

SCHEDULE OF CHARGES

1.0	Account related Charges/Fees:		
	Service Description	Charges	
1.1	Account Maintenance Fee		
	Current Account/Al Wadeeah Current Account	Tk. 300.00 (Half Yearly)	
	SND Account/ Mudaraba SND Account	Tk.500.00 (Half Yearly)	
	Personal Current Account		
	Half Yearly Average Balance	Urban branches	Rural branches
	Average Balance below Tk. 15,000	Tk. 300.00 (Half Yearly)	Tk. 300.00 (Half Yearly)
	Average balance above Tk. 15,000 to Tk. 25,000	Tk. 300.00 (Half Yearly)	Nil
	Average Balance Tk. 25,000 & above	Nil	Nil
1.2	Account Maintenance Fee (Savings A/c, Bundle Savings A/c – Silver, Gold, Platinum, ShopnoJatra Savings A/c, Honorable Seniors-Savings A/c, Student Ledger - University A/c and all Islamic Variants of these savings accounts)		
	Half Yearly Average Balance		
	Average Balance up to Tk. 10,000	Nil	
	Average Balance above Tk. 10,000 up to Tk. 25,000	Tk. 100.00 (Half Yearly)	
	Average Balance above Tk. 25,000 up to Tk. 200,000	Tk. 200.00 (Half Yearly)	
	Average Balance above Tk. 200,000 up to Tk. 1,000,000	Tk. 250.00 (Half Yearly)	
	Average Balance above Tk. 1,000,000	Tk. 300.00 (Half Yearly)	
1.3	Account Maintenance Fee–Savings Builder Account		
	Half Yearly Average Balance		
	Average Balance up to Tk. 10,000	Nil	
	Average Balance above Tk. 10,000 up to Tk. 25,000	Tk. 100.00 (Half Yearly)	
	Average Balance above Tk. 25,000 up to Tk. 200,000	Tk. 200.00 (Half Yearly)	
	Average Balance above Tk. 200,000 up to Tk. 1,000,000	Tk. 250.00 (Half Yearly)	
	Average Balance above Tk. 1,000,000	Nil	
1.4	Account Maintenance Fee–Value Max Savings Account		
	Half Yearly Average Balance	Urban branches& Islamic	Rural branches
	Average Balance up to Tk. 10,000	Nil	Nil
	Average Balance above Tk. 10,000 up to 25,000	Tk. 100.00 (Half Yearly)	Tk.100.00 (Half Yearly)
	Average Balance above Tk. 25,000 up to 200,000	Tk. 200.00 (Half Yearly)	Tk. 200.00 (Half Yearly)
	Average Balance above Tk. 200,000 up to 500,000	Tk. 250.00 (Half Yearly)	Nil
	Average Balance above Tk. 500,000	Nil	Nil

1.5	Account Maintenance Fee- Basket Savings Account		
	Half Yearly Average Balance	Urban branches	Rural branches
	Average Balance up to Tk. 10,000	Nil	Nil
	Average Balance above Tk. 10,000 up to 25,000	Tk. 100.00 (Half Yearly)	Tk.100.00 (Half Yearly)
	Average Balance above Tk.25,000	Nil	Nil
1.6	Account Maintenance Fee		
	Joma Savings Account	Free	
	Student Ledger Account- School	Free	
	Salary Account / Ratib Payroll Islamic Account	Free	
1.7	Service Charge / Ledger Fees – FCY Accounts		
	Foreign Currency Accounts - RFCD, NFCD & NITA	Eqv. USD 10.00 (Half Yearly)	
1.8	Alternative Delivery Services Fee		
	Transaction Alert Fee	Tk. 300 yearly (on all accounts)	
	Direct Banking Plus(Internet Banking)	Free	
	Dhaka Bank Go (Mobile App)	Free	
	e-Statement Service	Free	
1.9	Account Closing Charges (Excluding Excise Duty)		
	Closing of Current/SND/SOD/CC Accounts	Tk. 300.00	
	Closing of Savings Account	Tk. 200.00	
1.10	Account Opening Charges (Excluding Excise Duty) All Savings/Current &SND Accounts		
	Account Opening charges (Cost of Form)	Tk. 50.00	
1.11	Activation Charge for Dormant Account		
	Activation Charge for Dormant Account	NIL	
1.12	Cheque Book Issuance Charges		
	CASA Accounts (Conventional & Islamic)	Tk. 12.00 per leaf or at actual	
	Value max Savings account	Urban	Rural
	1 st Cheque book	Free	Free
	2 nd Chequebook onwards	Tk. 12.00 per leaf or at actual (If last quarter Avg. Balance is belowTk. 50,000 otherwise free)	Tk. 12.00 per leaf or at actual (If last quarter Avg.Balance is below Tk.25,000 otherwise free)
	Basket Savings Account	All branches	
	1 st Cheque book	Free	
	2 nd Chequebook onwards	Tk. 12.00 per leaf or at actual (If last quarter Avg. Balance is below Tk. 25,000 otherwise free)	

Schedule of Charges: Dhaka Bank Limited, Published: June 10, 2021

	Personal Current Account	Urban	Rural
	1 st Cheque book	Free	Free
	2 nd Chequebook onwards	Tk. 12.00 per leaf (If last quarter Avg. Balance belowTk. 25,000otherwise free)	Tk. 12.00 per leaf (If last quarter Avg. Balance below Tk.15,000 otherwise free)
<i>However, if more than one Cheque book is requested within the same quarter, charge will be applicable at Tk. 12.00 per leaf irrespective of last quarter average balance.</i>			
1.13	Account Statement Charges		
	Regular Statement - all types of accounts	Free	
	Duplicate Statement - all types of accounts (Current Year)	Tk. 100.00 min. (half yearly statement)	
	Duplicate Statement -all types of accounts (Previous Year)	Tk. 300.00 min or Tk.15.00 per page	
1.14	Certificates/Reports Related Charges		
	Balance Confirmation Certificate (Twice in a year, June-December)	Free	
	Duplicate Balance Confirmation Certificate (more than twice in a year)	Tk. 100.00 each	
	Tax / VAT Certificate	Tk. 500.00 each	
	Bank Loan Certificate	Tk. 500.00 each	
	Duplicate NOC of Student File	Tk. 500.00 each	
	Credit/Solvency Information /Statement (Loan Clients)	Tk. 500.00 each	
	Certificate for Inward Remittance	Tk. 300.00 each	
	Certificate of Purchase/Encashment of Bonds/Securities	Tk. 300.00 each	
	Solvency Certificate	Tk. 200.00 each	
	Photocopy of Cheque	Tk. 300.00 each	
	Verification of A/C Statement (for other bank & Embassy)	Tk. 500.00 each set	
	Issuance of any other Certificate	Tk. 300.00 each	
	Attestation of Certificate	Tk. 300.00 each set	
	Attestation of Account Statement (any type)	Tk. 300.00 each set	
	Issuance of Letter of Commitment Certificate	Tk. 0.10% (Min Tk. 2,000.00, Max Tk. 20,000.00)	
	NID Verification charges	Tk. 10.00 per Instance	
	Vendor Enlistment Charges	Tk. 1,000.00	
	Vendor Enlistment Renewal Fee	Tk. 500.00 (per year)	
1.15	Locker Facility Charges (Including Insurance Premium)		
	Locker Charge – Small	Tk. 4,000.00	
	Locker Charge – Medium	Tk. 6,000.00	
	Locker Charge – Large	Tk. 8,000.00	
	Locker Charge – Extra Large	Tk. 12,000.00	
	Locker Security Deposit (Refundable)	Tk. 5,000 .00	
	Locker Key Replacement Cost	At actual	

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1.16	Outward Clearing Cheque Processing/ EFT Charges & RTGS Charges (Exclusive of VAT)		
	High Value Clearing Cheque Processing	Tk. 5.00 lac and above	Tk. 60.00 per Instrument
	Regular Value Clearing Cheque Processing	Tk. 5.00 lac and above	Tk. 25.00 per Instrument
	Regular Value Clearing Cheque Processing	Tk 50,000 to Tk4.99 lac	Tk. 10.00 per Instrument
	Regular Value Clearing Cheque Processing	Tk. 0.00 to 49,999.00	No Charges
	EFT transaction	Any amount	No Charges
	Outward Remittance through RTGS	Any amount	Tk.100.00
2.0 Local Remittance (Exclusive of VAT)			
2.1	Bangladesh Bank Cheque Issuance Fee		
	Bangladesh Bank Cheque Issuance Fee	Tk. 300.00 per chq.	
2.2	Stop Payment Charges		
	Stop Payment of Clearing Cheque/ Draft	Tk. 500.00 per instruction	
	Stop Payment of Cash Cheque	Tk. 300.00 per instruction	
	Stop payment Cheque Book(Lost/ Stolen)	Tk. 500.00 per instruction	
	Uncollected Cheque book (applied but not collected within 3(three) months	Tk. 300.00 per instruction.	
2.3	Cheque Return Fee:		
	Cheque Dishonor Fee (Insufficient Fund)	TK. 500.00 per instance	
	Cheque Return fee	Tk. 50.00 per instance	
2.4	Collection of Outstation Cheques, Clean Bills(OBC)		
	Up to Tk. 25,000	0.20% / min Tk.100 plus Postage Charge at actual/min Tk.50.00	
	Above Tk. 25,000 to Tk. 100,000	0.20% / min Tk.200 plus Postage Charge at actual/min Tk.75.00	
	Above Tk. 100,000 to Tk. 500,000	0.15% / min Tk.300 plus Postage Charge at actual/min Tk.75.00	
	Above Tk. 500,000	0.10% / min Tk.500 max Tk.1,000 plus Postage Charge at actual/min Tk.75.00	
2.5	Online Cash Transaction (Withdrawal/ Deposit) Fees per transaction – Inter City: (Charges will be realized from Account holder)		
	Up to Tk. 50,000.00	Tk. Free	
	Above Tk 0.50 lac to Tk. 1.00 lac	Tk. 50.00	
	Above Tk. 1.00 lac to Tk. 2.00 lac	Tk. 100.00	
	Above Tk. 2.00 lac to Tk.5.00 lac	Tk. 200.00	
	Above Tk. 5.00 lac to Tk.10.00 lac	Tk. 500.00	
	Above Tk. 10.00 lac to Tk.50.00 lac	Tk.1, 500.00	
	Above Tk. 50.00 lac	Tk. 3,000.00	
	Note: Dhaka Bank's Online Transaction Charges for Accounts linked to Scheme, DPS, Personal Loan, Car Loan, Home Loan, OD& Credit Cards or similar products are exempted.		
	Narayangonj region branches including Madhabdi and Panchdona to be considered within Dhaka Region		

2.6	Standing Instruction (SI)		
	Standing Instruction (SI) Individual account (excluding DBL DPS A/c)	Tk. 200.00 (flat)	
2.7	Pay Order related Charges (Exclusive of VAT)		
a.	Pay Order Issuance Commission	Up to Tk. 1,000.00	Tk. 20.00
		Above Tk. 1,000 to 1.00 lac	Tk. 50.00
		Above Tk. 1.00 lac	Tk. 100.00
b.	Pay Order Cancellation Charge	Any Amount	Tk. 50.00
c.	Issuance of Duplicate PO/FDR/ other Instruments		Tk. 500.00
2.8	Purchase / Discount of Inland Bills		
	Inland Bill Purchase/Discount Commission	0.15% / Min Tk. 1,000.00	
3.0	Foreign Remittance (Exclusive of VAT)		
3.1	Foreign Currency Draft Related Service Charges		
a.	Charge for Issuance /Encashment/Cancellation of any Foreign Currency Draft	Tk. 500.00 for Issuance and Encashment/USD 20/ GBP 25/ EUR 25/ AUD 20/ CAD 20 for Cancellation	
b.	Commission for Purchase of any Foreign Currency Draft	0.30% per USD, 0.35% per GBP/EUR	
c.	Charge for Collection of any Foreign Currency Draft	Tk. 700.00 (flat) plus SWIFT Charge at Actual	
d.	Charge for Issuance of any Foreign Currency Draft on BBK	Tk. 750.00 per instrument/Tk.1000.00 for Export	
3.2	Foreign Currency Cheque Collection related		
a.	FCY Cheque Collection (within Bangladesh)	0.10% Min Tk. 150 Max Tk. 1,000	
b.	FCY Cheque Collection (outside Bangladesh)	0.10% Min Tk.500 Max Tk.2,000 & Courier Charge	
3.3	Foreign TT related Service Charges		
a.	Charge for Encashment of any Foreign TT	Free	
b.	Remittance by SWIFT/TT (FC) through Foreign Correspondent (Outgoing)	0.10% to 0.40% Min Tk. 2,000.00 per transaction plus Correspondent charges (at actual)	
3.4	Endorsement Fee for Cash in Passport		
a.	Endorsement Fee & Commission for Cash (FC)	Endorsement Fee Tk. 300 plus 0.5% for Cash (FC) Commission	
3.5	Collection Charge of Clean Bill (Draft/Cheque)		
	Collection Charge of Clean Bill (Draft/ Cheque)	Service Charge Tk. 500 plus Postal Charge at actual	
3.6	Processing Fees for obtaining Bangladesh Bank permission/ Approval for Buying House, Indenting Firm, Freight Forwarding Agent, Money Exchange House, Bill of entry extension etc.		
	New Application	Tk. 5,000.00 per application	
	Renewal/Amendment Application	Tk. 3,000.00 per application	

3.7 Issuance of Foreign Currency Encashment Certificate				
	Issuance Charge		Tk. 500.00 per certificate	
3.8 Student File processing related Fee				
a.	Student File –Opening fee		Tk. 5,000.00 for 1 year	
b.	Student File – Renewal fee		Tk. 4,500.00 for 1 year	
c.	Foreign Draft Issuance (under student file)		Tk. 1,000.00 per draft	
d.	Communication charges (SWIFT)		Tk. 2,000.00 per service	
e.	Int'l Debit Card-issuance fee		Tk. 500.00 per instance	
f.	Fund reloading fee-Int'l Debit card		Tk. 500.00 per instance	
g.	Cheque Book Fee (under student file)		Tk. 200.00 for 25-leaveschequebook	
h.	Debit Card issuance / Annual Fee		Tk. 500.00 (per year)	
4.0 Consumer Loan (Exclusive of VAT)				
4.1 Personal Loan				
	Segment	Processing Fees	Early Settlement Fee	Partial Settlement Fee
	Salaried & Professional	0.50% up to BDT 15,000	0.50% of outstanding amount	0.50% of outstanding amount
	Business Person & Others			
	Processing Fees on Takeover (Personal)	No processing fee	-	-
4.2 Car Loan				
	Segment	Processing Fees	Early Settlement Fee	Partial Settlement Fee
	Salaried & Professional	0.50% up to Tk 15,000 for amount up to Tk 50 lacs. 0.30% up to Tk 20,000 for amount above Tk 50 lacs	0.50% of outstanding amount	0.50% of outstanding amount
	Business Person & Others			
4.3 Home Loan				
	Segment	Processing Fees	Early Settlement Fee	Partial Settlement Fee
	Takeover	0.50% up to Tk 15,000 for amount up to Tk 50 lacs. 0.30% up to Tk	0.50% of outstanding amount	0.50% of outstanding amount
	Self Employed, Professional & Others			

		Business Person & Others	20,000 for amount above Tk 50 lacs.	
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		4.4 Secured Overdraft and secured Term Loan		
		Processing Fee	New Loan/ Facility -Tk. 2,000 (facility below Tk. 10.00 lac)	
			New Loan/ Facility -Tk. 3,000 (facility Tk. 10.00 lac & above)	
		Renewal/ Enhancement Fee	Tk. 2,000.00 (for overdraft)	
		Early settlement Fee	a. Secured Loan (SL)-1% of outstanding amount at any time before maturity, Maximum Tk. 2,000.00	
			b. Secured Overdraft (SOD) -0.25% or Max.Tk. 2,000.00	
		Other Fee	a. Penal interest: 2% of overdue amount	
			b. Partial Payment on Secured Loan-1% of outstanding amt at any time before maturity .Maximum –Tk. 2,000.00	
			c. EMI date re-fixing charge Tk. 2,000.00 each time	
			d. Rescheduling Charge: Tk. 3,000.00	
			e. Security replacement fee: Tk. 2,000.00	
		4.5 Common Charges/fees for Retail Loans :		
	a.	Quotation Change Fee (For Car Loan)	Tk. 500 each time	
	b.	Restructure/ Rescheduling of loan tenure	0.25% or up to Tk. 10,000	
	c.	Fees for PG Replacement	Tk. 4,000.00 each time	
	d.	Penal Interest Charges	2.00% p.a on overdue amount	
	e.	Fees for Partial Security release/Security Charges (For Home Loan)	Tk. 8,000	
	f.	Duplicate Document Issuance Fee (Name transfer letter of Vehicle/Loan Closure certificate)	Tk. 2,000	
	g.	EMI date re-fixation Fee	Tk. 2,000.00 each time	
	h.	Vetting & Valuation Fee (Non Refundable)	At actual	
	i.	Other Fees & Charges (i.e Survey /Stamp fee etc.)	At actual	
	j.	CIB – Info Retrieval Fee (per individual / institution)	Tk 200	
	k.	CIB – Info Retrieval Fee for Associated Individual / Institution (Subject Link)	Tk 10	
	l.	Loan certificate/Tax certificate	Tk. 300 per certificate	
	m.	Security replacement of Home Loan (if approved by competent authority)	Tk. 10,000	
	n.	Loan outstanding letter (in case of takeover by other bank)	Tk. 2,000	
	o.	Partial Redemption of the security (SOD / Secured Loan)	Tk. 2,000	
	p.	Interest Rate mode conversion/ rate change Fee (where interest rate has been reduced)	Tk. 1,000	

Schedule of Charges: Dhaka Bank Limited, Published: June 10, 2021

5.0 Cards Charges (Exclusive of VAT)			
5.1 Credit Card			
1st Year Fee	Gold	1 st Year Free	
	Platinum	50% of Renewal fee (i.e. Tk. 2,500)	
	Titanium	50% of Renewal fee (i.e. Tk. 2,500)	
	Signature	Tk. 7,000	
1st Year Fee -Supplementary Credit Card			Free
Renewal Fee	Local Gold	Tk. 2,000	
	Dual/Int'l Gold	Tk. 3,000	
	Platinum	Tk. 5,000	
	Titanium	Tk. 5,000	
	Signature	Tk. 7,000	
RFCD/ERQ Card Issuance/Renewal Fee	Gold	USD 50	
	Platinum	USD 75	
	Titanium	USD 75	
	Signature	USD 100	
Renewal Fee Supplementary Credit Card			<p><i>Gold/ Platinum/ Titanium Card:</i> Free upto 2 supplementary cards & from 3rd supplementary card regular renewal fee will apply.</p> <p><i>Signature Card:</i> Free upto 3 supplementary cards & from 4th supplementary card regular renewal fee will apply.</p>
Plastic Fee (During card plastic renewal)	Gold	Tk. 400	
	Platinum/Titanium	Tk. 500	
	Signature	Tk. 600	
Transaction Alert Fee (all type of cards)			Tk.100 per year
Limit Enhancement Fee (all type of cards)			Tk.200 per instance
Cash Advance Fee			
Gold		2.5% (Min Tk.150 or, US \$3)	
Platinum / Titanium / Signature		2.5% (Min Tk.250 or, US \$5)	
Late Payment Fee:			
Gold		Tk. 500.00 (US \$10)	
Platinum / Titanium		Tk. 750.00 (US \$12)	
Signature		Tk. 1,000.00 (US \$15)	

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	Excess Limit Fee:	
	Gold	Tk. 500.00 (US \$10)
	Platinum / Titanium	Tk. 750.00 (US \$12)
	Signature	Tk. 1,000.00 (US \$15)
	Card Replacement Fee	
	Gold	Tk.400.00
	Platinum / Titanium	Tk.500.00
	Signature	Tk.600.00
	PIN Replacement Fee	
	Gold	Tk.400.00
	Platinum / Titanium	Tk.500.00
	Signature	Tk.600.00
	Statement Reprint Fee	
	Gold	Tk.300.00 per month's statement
	Platinum / Titanium	Tk.400.00 per month's statement
	Signature	Tk.500.00 per month's statement
	Sales Slip Retrieval Fee	
	Gold	Tk. 250.00 (US \$5)
	Platinum/ Titanium	Tk. 400.00 (US \$7)
	Signature	Tk. 500.00 (US \$10)
	NID Verification Fee	Tk. 10 or at actual
	CIB Fee	Tk. 100 or at actual
	Card to wallet/Account	1.5% or Tk. 150 whichever is higher
	Insta Loan Processing Fee	1% of Loan Amount
	Insta Loan early settlement Fee	1% of Settlement Amount
	Credit Shield Premium (for Credit Cards)	Nominal Monthly Premium: 0.35% of Outstanding Dues.
	Note: fees in foreign currency will be applicable on the Foreign Currency usage / outstanding of the Credit Card(s).	
5.2	Dhaka Bank Debit Card	
	Debit Card Issuance Fee	Tk. 500.00
	Debit Card Annual Fee	Tk. 500.00
	Debit Card Replacement Fee	Tk. 350.00
	PIN Replacement fee	Tk. 200.00
	Sales Slip Retrieval Fee	Tk. 250.00
	Video Footage Retrieval fee	Tk.1,000.00 for DBL ATM/ At actual for other Bank's ATM

5.3	International VISA Prepaid Card		
	Issuance/Renewal Fee	Gold	USD 50.00
		Platinum	USD 100.00
5.4	Other fees for RFCD/ERQ/International Prepaid Card		
	Cash withdrawal fee		2.5% or USD 3 whichever is higher
	Card Replacement Fee		USD 10
	PIN Replacement fee		USD 10
	Transaction Alert Fee		USD 5 per year
	Statement Fee		USD 5 per instance
5.5	Cash Withdrawal & Balance Enquiry Fee (Debit Card)		
	ATM Network	Cash Withdrawal	Balance Enquiry Fee
	Dhaka Bank ATM	Free	Free
	NPBS Network ATM (Inclusive VAT)	Tk. 15.00	Tk. 5.00
	Other VISA ATM	Tk. 30.00	Tk. 10.00
5.6	Prepaid Card Fee		
	Annual/Renewal fees	Tk. 500.00	
	Cash Withdrawal Fee	DBL ATM	Free
		VISA-ATM (Inclusive of VAT)	Tk. 30.00
		NPBS Network ATM (Inclusive of VAT)	Tk. 15.00
	Card replacement Fee	Tk. 300.00	
	Statement Reprint Fee	Tk. 200.00	
	Sales Slip Retrieval Fee	Tk. 300.00	
	Video Footage Retrieval Fee	Tk.1,000.00 for DBL ATM/ At actual for other Bank's ATM	
	myWage Prepaid Card Fee (Worker)	Covered in respective Payroll Agreements of the Company / Institution	
	Aspire Prepaid Card Fee (Students)	Covered in respective MoU of the Institution	
5.7	Cash withdrawal & Balance Enquiry (DBL Debit Card) -NPBS		
	Quarterly Average Balance	Urban Branch Account	Rural Branch Account
	Value Max Savings Account First 4(Four) ATM withdrawal per month is FREE	If quarterly avg. balance is Tk. 100,000.00 & above	If quarterly avg. balance is Tk. 50,000.00 & above
	Personal Current Account First 4(Four) ATM withdrawal per month is FREE	If quarterly avg. balance is Tk. 100,000.00 & above	If quarterly avg. balance is Tk. 50,000.00 & above
	Basket Savings Account First 3(Three) ATM withdrawal per month is FREE	If quarterly avg. balance is Tk. 50,000.00 & above	If quarterly avg. balance is Tk. 50,000.00 & above
	<i>If quarterly avg. balance is below the above mentioned threshold regular Cash withdrawal fee of NPBS will be applicable. Cash withdrawal transactions more than the FREE limit will be charged at the regular rate. N.B: Cash withdrawal fee via NPBS is VAT inclusive.</i>		

~~5.8 Fees related to Card Cheque~~

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	1 st Cheque book Issuance Fee (10 leaves)	Tk. 100	
	2 nd Cheque book onwards (10 leaves)	Tk. 100.00	
	Card Cheque processing fee	1.50% or Tk. 150 whichever is higher	
	Cheque dishonor due to insufficient fund	Tk. 500.00	
	Stop payment on clearing Cheque	Tk. 200.00 per instruction	
	Stop payment on entire Cheque book	Tk. 200.00 per instruction	
5.9	Dhaka Bank Credit Card Reward Program		
	Earning Reward Points	Accumulation of reward points is only applicable for local purchase transactions. This is not applicable for transfer to bKash or any other mobile wallet or account and Instaloon /Card Cheque transactions	
		Gold / Platinum/ Titanium – 1 Point for every Tk. 75 retail purchase transaction Signature Credit Card – 1 Point for every Tk. 50 retail purchase transaction	
5.10	Dhaka Bank Credit Card Renewal Fee Claim Program		
	<u>Cards issued till 30 Jun 2020</u> Subsequent Renewal Fees can be waived based on retail purchase transactions within one (1) year period: a. Gold / Platinum/ Titanium – 18 Transactions with aggregate value of Tk.50,000 b. Signature Credit Card – 18 Transactions with aggregate value of Tk.100,000	<u>All type of cards issued from 01 July 2020</u> Subsequent Renewal Fees can be waived based on retail purchase transactions within one (1) year period: a. Gold – Transactions with aggregate value of Tk.100,000 b. Platinum/ Titanium – Transactions with aggregate value of Tk.200,000 c. Signature – Transactions with aggregate value of Tk. 300,000	
6.0	Corporate – Loans Advances (Exclusive of VAT)		
6.1	Corporate Lending		
	Penal Charge due to Overdrawn/Past due/Excess over limit	Up to 2.00% interest above the regular rate	
	Early Settlement Fee	Up to 1.00% of on settlement amount	
	Forced/Demand Loan Charge	Up to 2.00% interest above the regular rate	
	Deferral of Documentation Charges	0.50% upfront on disbursed amount	
	Loan Documentation Processing Charges	0.1 % (Min Tk. 2,000.00 to Max Tk. 50,000) on Borrower's Account	
6.2	Warehouse related Charges (Exclusive of VAT)		
	Borrower's Warehouse under Bank's Custody	Rent	On Borrower's Account
		Insurance	On Borrower's Account
		Warehouse Staff Salary	On Borrower's Account
	Bank's Rented Warehouse	Rent	Actual Rent for floor space Plus 50% to meet other maintenance expenses
		Insurance	To be realized from Borrower at actual
		Warehouse Staff Salary	To be realized from Borrower at actual

6.3	Issuance of Delivery Order	
	Issuance Charge for Delivery Order against delivery of goods from Bank's/Borrower's warehouse	Tk. 500.00 per delivery order plus actual conveyance
6.4 SME Finance (Exclusive of VAT)		
	Processing Fee (only lease)	Maximum 1.00% to be realized upfront
	Early Settlement fee (Term Loan)	Maximum 2.00% on outstanding amount (Excluding Micro& Cottage Industry)
	Option Value (only lease)	Maximum 1.00%
	Risk Premium (Only lease)	Maximum 1.00%
6.5 Syndication Structured Finance		
	Syndication Loan Processing fee/Up-front fee	0.10%-0.50% (on proposed syndication amount) (Minimum BDT 5.00 Lac)
	Syndication Arranger's fee	0.10%-1.00% (on final syndication loan amount)
	Syndication Participation fee	As per negotiation
	Syndication Agency fee/Management fee	0.10%-0.35% (Outstanding balance of the syndication Amt) (Minimum BDT 5.00 lac)
	Syndication Commitment fee	As per negotiation
	Syndication Advisory & Consultancy Fees	As per negotiation
7.0 Corporate Guarantee (Exclusive of VAT)		
7.1 Issuance/Amendment of Guarantee		
	Commission per Quarter	0.10% to 0.50% (Minimum Tk.1,000.00)
	Stamp Duty & other Charges	Min Tk. 300.00 or at actual
7.2 Amendment of Guarantee without Extension of Validity or Increase of Amount		
	Commission per Quarter	Tk. 500.00 (Minimum)
	Stamp Duty & other Charges	Min Tk. 300.00 or at actual
7.3 Issuance of Guarantee at 100% Cash Margin		
	Commission per Quarter	Tk. 500.00 (Minimum)
	Stamp Duty & other Charges	Min Tk. 300.00 or at actual
7.4 Issuance of Counter Guarantee against Foreign Bank Guarantee		
	Commission per Quarter	0.05% to 0.50 % (Minimum USD 200.00)
	Stamp Duty	Min USD10.00
	SWIFT & other Communication Charges	USD 50.00

Schedule of Charges: Dhaka Bank Limited, Published: June 10, 2021

	Foreign Courier Charges (if applicable)	At actual	
7.5	Advising of Guarantee without adding Confirmation		
	Advising of Guarantee to Beneficiary in original without any engagement on Bank's part	Tk. 2,000.00	
	Advising of Amendment of Guarantee to Beneficiary in original without any engagement on Bank's part	Tk. 1,000.00	
7.6	Advising of Guarantee by adding Confirmation		
a.	Advising of Guarantee to Beneficiary in original by adding Bank's confirmation	0.50% per Qtr (Min. Tk. 3,000)	
b.	Advising of Amendment of Guarantee for extension of validity/ increase of amount to Beneficiary in original by adding Bank's confirmation	0.50% per Qtr (Min. Tk. 1,500.00)	
c.	Advising of Amendment of Guarantee without extension of validity/increase of amount to Beneficiary in original by adding Bank's confirmation	Tk. 1,000.00	
7.7	Stamp Duty & Other Charges for Sl. 07 & 08	Tk. 350.00	
7.8	Advising of Guarantee against 100% Counter Guarantee of Foreign Bank		
	Advising of Guarantee in Bank's own format or on format supplied by the opening Bank with our full engagement against 100% Counter Guarantee of Foreign Bank	0.50% per Qtr or part thereof Min. Tk. 1,000.00	
7.9	Issuance of Bid Bond/Performance Bond favoring Overseas Beneficiary		
	Issuance of Bid Bond/Performance Bond favoring overseas beneficiary through foreign correspondent at Client's request	0.50% per Qtr or part there of Min. Tk. 1,000.00	
8.0	Foreign Trade – Import (Corporate) (Exclusive of VAT)		
8.1	L/C Opening Commission, Extension of L/C Validity & Increase of Amount		
	Cash L/C	1st Quarter	0.10% to 0.40%
		Each subsequent Quarter or Part thereof	0.10% to 0.40%
		Minimum	Tk. 1,000.00
	Back to Back L/C for Export oriented Garments & Textile Industry	1st Quarter (Maximum)	0.10% to 0.40%
		Each subsequent Quarter or Part thereof	0.10% to 0.40%
		Minimum	Tk. 1,000.00 (Tk. 300.00 against prior approval)
	Back to Back L/C other than Export oriented Garments & Textile Industry	1st Quarter (Maximum)	0.10% to 0.40%
		Each subsequent Quarter or Part thereof	0.10% to 0.40%
		Minimum	Tk. 1,000.00

Schedule of Charges: Dhaka Bank Limited, Published: June 10, 2021

		L/C opened against 100% margin	1st Quarter (Maximum)	0.25%
			Each subsequent Quarter or Part thereof	0.25%
			Minimum	Tk. 2,000.00
		L/C opened under Deferred Payment	1st Quarter	0.10% to 0.50%
			Each subsequent Quarter or Part thereof	0.10% to 0.50%
			Minimum	Tk. 1,000.00
	8.2	L/C Amendment Charge (Other than Validity Extension & Amount Increase)		Tk. 750.00 + Correspondence charge at actual
	8.3	Acceptance Commission		
		Acceptance Commission against Usance Bill under Deferred Payment L/Cs	1st Quarter	0.10% to 0.50%
			Each subsequent Quarter or Part thereof	0.10% to 0.50%
			Minimum	Tk. 1,000.00
		Acceptance Commission against Usance Bill under Back to Back L/Cs	1st Quarter (Maximum)	0.10% to 0.40%
			Each subsequent Quarter or Part thereof	0.10% to 0.40%
			Minimum	Tk. 1,000 (Tk. 300.00 against prior approval)
		Acceptance Commission other than Back to Back L/Cs (for Exporters only)	1st Quarter (Maximum)	0.10% to 0.40%
			Each subsequent Quarter or Part thereof	0.10% to 0.40%
			Minimum	Tk. 1,000
	8.4	Inland L/C Opening Commission, Extension of L/C Validity & Increase of Amount		
		Inland L/C	1st Quarter (Maximum)	0.10% to 0.40%
			Each subsequent Quarter or Part thereof	0.10% to 0.40%
			Minimum	Tk. 1,000
	8.5	Inland L/C Advising Charge		
		Inland L/C Advising Charge	Tk. 750.00 (Maximum)	
		Subsequent L/C Amendment Advising Charge	Tk. 500.00	
		Inland L/C Amendment Commission & other Charge ((Other than Validity Extension & amount Increase)	Tk. 750.00 + Correspondence charge at actual	
	8.6	Handling Charges		
		Handling Charges for all types of L/Cs (Except Local L/Cs)	Free	
		Handling Charges for all types of Local L/Cs	Free	

	Reimbursement/payment Charges on Local L/C	USD 20.00 to USD 50.00
	Reimbursement/payment Charges on Foreign L/C	USD 50.00 to USD 200.00
	Raising Discrepancy of Import Documents -Local	USD15.00 to 50.00
	Raising Discrepancy of Import Documents -Foreign	USD 50.00 to 100.00
	Certification of Import Documents for Customs Assessment purpose	Tk. 1000.00
	Handling of Inward (Bill) Documents	Free
	Handling of Bill Maturity Date Extension	Free
8.7	Miscellaneous Charges	
	Interest on Import Bill/ PAD	As per Lending Rate
	Foreign Correspondent Charges (FCC) - for all types of L/Cs	Free
	Inter-Bank Communication Charges	Free
	Post Shipment Inspection (PSI) Handling Charges	Tk. 500.00
	Collection of Credit Report from Dun & Brad Street	At Actual or Min USD 150.00
	Collection of Credit Report Through SWIFT	Tk.750.00
	IRC Renewal Service Charge (in addition to Govt. Fee)	Tk. 2,000.00
	B/L Endorsement Signature verification charge	Tk. 100.00 per B/L
	Attestation of Documents	Tk. 300.00 per Set
	Shipping Guarantee Commission	Upto \$ 50,000-Tk. 1,500.00 Above \$ 50,000 - Tk. 2,000.00
	Management fees	As per Negotiation
	Corporate Advisory services	As per Negotiation
	Loan/Facility/Arrangement fees	Maximum 1.5%
	Escrow Maintenance fee	As per Negotiation
	Import Bill Retirement (under sight L/C)	Tk. 500.00 (flat)
	Issuance of any other Certificate	Tk. 500.00
	Advising of L/C copy by FAX	Tk. 50.00
	Local L/C Opening	Tk. 500.00
	Local L/C Acceptance	Tk. 500.00
	Import without opening LC/ import through LCAF (on DA/DP basis)	Opening 0.40% per quarter, Acceptance 0.40% per quarter.
	Import Under Diplomatic Bonded warehouse	Commission up to 0.50% per quarter.
	Maturity Date Extension of Accepted Bills	Tk 1500.00- per bill + Communication Cost at Actual
	Maturity Date Extension of EDF Loan	Tk1500.00 per request
	UPAS L/C arrangement/ processing fee	Tk. 1000.00 per request up to USD 1.00 lac Tk. 2000.00 per request above USD 1.00 lac
	Force Loan Processing fees	1.00% on loan amount

	Advance Payment encashment fees		Tk. 1000.00 per request up to USD 1.00 lac Tk. 2000.00 per request above USD 1.00 lac
	Bill Processing fee for ENTREPOT basis Collection		Up to USD 50,000.00 Tk. 5,000.00 Above USD 50,000.00 Tk. 10,000.00
	Processing fee of import documents (without LC)		Tk. 500.00
	Processing fee of imported / inward documents for LIM		0.30% on document value
	Delivery order issue against LIM		Tk. 500.00
	Processing fee of documents under EDF system		Tk. 1500.00
	8.8 Communication Costs for Trade Services		
	Full Operative SWIFT LC/LG		At actual
	Amendment of LC/LG by SWIFT		At actual
	Other short & non-operative SWIFT Messages		At actual
	Courier Charge (outside country)		At Actual,
	Courier Charge (only to India)		At Actual,
	Courier Charge (inside country)		At actual
	Postage (outside country)		At Actual
	Postage (inside country)		At actual
	8.9 Cost of Forms		
	L/C Application		Tk. 500.00 plus Tk. 300.00 for Stamp
	LCA Form - Letter of Credit Authorization		
	IMP Form		
	9.0 Foreign Trade – Export (Corporate) (Exclusive of VAT)		
	9.1 Advising of Foreign Bank L/Cs to Local Beneficiary		
	L/C Advising Charge	For Client	Min Tk.500.00 Max Tk.750.00
		For Non Client	Tk. 750.00
	L/C Amendment Advising Charge	For Client	Min Tk.500.00 Max Tk.750.00
		For Non Client	Tk. 750.00
	9.2 Advising of Local L/Cs (Back to Back & Inland)		
	Charge of Local L/C Advising	For Client	Min Tk.500.00 Max Tk.750.00
		For Non Client	Tk. 750.00
	Local L/C Amendment Advising Charge	For Client	Min Tk.300.00 Max Tk.500.00
		For Non Client	Tk. 750.00

9.3	Transfer of L/C / Amendment (with Value/ without Value)	
	L/C Transfer Charge	For Client Tk. 750.00 +correspondence charge at actual
		For Non Client Tk. 750.00 +correspondence charge at actual
	Transfer of Amendment Charge	For Client Tk. 750.00 +correspondence charge at actual
		For Non Client Tk. 750.00 +correspondence charge at actual
9.4	Adding Confirmation to Export/Import L/C	
	Add Confirmation Charge	0.20% per Qtr or part thereof; Min USD 25.00 if payable by foreign correspondent/beneficiary/applicant
9.5	Negotiation Charge for Export Bills in Foreign Currency	
	Negotiation Charges	Tk. 500.00 (flat) per Bill
9.6	Negotiation Charge for Export Bills in Local Currency	
	Negotiation Charges	Handling charges Tk. 500.00 per Bill
9.7	Negotiation/ Discounting of Documents drawn on Local Bank & Payment received in Local Currency on Maturity	
	Negotiation/ Discounting Charge	Tk. 500.00 per Bill
9.8	Processing of Export Documents under Collection (in Foreign Currency)	
	Collection Charge	Tk. 500.00 per bill if exchange gain is earned (on part/ full proceeds) otherwise Tk. 1,000.00 per bill or 0.15% (on bill value) which one is higher
	Processing of Export documents against remittance (FTT/ Foreign DD)	Upto 20 Invoice Tk500.00 Above 20 Invoice Tk1000.00
9.9	Processing of Export Documents Under Collection (in Local Currency)	
	Collection Charge	Tk. 1,000.00 per bill or 0.15% (on bill value) which one is higher
9.10	Documentary Collection against Payment of Acceptance, Collection of Acceptances Demand Drafts, Presentation of Clean Drafts for Acceptance	
	Charge	Tk.1,000.00 per bill or 0.15% (on bill value) which one is higher

9.11	Cash Incentive/ Assistance Processing Charge (per claim)	
		0.25% on disbursed amt or Tk. 5,000.00 which one is higher (disbursed upto Tk. 5.00 lac)
	Handling Charge for reimbursement of Cash Incentive against Export Proceeds	0.25% on disbursed amt or Tk. 6,000.00 which one is higher (disbursed Tk. 5.00 lac to 10.00 lac)
		0.25% on disbursed amt or Tk. 8,000.00 which one is higher (disbursed Tk. 10.00 lac to 50.00 lac)
		0.25% on disbursed amt or Tk. 10,000.00 which one is higher (disbursed above Tk. 50.00 lac)
9.12	ODEB Charge for Export Bills	
	Inland documentary bill purchased in LCY/FCY (IDBP / ODEB)	Up to 2.00% p.a. Min. Tk. 500.00
9.13	Arrangement & Monitoring fee (OBU)	
	Arrangement fee in BDT for FCY finance from OBU	Upto 2.00% p.a. of the contract amount as per negotiation but min. BDT 2,500.00
	Monitoring and Supervision charges against FCY term loan finance from OBU	0.50% to 2.00% p.a. upfront on yearly basis on each yearend balance in LCY
9.14	Arrangement fee	
	Discounting of Accepted Usance Import Bills	Upto 2.00% p.a. on the contract amount as per negotiation but min. BDT 2,500.00
	Refinancing of Accepted Usance Import Bills	
9.15	e-GP Services (Exclusive of VAT)	
	Payment of e-GP Registration fee, Document fees. Tender/Proposal Security, Performance Security and New performance Security for the regular customer having Credit Limit with Dhaka Bank Ltd.	Tk. 250.00
	Payment of e-GP Registration fee, Document fees. Tender/Proposal Security, Performance Security and New performance Security for the other customer.	Tk. 400.00

9.16 Miscellaneous Charges		
	Issuance of Export Proceeds Realization Certificate (PRC)	Tk. 500.00 per certificate
	EXP Certification Charge	Tk. 50.00 - Tk. 200.00 per instance
	Certification of Copy Documents	Tk. 500.00 each
	Issuance of C&F Certificate	Tk. 500.00 each
	Issuance of Back to Back L/C Certificate	Tk. 500.00 each
	Issuance of Export Performance Certificate	Tk. 500.00 each
	Collection of Bills (not under L/C)	0.25% per Qtr, Min Tk. 500.00
	Release of Documents of Goods addressed to DBL	0.15% or Min Tk. 1,500.00
	Handling Charge against Pledge of Goods under Cash Credit	0.15% or Min Tk. 1,000.00
	Debt Rescheduling fees	As per Negotiation
	Project Evaluation fees for Term Loan	As per Negotiation
	Amendment of Collection Instruction	Tk. 1,000.00 per Amendment
	Trustee Charge on Warehoused Imported Goods	0.30% or min Tk. 3,000.00
	Documents for Collection & Unpaid Bills of Exchange	Tk. 1,000.00 per instance
	Buying House Commission Payment processing fees	Tk.1000.00
	Authorization letter to collect documents/ FDD from other Banks	Tk. 500.00
	EXP cancellation fee	Tk. 500.00
	Collection charge against export bill of other Bank	Foreign: Tk. 5,000.00 plus Courier charge at actual Local: Tk. 3,000.00
	Payment reminder fees	1 st reminder free From 2 nd reminder Tk. 500.00 per instance
	Communication charge of acceptance of discount claim	Tk. 500.00
	Reimbursement claim against Export	Tk. 500.00
	Release Guarantee to shipping lines against Export consignment	Tk. 1000.00 up to USD 1.00 lac Tk. 2000.00 above USD 1.00 lac
	Export LC cancellation fees	Min Tk.500.00 Max Tk.750.00
	Export LC/Contract Lien Cancellation fees	Tk.1000.00
	B/L endorsement Fee	Tk.500.00

	Processing Fee for EXP correction Application sent to Bangladesh Bank (Per Correction)	Tk.500.00
	Issuance of NOC certificate to Shipping Company fees	Tk.500.00
	Issuance of FOC certificate fees	Tk.500.00
	Certificate Authentication fees	Tk.500.00
	Correspondence with Shipping Company for Goods Status (Per Transport Document) fees	Tk.500.00
	Processing of Transferred LC for making Lien fees	Tk.500.00
	Scrutiny and making lien of contract / amendment of contract for export	Tk. 500.00
	Processing fee for STL/TL against export documents (Under exception)	Up to 2.00% on loan amt.Min. Tk. 1000.00
	Certificate for bond license purpose	Tk. 1000.00

This guide is intended to give you a clear picture of our charges, fees and commissions. If you have any queries about the fees, charges or commissions in the guide, kindly visit/ contact any of our Branch/ office for the details.

1. VAT is applicable @15% on all charges, fees & commissions effective from July 01, 2002 as per Government circular no. SRO # 117 Law/ 2002/342-VAT, dated June 6, 2002 and SRO#171-aw/2004/ 417-VAT dated June 10, 2004.
2. Any Government Taxes, Duties or other charges will be recovered in addition to the foregoing and as per Government Regulations.
3. Stamp charges are levied where applicable.
4. Correspondents /Other Bank charges, if any, will be additionally recovered from customers.
5. The Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend without prior notice the terms or conditions stated in this schedule.
6. Any service, which is not mentioned in the Schedule of charges, will be charged separately.
7. If the Bank provides services to its clients at reduced rate VAT is to be collected as per the standard Fees, charges or commissions listed in the Schedule of Charges.
8. There will be no waiver of VAT, Excise Duty and/or any Govt. Levy even if the applicable fee/charge is waived/refunded in consideration of Customer's relationship with the Bank.
9. Fee structure of payroll accounts will follow the respective schedule of fees applicable for Payroll Organizations. Separate agreements cover such fee schedule of respective Payroll Organizations.
10. There may be different fee structure for clients serviced via the Bank's strategic partners such as Car Vendor, Developer Organizations, and Merchants as such. Separate agreements cover such fee schedule of respective strategic partners.
11. There will be preferential fee structure (i.e. no fee or, reduced fee) for Dhaka Bank's Staffs
12. There will be preferential fee structure (i.e. no fee or, reduced fee) for any special campaign or offer. The specific charges or fees of the special campaign or offer will be applied