

Schedule of Charges for Employee Banking Customer

(VAT, Excise & any other charge imposed by Government, Regulatory Body etc. are to be relayed separately as applicable)

SI	Facility	Category A	Category B	Category C
CATEGORIZATION/CRITERIA				
1	Monthly Salary Disbursement Amount	BDT 50 Lac & Above	BDT 20 Lac to below 50 Lac	Less than BDT 20 Lac
GENERAL BANKING				
2	Account Maintenance Fees (Half Yearly)	Free	Free	Free
3	Minimum Initial Deposit	Nil	Nil	Nil
4	Minimum Balance Requirement	Nil	Nil	Nil
5	Inter Branch Cash Transfer	Online Charge Free	Online Charge Free	Online Charge Free
6	Interest Calculation	Daily Basis	Daily Basis	Daily Basis
7	Annual VISA Debit Card Charge	1st year free only, (1st year Free only; 2nd year on ward charge applicable as per Card SOC)	1st year free only, (1st year Free only; 2nd year on ward charge applicable as per Card SOC)	1st year free only, (1st year Free only; 2nd year on ward charge applicable as per Card SOC)
8	Annual charge on SMS & Phone Banking	Nil	Nil	Nil
9	Annual charge on internet banking	Free	Free	Free
10	Account Statement Charges (Soft Copy)	Free	Free	Free
11	Cheque book charge	1st Cheque Book (10 Leafs) free (2nd onwards as per Bank prescribe rate*)	1st Cheque Book (10 Leafs) free (2nd onwards as per Bank prescribe rate*)	1st Cheque Book (10 Leafs) free (2nd onwards as per Bank prescribe rate*)
12	Interest Rate on SB A/C	Prevailing rate	Prevailing rate	Prevailing rate
13	Interest Payment/Application	Monthly basis	Monthly basis	Monthly basis
14	Bank Statement	10 times	06 times	02 times
15	Solvency Certificate	06 times	03 times	01 times
16	Closure of Account	No charges will be applicable	No charges will be applicable	No charges will be applicable
17	Charger for cash Withdrawal from Other ATM	ATM Charge Free from any Bank ATM	ATM Charge Free from any Bank ATM	ATM Charge Free from any Bank ATM
CONSUMER LOANS				
18	Maximum Loan Amount	Personal Loan: BDT 20.00 Lac; Auto Loan : BDT 40.00 Lac; Home Loan: BDT 200.00 Lac	Personal Loan: BDT 20.00 Lac; Auto Loan : BDT 40.00 Lac; Home Loan: BDT 200.00 Lac	Personal Loan: BDT 20.00 Lac; Auto Loan : BDT 40.00 Lac; Home Loan: BDT 200.00 Lac
19	Processing fee on Consumer Loans	50% Waiver	50% Waiver	50% Waiver
20	Interest Rate on Consumer Loans	1% less than the Prevailing Rate	1% less than the Prevailing Rate	1% less than the Prevailing Rate
21	Early/Partial/Full Settlement fee	1% of Loan Amount	1% of Loan Amount	1% of Loan Amount
CREDIT CARD				
22	Annual Service charge on Credit Card	Credit card fees and charges are waived for 1st year. Regular rates will apply from 2nd year onwards.	Credit card fees and charges are waived for 1st year. Regular rates will apply from 2nd year onwards.	Credit card fees and charges are waived for 1st year. Regular rates will apply from 2nd year onwards.
23	Charge on Cheque book of Credit card	1st cheque book free (10 leaves)	1st cheque book free (10 leaves)	1st cheque book free (10 leaves)
Locker Facility				
24	Large	50% waiver on 1st year only	50% waiver on 1st year only	BDT 7000 + Insurance at actual
25	Medium	50% waiver on 1st year only	50% waiver on 1st year only	BDT 5000 + Insurance at actual
26	Small	50% waiver on 1st year only	50% waiver on 1st year only	BDT 3000 + Insurance at actual

effective from January 01, 2023