

SCHEDULE OF CHARGES

Effective from **July 2023**



 **Bank Asia**

General Banking

| SI | Service Description | Charges |
|----|--|----------------------------------|
| 1 | Current Account: | |
| | Account maintenance fee (Half-Yearly) | Tk. 300 |
| | Closing of account | Tk. 300 |
| | Stop payment instructions | Tk. 0 - Tk.100 per instance |
| | Amendment of Stop payment instruction | Tk. 50 per instance |
| | Personalized cheque book | At actual minimum Tk. 6 per leaf |
| | Bounced cheque | Tk. 50 per instance |
| | Balance confirmation certificate with account statements (half yearly) | Free |
| 2 | Balance confirmation certificate with account statements (more than 2 times in a year) | Tk. 100 per certificate |
| | SND Account | |
| | Account maintenance fee (Half-Yearly) | Tk. 500 |
| | Closing of account | Tk. 300 |
| | Stop payment instructions | Tk. 0 - Tk.100 per instance |
| | Amendment of Stop payment instruction | Tk. 50 per instance |
| | Bounced cheque | Tk. 50 per instance |
| | Personalized cheque book | At actual minimum Tk. 6 per leaf |
| 3 | Balance confirmation certificate with account statements (half yearly) | Free |
| | Balance confirmation certificate with account statements (more than 2 times in a year) | Tk. 100 per certificate |
| | Savings Account | |
| | Account Maintenance Fee (Half-Yearly) | |
| | For average balance up to Tk. 10,000 | No Maintenance Fee |
| | For average balance above Tk. 10,000 to Tk. 25,000 | Tk. 100 |
| | For average balance above Tk. 25,000 to Tk. 200,000 | Tk. 200 |
| | For average balance above Tk. 200,000 to Tk. 10,00,000 | Tk. 250 |
| 4 | For average balance above Tk. 10,00,000 | Tk. 300 |
| | Closing of account | Tk. 200 |
| | Activation of Dormant account | Free |
| | Stop payment instruction | Tk. 0 - Tk.100 per instance |
| | Amendment of Stop payment instruction | Tk. 50 per instance |
| | Bounced cheque | Tk. 50 per cheque |
| | Personalized cheque book | At actual minimum Tk. 6 per leaf |
| | Balance confirmation certificate with account statements (half yearly) | Free |
| 4 | Balance confirmation certificate with account statements (more than 2 times in a year) | Tk. 100 per certificate |
| | Issuance of Demand Draft, Telegraphic Transfer, Mail Transfer | |
| | Upto Tk. 1,000 | Tk. 20 |
| | Above Tk. 1,000 to Tk. 1,00,000 | Tk. 50 |
| | Above Tk. 1,00,000 to Tk. 5,00,000 | Tk. 100 |
| | Above Tk. 5,00,000 to Tk. 10,00,000 | Tk. 200 |
| | Above Tk. Tk. 10,00,000 | Tk. 300 |
| | Cancellation Fee | Tk. 50 |

* VAT applicable as per NBR rules

| | | |
|--|--|---|
| 5 | Issuance of Pay Order | |
| | Upto Tk. 1,000 | Tk. 20 |
| | Above Tk. 1,000 to Tk. 1,00,000 | Tk. 50 |
| | Above Tk. 1,00,000 | Tk. 100 |
| | Cancellation Fee | Tk. 50 |
| | Issuance of Bangladesh Bank cheque | Tk. 200 per cheque |
| <i>*Pay order issued for islamic investment disbursement purpose will remain free for any amount</i> | | |
| 6 | Collection | |
| | Collection of outstation cheques/bills (clean documentary) | Up to Tk. 1,00,000 @ 0.15% min. Tk. 50 above Tk. 1,00,000 @ 0.10% min. Tk. 50 max. Tk. 1,500 |
| 7 | Cancellation of Cheques | |
| | Cheque Cancellation | Tk. 50 per instance |
| 8 | Certificates | |
| | Issuance of Solvency certificate | Tk. 200 per certificate |
| | BO Account opening certificate | Tk. 100 |

*No fee will be charged against Special Privileged accounts as directed by Bangladesh Bank from time to time.

Credit

| SI | Service Description | Charges |
|----|---|--|
| 1 | Corporate Loan | |
| | Loan application Fee: | Free |
| | Loan Processing/ Appraisal Fee | Nil |
| | Early Settlement Fee (term loan of both corporate mid segment credit) | Up to 0.50% on prepaid loan amount if the facility is repaid prior to the maturity of the loan. |
| | Loan Reschedule/restructure Fee (corporate and mid segment credit) | Up to 0.25% on outstanding loan amount |
| 2 | Syndication Loan | |
| | Arrangement Fee | 0.10%-0.50% (one time) |
| | Information Memorandum Fee | Up to Tk. 2.50 million (one time) |
| | Agency Fee | Up to 0.075% per quarter (recurring) on the outstanding Syndicated Term loan |
| | Participation Fee | Up to 0.25% (one time) on the participation amount of Term Loan. |
| | Commitment Fee | 0.05%-0.20% per quarter to be paid on undrawn portion of facility if facility is not fully drawn down. |
| | Early Settlement Fee | Up to 0.50% on prepaid loan amount if the facility is repaid prior to the maturity of the loan. |
| | CMSME Loan | |
| | Loan application fee | Free |
| | Loan processing fee | Up to Tk. 50 Lac: 0-0.50% on loan amount but not exceeding Tk. 10,000 |
| | | Above Tk. 50 Lac: 0.10%-0.30% on loan amount but not exceeding Tk. 15,000 |
| | Loan take over processing fee | Up to Tk. 50 Lac: 0-0.50% on loan amount but not exceeding Tk. 10,000 |
| | | Above Tk. 50 Lac: 0-0.30% on loan amount but not exceeding Tk. 15,000 |
| | Risk & reward fund | Free |
| | Security replacement fee | Free |
| | Renewal Processing fee | Free |
| | Enhancement proposal fee | Free |

* VAT applicable as per NBR rules

Credit

| SI | Service Description | Charges |
|----|-----------------------------------|--|
| | Rescheduling fee | Free |
| | Restructuring fee | Free |
| | Overdue charge | Additional 2% on overdue amount for overdue period |
| | Documentation Fee | At actual |
| | Stamp charge | At actual |
| | Legal and Valuation Fee | At actual |
| | Early Settlement Fee | No Early settlement fee |
| | Credit Guarantee Fees | 1% for 1st year and 0.50%-0.75% for next years for onward payment to CGS unit, Bangladesh Bank |
| 4 | Personal Loan | |
| | Loan application fee | Free |
| | Processing Fee | 0.5% of Loan amount |
| | Early Settlement Fee | 0.5% on outstanding balance |
| | Partial Settlement Fee | 0.5% on partial prepayment amount |
| | Loan Rescheduling/Restructure Fee | 0.25% on outstanding balance but not exceeding Tk. 10,000 |
| | Overdue Charge | Additional 2% penal interest on overdue amount for overdue period |
| 5 | Documentation Fee | At Actual |
| | Home Loan | |
| | Loan application fee | Free |
| | Processing Fee | Up to Tk. 50 Lac: 0.50% on loan amount but not exceeding Tk. 15,000 Above Tk. 50 Lac: 0.30% on loan amount but not exceeding Tk. 20,000 |
| | Partial Settlement Fee | 0.5% on partial prepayment amount |
| | Early Settlement Fee | 0.5% on outstanding balance |
| | Legal Vetting Charge | At Actual |
| | Valuation Charge | At Actual |
| | Documentation Fee | At Actual |
| | Overdue Charge | Additional 2% penal interest on overdue amount for overdue period |
| | Loan Rescheduling/Restructure Fee | 0.25% on outstanding balance but not exceeding Tk. 10,000 |
| 6 | Auto Loan | |
| | Loan application fee | Free |
| | Processing Fee | 0.5% of loan amount but not exceeding Tk. 15,000 |
| | Partial Settlement Fee | 0.5% on partial prepayment amount |
| | Early Settlement Fee | 0.5% on outstanding balance |
| | Overdue Charge | Additional 2% penal interest on overdue amount for overdue period |
| | Loan Rescheduling/Restructure Fee | 0.25% on outstanding balance but not exceeding Tk. 10,000 |
| 7 | Documentation Fee | At Actual |
| | Loan for professional | |
| | Loan application fee | Free |
| | Processing Fee | 0.5% of Loan Amount |
| | Partial Settlement Fee | 0.5% on partial prepayment amount |
| | Early Settlement Fee | 0.5% on outstanding balance |
| | Overdue Charge | Additional 2% penal interest on overdue amount for overdue period |
| | Loan Rescheduling/Restructure Fee | 0.25% on outstanding balance but not exceeding Tk. 10,000 |
| | Documentation Fee | At Actual |

* VAT applicable as per NBR rules

Credit

| SI | Service Description | Charges |
|----|-----------------------------------|---|
| 8 | Senior Citizen Support | |
| | Loan application fee | Free |
| | Processing Fee | Nil |
| | Partial Settlement Fee | 0.5% on partial prepayment amount |
| | Early Settlement Fee | 0.5% on outstanding balance |
| | Overdue Charge | Additional 2% penal interest on overdue amount for overdue period |
| | Loan Rescheduling/Restructure Fee | 0.25% on outstanding balance but not exceeding Tk. 10,000 |
| | Documentation Fee | At Actual |
| 9 | Loan for Land Lords | |
| | Loan application fee | Free |
| | Processing Fee | 0.5% of loan amount |
| | Partial Settlement Fee | 0.5% on partial prepayment amount |
| | Early Settlement Fee | 0.5% on outstanding balance |
| | Overdue Charge | Additional 2% penal interest on overdue amount for overdue period |
| | Loan Rescheduling/Restructure Fee | 0.25% on outstanding balance but not exceeding Tk. 10,000 |
| | Documentation Fee | At Actual |
| 10 | RMG-Proyojon | |
| | Loan application fee | Free |
| | Processing Fee | Nil |
| | Partial Settlement Fee | Nil |
| | Early Settlement Fee | Nil |
| | Overdue Charge | Additional 2% penal interest on overdue amount for overdue period |
| | Loan Rescheduling/Restructure Fee | 0.25% on outstanding balance but not exceeding Tk. 10,000 |
| | Documentation Fee | At Actual |
| 11 | Green Energy Loan | |
| | Loan application fee | Free |
| | Processing Fee | Nil |
| | Partial Settlement Fee | 0.5% on partial prepayment amount |
| | Early Settlement Fee | 0.5% on outstanding balance |
| | Overdue Charge | Additional 2% penal interest on overdue amount for overdue period |
| | Loan Rescheduling/Restructure Fee | 0.25% on outstanding balance but not exceeding Tk. 10,000 |
| | Documentation Fee | At Actual |
| 12 | Motor Cycle Loan | |
| | Loan application fee | Free |
| | Processing Fee | 0.5% of Loan Amount |
| | Partial Settlement Fee | 0.5% on partial prepayment amount |
| | Early Settlement Fee | 0.5% on outstanding balance |
| | Overdue Charge | Additional 2% penal interest on overdue amount for overdue period |
| | Loan Rescheduling/Restructure Fee | 0.25% on outstanding balance but not exceeding Tk. 10,000 |
| | Documentation Fee | At Actual |

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Credit

| SI | Service Description | Charges |
|----|--|--|
| 13 | Bicycle Loan | |
| | Loan application fee | Free |
| | Processing Fee | 0.5% of Loan Amount |
| | Partial Settlement Fee | 0.5% on partial prepayment amount |
| | Early Settlement Fee | 0.5% on outstanding balance |
| | Overdue Charge | Additional 2% penal interest on overdue amount for overdue period |
| | Loan Rescheduling/Restructure Fee | 0.25% on outstanding balance but not exceeding Tk. 10,000 |
| 14 | Documentation Fee | At Actual |
| | Student Support Loan | |
| | Loan application fee | Free |
| | Processing Fee | Nil |
| | Partial Settlement Fee | 0.3% on partial prepayment amount |
| | Early Settlement Fee | 0.3% on outstanding balance |
| 15 | Overdue Charge | Additional 2% penal interest on overdue amount for overdue period |
| | Loan Rescheduling/Restructure Fee | 0.25% on outstanding balance but not exceeding Tk. 10,000 |
| | Other Charges | |
| | Documentation Fee | At Actual |
| | CIB Charges | At Actual |
| | Contact Point Verification (CPV) charges (through 3rd party agent) | At Actual |
| | Stamp Fee | At Actual |
| | Legal and Valuation Fee | At Actual |
| | Confirmation of balance (for audit purpose) | Tk. 100 |
| | Loan Certificate Fee | Tk. 200 each+ delivery cost |
| 16 | Tax/Vat Certificate | Tk. 200 each |
| | Credit/Solvency Certificate | Tk. 200 each |
| | Certificate for Inward Remittance | Tk. 100 per instance |
| | Guarantee/Bonds (local)* | |
| | Issuance of Guarantee and Amendment for Extension of validity / Increase of value: | |
| | At 100% Cash Margin | 0.10%-0.20%, Min Tk. 1,000 annually plus other charges and commission to be realized on up front basis. |
| | Below 100% Cash Margin | 0.20%-0.50%, Min Tk. 1,000 per quarter plus other charges. Commission to be realized on upfront basis for full tenor up to expiry. |
| | Open Guarantee | Commission to be realized yearly on upfront basis. |
| | Amendment of Guarantee without extension of Validity / and Increase of value | Tk. 500 to Tk. 1,000 |

* As per Bangladesh Bank BRPD Circular No. 11 dated June 10, 2021:

- If the maturity period of the guarantee is less than or equal to one quarter, the commission will be realized in full for the quarter;
- After completion of first quarter, if the maturity of the guarantee does not cover the entire subsequent quarter, the commission will be charged on daily basis up to the maturity
- For Islamic Banking, Early Settlement and Partial Settlement Fee will be NIL for all types of Investment.
- For Islamic Banking, Overdue Charges is applicable for only Bai Mode of Investment.

* VAT applicable as per NBR rules

Trade Services

Import

| 1 Letter of Credit –Opening, extension of validity and increase of amount | | | | |
|---|-----------|--|--|-----------------------|
| LC Type | Mode | Commission in 1st Quarter on LC/Amendment Value | Commission in Subsequent Quarter(s) on LC /Amendment Value | SWIFT/Courier charges |
| a LC under 100% Margin both Local & Foreign | Issuance | Amount more than US \$ 10,000: Comm-0.10%-0.25% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.25% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |
| | Amendment | Amount more than US \$ 10,000: Comm-0.10%-0.25% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.25% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |
| b L/C under Cash Sight (below 100 % margin) (both Foreign & Local) | Issuance | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |
| | Amendment | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |
| c L/C under Usance/Deferred Payment (both Foreign & Local) | Issuance | Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |
| | Amendment | Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |
| d L/C under Back to Back under usance (both Foreign & Local) | Issuance | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |
| | Amendment | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |
| e L/C under Back to Back (other than export oriented Industry) | Issuance | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |
| | Amendment | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |

* VAT applicable as per NBR rules

Import

| 1 Letter of Credit –Opening, extension of validity and increase of amount | | | | |
|---|-----------|--|--|-----------------------|
| LC Type | Mode | Commission in 1st Quarter on LC/Amendment Value | Commission in Subsequent Quarter(s) on LC /Amendment Value | SWIFT/Courier charges |
| f L/C under EDF | Issuance | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |
| | Amendment | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |
| g L/C under AID/Loan/Credit/ Barter/Grants etc. | Issuance | Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |
| | Amendment | Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |
| h Import Under Contract/PPI (Advance Payment/CAD/DA) | Issuance | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min | At Actual |

Amendment of L/C (except increase of value and extension of validity) Tk. Tk.500-750 plus communication cost at actual

L/C cancellation (L/C Cancellation Charge Waived) Communication cost at actual

PSI Processing Charges Tk.200 to Tk.500

Misc. Certification charges for opening of Import L/C. Tk.200 to Tk.500

Trade Services

| Sl | Service Description | Charges |
|----|---|---|
| 2 | Acceptance Commission | |
| | Acceptance under Deferred/Usance L/C | Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min plus Swift /Courier Charges at actual) |
| 3 | Lodgment / Payment against Document: | |
| | Reimbursement Charge on beneficiary | US\$20.00- \$ 50.00 per doc. |
| | Discrepancy Charges (Foreign) on beneficiary | \$ 50.00-\$ 100.00 per doc. |
| | Discrepancy Charges (ILC & BTB L/C Local) | \$ 10.00-\$ 50.00 per doc. or Equivalent |
| | Handling of bills not under L/C | Free / Communication charges at actual |
| | Handling of collection bills under L/C | Free / Communication charges at actual |
| | Foreign correspondent's charges (Inland part) | Free / Communication charges at actual |
| | Foreign correspondent's charges (Foreign part) | Free / Communication charge at actual. |
| 4 | Import Document return fee | Tk.500-Tk.1000 + communication charge at actual. |
| | Endorsement of Copy / Shipping Guarantee | |
| | Endorsing of Copy of Documents | Free |
| | Endorsement Certificate Charge | Tk. 500.00 per Certificate |
| 5 | Issuance of Shipping Guarantee /Indemnity | Tk. 500 –Tk.1000 |
| | Confirmation of all types of Import L/C (by Foreign Correspondent): | |
| | For sight L/C's on opener's A/C | @ 0.00%-0.20% Flat |
| | For sight L/C's on beneficiary's A/c. | @ 0.00%-0.20% Flat |
| | For DP L/C's up to 180 days on opener's A/c. | @ 0.00%-0.20% Flat |
| 6 | For DP L/C's up to 180 days on beneficiary's A/c. | @ 0.00%-0.20% Flat |
| | Collection of Credit Report : | |
| | Through D & B / Others | At Actual |
| 7 | Through Banking Channel | At actual. |
| | Misc. Charges of Import | |
| | Issuance of Certificate in respect of import | Tk.100/- to Tk. 500/- |
| | Arrangement fee in BDT for OBU Bill Finance/FC Fund or Facility Arrangement Fee | As per negotiation with customer |
| | Processing regulatory approval for B/E extension or others | Tk. 1,000/- to Tk. 2,000/- |

* VAT applicable as per NBR rules

Export

| | | |
|--|--|---|
| Advising of Credit & Amendment Charges (with value & Without Value) | | |
| 1 | for Export Client | Tk. 750 |
| | for non- Export client | Tk. 750 |
| Transfer of Credit & Amendment (with Value & without value) | | |
| 2 | for export client | Tk. 750 |
| | for non-export client | Tk. 750 |
| Handling Charges of Export Bill: | | |
| 3 | In Foreign Currency | Free/ (Communication charge at actual) |
| | In Local Currency | Free /(Communication charge at actual) |
| Negotiation of Export Bills | | |
| 4 | Negotiation of Bills (where exchange is earned) | Commission Tk.500 + Communication charge at actual. |
| | Negotiation of Bills (where exchange is not earned) | Bill Value below USD 25,000 – Tk. 1,000/- |
| | | Bill Value USD 25,000 - USD 50,000 – Tk. 2,000/- |
| | | Bill Value above USD 50,000 – Tk. 3,000/- |
| 5 | Reimbursement claim against bills | Tk. 1000/- to Tk.1500/- |
| | Bills under Collection | |
| a | Foreign | |
| | Under L/C and without L/C (where exchange gain is earned) | Commission Tk. 500.00 + Communication charge at actual. |
| | Under L/C and without L/C (where exchange gain is NOT earned) | Bill Value below USD 25,000 – Tk. 1,000/- Bill Value USD 25,000 - USD 50,000 – Tk. 2,000/- Bill Value above USD 50,000 – Tk. 3,000/- Communication charge at actual. |
| b | Local | |
| | Under L/C and without L/C (where exchange gain is earned) | Tk. 500 +Communication charge at actual. |
| | Under L/C and without L/C (where exchange gain is NOT earned) | Bill Value below USD 25,000 – Tk. 1,000/- Bill Value USD 25,000 - USD 50,000 – Tk. 2,000/- Bill Value above USD 50,000 – Tk. 3,000/- Communication charge at actual. |
| Confirmation of all types of Export L/C (by our Bank) | | |
| 6 | For sight L/C on opener's A/C | 0.10%-0.75% per Qtr |
| | For sight L/C on Beneficiary's A/C (Own Bank's Client) | 0.10%-0.50% per Qtr |
| | For sight L/C on Beneficiary's A/C (Other Bank's Client) | 0.10%-0.75% per Qtr |
| | For DP L/C's up to 180 days on opener's A/C | 0.10%-0.75% per Qtr |
| | For DP L/C's up to 180 days on beneficiary's A/C (Own Bank's Client) | 0.10%-0.75% per Qtr |
| Liaison Office and Repo Office Permission | | |
| 7 | Processing of New Application to BB for permission | Tk. 2,000.00 per Application |
| | Processing for Renewal of Permission | Tk. 1,000.00 per Application |
| | Local Agent payment processing charge (if required) | Tk. 500.00 per payment |

* VAT applicable as per NBR rules

Trade Services

| | | |
|---|--|------------------------------|
| 8 | Misc. Charges Related to Export | |
| | Misc. Certificate for Export | Tk. 500 flat per certificate |
| | Process of Cash assistance application | Tk. 1,000 to 5,000 per lot |
| 9 | Issuance of Certificate | |
| | Proceed Realization Certificate (PRC) | Tk. 500 per certificate |
| | BTB L/C certificate | Tk. 500 per certificate |
| | C&F certificate | Tk. 500 per certificate |
| | Certificate of documentation | Tk. 500 per certificate |
| | Issuance of export performance certificate | Tk. 500 per certificate |

Guarantees/Bonds

| | | |
|---|--|---|
| 1 | Issuance of Guarantee and Amendment for Extension of validity / Increase of value | |
| | At 100% Cash Margin | 0.05%-0.20% per quarter, plus other charges, Min USD 100.00/Tk.1,000 |
| | Below 100% Cash Margin | 0.20%-0.50% per quarter, plus other charges, Min USD 100.00/ Tk.1,000 |
| | Amendment of Guarantee without extension of Validity / and Increase of value | Tk. 1,000 |
| 2 | Issuance of Counter Guarantee and Amendment for Extension of validity / Increase of value | |
| | Issuance of Counter Guarantee | Per quarter @ 0.10%-0.50%, plus Foreign Bank's charges + other charges, Min USD 100.00 |
| | Amendment of Counter Guarantee for Extension of validity / increase of Amount | Per quarter @ 0.20%-0.50%, Plus Foreign Bank's charges at actual + other charges, Min USD 100 |
| | Amendment of Guarantee without Extension of validity / increase of Amount | Tk. 1000 Plus other charges |
| 3 | Issuance of Guarantee against Foreign Counter Guarantee | |
| | Issuance of our Guarantee against Counter Guarantee | Per quarter @ 0.10%-0.50%, plus other charges, Min USD 100.00 |
| | Amendment of Guarantee for Extension of validity / increase of Amount | Per quarter @ 0.10% - 0.50%, Plus other charges, Min USD 100.00 |
| | Amendment of Guarantee without Extension of validity / increase of Amount | USD 20.00 – USD 50.00 Plus other charges |
| | Advising of Guarantee and amendment in original without conformation | Tk. 500 - Tk.1000 (flat) Plus Courier Tk. 200 |
| | Advising of Guarantee in original by adding our confirmation | Per quarter @ 0.20%-0.50%, Plus Courier Tk. 200 |
| | Miscellaneous charge regarding Guarantee | Tk. 300- Tk.500 (flat) |
| | Stamp Duty & Others related to Guarantee | Tk. 300 + others at actual. |
| | Issuance of Bid Bond/Performance Bond favoring overseas beneficiary | 0.20 % to 0.50% per quarter or part thereof, Min. Tk.1,000 |

* VAT applicable as per NBR rules

Outward Remittance (FCY)

| | |
|---|---|
| Issuance of Foreign Draft | |
| Foreign currency equivalent upto Tk. 1,00,000 | Tk. 100 |
| Foreign currency above Tk. 1,00,000 to Tk. 5,00,000 | Tk. 200 |
| Foreign currency above Tk. 5,00,000 to Tk. 10,00,000 | Tk. 300 |
| Foreign currency above Tk. 10,00,000 | Tk. 500 |
| Foreign DD/TT/MT cancellation fee | Tk. 200 per instrument |
| Issuance of TT (Clean TT) | 0.10%-0.15% plus SWIFT charges at actual |
| Additional Swift Charges if TT not thru our correspondent | At actual |
| Investigation Charges (if beneficiary A/C already Credited) | Tk.150 to Tk.300 |
| Investigation charges for more than 06 months old case | Tk.150 to Tk. 300 as Foreign Bank Correspondence Charge |

Issuance of Foreign Currency (Cash/TC) and Endorsement in Passport:

| | |
|--|--|
| Issuance of FC (cash)/ Endorsement in passport | Tk. 200 per endorsement |
| Issuance of TC/Endorsement in passport | 1% on TC amount plus Tk. 200 |
| Investigation Charges | Tk. 500 per instance |
| Student file- Opening Per Student | Tk. 5,000 yearly per file/ instance |
| Fund Transfer | Tk. 750 + (Communication Charge at actual) |

Inward Remittance (FCY)

| | |
|---|--|
| For payment to Customers Account | Free |
| Payment to other banks through PO/ DD | PO/DD charges plus Postage charges. |
| Payment to other banks through SWIFT/TT | |
| For upto Tk.1,00,000 | Tk.100 |
| For Tk.1,00,001-Tk.5,00,000 | Tk. 200 |
| For Tk.5,00,001-Tk.10,00,000 | Tk. 300 |
| For above Tk.10,00,000 | Tk. 500 |
| Plus SWIFT/Leaf and Communication charge at actual. | |
| Payment of Inward Remittance against identification | Tk. 500 (flat) |
| Collection of Foreign Draft | Tk. 500 per instrument |
| Commission for purchase of Foreign Draft | 0.15% to 0.30 % for USD & 0.20 % to 0.35 % for GBP/EUR |
| Collection of any Foreign Currency Draft drawn on Bangladesh Bank | Tk.100 to Tk. 300 |
| Collection of FCY Cheque (within Bangladesh) | Tk.100 to Tk. 300 |
| Collection of FCY Cheque (Outside Bangladesh) | Tk.100 to Tk. 300 plus Foreign Bank Charge |
| Collection of Dividend Warrant in FCY | Tk. 300 to Tk. 500 |
| Processing of Bangladesh Bank Approval for encashment of TT | Tk. 300 to Tk. 500 |
| Cancellation/ Return of Inward Remittance | Tk. 300 to Tk. 500 plus Foreign Bank Corr. Charges |
| Collection TT of other banks customer and release in form of FDD | Tk. 300 to Tk. 500 plus courier as per schedule |
| Tax/VAT Certificate | Tk. 300 – Tk. 500 (flat) |
| Inward Encashment Certificate | Tk. 300 – Tk. 500 (flat) |

Foreign Currency Account Maintenance

| | |
|--------------------------------------|---------------------|
| For USD A/C (NFCD, RFCD, Private FC) | Tk. 300 Half Yearly |
| For GBP | Tk. 300 Half Yearly |
| Other Currency (if any) | Tk. 300 Half Yearly |

Note : A/C maintenance charges on FC A/Cs are at the discretion of Head of Branch

* VAT applicable as per NBR rules

Encashment of Travelers Cheque

| | |
|---------------------------------------|---|
| Bank Customer | Tk. 200 (flat) |
| Non-Bank Customer | Tk. 250 (flat) |
| Cheque Purchase: BD Tk. A/c | Tk. 300 plus Postage/SWIFT charges |
| Collection of Foreign Currency cheque | 0.15%, minimum Tk. 200 plus postage /SWIFT charges etc. |
| Miscellaneous Certificate Charge | Tk. 300 - Tk. 500 (Flat) |

SWIFT/Communication Charges

| | |
|--|----------------------------------|
| For Full Operative Swift LC/LG (Foreign) | At Actual (min Tk. 1500-Tk.3000) |
| For Full Operative Swift LC/LG (Local) | At Actual (min Tk. 1500-Tk.3000) |
| For Amendment of LC/ LG by Swift (Local) | At Actual (min Tk. 500-Tk.1000) |
| Swift Charge for Acceptance (Foreign) | At Actual (min Tk. 300-Tk.500) |
| Swift Charge for Acceptance (Local) | At Actual (min Tk. 300-Tk.500) |
| Swift for Local Communication (Miscellaneous) | At Actual (min Tk. 300-Tk.500) |
| Swift for Foreign Outward Remittance | At Actual (min Tk. 300-Tk.500) |
| Swift for Local Outward Remittance | At Actual (min Tk. 300-Tk.500) |
| Swift for Local Payment | At Actual (min Tk. 300-Tk.500) |
| Courier Outside Bangladesh (for both L/C & Others) | At Actual (min Tk. 300-Tk.500) |
| Courier Inside Country (for L/C & Others) | At Actual (min Tk. 300-Tk.500) |
| Air Mail outside Country | At Actual (min Tk. 300-Tk.500) |
| Fax Charges within country | At Actual (min Tk. 300-Tk.500) |
| Fax Charges outside Country | At Actual (min Tk. 300-Tk.500) |
| Registered Covered within country (Local) | At Actual (min Tk. 300-Tk.500) |

Note : SWIFT Charge is calculated on the basis of incurred SWIFT related Expenditure such as connectivity, administrative and others.

Cost of Form

| | |
|--------------------------|-----------------------------|
| LC Application | Tk. 150 plus Stamp -Tk. 300 |
| LCAF | Tk. 150 |
| IMP | Tk. 150 |
| EXP cancellation charge | Tk. 150 |
| EXP certification Charge | Tk. 500* |

Note : Any certificate regarding EXP attestation/ utilization etc.

Off Shore Banking

| | |
|---|---|
| 1 Import related Charges | |
| Cash L/C (Usance / At sight) | 1st Qtr @ 0.20-0.40%, subsequent Qtr @ 0.20%-0.40%, Minimum USD 15.00 + Communication Charges |
| Back to Back L/C | 1st Qtr @ 0.20-0.40%, subsequent Qtr @ 0.20%-0.40%, Minimum USD 15.00 |
| L/C Amendment charges(validity extension & value increase) | 1st Qtr @ 0.20-0.40%, subsequent Qtr @ 0.20%-0.40%, Minimum USD 15.00 + Communication Charges |
| L/C Amendment charges(other than validity extension & value increase) | USD 12.00-\$ 15.00 plus communication cost.) |
| L/C Cancellation charges | Communication cost at actual |
| Acceptance communication | 1st Qtr @ 0.20%-0.40%, Sub. Qtr @ 0.20%-0.40%, min. USD 15.00 plus Swift /Courier Charges) |

* VAT applicable as per NBR rules

Off Shore Banking

| | |
|---|--|
| 2 Export related Charges | |
| Negotiation of At sight Bill (clean document) | 0.15 % (flat) on Bill amount |
| Discounting of Usance/DP Export Bill | As per Bangladesh Bank Existing Circular/Guideline |
| L/C Advising Charges (Foreign) | USD 09.00-USD 12.00 |
| L/C Advising Charges (Local) | USD 10.00 (+VAT, if any) |
| Bill Collection Charge | Bill Value below USD 25,000 – USD 12.00 Bill Value USD 25,000 - USD 50,000 – USD 24.00 Bill Value above USD 50,000 – USD 40.00 |
| Documents Collection charges on CMT basis | USD 08.00- USD 10.00 per Doc. |
| Bill Discounting Charges Type –A Customer | 3.00%-5.00% + SOFR |
| Import Bill Discounting (UPAS) | As per Bangladesh Bank Existing Circular/Guideline |
| Terms Loan to Local customer having BOI/BB Approval | As per BOI/BB approval |
| Miscellaneous Charges/ Commissions | |
| Overdue Interest Rate | 0% - 2.00 % |
| Issuance of Certificate | USD 3 - USD 05 |
| Issuance of Any other Certificate | USD 3 - USD 05 |
| EXP Certification/Cancellation | USD 2.00 per EXP |
| L/C Transfer | USD 8 - USD10 |
| Stamp Charges | At Actual, Minimum USD 4 |
| Issuance of PRC | USD 5.00 per page |
| Cheque/FDD Collection (other than Export proceed) | USD 10.00 – USD 15.00 |
| Issuance of FDD | USD 02.00- USD 06.00 |
| Issuance of TT (Clean TM) | USD 02.00- USD 06.00 |
| Issuance of TT (for Import without LC) | @ 0.10%-0.15% (min USD 15.00) plus SWIFT Charges USD 15.00 |
| Conversion / Salary Transferred to onshore branches | Free |
| A/C maintenance Charge for Off Shore Banking | |
| For any type of Account | USD 5.00 Half Yearly |
| Communication Cost for Off Shore Banking | |
| Full Operative SWIFT LC/LG | USD 20 - USD 40 |
| Amendment LC/LG | USD 10 - USD 15 |
| Other short & Non-operative SWIFT Message | USD 8 - USD 10 |
| SWIFT Charge for Remittance | USD 10 - USD 15 |
| Courier Charge (Foreign) | USD 20 - USD 25 |
| Courier Charge (Local) | USD 2 - USD 5 |
| Postage (Foreign) | At actual, Minimum USD 15 |
| Postage (Local) | USD 2 – USD 5 |

- Bank will charge comission for subsequent quarter (s) exceeding first quarter on actual date basis in case of LC Opening/LC Acceptance/LC Confirmation/Bank Guarantee etc.
- For Islamic Banking, Overdue Charges is applicable for only Bai Mode of Investment.

* VAT applicable as per NBR rules

Outbound Remittance services (Western Union)

| Currency | Amount | Fee |
|--|---------------------------|------------|
| USD | BDT 0 - 500,000 (\$5,800) | Tk. 750/- |
| | BDT 500,001 (\$5,801) | Tk. 1250/- |
| EUR, GBP, CAD, AUD, INR, MYR, JPY, AED | BDT 0 - 500,000 (\$5,800) | Tk. 750/- |
| | BDT 500,001 (\$5,801) | Tk. 1250/- |
| All other Currency | BDT 0 - 500,000 (\$5,800) | Tk. 750/- |
| | BDT 500,001 (\$5,801) | Tk. 1250/- |

**For first six month, flat BDT 500 will be charged on any amount.*

Mobile Banking

| SL | Service Description | Charges |
|----|---------------------|--------------------------|
| | Annual charge | Tk. 100 |
| | Cash in charge | 1% of transaction amount |
| | Cash out charge | 2% of transaction amount |

On-Line Banking

| SL | Service Description | Charges |
|----|---|--|
| 1 | Online Cash Deposit (Inter District) | |
| | Above Tk. 500,000 | Tk. 0 to Tk. 200 to be realized from the depositor |
| | From Tk. 100,000 to Tk. 500,000 | Tk. 0 to Tk. 50 to be realized from the depositor |
| | Above Tk. 50,000 to below Tk. 100,000 | Tk. 0 to Tk. 20 to be realized from the depositor |
| | Up to 50,000 | Free |
| 2 | Online Cash Withdrawal (Inter District) | |
| | Less than Tk. 50,000 | Free |
| | From Tk. 50,000 to Tk. 500,000 | Tk. 0 to Tk. 100 to be realized from the bearer |
| | Above Tk. 500,000 | Tk. 0 to Tk. 500 to be realized from the bearer |
| | <i>* Intra district cash deposit/withdrawal will remain free</i> | |
| | Online refund of IPO/crediting cash dividend/domestic remittance through BEFTN | Tk. 10 per transaction |
| | <i>*All types of On Line Banking charges will remain free for islamic banking</i> | |

* VAT applicable as per NBR rules

Internet Banking/ SMART App

| SL | Service Description | Charges |
|----|---|---------|
| 1 | Annual charge | Free |
| 2 | Outward Fund Transfer (EFT) | Free |
| 3 | Mobile Top up | Free |
| 4 | Utility Bill Payment (Public Utility Service Company) | Free |
| 5 | Cheque Book Request | Free |
| 6 | Outward fund transfer (NPSB-IBFT) | Tk. 10 |
| 7 | Outward fund transfer (RTGS) | Tk. 100 |
| 8 | Bangla QR Transaction | Free |
| 9 | Credit Card outward fund transfer to own Bank | Tk. 5 |
| 10 | Credit Card outward fund transfer to other Bank | Tk. 10 |
| 11 | Insurance Premium Payment | Free |

BACH, BEFTN & RTGS

| SL | Service Description | Charges |
|---|---|---------|
| 1 | BACH Charge | |
| | Less than Tk. 50,000 | Free |
| | From Tk. 50,000 to below Tk. 500,000 | Tk. 10 |
| | Tk. 500,000 and above (regular value clearing) | Tk. 25 |
| | Tk. 500,000 and above (high value day clearing) | Tk.60 |
| 2 | BEFTN | |
| | Any Amount | Free |
| 3 | RTGS | |
| | Per transaction | Tk. 100 |
| | Annual Subscription Fee | Free |
| <i>*Charges for islamic investment disbursement purpose will remain free for any amount</i> | | |

SMS Fees

| SL | Service Description | Charges |
|----|---|------------------------------|
| | SMS Fee from deposits accounts (conventional and islamic) | Tk. 150 on half yearly basis |

* VAT applicable as per NBR rules

Miscellaneous Service

| SL | Service Description | Charges |
|----|--|---|
| 1 | Locker Services | |
| | Small size | Yearly Tk. 3,000 + security money Tk. 3,000 |
| | Medium size | Yearly Tk. 4,000 + security money Tk. 4,000 |
| | Large size | Yearly Tk. 6,000 + security money Tk. 6,000 |
| | Extra-large size | Yearly Tk. 8,000 + security money Tk. 8,000 |
| 2 | Safe Custody Services | |
| | Packets/documents | Tk. 500 per quarter |
| | Bonds and share | As per arrangement |
| 3 | Communication Services | |
| | Telex/cable within country | Tk. 100 per telex/ cable + postage |
| | Fax | Tk. 60 per minute, min. Tk. 100 |
| 4 | Postage/Courier | |
| | Inland | At actual, min. Tk. 20 |
| | SAARC countries | At actual, min. Tk. 800 |
| | Other countries | At actual, min. Tk. 1,200 |
| | Cost of stationery (all forms) | At actual |
| 5 | Other Charges | |
| | Forwarding mail for customer | Tk. 100 plus postage and other charges |
| | Processing of application for profit/dividend remittance | Tk. 750 per transaction |
| | Processing of application for remittance of indenting commission/technical fee | Tk. 1,000 per transaction |
| | Standing Instructions | Tk. 100 per instance plus cost of instrument or as arranged with the customer |
| | Other charges/ commission etc. | As arranged with the customer |
| | VISA/Master Debit Card | |
| 6 | New card issuance fee (Conventional & Corporate Privilege Account) | Tk. 500 |
| | Renewal fee | Tk. 500 |
| | Replacement fee | Tk. 300 |
| | PIN replacement fee | Tk. 200 |

* VAT applicable as per NBR rules

Miscellaneous Service

| SL | Service Description | Charges |
|----|--|--|
| 7 | Transaction Fee for Different Network (Per Transaction) | |
| | All type of ATM transactions (using Bank Asia card at Bank Asia ATMs) | Free |
| | Cash withdrawal from Q-cash ATMs | Tk. 10 |
| | Cash withdrawal from NPSB ATMs | Tk. 15 |
| | Cash withdrawal from other visa branded ATMs | Tk. 25 |
| 8 | E-Procurement Services | |
| | Collection fee & charges (Registration fees, renewal fees, document fee) | Tk. 100.00 |
| | Custodian Service (keeping security & guarantee i.e. tender security, performance security in the form of bank guarantee & securities etc. | Tk. 100.00 |
| 9 | Insurance premium collection | |
| | MetLife (American Life Insurance) | Free |
| | Pragati Life Insurance | Free |
| 10 | Educational Institutions | |
| | ICMAB | Free |
| | ICAB | Free |
| | DCHT (Dhaka Community Hospital Trust) | Free |
| 11 | Utility bill collection | |
| | KGDCL (Karnaphuli Gas) | Free |
| | TGTDCL (Titas Gas) | Free |
| | SGCL(Sundarban Gas) | Free |
| | BGDCL (Bakhrabad Gas) | Free |
| | ekPay (a2i) | Free |
| | Akash DTH (Dish Bill) | Free |
| | DPDC -Prepaid Meter Bill | As per“Utility Service Tariff Structure” of BTRC |
| 12 | Fund trasfer to MFS company | |
| | bKash (Instand Fund Transfer from BA to bKash) | Free |
| 13 | NID verification | |
| | NID verification fee | Tk. 10 (VAT inclusive) |

* VAT applicable as per NBR rules

Credit Card

| Card Type (VISA/Master) | Classic/Silver | | Gold Card | | Platinum/ Titanium | | VISA Signature | |
|--|----------------------------|-----|---------------|-----|--------------------|-----|----------------|-----|
| Particulars | Tk. | USD | Tk. | USD | Tk. | USD | Tk. | USD |
| Annual Fee/ Renewal Fee (Primary Card) | 1,000 | | 2,000 | | 3,000 | | 7,000 | |
| Late Payment Fee | 250 | 5 | 500 | 10 | 500 | 10 | 750 | 15 |
| Excess Limit Fee | 250 | 5 | 500 | 10 | 500 | 10 | 750 | 15 |
| Supple Card Fee | Free | | Free | | Free | | Free | |
| Card Replacement Fee | Tk.500 | | Tk.500 | | Tk.500 | | Tk.500 | |
| PIN Replacement Fee | Tk.500 | | Tk.500 | | Tk.500 | | Tk.500 | |
| Statement Retrieval Fee | Tk.50 | | Tk.50 | | Tk.50 | | Tk.50 | |
| E- Statement Retrieval Fee | Tk.25 | | Tk.25 | | Tk.25 | | Tk.25 | |
| Sales Slip/Voucher retrieval Fee | 250 | 10 | 250 | 10 | 250 | 10 | 250 | 10 |
| Certificate Fee | Tk.200 | | Tk.200 | | Tk.200 | | Tk.200 | |
| Cash Advance Limit | 50% | | 50% | | 50% | | 50% | |
| Cash Advance Fee (whichever is higher) | 2% or Tk. 150 | 3% | 2% or Tk. 150 | 3% | 2% or Tk. 150 | 3% | 2% or Tk. 300 | 3% |
| Cheque Processing Fee | 1.5% | | 1.5% | | 1.5% | | 1.5% | |
| Cheque Book Issue Fee | Tk.60 | | Tk.60 | | Tk.60 | | Tk.60 | |
| Cheque Single transaction limit | 98% | | 98% | | 98% | | 98% | |
| Digital wallet fund transfer fee | 1.5% | | 1.5% | | 1.5% | | 1.5% | |
| Outstation Cheque Collection Fee | Tk.200 | | Tk.200 | | Tk.200 | | Tk.200 | |
| Cheque return Fee | Tk.200 | | Tk.200 | | Tk.200 | | Tk.200 | |
| Maximum Interest Free Period | 45 days | | 45 days | | 45 days | | 45 days | |
| Payment due date from statement date | 15 days | | 15 days | | 15 days | | 15 days | |
| SMS Service | Free | | Free | | Free | | Free | |
| Transaction alert service | Free | | Free | | Free | | Free | |
| Credit Shield Premium | 0.33% of total outstanding | | | | | | | |

* VAT applicable as per NBR rules

Salamah Islamic Credit Card (VISA)

| Particulars | Card Type | BDT | USD |
|--|----------------------------|-----------|---------|
| Annual fee/ Renewal Fee (Primary Card) | Platinum Card (Dual) | 3000 | - |
| | Gold Card (Dual) | 2000 | - |
| | Classic Card (Dual) | 1000 | - |
| 1 st Supple card Fee | All Products | Free | - |
| 2 nd & onward Supple Card Fee | All Products | 500 | - |
| Card Replacement Fee | All Products | 500 | - |
| Late Payment Fee | Platinum Card | 500 | 10 |
| | Gold Card | 300 | 5 |
| | Classic Card | 300 | 5 |
| Excess Limit fee | Platinum Card | 500 | 10 |
| | Gold Card | 250 | 5 |
| | Classic Card | 200 | 5 |
| Monthly A/C Maintenance Fee (If found balance except POS & profit of POS) | Platinum Card | 2000 | 25 |
| | Gold Card | 1500 | 20 |
| | Classic Card | 1000 | 15 |
| Statement Retrieval Fee | All Products | 50 | - |
| Sales Slip/ Voucher Retrieval Fee | All Products | 250 | 10 |
| Outstation Cheque Collection Fee | All Products | 200 | 5 |
| Cheque Return Fee | All Products | 200 | 5 |
| Certificate Fee | All Products | 200 | 5 |
| Pin Replacement Fee | All Products | 500 | - |
| Cash Advanced Limit | All Products | 20% | - |
| Cash Advance Fee | All Products | 250 | 10 |
| Cash Single Transaction Limit | Platinum Card | 20000 | 200 |
| | Gold Card | 20000 | 200 |
| | Classic Card | 10000 | 100 |
| Maximum Free Period | All Products | 45 Days | - |
| Cheque Book Issue fee | All Products | 100 | - |
| Cheque /Fund Transfer | Platinum Card | 1000 | - |
| Processing fee | Gold Card | 750 | - |
| | Classic Card | 500 | - |
| Monthly Minimum Payment | All Products | 8.5% /500 | 8.5%/10 |
| Profit on POS (Murabaha) | All Products | 20% | 20% |
| Credit Shield Premium | 0.33% of total outstanding | | |

* VAT applicable as per NBR rules

Agent Banking

| SL | Service Description | Charges |
|----|--|---------------------------|
| 1 | Current Account | |
| | Account maintenance fee (Half-Yearly) | Tk. 250 |
| | Closing of account | Tk. 300 |
| | Stop payment instructions | Tk. 100 |
| | Cancellation of Stop payment Instruction | Tk. 50 |
| | Personalized cheque book | At actual + Delivery Cost |
| | Bounced cheque | |
| | High Value | Tk. 50 |
| | Regular Value | Tk. 50 |
| | Balance confirmation certificate (more than 2 times in a year) | Free |
| | Bank Solvency/other Certificate Issue | Tk. 200 |
| 2 | SND Account | |
| | Account maintenance fee (Half-Yearly) | Tk. 500 |
| | Closing of account | Tk. 300 |
| | Stop payment instructions | Tk. 100 |
| | Cancellation of Stop payment Instruction | Tk. 50 |
| | Personalized cheque book | At actual + Delivery Cost |
| | Bounced cheque | |
| | High Value | Tk. 50 |
| | Regular Value | Tk. 50 |
| | Balance confirmation certificate (more than 2 times in a year) | Free |
| | Bank Solvency/other Certificate Issue | Tk. 200 |
| 3 | Savings Account | |
| | Account Maintenance Fee (Half-Yearly): For Avg Balance | |
| | Up to Tk. 10,000 | Nil |
| | Up to Tk. 25,000 | Tk. 100 |
| | Up to Tk. 2,00,000 | Tk. 200 |
| | Up to Tk. 10,00,000 | Tk. 250 |
| | Above Tk. 10,00,000 | Tk. 300 |
| | **Special privileged accounts | Free |
| | Closing of account | 200 |
| | Stop payment instruction | Tk. 100 per instance |
| | Cancellation of Stop payment Instruction | Tk. 50 per instance |
| | Personalized cheque book | At actual + Delivery Cost |
| | Bounced cheque | |
| | High Value | Tk. 50 |
| | Regular Value | Tk. 50 |
| | Bank Solvency/other Certificate Issue | Tk. 200 |

* VAT applicable as per NBR rules

Agent Banking

| SL | Service Description | Charges |
|--------------------------------------|---|---|
| Miscellaneous General Banking | | |
| 1 | Cash Deposit at own Agent Outlet | Free |
| | Cash Deposit at other Agent Outlet | Upto Tk 2.00 Lac @.25%(Min Tk. 10- Max Tk.100) Tk. 2 Lac to Tk. 3 Lac Tk. 200 fixed Above Tk 3.00 Lac Tk. 300 fixed |
| | Cash Deposit in Branch Account at Agent Outlet | Upto Tk 2.00 Lac @.25%(Min Tk. 10- Max Tk.100) Tk. 2 Lac to Tk. 3 Lac Tk. 200 fixed Above Tk 3.00 Lac Tk. 300 fixed |
| | Cash Deposit in Agent Banking Account at Branch | Free |
| 2 | Online Cash Withdrawal | |
| | Cash withdrawal from own Agent Outlet | Nil |
| | Cash withdrawal from other Agent Outlet | Upto Tk 2.00 Lac @.25%(Min Tk. 10- Max Tk.100) Tk. 2 Lac to Tk. 3 Lac Tk. 200 fixed Above Tk 3.00 Lac Tk. 300 fixed |
| | Cash withdrawal from Branch | Free |
| | Withdrawal by using Cheque | Free |
| | Withdrawal by using POS at own Agent Outlet | |
| | Individual | Tk. 10 |
| | Post Office | Tk. 10 |
| | Merchant | Free |
| 3 | Fund Transfer | |
| | At own Agent Outlet | Nil |
| | AT other Agent Outlet | 0.25% (Min Tk. 10- Max Tk. 100) |
| | To Branch Account | 0.25% (Min Tk. 10- Max Tk. 100) |
| 4 | BACH, BEFTN & RTGS | |
| | BACH Charge | |
| | Less than Tk. 50,000 | Free |
| | From Tk. 50,000 to below Tk. 500,000 | Tk. 10 (VAT inclusive) |
| | Tk. 500,000 and above (regular clearing) | Tk. 25 (VAT inclusive) |
| | Tk. 500,000 and above (same day clearing) | Tk. 60 (VAT inclusive) |
| | BEFTN | |
| | Any Amount | 0.25% (Min Tk. 10- Max Tk. 100) |
| | RTGS | |
| | Per transaction | Tk. 86.96 (Excluding Vat) |

* VAT applicable as per NBR rules

Agent Banking

| SL | Service Description | Charges |
|----|---|---------------------------------|
| 5 | Bank Asia SMART App | |
| | Annual charge | Free |
| | Outward Fund Transfer (EFT) | Free |
| | Mobile Top up | Free |
| | Utility Bill Payment (Public Utility Service Company) | Free |
| | Outward fund transfer (NPSB-IBFT) | Tk. 10 |
| | Bangla QR Transaction | Free |
| 6 | Notification/ SMS Yearly | |
| | Notification/ SMS | Tk. 50 (Half yearly) |
| 7 | Debit Card | |
| | New Card Requisition | Tk. 375 |
| | Debit Card Renewal (Yearly Fee)* | Tk. 375 |
| | Debit Card Replacement Fee | Tk. 300 |
| | PIN Re-issuance Fee | Tk. 200 |
| | Card Closing Fee | Free |
| 8 | Transaction Fee for Different Network (Per Transaction) | |
| | All type of ATM transactions (using Bank Asia card at Bank Asia ATMs) | Free |
| | Cash withdrawal from Q-cash ATMs | Tk. 10 |
| | Cash withdrawal from NPSB ATMs | Tk. 15 |
| | Cash withdrawal from other visa branded ATMs | Tk. 25 |
| 9 | Utility Bill Commission (VAT Included) | |
| | Palli Biddiyut>> | |
| | Bill Amount (0-600) | Tk. 5 |
| | Bill Amount (601-1500) | Tk. 10 |
| | Bill Amount (1500+) | Tk. 12 |
| | DESCO/DESA/WASA/OTHERS | Free |
| | Credit Card Bill Collection | 0.25% (Min Tk. 10- Max Tk. 100) |
| | MetLife Insurance Premium Collection | Free |
| | Pragati Life Insurance Premium Collection | Free |
| 10 | Dormant Account | |
| | Dormant Account Activation Charge | Nil |
| 11 | Bank Asia Securities | |
| | Bank Asia Securities BO Account Opening | Tk. 100 |

* VAT applicable as per NBR rules

Agent Banking

| SL | Service Description | Charges |
|---------------------------|--|---|
| 12 | Account Transfer | |
| | Same District | Free |
| | Other District | Free |
| 13 | Others Fee | |
| | Minimum balance fee, Incidental charge, ledger fee, service charge, counter transaction fee or similar fee (Savings And Current Account) | Free |
| 14 | Premature Encashment | |
| | Premature Encashment Fee | Free |
| 15 | Credit Card Maintenance Fee | |
| | Signature Card | Tk. 7,000.00 |
| | Platinum/ Titanium | Tk. 3,000.00 |
| | VISA / Master Gold | Tk. 2,000.00 |
| | VISA / Master Silver | Tk. 1,000.00 |
| | Shadhin Card | Tk. 500.00 |
| | Supplementary Card | Free |
| Loans and Advances | | |
| 1 | Loan processing fee (on disbursed amount) | Up to Tk. 50 lac @0.50% (max Tk. 15,000) Above 50 lac @ 0.30% (Max- Tk. 20,000) |
| 2 | Agri Loan Processing Fee (For Agent) | Up to Tk. 50 lac @0.50% (max Tk. 15,000) Above 50 lac @ 0.30% (Max- Tk. 20,000) (including Vat) |
| 3 | Loan application fee | Free |
| 4 | Rescheduling fee/Restructuring fee | @0.25% (Max-10,000) No fee for CMSME, Agricultur & RMG |
| 5 | Early Settlement Fee | Max 0.50% No fee for CMSME, Agricultur, RMG |
| 6 | CIB Charges | At Actual |
| 7 | Stamp Fee | At Actual |
| 8 | Documentation Fee | At Actual |
| 9 | Legal and Valuation Fee | At Actual |
| 10 | Contact Point Verification (CPV) charges) (through 3rd party agent) | Nil |
| 11 | Confirmation of balance (for audit purpose) | Nil |
| 12 | Credit/Solvency Certificate | 200+ postage/telex and other charges |
| 13 | Certificate for Inward Remittance | 100 Per instance |

* VAT applicable as per NBR rules

Micro Merchant

| SL | Service Description | Charges |
|----|---|---|
| 1 | Cash Payment | |
| | Cash Withdraw (General Customer) | 0.85% for any amount (Per 1000 charge BDT 8.50) Lowest service charge BDT 5.00 |
| | Cash Withdraw (SSN Customer) | Free |
| 2 | QR Payment | |
| | Cash Withdraw (CBS, ABS & Islamic Customer) | 0.85% for any amount (Per 1000 charge BDT 8.50) Lowest service charge BDT 5.00 |
| 3 | Purchase Payment | |
| | Any Amount | Free |
| 4 | REB Bill Payment Service | |
| | BDT 1-400 | BDT 5.00 |
| | BDT 401-1500 | BDT 10.00 |
| | BDT 1501-5000 | BDT 15.00 |
| | BDT 5001 and above | BDT 25.00 |
| 5 | Mobile Recharge Service | |
| | Any Amount | Free |

* VAT applicable as per NBR rules

Frequently Asked Questions (FAQ)

Q 1: Where there are slabs and range in charges; what will be the base for charges realization?

Ans. The charges will be realized as per the credit sanction. If there is no indication in the credit sanction about the charge, the Head of Branch will charge the maximum slabs.

Q 2: What will be the validity period of this Schedule of Charges?

Ans. The schedule of charges will remain valid until further notice. However, Bank Asia reserves the right to amend/add terms, conditions, or rates stated in the schedule of charges any time. Any directive from regulators regarding schedule of charges will come into effect immediately.

Q 3: How should VAT be realized?

Ans. VAT should be realized from customer/beneficiary as per laws and regulations applicable for the period.

Q 4: Is applicable VAT included in the fees, charges and commissions?

Ans. No, VAT is not included. VAT will be added on top of fees, charges and commissions.

Q 5: Who will bear VAT and what will be the base for VAT calculation?

Ans. Customer/beneficiary will bear VAT and VAT will be realized on the basis of commission earning at actual.

Q 6: Who will be responsible for deducting VAT?

Ans. Respective branch will primarily be responsible for deducting VAT at the time of realizing fees, charges and commissions.

Q 7: Who should be contacted for clarification about charges?

Ans. Customer will contact concerned Manager Operation/Head of Branch for any clarification regarding any charges in schedule. If needed, the Branch will contact Group Finance of Corporate Office for further clarification.



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