

(VAT, Excise & any other levy imposed by Government, Regulatory Body ect. are to be relaised separately as applicable)

### Schedule of Charges for Employee Banking Customer

SI	Facility	Regular Customer	Platinum Category	Gold Category	Silver Category
<b>CATEGORIZATION/CRITERIA</b>					
1	Monthly Salary Disbursement Amount	N/A	BDT 50 Lac & Above	BDT 20 Lac to below 50 Lac	Less than BDT 20 Lac
2	Number of Employees	N/A	At least 100	50 to less than 100	At least 10 to less than 50
<b>GENERAL BANKING</b>					
3	Account Maintenance Fees (Half Yearly)	Up to BDT 300*	Free	Free	Free
4	Minimum Initial Deposit	BDT 1000*	Nil	Nil	Nil
5	Minimum Balance Requirement	BDT 500*	Nil	Nil	Nil
6	Inter Branch Cash Transfer	Online Charge Applicable	Online Charge Free	Online Charge Free	Online Charge Free
7	Interest Calculation	Monthly basis	Daily Basis	Daily Basis	Daily Basis
8	Annual VISA Debit Card Charge	BDT 400*	Life Time Free	1st year free only, 1st year free (2nd Year onwards BDT 200+ VAT)	1st year free only, 1st year free (2nd Year onwards BDT 300+ VAT)
9	Annual charge on SMS & Phone Banking	BDT 200*	Nil	Nil	BDT 200*
10	Annual charge on internet banking	Free	Free	Free	1st year Free only
11	Account Statement Charges (Soft Copy)	Up to BDT 500*	Free	Free	Up to BDT 200*
12	Cheque book charge	BDT 6.00 Per leaf	1st Cheque Book (20 Leafs) free (2nd onwards as per Bank prescribe rate*)	1st Cheque Book (20 Leafs) free (2nd onwards as per Bank prescribe rate*)	1st Cheque Book (20 Leafs) free (2nd onwards as per Bank prescribe rate*)
13	Interest Rate on SB A/C	Prevailing rate	Prevailing rate	Prevailing rate	Prevailing rate
14	Interest Payment/Application	Half yearly basis	Half yearly basis	Half yearly basis	Half yearly basis
15	Charger for cash Withdrawal from Other ATM	BDT 15* charge for cash withdrawal other ATM	Total 24 number of free transactions in any Other ATM in a year	Total 15 number of free transactions in any Other ATM in a year	Total 10 number of free transactions in any Other ATM in a year
<b>CONSUMER LOANS</b>					
16	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	Personal Loan: BDT 20.00 Lac; Auto Loan : BDT 40.00 Lac; Home Loan: BDT 200.00 Lac
17	Processing fee on Consumer Loans	Up to 2% of loan amount	50% Waiver	50% Waiver	50% Waiver
18	Interest Rate on Consumer Loans	Prevailing rate of Personal Loan, Car Loan & Home Loan	Mid-rate of interest	Mid-rate of interest	Prevailing rate of Personal Loan, Car Loan & Home Loan
19	Early/Partial/Full Settlement fee	Applicable	Applicable	Applicable	Applicable
<b>CREDIT CARD</b>					
20	Annual Service charge on Credit Card	Bank Prescribe Rate	1st year free for Platinum, Gold & Silver Credit card; (100% waiver from 2nd year onward against 20 successful transactions (Debit & Credit) per annum)	1st year free for Platinum, Gold & Silver Credit card; (100% waiver from 2nd year onward against 20 successful transactions (Debit & Credit) per annum)	1st year free for Gold & Silver Credit card; (100% waiver from 2nd year onward against 20 successful transactions (Debit & Credit) per annum)
21	Charge on Cheque book of Credit card	1 <sup>st</sup> cheque book free (10 leaves)	1st cheque book free (10 leaves)	1st cheque book free (10 leaves)	1st cheque book free (10 leaves)
<b>LOCKER FACILITY</b>					
22	Large	BDT 7000+ Insurance at actual	50% Waiver on 1st year only	50% Waiver on 1st year only	BDT 7000+ Insurance at actual
23	Medium	BDT 5000 + Insurance at actual	50% Waiver on 1st year only	50% Waiver on 1st year only	BDT 5000 + Insurance at actual
24	Small	BDT 3000+ Insurance at actual	50% Waiver on 1st year only	50% Waiver on 1st year only	BDT 3000+ Insurance at actual

*Handwritten signature and initials*