

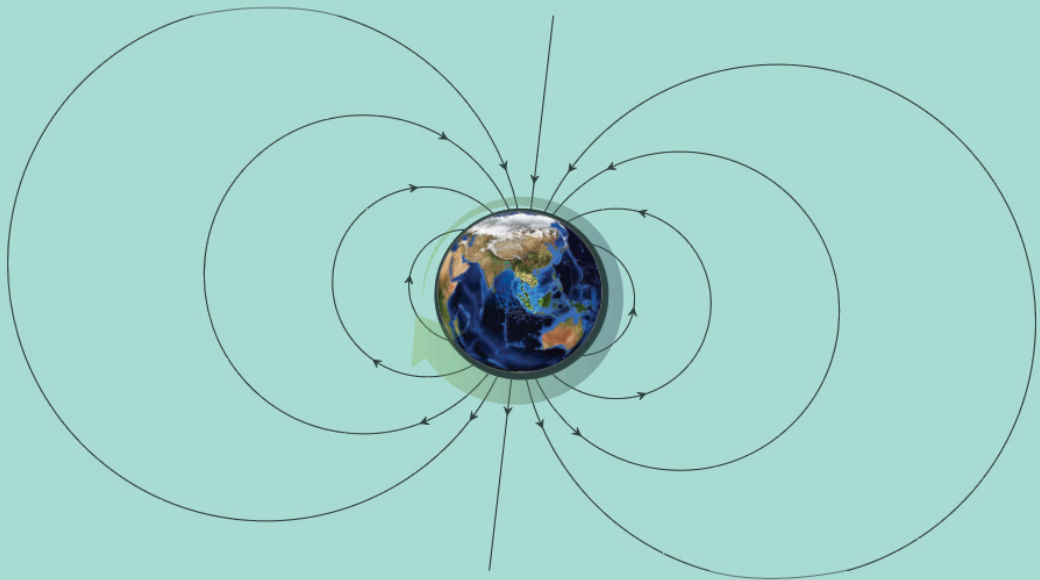
SCHEDULE OF CHARGES



 **Bank Asia**

SCHEDULE OF CHARGES

Effective from December 2019



 **Bank Asia**

General Banking

SL	SERVICE DESCRIPTION	CHARGES
1.	Current Account:	
	Account maintenance fee (Half-Yearly)	Tk. 300
	Closing of account	Tk. 300
	Closing of unsatisfactory account	Tk. 300
	Stop payment instructions	Tk. 200 per instance
	Personalized cheque book	Tk. 6 per leaf
	Bounced cheque	Tk. 200 per cheque
	Balance confirmation certificate (half yearly)	Free
	Balance confirmation certificate (more than 2 times in a year)	Tk. 200 per certificate
	Duplicate statement	Tk. 200 for per year
	Other certificate	Tk.100
2.	SND Account:	
	Account maintenance fee (Half-Yearly)	Tk. 500
	Closing of account	Tk. 300
	Closing of unsatisfactory account	Tk. 300
	Stop payment instructions	Tk. 200 per instance
	Bounced cheque	Tk. 200 per cheque
	Personalized cheque book	Tk. 6 per leaf
	Balance confirmation certificate (half yearly)	Free
	Balance confirmation certificate (more than 2 times in a year)	Tk. 200 per certificate
	Duplicate statement	Tk. 200 for per year
	Other certificate	Tk.100
3.	Savings Account:	
	Account Maintenance Fee (Half-Yearly):	
	For average balance up to Tk. 10,000	No Maintenance Fee
	For average balance up to Tk. 25,000	Tk. 100
	For average balance up to Tk. 2,00,000	Tk. 200
	For average balance up to Tk. 10,00,000	Tk. 250
	For average balance above Tk. 10,00,000	Tk. 300
	Closing of account	Tk. 200
	Stop payment instruction	Tk. 200 per instance
	Bounced cheque	Tk. 100 per cheque
	Personalized cheque book	Tk. 6 per leaf
	Balance confirmation certificate (half yearly)	Free
	Balance confirmation certificate (more than 2 times in a year)	Tk. 200 per certificate
	Duplicate statement	Tk. 200 for per year
	Other certificate	Tk.100
4.	Foreign Currency Account:	
	Account Maintenance Fee (Half-Yearly):	No Maintenance Fee
	Personalized cheque book	Tk. 10 per leaf
5.	Issuance of Demand Draft:	
	On our branches	0.15% , min. Tk. 100 + postage/cable/telex charge
	On other banks	0.15% , min. Tk. 100 + postage/cable/telex charge+ other bank's charge
6.	Issuance of Pay Order:	
	Up to Tk. 200,000	Tk. 50
	Over Tk. 2,00,000	Tk. 75
	Cancellation of DD/PO/TT	Tk. 75 + postage/telex charge
	Issuance of Bangladesh Bank cheque	Tk. 200 per cheque

* VAT applicable as per NBR rules

7. 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
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8. Cancellation of Cheques

Cheque Cancellation	Where there is a clearing house – No Charge Where there is no clearing house – All costs at actual + Tk. 100
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Loans and Advances

SI	Service Description	Charges
1.	Corporate Loan	
	Loan Documentation Fee:	At Actual
	Loan Processing/ Appraisal Fee: (other than retail product)	Free
	Early Settlement Fee (term loan of both corporate midsegment credit)	0-1% on outstanding balance
2.	Syndication Loan	
	Arrangement Fee	0.15%-1.00% (one time) on the total syndicated facility raised to be paid to the lead arranger
	Information Memorandum Fee	Tk. 0.30 million -2.00 million
	Agency Fee	0.025%-0.075% per quarter (recurring) on the raised amount 1st year and on outstanding amount for subsequent years payable at the beginning of each calendar year
	Participation Fee	0.10%-0.40% (one time) on the participating amount of Term loan
	Commitment Fee	0.10%-0.30% per quarter to be paid on undrawn portion of facility if facility is not fully drawn down
	Management Fee (OBU Financing)	0.75%-3.00% per annum with quarterly rests on loan outstanding amount to be realized on up front basis
3.	CMSME Loan	
	Loan application fee	NIL
	Loan processing fee	NIL
	Risk & reward fund	NIL
	Security replacement fee	NIL
	Rescheduling fee	NIL
	Restructuring fee	NIL
	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
4.	Personal Loan	
	Processing Fee	1% or Tk. 1,000 whichever is higher
	Early Settlement Fee	1%
	Partial Settlement Fee	1%

* VAT applicable as per NBR rules

Risk & reward fund	NIL
Loan Rescheduling Fee	Free
Overdue Charge	Additional 2% or Tk. 100 whichever is higher on overdue amount for overdue period
5. Home Loan	
Processing Fee	0.5%
Partial Settlement Fee	1%
Early Settlement Fee	1%
Risk & reward fund	Nil
Vetting Charge	At Actual
Valuation Charge	At Actual
Overdue Charge	Additional 2% or Tk. 100 whichever is higher on overdue amount for overdue period
6. Auto Loan	
Processing Fee	1%
Partial Settlement Fee	1%
Early Settlement Fee	1%
Risk & reward fund	Nil
Overdue Charge	Additional 2% or Tk. 100 whichever is higher on overdue amount for overdue period
7. Loan for professional	
Processing Fee	1% or Tk. 1,000 whichever is higher
Risk & reward fund	Nil
Overdue Charge	Additional 2% or Tk. 100 whichever is higher on overdue amount for overdue period
8. Senior Citizen Support	
Processing Fee	Nil
Risk & reward fund	Nil
Overdue Charge	Additional 2% or Tk. 100 whichever is higher on overdue amount for overdue period
9. Other Charges	
CIB Charges	At Actual
Contact Point Verification (CPV) charges (through 3rd party agent)	At Actual
Confirmation of balance (for audit purpose)	Tk. 100
Credit/Solvency Certificate	Tk. 200+postage/telex and other charges
Stamp Fee	At Actual
Certificate for Inward Remittance	Tk. 100 per instance
10. Guarantees/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.
Amendment of Guarantee without extension of Validity / and Increase of value	Tk. 500 to Tk. 1,000

***As per Bangladesh Bank BRPD Circular No. 09 dated August 14, 2018:**

- 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

* VAT applicable as per NBR rules

Trade Services

Sl	Service Description	Charges
Import		
1.	Letter of Credit –Opening, extension of validity and increase of amount	
	a. i) L/C under 100% margin (both Foreign & Local)	1ST Qtr. @ 0.10%- 0.25% Sub. Qtr @ 0.10%-0.25%, Min. Tk.1,000 per qtr plus SWIFT/Courier charges.
	a. ii) Amendment of L/C (Extension of Validity and increase of value)	1st Qtr. @ 0.10%- 0.25%, Sub. Qtr @ 0.10%-0.25%, Min. Tk.1,000 per qtr plus SWIFT/Courier charges.
	b. i) L/C under Cash Sight (below 100 % margin) (both Foreign & Local)	1st Qtr. @ 0.10%-0.40%, Sub. Qtr @ 0.10%-0.40%, Min. Tk.1,000 per qtr plus SWIFT/Courier charges
	b. ii) Amendment of L/C (Extension of Validity and increase of value)	1st Qtr. @ 0.10%-0.40%, Sub. Qtr @ 0.10%-0.40%, Min. Tk.1,000 per qtr plus SWIFT/Courier charges
	c. i) L/C under Cash Usance/Deferred Payment (both Foreign & Local)	1ST Qtr. @ 0.10%-0.50%, Sub Qtr @0.10%-0.50%, Min. Tk.1,000 per qtr plus SWIFT /Courier charges
	c. ii) Amendment of L/C (Extension of Validity and increase of value)	1st Qtr. @ 0.10%-0.50%, Sub Qtr. @ 0.10%-0.50%, Min. Tk.1,000 per qtr plus SWIFT/ Courier charges
	d. i) L/C under Back to Back under usance (both Foreign & Local)	1ST Qtr. @ 0.10%-0.40%, Sub Qtr @0.10-0.40%, Min. Tk.1,000 per qtr plus SWIFT /Courier charges
	d. ii) Amendment of BTB L/C (Extension of Validity and increase of value)	1st Qtr. @ 0.10%-0.40%, Sub Qtr. @ 0.10%-0.40%, Min. Tk.1,000 per qtr plus SWIFT/ Courier charges
	e. i) L/C under Back to Back (other than export oriented Industry)	1ST Qtr. @ 0.10%-0.40%, Sub Qtr @0.10%-0.40%, Min. Tk.1,000 per qtr plus SWIFT /Courier charges
	e. ii) Amendment of BTB L/C (Extension of Validity and increase of value)	1st Qtr. @ 0.10%-0.40%, Sub Qtr. @ 0.10%-0.40%, Min. Tk.1,000 per qtr plus SWIFT/ Courier charges
	f. i) L/C under EDF	1st Qtr. @ 0.10%-0.40%, Sub Qtr @ 0.10%-0.40%, Min. Tk.1,000 per qtr plus SWIFT/Courier charges
	f. ii) Amendment of L/C (Extension of Validity and increase of value)	1st Qtr. @ 0.10%-0.40%, Sub Qtr. @ 0.10%-0.40%, Min. Tk.1,000 per qtr plus SWIFT/ Courier charges
	g. i) L/C under AID/Loan/Credit/Barter/Grants etc.	1ST Qtr. @ 0.10%-0.50%, Sub Qtr @0.10%-0.50%, Min. Tk.1,000 per qtr plus SWIFT /Courier charges
	g. ii) Amendment of L/C (Extension of Validity and increase of value)	1st Qtr. @ 0.10%-0.50%, Sub Qtr. @ 0.10%-0.40%, Min. Tk.1,000 per qtr plus SWIFT/ Courier charges
	h. Import Under LCAF (Advance payment or DA)	1st Qtr. 0.10 % - 0.40%, Sub. Qtr 0.10 %-0.40%, plus Swift /Communication Charge at actual
	Amendment of L/C (except increase of value and extension of validity)	Tk. 500 – Tk. 750 plus communication cost (Tk 200 to Tk.500)
	L/C cancellation (L/C Cancellation Charge Waived)	Communication cost (Tk.200 to Tk.500)
	PSI Processing Charges	Tk.200 to Tk.500
	Misc. Certification charges for opening of Import L/C.	Tk.200 to Tk.500

* VAT applicable as per NBR rules

2. Acceptance Commission	
Acceptance under Deferred L/C	1st Qtr @ 0.10%-0.40%, Sub. Qtr @ 0.10%-0.40%, Min. Tk.1,000 per qtr plus Swift /Courier Charges)
Acceptance under Usance L/C	1st Qtr @ 0.10%-0.40%, Sub. Qtr @ 0.10%-0.40%, Min. Tk.1,000 per qtr plus Swift /Courier Charges)
3. Lodgment / Payment against Document:	
Reimbursement Charge	US\$20.00- \$ 50.00 per doc.
Discrepancy Charges (Foreign)(if any)	\$ 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 (Tk. 200)
Handling of collection bills under L/C	Free + Communication charges (Tk. 200)
Foreign correspondent's charges (Inland part)	Free + Communication charges (Tk. 200)
Foreign correspondent's charges (Foreign part)	US\$ 30.00- US\$ 50.00 per instance
4. Shipping Guarantee	
Endorsing of Copy of Documents	Free
Endorsement Certificate Charge	Tk. 500.00 per Certificate
5. Confirmation of all types of Import L/C (by Foreign Correspondent):	
For sight L/C's on opener's A/C	0.00%-0.15% 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%-0.15% Flat
For DP L/C's up to 180 days on beneficiary's A/c.	0.00%-0.20% Flat
6. Collection of Credit Report :	
Through D & B and Seyds / Others	At Actual + (Communication Charge Min. Tk. 200)
Through Banking Channel	Tk. 500 - Tk.1,000
7. Misc. Charges of Import	
Issuance of Certificate in respect of import	Tk.100 to Tk. 500
Renewal of IRC	Tk. 300 to Tk. 500
EDF Settlement Charges (Slabs : US\$0-US\$5,000., US\$5,001-US\$10,000, US\$10,001-US\$50,000, US\$50,001 & above)	Tk. 250 to Tk.1,000

Export

1. Advising of Credit & Amendment Charges (with value & Without Value)	
for Export Client	Tk. 750
for non- Export client	Tk. 750
2. Transfer of Credit & Amendment (with Value & without value)	
for export client	Tk. 750
for non-export client	Tk. 750
3. Handling Charges of Export Bill:	
In Foreign Currency	Free (Communication charge-Tk. 200)
In Local Currency	Free (Communication charge-Tk. 200)

Sl	Service Description	Charges
4.	Negotiation of Export Bills	
	Negotiation of Bills (where exchange is earned)	Free (Communication charge -Tk. 200)
	Negotiation of Bills (where exchange is not earned)	0.10%-0.15% on Bill Amount, Min. Tk.1,000/- plus communication charge (Tk. 200)
	Reimbursement claim against bills	Tk. 1,000/- to Tk.1,500/-
5.	Bills under Collection	
	a. Foreign	
	Under L/C and without L/C (where exchange gain is earned)	Free (Communication charge-Tk. 200)
	Under L/C and without L/C (where exchange gain is NOT earned)	0.10%-0.15%, Min Tk. 1,000.00
	b. Local	
	Under L/C and without L/C (where exchange gain is earned)	Free (Communication charge-Tk.200/-)
	Under L/C and without L/C (where exchange gain is NOT earned)	0.10%-0.15%, Min Tk. 1,000.00
6.	Confirmation of all types of Export L/C (by our Bank):	
	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
7.	Liaison Office and Repo Office Permission:	
	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
8.	Misc. Charges Related to Export:	
	Misc. Certificate for Export	Tk. 100 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. 200 to Tk. 500/-
	Issuance of export performance certificate	Tk. 200 to Tk. 500/-
	Amendment of collection instruments	Tk. 500 to Tk. 1,000 per Amendment

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 or equivalent
	Below 100% Cash Margin	0.20%-0.50% per quarter, plus other charges, Min USD 100.00 or equivalent
	Amendment of Guarantee without extension of Validity / and Increase of value	Tk. 500 to Tk. 1,000

***As per Bangladesh Bank BRPD Circular No. 09 dated August 14, 2018:**

- 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

SL Service Description	Charges
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 or equivalent plus others
Amendment of Counter Guarantee for Extension of validity / increase of Amount	Per quarter 0.10%-0.50%, Plus Foreign Bank's charges at actual + other charges, Min USD 100 or equivalent
Amendment of Guarantee without Extension of validity / increase of Amount	Tk. 500 – Tk. 1,000 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 or equivalent
Amendment of Guarantee for Extension of validity / increase of Amount	Per quarter @ 0.10% - 0.50%, Plus other charges, Min USD 100.00 or equivalent
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.1,000 (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. 350
Issuance of Bid Bond/Performance Bond favoring overseas beneficiary	0.20 % to 0.50% per quarter or part thereof, Min. Tk.1,000

Outward Remittance (FCY)

Issuance of Foreign Draft	0.10%-0.15% plus courier as per scheduled
Issuance of TT (Clean TT)	0.10%-0.15% plus SWIFT charges
Additional Swift Charges if TT not through our correspondent	Tk.150 to Tk. 300
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
Renewal Fee	Tk. 2,000 yearly per instance
Fund Transfer	Tk. 750 + (Communication Charge)

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	0.10%-0.15% (minimum Tk.200 plus SWIFT charges as per schedule
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

SL Service Description	Charges
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)

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)	Tk.1,500 - Tk.3,000
For Full Operative Swift LC/LG (Local)	Tk.1,000 - Tk.1,500
For Amendment of LC/ LG by Swift (Local)	Tk. 300 - Tk. 500
Swift Charge for Acceptance (Foreign)	Tk. 300 - Tk. 500.00
Swift Charge for Acceptance (Local)	Tk. 300 - Tk. 500
Swift for Local Communication (Miscellaneous)	Tk. 300 - Tk.500
Swift for Foreign Outward Remittance	Tk. 300 - Tk. 500
Swift for Local Outward Remittance	Tk. 200 (Flat)
Swift for Local Payment	Tk. 300 - Tk. 500
Courier Outside Bangladesh (for both L/C & Others)	At actual, Min. Tk. 1,500
Courier Inside Country (for L/C & Others)	Tk. 20 – Tk. 100
Air Mail outside Country	At actual, Min. Tk. 500
Fax Charges within country	Per Page Tk. 25
Fax Charges outside Country	Per Page Tk. 50
Registered Covered within country (Local)	Tk. 50
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. 250 plus Stamp -Tk. 300
LCAF	Tk. 250
IMP	Tk. 250
EXP	Tk. 250

* VAT applicable as per NBR rules

Off Shore Banking

Sl	Service Description	Charges
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(other than validity extension & value increase)	USD 12.00- USD 15.00 plus communication cost
	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 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)
2.	Export related Charges	
	LC and Amendment Advising charge (Local& Foreign)	USD 10.00 - USD 20.00
	LC and Amendment Transfer (Local & Foreign)	USD 10.00 - USD 20.00
	Negotiation/discounting of bills of OBU Own clients	
	- Negotiation of at sight export bill	0.30 % - 0.50 % on Bill amount
	- Discounting of Usance/DP Export Bill	LIBOR + 2.50 %-5.00 %
	Export Bill Collection of OBU client	
	- Under with LC/without LC	0.10 % -0.15 % min USD 15.00 plus courier charge
	- On CMT basis	USD 10.00 – USD 15.00 per Doc
3.	Transactions of Onshore AD Branches' Customers	
	Negotiation of Usance /DP Export Bill	3.75 % to max Ceiling of Bangladesh Bank
	Import Bill Discounting (UPAS)	3.75 % to max Ceiling of Bangladesh Bank
	FC Terms Loan as per BOI Approval	as per credit sanction
4.	Miscellaneous Charges/ Commissions	
	Overdue Interest	Discount Rate + 0.5%-2.00 %
	Issuance of Certificate (Any type)	USD 8.00-USD10.00
	EXP Form	USD 75.00 per Book or USD 4.00 per EXP
	Stamp Charges	At Actual
	Issuance of PRC	USD 5.00 per page
	Cheque/FDD Collection (other than export proceeds)	USD15.00-USD 20.00
	Issuance of FDD	USD 10.00-USD 20.00
	Issuance of TT (Clean TM)	USD 15.00 plus SWIFT Charge
	Issuance of TT (for import without LC)	0.10 % - 0.15 % plus swift Charge, Min USD15.00
	Conversion/Salary Transfer to Onshore Bank/Branch	USD 15.00 - USD 20.00

Guarantees/Bonds (Off Shore Banking)

SI Service Description	Charges
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
Below 100% Cash Margin	0.20%-0.50% per quarter, plus other charges, Min USD 100.00
Amendment of Guarantee without extension of Validity and Increase of value	USD 10.00 to USD15.00
2. Issuance of Counter Guarantees, Extension of Validity and Increase in Amount	
Issuance of Counter Guarantee	Per quarter @ 0.10%-0.50%, plus Foreign Bank's charges + other charges, Min USD 100.00 plus others
Amendment of Counter Guarantee for Extension of validity / increase of Amount	Per quarter @0.10%-0.50%, Plus Foreign Bank's charges at actual + other charges, Min USD 100.00
Amendment of Guarantee without Extension of validity / increase of Amount	USD 10.00 to USD 15.00 Plus other charges
3. Issuance of Guarantee against Counter Guarantee :	
Issuance of our Guarantee against Counter Guarantee	Per quarter @ 0.10%-0.50%, + 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	USD 10.00 – USD 15.00
Advising of Guarantee in original by adding our confirmation	Per quarter @ 0.20%-0.50%
Stamp Duty & Others related to Guarantee	At actual
Issuance of Bid Bond/Performance Bond favoring overseas beneficiary	0.20 % to 0.50% per qtr or part thereof, Min. USD15.00

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

A/C Maintenance Charge for Off Shore Banking

For any type of Account	US\$7.00 Half Yearly
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Mobile Banking

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

Internet Banking

Sl	Service Description	Charges
	Annual charge	Free
	Transaction charge	Free

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
	From Tk. 51,000 to Tk. 99,000	Tk. 0 to Tk. 20 to be realized from the depositor
	Up to 50,000	Free
2.	Online Cash Withdrawal (Inter District)	
	Up to Tk. 50,000	Free
	From Tk. 51,000 to Tk. 99,000	Tk. 0 to Tk. 50 to be realized from the bearer
	From Tk. 51,000 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
	* Intra district cash deposit/withdrawal will remain free	
	Online refund of IPO/crediting cash dividend/domestic remittance through BEFTN	Tk. 10 per transaction

* VAT applicable as per NBR rules

BACH, BEFTN & RTGS

SI	Service Description	Charges
1.	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)
2.	BEFTN	
	Any Amount	Free
3.	RTGS	
	Per transaction	Tk. 100

Bank Asia SMART APPS

SI	Service Description	Charges
	Annual Subscription Fee	Free
	Outward Fund Transfer (EFT)	Free
	Mobile Top up	Free
	Utility Bill Payment (Public Utility Service Company)	Free
	Cheque Book Request	Free

Miscellaneous Service

SI	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

* VAT applicable as per NBR rules

Miscellaneous Service

Sl	Service Description	Charges
	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
6.	VISA Branded ATM Card	
	New card issuance fee	Tk. 300
	Renewal fee	Tk. 300
	Replacement fee	Tk. 300
	PIN replacement fee	Tk. 100
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

Agent Banking

Sl	Service Description	Charges
1.	Cash Deposit	
	Cash Deposit at own Agent Outlet	Free
	Cash Deposit at other Agent Outlet	0.25% (min. Tk. 10, max. Tk. 100)
	Cash Deposit in Branch Account at Agent Outlet	0.25% (min. Tk. 10, max. Tk. 100)
	Cash Deposit in Agent Banking Account at Branch	Free
2.	Cash Withdrawal	
	Cash withdrawal from own Agent Outlet	Free
	Cash Withdrawal from other Agent outlet	0.25% (min. Tk. 10, max. Tk. 100)
	Cash Withdrawal from Branch	Free
3.	Cash withdrawal from ATM	
	Own ATM	Nil

* VAT applicable as per NBR rules

Agent Banking

Sl	Service Description	Charges
	Q-Cash ATM	Tk.10
	NPSB ATM	Tk.15
	Withdrawal by Using Cheque	Nil
	Withdrawal by using POS at own Agent Outlet	Tk. 10
	Withdrawal by using POS at other Agent Outlet	0.25% (Min Tk. 25, Max Tk. 100)
	Withdrawal by using POS (Other Bank customer)	0.25% (Min Tk. 25, Max Tk. 100)
4	Fund Transfer	
	At own agent outlet	Free
	At other agent outlet	0.25% (min. Tk. 10, max. Tk. 100)
	To branch account	0.25% (min. Tk. 10, max. Tk. 100)
	To other bank account	0.25% (min. Tk. 20, max. Tk. 100)
	Through RTGS	Tk. 100
5.	Utility Bill Commission	
	Passport Fee Collection	0.50%
	Utility Bill Collection (Palli Biddiyut/DESCO/DESA/Others):	
	Bill Amount (0-600)	Tk. 5
	Bill Amount (601-1,500)	Tk. 10
	Bill Amount (1,500+)	Tk. 12
6.	Loan	
	SME loan processing fee	1%
	Retail loan processing fee	1%
	Agriculture loan processing fee	0.5%
	Auto Loan processing fee	1.0%
	Home Loan processing fee	0.5%
7.	Card	
	ATM Card Yearly Fee	Tk. 200
	ATM Card replacement Fee	Tk. 200
	PIN Re-issuance Fee	Tk. 200
	New Card Requisition	Tk. 50
	Card Closing Fee	Tk. 50
8.	Cheque	
	Cheque Book Issuance Fee	Per Leaf Tk. 10
	Clearing Cheque Receive:	
	At Bank Asia Branch	Nil
	At Agent Outlet	Nil
	Bank Clearing Charge (PSD)	Nil
9.	Current Account	
	Account maintenance fee (Half Yearly)	Tk. 200
10.	Savings Account	
	Account maintenance fee (Half Yearly)	Free (For avg balance upto Tk. 5,000) Tk. 50 (For avg balance up to Tk. 5,001- Tk. 10,000) Tk. 100 (Above Tk. 10,000)
11.	Bank Asia Securities	
	Bank Asia Securities BO Account Opening	Tk. 100
12.	Bank solvency Certificate	
	Bank solvency Certificate Issue	Tk. 100

* VAT applicable as per NBR rules

13. Issuance Premium Collection

Metlife Insurance Premium Collection

Tk. 11

Pragati Life Insurance Premium Collection

Tk. 5

14. Account Closing Charge**Tk. 300****15. Dormant Account Active Charge****Tk. 200**

Credit Card

Service Description	Charges (VISA)	Charges (Master Card)
Annual Fee/Renewal Fee (Primary card)		
Platinum Card	Tk. 3,000	
Gold (Dual)	Tk. 2,000	
Classic Dual	Tk. 1,000	
Local Gold	Tk. 2,000	Tk. 2,000
Local Classic	Tk. 1,000	Tk. 1,000
International Gold	Tk. 2,000	
International Classic	Tk. 1,000	
Virtual Card	Tk. 500	
SME Card	Tk. 1,000	
Hajj Card	Tk. 500	
VISA Tuntuni (Classic)	Tk. 200	
Spouse Card fee	Free	Free
Supplementary Card fee	Free	Free
Card Replacement Fee	Tk. 500	Tk.500
Late Payment Fee		
All Gold	Tk. 500, USD 10	Tk. 500
All Classic	Tk. 250, USD 5	Tk. 250
VISA Tuntuni (classic)	Tk. 200	
Over limit fee		
All Gold	Tk.500, USD 10	Tk.500
All Classic	Tk.250, USD 5	Tk.300
VISA Tuntuni (classic)	Tk. 200	
Statement Retrieval Fee	Tk. 50	Tk.50
Sales Slip/Voucher Retrieval fee		
All Gold	Tk. 250, USD 10	Tk.250
All Classic	Tk. 200, USD 10	Tk.200
Outstation Cheque Collection Fee	Tk. 200, USD 5	Tk.100
Cheque Return fee		
All Gold	Tk. 200, USD 5	Tk.350
All Classic	Tk. 200, USD 5	Tk.250
Certificate Fee	Tk. 200, USD 5	Tk.200
PIN Replacement Fee	Tk. 500	Tk.500
Cash advanced limit	50%	50%
Cash Advance Fee	2% or Tk. 150 whichever is higher or 3% USD	2% or Tk. 150 whichever is higher or 3% USD

* VAT applicable as per NBR rules

Credit Card

Service Description	Charges (VISA)	Charges (Master Card)
Cash Advance interest (monthly)	2.50%	2.50%
Debit Interest	2.50%	2.50%
Maximum interest free period	45 days	45 days
Cheque issue fee	Tk.100	Tk.100
Cheque processing fee	1.50%	1.50%
Credit shield premium	0.33% of total outstanding	
*Forex mark up is 2%		

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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