the number of days
Minimum	Tk. 1,000
L/C opened against 100% margin	
1st Quarter	Up to 0.25%
Each subsequent Quarter or part thereof	Up to 0.20% Commission will be realized on the number of days
Minimum	Tk. 1,000
L/C opened under Deferred Payment	
1st Quarter	Up to 0.50% Commission will be realized on the number of day basis
Each subsequent Quarter or part thereof	Up to 0.50% Commission will be realized on the number of days
Minimum	Tk. 1,000
L/C Amendment Charge (Other than Validity Extension & Amount Increase)	Tk. 1,000
L/C Cancellation Charge	Nil
Acceptance Commission against Usance Bill under Deferred Payment L/Cs including Back to Back L/Cs	Up to 0.40% for 1st quarter and for subsequent Quarter Commission will be realized on the number of days, Minimum: Tk. 1,000
Import without LC	Up to 0.25% Minimum: Tk. 1,000
L/C Application, LCA Form, IMP Form	Tk. 500 per set plus Stamp at actual
Commission on CAD	As per LC Commission or Up to 0.40%
Acceptance on CAD	As per LC Commission or Up to 0.40%
Other Charges:	
Collection of Credit Report	At Actual plus Tk. 500
IRC Renewal Service Charge (in addition to Govt. Fee)	Tk. 1,500
Attestation of Shipping Documents for Releasing Goods	Tk. 1,500
Issuance of Back to Back LC Certificate	Tk. 500
Issuance of C&F Certificate	Tk. 500
Issuance of Certificates not covered under services mentioned above	Tk. 500
Certification of Import Documents for Customs Assessment Purpose	Free
Certification of Documents relating to import	Tk. 50 per page
Attestation of couples of Documents	Tk. 50 per page
Extension of accepted Bill	Tk. 1,000 per Bill
Extension of EDF maturity	Tk. 1,000 per Bill
Payment Fee for Local Documents	USD 20 flat (maximum) per bill Tk. 1,000 flat when payment in Tk. (to be deducted from bill value)
Payment Fee for Foreign Documents	Payment Fee for Foreign Documents: USD 75 (VAT Inclusive)
Certificate Related CAD	Tk. 1,000
EDF Processing Fees	Tk. 1,000
Discrepancy Charges	USD 75.00 or Tk. 5,000.00 (VAT Inclusive)
Import Documents Assessment charge	Tk. 1,000.00

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DESCRIPTION	CURRENT (AMOUNT/RATE)
Export:	
L/C Advising Charge	Tk. 750
L/C Amendment Advising Charge	Tk. 750
L/C Transfer Authentication	Tk. 750
L/C Amendment Transfer Authentication	Tk. 750
Cancellation of Transfer (LC or Amendment)	Tk. 750 + SWIFT Charge at Actual
Adding Confirmation to Export L/Cs	0.10% per qtr.
Export Document Negotiation/purchase	
Commission on portions of Bills where no Exchange Gain	Excluding BTB Obligation
Commission on portions of Bills where there are Exchange Gains	Nil
Export Document for collection	
Commission on portions of Bills where no Exchange Gain	0.15%
Commission on portions of Bills where there are Exchange Gains	Nil
Document Forwarding and other communication Charges	At actual within the Schedule of Charge
Cash Incentive/Assistance Processing Charge (per claim)	0.25% of Claim amount minimum Tk. 5,000
Other Charges:	
Issuance of Export Proceeds Realization Certificate (PRC)	Tk. 500 per certificate
EXP Certification Charge	Tk. 500 per instance
Certification of Documents relating to Export	Tk. 50 per page
Issuance of C&F Certificate	Tk. 500 each
Issuance of Export Performance Certificate	Tk. 500 each
Collection of Bills (not under L/C)	0.15% minimum Tk. 500
Communication Charges for Trade Services	
LC Confirmation by foreign Bank	At actual. To be borne by the applicant of the LC or beneficiary
Arrangement of discounting facilities against USANCE LCs through correspondent Banks	At actual. To be borne by the applicant of the LC
Full Operative SWIFT LC/SBLC	At actual
Amendment of LC/LG by SWIFT	At actual
Other short SWIFT messages	At actual
Courier Charge (outside country)	At actual
Courier Charge (only to India)	At actual
Courier Charge (inside country)	At actual
Any other Communication Charges	At actual
Postage (inside country)	At actual

Note:

* Account related charges like Account maintenance, Debit card, Cheque book issuance, Pay order, Endorsement charge, Intercity Cash Transaction, NPSB & Q-Cash charge will not apply to Meghna Bank Staff Salary account. All other Govt. charges will apply.

* Corporate Lending related fees & charges will be realized if incorporated in respective sanction advice.

* For Corporate & Govt account, customer will not be charged for issuance of pay order when it relates to payment proceeds of term deposit.

*** Waive Fees & Charges:**

> MD or his/her designate can waive any amount.

> AMD and DMD or his/her designate can waive up to Tk. 10,000.00.