

SCHEDULE OF CHARGES

1.0	Account related Charges/Fees:		
		Service Description	Charges
	1.1	Account Maintenance Fee	
		Current Account/Al Waddeeah 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, Shopno Jatra 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 - RFC, NFC & NITA	Eqv. USD 10.00 (Half Yearly)	
1.8	Alternative Delivery Services Fee		
	Transaction Alert Fee	Tk. 300 yearly (on all accounts except Aroni & Saving Builder Account)	
		Aroni Savings – Tk. 150 Yearly	
		Saving Builder - Free	
	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)	At actual	
	Value max Savings account		
	1 st Cheque book (10 leaves)	Free	
	2 nd Chequebook onwards	At actual	
	Basket Savings Account		
	1 st Cheque book (10 leaves)	Free	
	2 nd Chequebook onwards	At actual	

	Personal Current Account		
	1 st Cheque book (10 leaves)	Free	
	2 nd Chequebook onwards	At Actual	
	Ezybank Account		
	1 st Cheque Book (10 leaves)	Free	
	2 nd Chequebook onwards	At actual	
	Aroni Saving Account		
	1 st Cheque Book (10 leaves)	Free *Subject to meeting initial deposit balance	
	2 nd Chequebook onwards	At actual	
	Saving Builder Account	Free (25 Leaves / Year)	Onward At Actual
	Bundle Account	Free (25 Leaves / Year)	Onward At Actual
	Honorable Seniors	Free (25 Leaves / Year)	Onward At Actual
	Student Ledger- School Account	Free (25 Leaves / Year)	Onward At Actual
	Student Ledger- University Account	Free (25 Leaves / Year)	Onward At Actual
	<i>However, if more than one Cheque book is requested within the same quarter, charge will be applicable at actual irrespective of last quarter average balance.</i>		
	1.13 Account Statement Charges		
	Regular Statement - all types of accounts (Twice in a year, June-December)	Free	
	Duplicate Statement - all types of accounts	Tk. 100.00	
	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	
	Solvency Certificate	Tk. 200.00 each	
	Beneficiary owner (BO) Account certificate	Tk. 100.00	
	Certificate for Inward Remittance	Tk. 300.00 each	
	Certificate of Purchase/Encashment of Bonds/Securities	Tk. 300.00 each	
	Tax / VAT Certificate	Tk. 500.00 each	
	Bank Loan Certificate	Tk. 500.00 each	
	Duplicate NOC of Student File	Tk. 500.00 each	
	Photocopy of Cheque	Tk. 300.00 each	
	Verification of Statement	Tk. 500.00 Max 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)	
	Issuance of any other Certificate	Tk. 300.00 each	

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	
	** Aroni Savings Account Holder can avail 10% discount on annual rent of Locker Service Charge		
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 (Inclusive of VAT)
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. 100.00 per instruction	
	Stop Payment of Cash Cheque	Tk. 100.00 per instruction	
	Cancellation of Stop Payment Instruction	Tk. 50.00 per instruction	
	Stop payment Cheque Book(Lost/ Stolen) (name change)	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 Return fee	Tk. 50.00 per instance	
	Cheque Dishonor Fee (Insufficient Fund)	TK. 500.00 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. 0 - 50.00	
	Above Tk. 1.00 lac to Tk. 2.00 lac	Tk. 0 - 100.00	
	Above Tk. 2.00 lac to Tk.5.00 lac	Tk. 0 - 200.00	
	Above Tk. 5.00 lac to Tk.10.00 lac	Tk. 0 - 500.00	
	Above Tk. 10.00 lac to Tk.50.00 lac	Tk. 0 - 1,500.00	
	Above Tk. 50.00 lac	Tk. 0 - 3,000.00	
	Note: Narayangonj region branches 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 to 5.00 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 any Foreign Currency Draft	Issuance equivalent USD of BDT Up to 1 Lac – 100/= Above 1 Lac to 5 Lac – 200/= Above 5 Lac to 10 Lac – 300/= Above 10 Lac – 500/=	
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 cancellation of any Foreign Currency Draft	Tk. 200.00 per instrument	
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		
	Document, Report etc. Handling Charge of Money Exchange House forwarded to BBK	Tk. 2,000.00 per instance		
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. 8,000.00 for 1 year		
b.	Student File – Renewal fee	Tk. 6,000.00 for 1 year		
c.	Foreign Draft Issuance (under student file)	Tk. 1,000.00 per draft		
d.	Communication Charges (SWIFT)	At Actual		
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,Business Person & Others	0.50 % (on approved loan amount upto Tk 50 Lac) or BDT15,000.00 (Whichever is lower)	0.50% of outstanding amount	0.50% of outstanding amount
	Takeover	No processing fee		

4.2	Car Loan		
	Segment	Processing Fees	Early Settlement Fee
	Salaried, Professional, Business Person & Others	0.50% (on approved loan amount upto Tk 50 Lac) or BDT 15,000.00 (whichever is lower)	0.50% of outstanding amount
			0.50% of outstanding amount
4.3	Home Loan		
	Segment	Processing Fees	Early Settlement Fee
	Takeover	No processing fee	
	Self Employed, Professional, Business Person & Others	0.50% (on approved loan amount upto Tk 50 Lac) or BDT 15,000.00 (whichever is lower) 0.30% (on approved loan amount above Tk 50 Lac) or BDT 20,000.00 (whichever is lower)	0.50% of outstanding amount
			0.50% of outstanding amount
4.4	Secured Overdraft and secured Term Loan		
	Processing Fee	New Loan/ Facility – - Up to Tk. 50 Lac: 0.50% or Tk. 2,000 whichever is Lower - Above Tk. 50 Lac: 0.30% or Tk. 3,000 whichever is Lower	
	Renewal/ Enhancement Fee	Tk. 2,000.00 (for overdraft)	
	Early/Partial settlement Fee	a. Secured Loan (SL) - 0.50% of outstanding amount at any time before maturity, Maximum Tk. 2,000.00 b. Secured Overdraft (SOD) - 0.50% or Max.Tk. 2,000.00 whichever is lower	
	Other Fee	a. Penal interest: 2% of overdue amount b. EMI date re-fixing charge Tk. 2,000.00 each time c. Rescheduling Charge: Tk. 3,000.00 d. 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 issuance of Ownership transfer documents against Vehicle & Loan Closure (against closed car loan account less than or equals to 5 years)	Tk. 2,000.00
	g.	Duplicate issuance of Ownership transfer documents against Vehicle & Loan Closure (against closed car loan account more than 5 years)	Tk. 4,000.00
	h.	EMI date re-fixation Fee	Tk. 2,000.00 each time
	i.	Vetting & Valuation Fee (Non Refundable)	At actual
	j.	Other Fees & Charges (i.e. Survey /Stamp fee etc.)	At actual
	k.	CIB – Info Retrieval Fee (per individual / institution)	At actual
	l.	CIB – Info Retrieval Fee for Associated Individual / Institution (Subject Link)	At actual
	m.	Loan certificate/Tax certificate	Tk. 300 per certificate
	n.	Security replacement of Home Loan (if approved by competent authority)	Tk. 10,000
	o.	Loan outstanding letter (in case of takeover by other bank)	Tk. 2,000
	p.	Partial Redemption of the security (SOD / Secured Loan)	Tk. 2,000
	q.	Interest Rate mode conversion/ rate change Fee (where interest rate has been reduced)	Tk. 1,000
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)
		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
	Insla 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	Tayyebah Islamic Platinum	
	Issuance Fee - Primary	1st year free
	Renewal Fee - Primary	BDT 3,500
	Issuance Fee -Supplementary	Free
	Renewal Fee - Supplementary	Up to 02 free supplementary; Regular fee from 3rd Supplementary
	Cash Advance Fee – Local	BDT 250 or 05% charge whichever is higher, will be imposed on cash withdrawal amount
	Cash Advance Fee – USD	USD 3 or 3% charge whichever is higher, will be imposed on cash withdrawal amount
	Card Maintenance Fee – Local (Per Month)	
	Outstanding up to BDT 5,000	BDT 150
	Outstanding above BDT 5,000 to 10,000	BDT 300
	Outstanding above BDT 10,000 to 25,000	BDT 600
	Outstanding above BDT 25,000 to 50,000	BDT 800
	Outstanding above BDT 50,000 to 75,000	BDT 1000
	Outstanding above BDT 75,000 to 100,000	BDT 1500
	Outstanding above BDT 100,000 to 250,000	BDT 2000
	Outstanding above BDT 250,000 to 500,000	BDT 2500
	Outstanding above BDT 500,000 to 750,000	BDT 2750
	Outstanding above BDT 750,000 to 1,000,000	BDT 3000
	Card Maintenance Fee – USD (Per Month)	
	Outstanding up to USD 50	\$2
	Outstanding above USD 50 to 125	\$4
	Outstanding above USD 125 to 250	\$8
	Outstanding above USD 250 to 500	\$10
	Outstanding above USD 500 to 750	\$13
	Outstanding above USD 750 to 1000	\$19
	Outstanding above USD 1000 to 1250	\$25
	Outstanding above USD 1250 to 2500	\$32
	Outstanding above USD 2500 to 5000	\$35
	Outstanding above USD 5000 to 10000 & above	\$40
	Service Extension Fee	BDT 750/ \$ 10
	Excess Limit Fee	BDT 750/ \$ 10

	Card Replacement Fee	BDT 500
	PIN Replacement Fee	BDT 500 (Free if replaced through Green PIN)
	Waiver Policy	18 transactions or aggregate value of BDT 100,000
	Statement Reprint Fee	BDT 400 per month's statement
	Sales Slip Retrieval Fee	BDT 400/ \$7
	Credit Shield Premium	Nominal monthly premium of 35 paisa for every BDT 100 of outstanding dues.
	Insta Investment Processing Fee	1% of the investment amount
	Insta Investment Early Settlement Fee	1% of the unpaid investment amount
	Card Cheque Issuance Fee	BDT 100 (10 leaves)
	Card Cheque Processing Fee	BDT 150 or 02% whichever is higher
	Transaction Alert Fee	BDT 100 per year
	Limit Enhancement Fee	BDT 200 per request
	Card Conversion Fee	BDT 200 per request
	NID Verification Fee	BDT 10 or at actual
	CIB Fee	BDT 100 or at actual
	Add Money to MFS/ Account from Card	BDT 25 or 02% whichever charge is higher
	Cheque dishonor due to insufficient fund	BDT 500
	Stop payment on clearing cheque	BDT 200 per instruction
	Stop payment on entire cheque book	BDT 200 per instruction
5.3	Dhaka Bank Debit Card	
	Debit Card Issuance Fee	
	EZY Account	Free for 1 st Year, Subsequent year Tk. 300.00
	Saving Builder Account	Free for 1 st Year, Subsequent year Tk. 500.00
	Aroni Savings Account	Free for 1 st Year (Visa Platinum), Subsequent year Tk. 500.00
	Honorable Seniors Account	Free (Visa Debit Card)
	Student Ledger - University	Free for 1 st Year, Subsequent year Tk. 500.00
	Any Other Account	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

5.4	International Debit Card (For FCY Account)		
	Annual Card Fee		\$10
	Renewal Fee		\$10
	Cash Withdrawal – Other Bank ATM (Abroad)		\$3
	Card Replacement Fee		\$10
	PIN Replacement Fee		\$3
	Transaction Alert (annually)		\$5
	Sales Voucher Retrieval Fee		\$10
	Certificate Fee		\$1
	Undelivered Card/ PIN destruction fee		\$5
	Video Footage Fee		\$18
5.5	Aspire Prepaid Card		
	Local Card Fee		BDT 500
	Renewal Fee		Free
	Cash Withdrawal – Dhaka Bank ATM		Free
	Cash Withdrawal – Other Bank ATM		Local - BDT 15/per txn. Foreign – 0.5% or \$1 whichever is higher
	Cash Loading		Free
	Card Replacement Fee		BDT 300/ USD 10
	PIN Replacement Fee		BDT 200/ USD 5
	e-Statement resend		BDT 50/ USD 1
	Transaction Alert (annually)		BDT 100/ USD 5
	Sales Slip Retrieval Fee (within BD)		BDT 250
	Video Footage Retrieval Fee – Dhaka Bank ATM		BDT 1000
	Video Footage Retrieval Fee – Other Bank ATM (within BD)		At Actual
	International Card- If student file maintained with DBL		Free
	International Card- If student file does not maintain with DBL		BDT 1000/ USD 12.5
5.6	International VISA Prepaid Card		
	Issuance/Renewal Fee	Gold	USD 50.00
		Platinum	USD 100.00
5.7	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	
5.8	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
5.9	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	
	My Wage 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	
5.10	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
	Aroni Savings Account First 4(Four) ATM withdrawal per month is FREE	-	-
	<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>		
5.11	Fees related to Card Cheque		
	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
5.12	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 Insta loan /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
5.13	Dhaka Bank Credit Card Renewal Fee Claim Program		
	Subsequent Renewal Fees can be waived based on the following retail purchase transactions within one (1) year period,		
	Card Type	Waiver Policy	
	VISA Gold	18 transactions or aggregated value of TK. 100,000	
	VISA Platinum or MasterCard Titanium	18 transactions or aggregated value of TK. 200,000	
	VISA Signature	18 transactions or aggregated 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	Maximum 0.50% on outstanding balance.	
	Forced/Demand Loan Charge	Up to 2.00% interest above the regular rate	
	Loan Documentation Processing Charges	At actual	
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
	Trustee Charge on Warehoused Imported Goods		0.30% or min Tk. 3,000.00
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	Miscellaneous Charges		
	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
		Force Loan Processing fees	For loan amount up to 50.00 Lac 0.50% or Tk15,000/- whichever is Lower
			For loan amount above 50.00 Lac 0.30% or Tk 20,000/- whichever is Lower
	6.5	SME Finance (Exclusive of VAT)	
		Loan Processing Fee	1. Up to Tk. 5.00 million-Maximum 0.50% on approved loan or Tk. 15,000.00, whichever is lower. 2. Above Tk. 5.00 million- Maximum 0.30% on approved loan or Tk. 20,000.00 which is lower.
		Loan application fee	Free.
		Documentation fee, CIB charge, Stamp charge, Legal and Valuation fee.	At actual.
		Early Settlement fee (Only Term Loan of medium enterprise)	Maximum 0.50% on outstanding balance.
	6.6	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
		Escrow Maintenance fee	As per Negotiation
	7.0	Corporate Guarantee (Exclusive of VAT)	
	7.1	Issuance/Amendment of Guarantee	
		Commission per Quarter	0.50% Maximum (Minimum Tk.1,000.00)
		Stamp Duty & other Charges	At actual
	7.2	Issuance of Guarantee against Foreign Bank's Counter Guarantee	
		Commission per Quarter	0.05% to 0.50 % (Minimum BDT 1000.00 Equivalent USD)
		Stamp Duty	Min USD 10.00
		Legal Fees	At Actual
		SWIFT & other Communication Charges	At Actual
		Foreign Courier Charges (if applicable)	At Actual

7.3	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
7.4	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
7.5	Stamp Duty & Other Charges for Sl. 07 & 08	Tk. 350.00
7.6	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
7.7	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	.50% per quarter or BDT 1000 whichever is higher (commission will be calculated for real tenure. If the calculated tenure is less than one quarter, then charge can be realized for one quarter.)
7.8	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

8.0 Foreign Trade – Import (Corporate) (Exclusive of VAT)			
8.1	L/C Opening Commission, Extension of L/C Validity & Increase of Amount (Foreign & Inland)		
	LC (Sight)	1st Quarter	0.10% to 0.40%
		Subsequent Quarter (to be collected on actual days)	0.10% to 0.40%
		Minimum	Tk. 1,000.00 (Tk. 300.00 against prior approval)
	LC (Deferred/Usance)	1st Quarter (Maximum)	0.10% to 0.50%
		Subsequent Quarter (to be collected on actual days)	0.10% to 0.50%
		Minimum	Tk. 1,000.00 (Tk. 300.00 against prior approval)
	L/C at 100% Margin	1st Quarter (Maximum)	0.25%
		Subsequent Quarter (to be collected on actual days)	0.25%
		Minimum	Tk. 1,000.00 (Tk. 300.00 against prior approval)
	Back to Back L/C	1st Quarter (Maximum)	0.10% to 0.40%
		Subsequent Quarter (to be collected on actual days)	0.10% to 0.40%
		Minimum	Tk. 1,000.00 (Tk. 300.00 against prior approval)
8.2	L/C Amendment Charge (Other than Validity Extension & Amount Increase) (Foreign & Inland)	Tk. 750.00 + Correspondence charge at actual	
8.3	Acceptance Commission (Foreign & Inland)		
	Acceptance Commission against Usance/Deferred Bill (other than under BBLC)	1st Quarter	0.10% to 0.40%
		Subsequent Quarter (to be collected on actual days)	0.10% to 0.40%
		Minimum	Tk. 1,000.00 (Tk. 300.00 against prior approval)
	Acceptance Commission against Usance/Deferred Bill under Back to Back L/C	1 st Quarter	0.10% to 0.40%
		Subsequent Quarter (to be collected on actual days)	0.10% to 0.40%
		Minimum	Tk. 1,000 (Tk. 300.00 against prior approval)
8.4	Miscellaneous Charges		
	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	
	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 & Other companies	At Actual or Min USD 150.00
	Collection of Credit Report Through SWIFT	Tk.750.00
	B/L Endorsement Signature verification charge	Tk. 100.00 per B/L
	Attestation of Documents	Tk. 300.00 per Set
	Delivery Order (DO) issue commission (Shipment through Road/Air/Railway)	Up to \$ 50,000-Tk. 1,500.00 Above \$ 50,000 - Tk. 2,000.00
	Shipping Guarantee Commission (Shipment through Sea)	Up to \$ 50,000-Tk. 1,500.00 <small>Per Instance</small> Above \$ 50,000 – Tk. 2,000.00 p.q. <small>Per Instance</small>
	Import Bill Retirement (under sight L/C)	Tk. 500.00 (flat)
	Issuance of any other Certificate	Tk. 500.00
	Import without opening LC/ import through LCAF (on DA/DP basis)	For DP: Processing fee 0.20% to 0.40 % and SWIFT charge at actual For DA: Acceptance fee 0.20% to 0.40 % p.q. and SWIFT charge at actual
	Import Under Diplomatic Bonded warehouse	Commission up to 0.50% per quarter.
	Import Under Open Account	Processing fees up to 0.40% and communication cost at actual
	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
	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
	L/C Cancellation Charge	Cancellation charge waived Nil: communication cost at actual
	Amendment of Collection Instruction	Tk. 1,000.00 per Amendment
	Arrangement fee	
	Discounting of Accepted Usance Import Bills through Foreign Correspondence	Upto 2.00% p.a. on the contract amount as per negotiation but min. BDT 2,500.00
	Refinancing of Accepted Usance Import Bills through Foreign Correspondence	
8.5	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
8.6	Cost of Forms	
	L/C Application	Tk.500.00
	IMP Form	plus Tk. 500.00 for Stamp
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
		For Non Client
	L/C Amendment Advising Charge	For Client
		For Non Client
9.2	Advising of Local L/Cs (Back to Back & Inland)	
	Charge of Local L/C Advising	For Client
		For Non Client
	Local L/C Amendment Advising Charge	For Client
		For Non Client
9.3	Transfer of L/C / Amendment (with Value/ without Value)	
	L/C Transfer Charge/ Transfer of Amendment Charge	Tk. 750.00 +correspondence charge at actual
9.4	Adding Confirmation to Export/Import L/C	
	Add Confirmation Charges against confirmation added by DBL to Export / Import LC upon issuing bank's request	0.50% per Qtr or part thereof; Min USD 50.00 if payable by foreign correspondent/beneficiary/applicant
	LC confirmation arrangement fee	0% - 0.20% Flat, Plus Communication Fee
9.5	Processing of Export documents	
	Collection/Negotiation 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
	Revised Documents Collection / Processing charge	Tk. 500.00

9.6	Processing of Export documents against remittance	
	Processing of Export documents against remittance (FTT/ Foreign DD)	Up to 20 invoice Tk. 500.00 Above 20 invoice Tk. 1000.00
9.7	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
	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
9.8	Cash Incentive/ Assistance Processing Charge (per claim)	
	Processing Charge for reimbursement of Cash Incentive against Export Proceeds	0.25% on disbursed amt or Tk. 5,000.00 which one is higher (disbursed upto Tk. 5.00 lac)
		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)
10.0	Miscellaneous Charges	
10.01	Charge for Inland documenting bill purchase	
	Inland documentary bill purchased in LCY/FCY	Up to 2.00% p.a. Min. Tk. 500.00
10.02	Arrangement & Monitoring fee (OBU).	
	Arrangement fee in BDT for any FCY finance from OBU to Resident Customers	Up to 2.00% p.a. of the contract amount as per negotiation but min. BDT 2,500.00
	Processing Fee in BDT against FCY term loan finance from OBU to Resident Customers	1. Up to Tk. 5.00 million- Maximum .50% on approved loan or Tk. 15,000.00, whichever is lower. 2. Above Tk. 5.00 million- Maximum .30% on approved loan or Tk. 20,000.00 which is lower.

10.03	Other Charges	
	Issuance of Export Proceeds Realization Certificate (PRC)	Tk. 500.00 per certificate
	Data entry related to EXP Issue and others	Tk. 50.00 - Tk. 200.00 per instance
	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
	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 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 / LC, amendment of contract / LC for export	Tk. 500.00
	Certificate for bond license purpose	Tk. 1000.00
	RTGS processing charge in FCY	Tk. 100 (Including VAT)
	Any types of rectification charge through Bangladesh Bank Online Module	Tk. 500

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