

# Mercantile Bank Limited

Head Office, Dhaka

## Schedule of Charges

Ref: Instruction Circular no. 1143, Dated: January 30, 2013

1	General Banking					
	Services	Nature of charge	Previous Rate of Commission/Charges	Revised/Existing Rate of Commission/Charges		
1.1	<b>Collection</b>					
	1.1.(i)	Collection of Local Cheque/Bill/Draft	Charges i) Where there is a Clearing House - Free ii) Where there is no clearing house - conveyance at actual, but minimum BDT 25.00	i) Where there is a Clearing House - Free ii) Where there is no clearing house - conveyance at actual, but minimum BDT 50.00		
	1.1.(ii)	Cheque returned unpaid from Clearing House		BDT 50.00 (flat) per instance from the account of the Depositor of cheque, Out of Clearing House - BDT 100.00 plus mailing charge of BDT 25.00 for intimation of dishonor of cheques	BDT 250.00 (flat) per instance from the account of the Depositor of cheque.	
	1.1.(iii)	Bounced cheque drawn on us (cash, clearing or transfer)	Charges	BDT 100.00 (flat) per instance from the account of the Drawer of cheque	BDT 250.00 (flat) per instance from the account of the Drawer of cheque	
	1.1.(iv)	Collection of Outstation Cheques/Bills/Drafts (Clean/Documentary including IBPs)*	Commission i) Upto BDT 25,000.00 -@ 0.20%, but minimum BDT 40.00 ii) From BDT 25,001 to BDT 1.00 lac - @ 0.20%, but minimum BDT 75.00 iii) From BDT 1,00,001.00 to BDT 5.00 lac - @ 0.15%, but minimum BDT 200.00 iv) Above BDT 5,00,000.00 - @ 0.10%, but minimum BDT 750.00, maximum BDT 5,000.00	i) Upto BDT 25,000.00 -@ 0.20%, but minimum BDT 50.00 ii) From BDT 25,001 to BDT 1.00 lac - @ 0.20%, but minimum BDT 100.00 iii) From BDT 1,00,001.00 to BDT 5.00 lac - @ 0.15%, but minimum BDT 200.00 iv) Above BDT 5,00,000.00 - @ 0.10%, but minimum BDT 750.00, maximum BDT 5,000.00		
	1.1.(v)	Postage (Registered/Courier)		Charges	At actual plus BDT 10.00	BDT 25.00
	1.1.(viii)	Telephone		Charges	At actual	Local - BDT 5.00 per minute, but minimum BDT 10.00 Overseas - BDT 15.00 per minute, but minimum BDT 50.00
				Minimum	BDT 40.00	
1.2	<b>(a) Issue of Cheque Books (Non MICR Cheque Book)</b>					
	1.2a.(i)	Current Account/Short Notice Deposits	Charges	BDT 1.00 per leaf of cheque book for all types of accounts	BDT 2.00 per leaf of cheque book for all types of accounts	
	1.2a.(ii)	Savings Account	Charges			
	1.2a.(iii)	Issue of new cheque book in case of lost one	Service Charge	BDT 100.00	BDT 100.00	
	<b>(b) Issue of MICR Cheque Books</b>					
	1.2b.(i)	Current Accounts/Short Notice Deposits Accounts/Loan Accounts	Charges	BDT 2.50 per leaf of cheque book for all types of account	BDT 3.00 per leaf of cheque book for all types of account	
	1.2b.(ii)	Savings Account	Charges			
	1.2b.(iii)	Issue of new cheque book in case of lost one	Service Charge	BDT 100.00	BDT 100.00	

**Note** \* Commission on Collection of Outstation cheques/Bill/Draft will not be applicable for institutional account.

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<b>1.3 Account Closing charge</b>					
1.3.(i)	STD/CD	Service Charge	BDT 500.00	BDT 300.00	
1.3.(ii)	Savings	Service Charge	BDT 100.00	BDT 200.00	
1.3.(iii)	All Schemes and FDRs	Service Charge	BDT 100.00 (For premature encashment)	No Charge	
<b>1.4 Account Transfer charge</b>					
1.4.(i)	STD/CD	Service Charge	BDT 200.00	BDT 300.00	
1.4.(ii)	Savings	Service Charge		BDT 200.0	
1.4.(iii)	Accounts under Schemes (MSS and PFSD)	Service Charge			
<b>1.5 Remittance (Inland)</b>					
1.5.(i)	Issue of DD*/TT	Commission	@ 0.15%	@ 0.10%	
		Minimum	BDT 50.00	BDT 50.00	
	Telephone charges for TT	Charges	At actual, but minimum BDT 40.00	BDT 50.00	
1.5.(ii)	Cancellation of DD/TT**	Charges	BDT 30.00	BDT 200.00	
1.5.(iii)	Issue of Pay-Order*/Security Deposit Receipt (SDR)**	Charges	i) Upto BDT 10,000 - BDT 50.00	i) Upto BDT 10,000 - BDT 25.00	
			ii) From BDT 10,001 to BDT 1,00,000 - BDT 100.00	ii) Above BDT 10,000 to BDT 1,00,000 - BDT 50.00	
			iii) Above BDT 1,00,000- BDT 200.00	iii) Above BDT 1,00,000- BDT 100.00	
	Cancellation and/or Issue of Duplicate Pay Order/Security Deposit Receipt (SDR)**	Charges	BDT 200.00	BDT 300.00	
1.6	Issue of Duplicate Instruments (except PO/SDR)	Charges	BDT 200.00	BDT 300.00	
1.7	Standing Instruction	Charges	i) BDT 50.00 for execution of each instruction.	i) BDT 100.00 for execution of each instruction.	
			ii) No Standing Instruction charge for transfer of balance from any deposit account to Scheme Account(s)	ii) No Standing Instruction charge for transfer of balance from any deposit account to Scheme Account(s)	

**Note** \*i) Bank will charge commission of BDT 10.00 (ten) only for issuing Draft/Pay Order (not exceeding BDT 1,000.00) in connection with application by the students/unemployed youth for employment.

\*ii) VAT will be realised as per government rules.

\*\*Cancellation charge for DD/Pay-order - Upto BDT 500.00- Free; Above BDT 500.00- BDT 200.00

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1.8	Issue of Guarantee	Commission / Service Charge	i) 0.60% per quarter or part thereof ii) No commission in case of 100% cash margin iii) Service charge of BDT 750.00 per instance	i) 0.60% per quarter or part thereof ii) No commission in case of 100% cash margin iii) Service charge of BDT 750.00 per instance
1.9	Incidental Charges (excepting employees' account)			
1.9.(i)	Current and STD Account	Charge	BDT 600.00 half yearly on each account irrespective of Balance	No Charge
1.9.(ii)	Savings Account	Charge	BDT 100.00 half yearly on each account irrespective of Balance	No Charge
1.9.(iii)	All Loan Accounts (except Staff Loan)			
	Limit less than BDT 1.00 Lac	Charge	BDT 800.00 half yearly on each loan account (except Personal Loan and Consumer Credit)	No Charge
	Limit from BDT 1.00 Lac to BDT 1.00 Crore	Charge	BDT 800.00 half yearly on each loan account (except Personal Loan and Consumer Credit)	No Charge
	Limit above BDT 1.00 Crore	Charge	BDT 800.00 half yearly on each loan account (except Personal Loan and Consumer Credit)	No Charge
1.10	Account Maintenance Fee (except staff A/c)			
1.10.(i)	Current and STD Account	Charge	Nil	BDT 500.00 half yearly on each account irrespective of Balance
1.10.(ii)	Savings Account	Charge	From BDT 1 to BDT 5,000- BDT 0, From BDT 5,001 to BDT 25,000 - BDT100 and From BDT 25,001 to onwards- BDT 300 on half yearly basis	<b>Half Yearly Average Balance:</b> Up to BDT 5,000- Nil, Above BDT 5,000 to BDT25,000- BDT 100, Above BDT 25,000- BDT 300 on half yearly basis
1.10.(iii)	All Loan Accounts (except Staff Loan)			
	Limit less than BDT 1.00 Lac	Charge	BDT 800.00 half yearly on each loan account (except Personal Loan and Consumer Credit)	-
	Limit from BDT 1.00 Lac to BDT 1.00 Crore	Charge	BDT 800.00 half yearly on each loan account (except Personal Loan and Consumer Credit)	BDT 800.00
	Limit above BDT 1.00 Crore	Charge	BDT 800.00 half yearly on each loan account (except Personal Loan and Consumer Credit)	BDT 1000.00
1.11	Locker Service			
	Rent (Annual)	Rent (Annual)	i) Small - BDT 2,000.00 ii) Medium - BDT 3,000.00 iii) Large - BDT 4,000.00	i) Small - BDT 2,000.00 ii) Medium - BDT 4,000.00 iii) Large - BDT 5,000.00
	Security Deposit (Refundable)	Security Deposit (Refundable)	i) Small - BDT 2,000.00 ii) Medium - BDT 3,000.00 iii) Large - BDT 4,000.00	i) Small - BDT 2,000.00 ii) Medium - BDT 4,000.00 iii) Large - BDT 5,000.00
	Replacement of Key	Replacement of Key	BDT 2,000.00	BDT 4,000.00
	Closing Charge	Closing Charge	BDT 2,000.00	NIL

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1.12	<b>Miscellaneous Services</b>				
	1.12.(i)	Stop Payment Instruction	Service Charge	BDT 100.00	BDT 100.00
	1.12.(ii)	Issue of Certificate to customers	Service Charge	BDT 100.00	BDT 200.00
	1.12.(iii)	Issuance of BO Certificate	Service Charge	BDT 100.00	BDT 100.00
	1.12.(iv)	Issue of Account Statement ***	Service Charge	BDT 25.00 per Instance	BDT 25.00 per Instance
	1.12.(v)	Issue of Balance Confirmation Certificate	Service Charge	No charges for the first two instances. If more than two maximum BDT 200 for each instances.	Yearly & Half-Yearly free. But more than that BDT 200 for each instance thereof.
1.13	<b>Charges for Credit Operation</b>				
	1.13.(i)	Loan Against all Schemes/FDR/Share/all other Securities	Processing Fee	N/A	SOD Against MSS is free, and against other Financial Obligation except MSS is free up to Loan Limit of BDT 1Lac, but above 1 Lac- BDT 500 per sanction/renewal/ enhancement
	1.13.(ii)	Loan Processing Fee (Sanctions/renewal /enhancement/extension)			
		Upto BDT 25,00,000.00	Processing Fee	BDT 2,500.00	BDT 3,000.00
		BDT 25,00,001 to BDT 50,00,000.00	Processing Fee	BDT 5,000.00	BDT 5,000.00
		BDT 50,00,001 to BDT 1.00 crore	Processing Fee	BDT 7,500.00	BDT 7,500.00
		Above BDT 1.00 crore	Processing Fee	BDT 10,000.00	BDT 10,000.00
	1.13.(iii)	Upfront fees (Structured finance/syndication)	Commission	@ 0.25% - 1.00% of loan amount	@ 0.25% - 1.00% of loan amount
	1.13.(iv)	Commitment Fee (For credit line)	Commission	@ 0.25% on undisbursed amount	@ 0.10% on undisbursed amount
	1.13.(v)	Early Settlement Fee (For all loans)	Commission	@ 0.25% on outstanding amount	2.00% on outstanding amount
	1.13.(vi)	Price of Loan Application Form(s)	Charges	i) BDT 200.00 for loan under Schemes (except Hire Purchase / Lease Finance)	i) BDT 200.00 for loan under Schemes
				ii) For other loans BDT 500.00	ii) For other loans BDT 500.00
	1.13.(vii)	CIB Charge	Charges	BDT 100.00 per instance, for each CIB 1 & 2	At Actual
	1.13.(viii)	Others (not specified above)	Commission/charges	To be fixed by the Management	To be fixed by the Management

**Note** \*\*\*Issue of account statements:

Current and STD Account :	1 (one) copy of A/C statement/week: Free
Savings Account :	2 (two) copies of A/C statement/year: Free
Scheme Deposit Account :	2 (two) copies of A/C statement/year: Free

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1.14	<b>On-line Charges</b>				
	1.14.(i)	Inter city* (per instance) for Deposits, withdrawal or A/C to A/C transfer	Commission/charges	Upto BDT 100,000.00-Tk.50.00	NIL
				BDT 100,000.00 to 200,000.00-Tk.100.00	
				BDT 200,000.00 to 300,000.00-Tk.150.00	
				BDT 300,000.00 to 400,000.00-Tk.200.00	
				BDT 400,000.00 to 500,000.00-Tk.250.00	
	1.14.(ii)	MSS (per instance) if deposited in other Branch	Commission/charges	BDT 10.00+15% VAT	NIL
	1.14 (iii) On-line Service Charges*				
		Current, STD and Cheque Bearing Loan Account	Service Charge	BDT 100.00 half yearly on each account for branches with on-line facilities	BDT 100.00 half yearly against account (for branches with on-line facilities)
		Savings Account	Service Charge	BDT 50.00 half yearly on each account for branches with on-line facilities	BDT 50.00 half yearly against account (for branches with on-line facilities)
	1.14.(iv)	Collection of other Branch cheques through clearing house	Commission/charges	Upto BDT 100,000.00-Tk.50.00	NIL
				BDT 100,000.00 to 200,000.00-Tk.100.00	
				BDT 200,000.00 to 300,000.00-Tk.150.00	
				BDT 300,000.00 to 400,000.00-Tk.200.00	
				BDT 400,000.00 to 500,000.00-Tk.250.00	

**Note** \*On-line charges

All Terms and conditions except On line Charges as per Instruction Circular No. 444/2005, 475/2006, 504/2006, 687/2007 and 766/2009 will remain unchanged. On Line charges will be zero by dint of Instruction circular No. 1083 dated July 29, 2012.