

Mercantile Bank PLC.

Research and Planning Division

Head Office, Dhaka

Schedule of Charges for General Banking

As per BRPD Circular No.#11,Dated June 10, 2021

Type of Services			Charge/Commission
1.1	Account Opening Deposit		
	1.1(i)	CD Account	Initial Deposit BDT 1,000 (Exception is applicable for Specially Privileged Account*)
	1.1(ii)	Savings Account	Initial Deposit BDT 500 (Exception is applicable for Specially Privileged Account*)
1.2	Account Maintenance Fee**		
	1.2 (i)	Current Account	BDT 300 (half yearly basis on each account)
	1.2 (ii)	SND Account	BDT 500 (half yearly basis on each account)
	1.2(iii)	Savings Account (half yearly basis on each account)	
		Average Balance Up to BDT 10,000	Nil
		Average Balance Above BDT 10,000 to BDT 25,000	BDT 100
		Average Balance Above BDT 25,000 to BDT 200,000	BDT 200
		Average Balance Above BDT 200,000 to BDT 10,00,000	BDT 250
		Average Balance Above BDT 10,00,000	BDT 300
		(No maintenance fee for specially privileged account including staff account)	
	1.2(iv)	MBL Prabasi Sanchaya Hishab	NIL
	1.2(v)	All Loan Accounts (except PC, PAD, Staff Loan)	NIL
1.3	Account Transfer Charge		
	CD/SND Account/ Savings Account/ Accounts under Schemes		Within District BDT 50 and outside District BDT 100
1.4	Activation of Dormant Account		
	1.4(i)	Savings Account	No Charge
	1.4(ii)	CD/SND Account	No Charge
1.5	Account Closing/ Premature Encashment Fee		
	1.5 (i)	CD/ SND Account	BDT 300 (Free for Specially Privileged Account)
	1.5 (ii)	Savings Account	BDT 200 (Free for Specially Privileged Account)
	1.5 (iii)	All Schemes and FDRs	Free

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1.6	Issuance of Cheque Book		
	1.6 a. Issuance of MICR Cheque Book		
	1.6 a (i)	CD/ SND Account	BDT 10 per leaf
	1.6 a (ii)	Savings Account	BDT 5 per leaf
	1.6 a (iii)	Issue of new Cheque Book in case of lost one	No Service Charge but cheque book Issue charge Applicable
	1.6 b. Issuance of Bangladesh Bank Cheque		
	1.6 b (i)	Issuance of Bangladesh Bank Cheque (on request of the Customers)	BDT 1,000 per instance
1.7	Remittance (Inland)		
	1.7(i)	Issue of DD/TT/MT	
		(i) Upto BDT 1000	BDT 20
		(ii) From BDT 1001 to BDT 1,00,000	BDT 50
		(iii) From BDT 1,00,001 to BDT 5,00,000	BDT 100
		(iv) From BDT 5,00,001 to BDT 10,00,000	BDT 200
		(v) Above BDT 10,00,000	BDT 300
		Telephone Charges for TT	BDT 50
	1.7(ii)	Cancellation of DD/TT/MT	BDT 50
	1.7(iii)	Issue of Payment Order (PO)*	
		i) Upto BDT 1,000	BDT 20
		ii) From BDT 1,001 to BDT 1,00,000	BDT 50
		iii) Above BDT 1,00,000	BDT 100
		Payment Order for e-tender (e-GP Payment Order)	Free
		Issuance of Payment Order through online transfer from other Branch	BDT 150
		Issue of Duplicate Payment Order*	
		Up to BDT 500	Free
		Above BDT 500	BDT 300
	1.7(iv)	Cancellation of PO	BDT 50
1.8	Fee/Charge for Miscellaneous Services		
	1.8(i)	Balance Confirmation Certificate (Half Yearly & Yearly)	Free
		Balance Confirmation Certificate (More than 2 times a year)	BDT 100 per certificate
	1.8(ii)	Solvency Certificate	BDT 200 per instance
	1.8(iii)	Beneficiary Owner's Certificate	BDT 100 per instance
	1.8(iv)	Stop Payment Instruction	Per Instruction BDT 100
		Stop Payment Instruction withdrawn	BDT 50 per instruction

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	1.8(v)	Incidental Charges of Current/ SND/ Savings/ Loan Account	NIL
	1.8 (vi)	Minimum Balance Fee	NIL
	1.8 (vii)	Ledger Fee/ Counter Transaction Fee	NIL
	1.8 (viii)	Issue of Certificate to customers (all accounts including Scheme accounts)	BDT 500
	1.8 (ix)	Issuance of verification of Certificate (Related to Foreign Embassy & other foreign issue)	Less than BDT 1 Crore : BDT 1,000 BDT 1 Crore & Above : BDT 2,000
	1.8 (x)	Issue of Account Statement***	BDT 50 per page for current year And BDT 75 per page for each of past year
	1.8 (xi)	SMS Alert Service (if applicable)	CD/SND Account : BDT 200 (half yearly basis) Savings Account : BDT 150 (half yearly basis) Only Cheque Bearing Loan Account (except CMSME): BDT 200 (half yearly basis)
	1.8 (xii)	Editing/ Changing Contact number of the A/C holder	NIL
	1.8 (xiii)	Lien Mark & Security Encashment	
		Other Bank's Instruments kept lien with our Bank	BDT 500
		Our Bank's Instruments kept lien with other Bank	BDT 500
		Encashment of other Bank's Instruments kept lien with our Bank	BDT 500
1.9	Collection		
	1.9(i)	Collection of Local Cheque/Bill/Draft	
		i) Where there is a Clearing House	Free
		ii) Where there is no clearing house	At actual cost plus BDT 100
	1.9(ii)	Cheque Dishonored or returned from Clearing House	BDT 50
	1.9(iii)	Bounced Cheque drawn on us (cash or transfer) [if Customer wants any Certification against this]	BDT 300 (flat) per instance from the account of the Drawer of cheque
	1.9(iv)	Collection of Outstation Cheques/Bills/Drafts (Clean/Documentary including IBPs) (will not be applicable for institutional account)	
		i) Upto BDT 25,000	0.20%, but minimum BDT 50
		ii) From BDT 25,001 to BDT 1 lac	0.20%, but minimum BDT 100

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		iii) From BDT 1,00,001 to BDT 5 lac	0.15%, but minimum BDT 200
		iv) Above BDT 5 lac	0.10%, but minimum BDT 750 to BDT 5,000
	1.9(v)	BACH (Regular Value / High Value)	
		Regular value Cheque Less than BDT 50,000	Free
		Regular value Cheque BDT 50,000 but less than BDT 5,00,000	BDT 10
		Regular value Cheque BDT 5,00,000 and above	BDT 25
		High Value Cheque BDT 5,00,000 and above	BDT 60
	1.9(vi)	Postage (Registered/Courier)	At actual
1.10	Issuance of Duplicate Instruments		
	1.10 (i)	Issuance of Duplicate Instruments (except PO)	
		Up to BDT 10 Lac	BDT 1,000
		Above BDT 10 Lac & Above	BDT 1,500
	1.10 (ii)	Issuance of Duplicate Instruments against 'Sanchoy Patra' and 'Bond'	BDT 500
1.11	Standing Instruction		
	1.11 (i)	Standing Instruction	i) BDT 300 for execution of each instruction (except loan A/C)
			ii) No Standing Instruction charge for transfer of balance from any deposit account to Scheme Account(s) and Vice Versa
1.12	Locker Service		
	1.12 (i)	Annual Rent (360 Days)	
		i) Small	BDT 4,000 (for employee BDT 2,000)
		ii) Medium	BDT 6,000 (for employee BDT 3,000)
		iii) Large	BDT 8,000 (for employee BDT 4,000)
		Security Deposit (Refundable)	
		i) Small	BDT 3,000
		ii) Medium	BDT 4,500
		iii) Large	BDT 5,500
		Replacement of Key (Lost/Damage)	BDT 5,000
		Closing Charge	NIL

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1.13	On-line Charges	
	(a) On-line Charges	
a (i)	Inter/Intra City (per instance) for Deposits/ withdrawal / transfer	NIL
a (ii)	Current, SND (Based on Half Yearly total amount of online transactions)	
	BDT 0 to BDT 10 lac	BDT 200
	Above BDT 10 lac to BDT 1 Cr	BDT 500
	Above BDT 1 Cr to BDT 5 Cr	BDT 2,000
	Above BDT 5 Cr	BDT 5,000
	Savings Account (Based on total amount of online transactions)	
	BDT 0 to BDT 2 lac	BDT 100
	Above BDT 2 Lac to BDT 10 lac	BDT 150
	Above BDT 10 lac to BDT 1 Cr	BDT 500
	Above BDT 1 Cr to BDT 5 Cr	BDT 1,000
	Above BDT 5 Cr	BDT 2,000
a (iii)	School Banking, Financial Inclusions & Agriculture Loan Accounts	NIL
	Collection of other Branch cheques through clearing house	NIL
	(b) BD-RTGS Charges	
b (i)	BD-RTGS transaction	No Fee/Charge is applicable on Govt Entity involved transaction all other things remaining unchanged.
*** Issue of account statements:		
Current and SND Account :		1 (One copy of A/C Statement/ week) : Free
Savings Account and Scheme Deposit Account :		2 (Two copies of A/C Statement/ year) : Free

* VAT is applicable as per Government rules on realized Fees & Charges.

*Specially Privileged Accounts include Farmer, Freedom Fighter, Miserable People, Cleaning worker of Dhaka North and South City Corporation, Street Children, Working children and Teenagers, Beneficiary of National Service Program, Garments worker, worker of Shoes and Leather product Industries (Small) and School Banking Account Holder, Accounts of 10/-, 50/- and 100/- and any others which are instructed by Bangladesh Bank as Special Privileged Account time to time.

*Issue of account statements: Current and SND Account :1 (One copy of A/C Statement/ week): Free
Savings Account and Scheme Deposit Account : 2 (Two copies of A/C Statement/ year) : Free

Note: The Managing Director will have the discretion to change (enhance/reduce/waive) the charge according to Banker-Customer relationship. In absence of MD, concerned DMD will enjoy the same discretionary power subject to post facto approval from Managing Director.

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