

Schedule of Charges

| 2. Foreign Trade | | | | | |
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| Services | | Period/Value | Previous Rate of Commission/Charges | Revised Rate of Commission/Charges | |
| 2.1 | Import | | | | |
| | 2.1.(i) | Commission for opening of L/C under Cash/AID/Loan/Barter etc. | 1st Quarter | Maximum 0.50% (Below 100% Margin) and 0.25% (100% Margin) | Maximum 0.40% (Below 100% Margin) and 0.25% (100% Margin) |
| | | | Each subsequent Quarter or part thereof | 0.40% (Below 100% Margin) and 0.25% (100% Margin) | 0.40% (Below 100% Margin) and 0.25% (100% Margin) |
| | 2.1.(ii) | Commission for opening of Back to Back L/C including EDF L/C | 1st quarter | 0.90% for 1st 180 days or part thereof | 0.40% |
| | | | Each subsequent quarter or part thereof | 0.60% for 2nd 180 days or part thereof | 0.20% |
| | | | Minimum | BDT 500.00 | BDT 500.00 |
| | 2.1.(iii) | Acceptance Commission (BTB L/Cs) | Ist Quarter | Maximum 0.40% per quarter | 0.40% for 1st Quarter |
| | | | Each subsequent quarter or part thereof | | 0.20% for each subsequent quarter or part thereof |
| | 2.1.(iv) | Commission for opening of L/C under Deferred | Per quarter/Part thereof | 0.60% for 1st quarter or part thereof | Maximum 0.50% for per quarter or part thereof But |

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| | | Payment | | 0.40% for 2nd quarter or part thereof | minimum BDT 1,000.00 |
| | | | Minimum | BDT 1,000.00 | |
| | 2.1 (v) | Acceptance Commission (except BTB L/Cs) | For each quarter | Nil | 0.40% per quarter |
| 2.2 | If L/Cs are sent by mail (This shall cover cost of registered mail of local L/C to Advising Bank) | | | At actual minimum BDT 300.00 | At actual minimum BDT 300.00 |
| 2.3 | If L/C transmitted by Telex/SWIFT | | | | |
| | 2.3.(i) | Full tested Telex/SWIFT | | At actual minimum BDT 3,000.00 | At actual |
| | 2.3.(ii) | Short and non-operative Telex/SWIFT | | At actual minimum BDT 1,000.00 | At actual |

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| 2.4 | Amendment of local L/C by mail (This shall cover cost of registered mail of amendments to Advising Bank) | | | i) BDT 500.00 | i) Amendment Charge BDT 500.00 |
| | | | | ii) Mailing charge at actual but minimum BDT 50.00 | ii) Mailing Charge at actual |
| 2.5 | Amendment of L/C by Telex/SWIFT | | | At actual minimum BDT1,000.00 | At actual but verbally BDT1,000.00 |
| 2.6 | 2.6.(i) | If amendment includes increase of value or extension of time, then L/C opening commission for additional time or value shall be recovered as prescribed in the opening stage. | | As under Section 2.1 (i, ii and iii) | As under Section 2.1 (i, ii and iii) |
| | 2.6.(ii) | Any amendment of L/C after expiry (excluding Back-to Back L/C); fresh L/C opening charges should be realized as per schedule | | As under Section 2.1 (i, ii and iii) | As under Section 2.1 (i, ii and iii) |
| 2.7 | For arranging Add Confirmation from third Bank | | | | |
| | 2.7.(i) | For sight L/C on Opener's | | i) Commission Waived | i) Commission Waived |

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| | A/C | | ii) Foreign Correspondent's actual commission and charges | ii) Foreign Correspondent's actual commission and charges |
| | | | iii) Service charge at actual minimum BDT 2,000.00 | iii) Service charge at actual minimum BDT 2,000.00 |
| 2.7.(ii) | For sight L/C on Beneficiary's A/C | | i) Commission Waived | i) Commission Waived |
| | | | ii) Service charge at actual minimum BDT 2,000.00 | ii) Service charge at actual minimum BDT 2,000.00 |
| 2.7.(iii) | For DP L/C upto 180 days on Opener's A/C | | i) Commission Waived | i) Commission Waived |
| | | | ii) Foreign Correspondent's actual commission and charges | ii) Foreign Correspondent's actual commission and charges |
| | | | iii) Service charge at actual minimum BDT 2,000.00 | iii) Service charge at actual minimum BDT 2,000.00 |
| 2.7.(iv) | For DP L/C upto 180 days on Beneficiary's A/C | | i) Commission Waived | i) Commission Waived |
| | | | ii) Service charge at actual minimum BDT 2,000.00 | ii) Service charge at actual minimum BDT 2,000.00 |

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| | | Commission/charges for confirmation of DP L/Cs over 180 days and for sight L/Cs of big amounts | | To be quoted by International Division, Head Office by arrangement with the Confirming Bank | To be quoted by International Division, Head Office by arrangement with the Confirming Bank |
| 2.8 | Foreign correspondence charge for all types of L/Cs (Mail as well as Telex/SWIFT) to be paid by openers (if applicable) | | | At actual as per schedule of charges of Foreign Correspondents (to be realised at the time of L/C opening) | At actual as per schedule of charges of Foreign Correspondents (to be realised at the time of L/C opening) |
| 2.9 | 2.9.(i) | Foreign correspondence charge for amendments of L/C to be paid by openers (if applicable) | | At actual as per schedule of charges of Foreign Correspondents | At actual as per schedule of charges of Foreign Correspondents |
| | 2.9.(ii) | Service Charges | | BDT 500.00 | BDT 500.00 |
| 2.10 | L/C cancellation charges or expired unutilized | | | | |
| | 2.10.(i) | By Telex/SWIFT | | At actual as per schedule of charges of Foreign Correspondents (if applicable) | At actual as per schedule of charges of Foreign Correspondents (if applicable) |

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| | | | Minimum | At actual minimum Telex/SWIFT charges BDT 500.00 | At actual |
| | 2.10.(ii) | By Air Mail | | At actual as per schedule of charges of Foreign Correspondents (if applicable) | At actual as per schedule of charges of Foreign Correspondents (if applicable) |
| | | | Minimum | At actual minimum Postal charges BDT 300.00 | At actual |
| 2.11 | Interest on PAD (Payment against Documents) | | | As per lending rate fixed by Bank from time to time | As per lending rate fixed by Bank from time to time |
| 2.12 | Collection of credit report of the beneficiary of the L/C | | | At actual plus service charge USD 20.00 per case | At actual plus service charge USD 20.00 per case |
| | | | Minimum | USD 100.00 | USD 100.00 |
| 2.13 | L/C despatched by Courier (For all L/C irrespective of original or amendment) | | | At actual | At actual |
| 2.14 | LCAF issuance charge | | | BDT 100.00 per LCAF | BDT 100.00 per LCAF |
| 2.15 | 2.15 (i) | Processing fee for Pre-shipment Inspection | | BDT 500.00 per instance | BDT 500.00 per instance |
| | 2.15 (ii) | C & F Certificate Issue Charge | | BDT 500.00 per instance | BDT 500.00 per instance |

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| 2.16 | Handling charges for settlement of documents of import bills (to be realized from the bill value when applicable) | | USD 50.00 | USD 50.00 |
| 2.17 | All other charges not mentioned above in connection with opening and advising of L/Cs | | At actual plus BDT 1,000.00 service charges | At actual plus BDT 1,000.00 service charges |
| 2.18 | Export | | | |
| 2.18.(i) | Bill (Sight/Usance) Negotiating charges for export bills in foreign currency | | No Charge | No Charge |
| 2.18.(ii) | Bill (Sight/Usance) Negotiating charges for export bills in foreign currency but proceeds realized in equivalent BDT | | i) Handling charges BDT 500.00 if Bill value is upto USD 10,000.00 | No Handling charge |
| | | | ii) Handling charges BDT 1,000.00 if Bill value is above USD 10,000.00 | |
| 2.18.(iii) | Documentary collection bills under all types of L/Cs | | 0.15% plus postal/Cable/SWIFT charges at actual | Collection Commission BDT 500 plus postal/cable/SWIFT Charges at actual |

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| 2.18.(iv) | Mailing of Export Bill by Courier | (Each mail) | At actual | At actual |
| | | Minimum | BDT 2,000.00 | |
| 2.18.(v) | Advising of Foreign Bank L/C to the local Beneficiary | | BDT 500.00 for our customer and BDT 1,000.00 for other banks customer | BDT 750.00 |
| 2.18.(vi) | Advising of amendment of Foreign Bank L/C to the local Beneficiary | | BDT 500.00 for our customers and BDT 1,000.00 for other banks customers | BDT 750.00 |
| 2.18.(vii) | Transfer of L/Cs | | BDT 1,000.00 per instance | BDT 750.00 per instance |
| 2.18.(viii) | Adding of confirmation by our Bank | | 0.25% per quarter or part thereof | 0.20% per quarter or part thereof but minimum USD 50.00 |
| | | Minimum | USD 50.00 | |
| 2.18.(ix) | Foreign Bank's Guarantee commission against discrepant bills | | At actual plus Telex/SWIFT charges | At actual plus Telex/SWIFT charges |

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| 2.19 | 2.19.(i) | Advising of guarantees to the Beneficiary in original without any engagement on our part | | BDT 750.00 | BDT 750.00 |
| | 2.19.(ii) | Advising of guarantees in original by adding our confirmation against 100% counter guarantee of Foreign Bank. | | 0.25% per quarter or part thereof plus cost of stamp, Tax etc. | 0.25% per quarter or part thereof plus cost of stamp, Tax etc. |
| | | | Minimum | BDT 2,000.00 | BDT 2,000.00 |
| | 2.19.(iii) | Advising of guarantee in our own format or on the format supplied by the opening bank with our full engagement against 100% counter guarantee of Foreign Bank | | 0.25% per quarter or part thereof plus cost of stamp, Tax etc. | 0.25% per quarter or part thereof plus cost of stamp, Tax etc. |
| | | | Minimum | BDT 2,000.00 | BDT 2,000.00 |
| | 2.19.(iv) | Issuance of Bid Bond/ Performance Bond favoring overseas beneficiary through foreign correspondents at our customer's request | | 0.20% per quarter or part thereof plus Telex/SWIFT/Mail charges | 0.20% per quarter or part thereof plus Telex/SWIFT/Mail charges |
| | | | Minimum | BDT 2,000.00 | BDT 2,000.00 |

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| | 2.19.(v) | Indemnity for shipping guarantees in absence of original documents provided full value of documents is deposited by the customer. | | No Charge | No Charge |
| | | Endorsement of N/N copy for Custom Assessment Purpose | | BDT 750.00 per instance | No Charge |
| | 2.19.(vi) | PRC issue charges | | BDT 500 per instance | BDT 500 per instance |
| | 2.19.(vii) | EXP issue charges | | BDT 100.00 per instance | BDT 100.00 per instance |
| | 2.19.(viii) | Issue of Certificate | | | |
| | | i) For BTB L/C | | BDT 500.00 per instance | BDT 300.00 per instance |
| | | ii) For Bond Licence, Forced Loan and others | | BDT 500.00 per instance | BDT 500.00 per instance |
| 2.20 | Foreign Remittances | | | | |
| | 2.20.(i) | Purchase of Foreign Bank drafts drawn abroad | | 0.25% per USD, 0.35% per GBP and per Euro plus Actual Telex/Postal/SWIFT charges | 0.25% per USD, 0.35% per GBP and per Euro plus Actual Telex/Postal/SWIFT charges |

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| | | Minimum | BDT 500.00 | BDT 500.00 |
| 2.20.(ii) | Encashment charges for encashment of foreign TT at our counter (For wage earners remittance) | | FREE (Branch will debit Head Office @ TT clean plus 0.10 paisa per Foreign Currency) | FREE (Branch will debit Head Office @ TT clean plus 0.10 paisa per Foreign Currency) |
| | Encashment charges for encashment of foreign TT at our counter (For other remittance) | | Nil | Upto BDT 1,00,000- Charge BDT 200.00 |
| | | | | Upto BDT 1,00,001 to BDT 5,00,000- Charge BDT 500.00 |
| Above BDT 5,00,000 - Charge BDT 1,000.00 | | | | |
| 2.20.(iii) | Collection of clean items(inward) | | 0.15% plus postage /cable charges | Commission 0.15% but minimum BDT 300.00 plus postage /cable charges |
| | | Minimum | BDT 300.00 | BDT 300.00 |
| 2.20.(iv) | Issuance of TC and Endorsement in passport | | 0.75% plus BDT 200.00 Handling Charge | 0.75% plus BDT 200.00 Endorsement Charge |
| 2.20.(v) | Issuance of FC (cash) and Endorsement in passport | | 0.50% plus BDT 200.00 Handling Charge | 0.50% plus BDT 200.00 Endorsement Charge |

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| | 2.20.(vi) | Transaction in FC A/c by Nominee/Account holder | | Free | Free |
| | 2.20.(vii) | Remittance by TT (FC) through foreign correspondents | | i) Service charge BDT 500.00 | i) Service charge BDT 500.00 |
| | | | Minimum | ii) SWIFT charge BDT 500.00 | ii) SWIFT charge at actual |
| | 2.20.(viii) | Cancellation of drafts in foreign currencies | | Service charge BDT 300.00 plus postage, telex/SWIFT charges at actual. | Service charge BDT 300.00 plus postage, telex/SWIFT charges at actual. |
| 2.21 | Issuance of FC Drafts on foreign/local correspondents. | | | i) BDT 750.00 for each instrument against local currency | i) BDT 1,000.00 for each instrument against local currency |
| | | | | ii) BDT 1,000.00 for issuing each instrument by debiting FC a/c with us | ii) BDT 500.00 for issuing each instrument by debiting FC a/c with us |
| 2.22 | Miscellaneous | | | | |

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| 2.22.(i) | Opening of student file for study abroad | | i) BDT 5,000.00 at the time of opening and BDT 500.00 for each subsequent transactions as service charge | i) BDT 5,000.00 at the time of opening and BDT 500.00 for each subsequent transactions as service charge |
| | | | ii) BDT 6,000.00 (if prior approval / communication with Bangladesh Bank is needed) | ii) BDT 6,000.00 (if prior approval / communication with Bangladesh Bank is needed) |
| 2.22.(ii) | Correspondence charge for seeking Buying House/Indenting Firm permission from Bangladesh Bank | | i) BDT 6,000.00 | i) BDT 6,000.00 |
| | | | ii) BDT 2,000.00 as yearly service charge | ii) BDT 2,000.00 as yearly service charge |
| 2.22.(iii) | Cash incentive handling charge | | | |
| | a) Traditional items (Jute, Jute goods etc) | | BDT 1,000.00 per case | BDT 1,000.00 per case |
| | b) Non-traditional items (Garments etc.) | | BDT 3,000.00 per case | BDT 3,000.00 per case |
| 2.22.(iv) | Others not mentioned above | | BDT 2,000.00 per case | BDT 2,000.00 per case |

Note: Managing Director and CEO (in absence AMD/DMD) will have the discretion to change (enhance/reduce/waive) the commission/charges according to Banker-Customer relationship.