

## SCHEDULE OF CHARGES

|            |                                      |   |  |
|------------|--------------------------------------|---|--|
| <b>1.0</b> | <b>Account related Charges/Fees:</b> |   |  |
|            |                                      | <b>Service Description</b>  | <b>Charges</b>   |
|            | <b>1.1</b>                           | <b>Account Maintenance Fee</b>  |  |
|            |                                      | Current Account/Al Wadeeah Current Account  | Tk. 300.00 (Half Yearly)                               |
|            |                                      | SND Account/ Mudaraba SND Account   | Tk.500.00 (Half Yearly)                                |
|            |                                      | Personal Current Account  |  |
|            |                                      | <b>Half Yearly Average Balance</b>  | 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   |
|            | <b>1.2</b>                           | <b>Account Maintenance Fee</b><br>(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) |  |
|            |                                      | <b>Half Yearly Average Balance</b>  |  |
|            |                                      | 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)                               |
|            |                                      | 25% reduced charge for all banking services for Honorable Seniors-Savings A/c holder  |  |
|            | <b>1.3</b>                           | <b>Account Maintenance Fee–Savings Builder Account</b>  |  |
|            |                                      | <b>Half Yearly Average Balance</b>  |  |
|            |                                      | 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  |
|            | <b>1.4</b>                           | <b>Account Maintenance Fee–Value Max Savings Account</b>  |  |
|            |                                      | <b>Half Yearly Average Balance</b>  | 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 50,000   | Tk. 200.00 (Half Yearly)      Nil                      |
|            |                                      | Average Balance above Tk. 50,000  | 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- ezy Account (First year free) |   |                         |
|  |      | 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)  |                         |
|  |      |  |   |                         |
|  | 1.7  | Account Maintenance Fee                                |   |                         |
|  |      | Joma Savings Account                                   | Free  |                         |
|  |      | Student Ledger Account- School                         | Free  |                         |
|  |      | Salary Account / Ratib Payroll Islamic Account         | Free  |                         |
|  |      |  |   |                         |
|  | 1.8  | Account Maintenance Fee – FCY Accounts                 |   |                         |
|  |      | Foreign Currency Accounts                              | Eqv. USD 0 - 10.00 (Half Yearly)  |                         |
|  |      | Private Foreign Currency Account, RFCD, NFCD & NITA    | Eqv. USD 0 - 3.00 (Half Yearly)   |                         |
|  |      | Closing of Foreign Currency Accounts - RFCD            | Eqv. USD 3.00   |                         |
|  |      |  |   |                         |
|  | 1.9  | Alternative Delivery Services Fee                      |   |                         |
|  |      | Transaction Alert Fee                                  | Tk. 300 yearly (on all accounts except ezy, Aroni & Saving Builder Account)                     |                         |
|  |      |  | ezy account, Aroni Savings account & Aroni Student Ledger (University) account – Tk. 150 Yearly |                         |
|  |      |  | Saving Builder, Aroni Student Ledger (School) - Free  |                         |
|  |      | Direct Banking Plus(Internet Banking)                  | Free  |                         |
|  |      | Dhaka Bank Go (Mobile App)                             | Free  |                         |
|  |      | e-Statement Service                                    | Free  |                         |
|  |      |  |   |                         |
|  | 1.10 | Account Closing Charges (Excluding Excise Duty)        |   |                         |
|  |      | Closing of Current/SND/SOD/CC Accounts                 | Tk. 300.00  |                         |
|  |      | Closing of Savings Account                             | Tk. 200.00  |                         |
|  |      | Student ledgers- University Account                    | Tk. 100.00 - 200.00   |                         |

|  |             |   |  |
|--|-------------|---|--|
|  | <b>1.11</b> | <b>Activation Charge for Dormant Account</b>                                  |  |
|  |             | Activation Charge for Dormant Account   | NIL  |
|  | <b>1.12</b> | <b>Cheque Book Issuance Charges</b>   |  |
|  |             | CASA Accounts<br>(Conventional & Islamic)                                     | At actual  |
|  |             | <b>Value max Savings account</b>  |  |
|  |             | 1 <sup>st</sup> Cheque book ( 10 leaves)                                      | Free   |
|  |             | 2 <sup>nd</sup> Chequebook onwards  | At actual  |
|  |             | <b>Basket Savings Account</b>   |  |
|  |             | 1 <sup>st</sup> Cheque book ( 10 leaves)                                      | Free   |
|  |             | 2 <sup>nd</sup> Chequebook onwards  | At actual  |
|  |             | <b>Personal Current Account</b>   |  |
|  |             | 1 <sup>st</sup> Cheque book ( 10 leaves)                                      | Free   |
|  |             | 2 <sup>nd</sup> Chequebook onwards  | At Actual  |
|  |             | <b>ezy Account</b>  |  |
|  |             | 1 <sup>st</sup> Cheque Book ( 10 leaves )                                     | Free   |
|  |             | 2 <sup>nd</sup> Chequebook onwards  | At actual  |
|  |             | <b>Aroni Saving Account</b>   |  |
|  |             | 1 <sup>st</sup> Cheque Book ( 10 leaves )                                     | Free *Subject to meeting initial deposit balance |
|  |             | 2 <sup>nd</sup> Chequebook onwards  | At actual  |
|  |             | Aroni Student Ledger (University)   | At actual  |
|  |             | Aroni Student Ledger (School)   | Free ( 25 Leaves / Year ) Onward At Actual       |
|  |             | <b>Saving Builder Account</b>   | Free ( 25 Leaves / Year ) Onward At Actual       |
|  |             | <b>Bundle Account</b>   | Free ( 25 Leaves / Year ) Onward At Actual       |
|  |             | <b>Honorable Seniors</b>  | Free ( 25 Leaves / Year ) Onward At Actual       |
|  |             | <b>Student Ledger-University Account</b>                                      | At Actual  |
|  | <b>1.13</b> | <b>Account Statement Charges</b>  |  |
|  |             | Regular Statement - all types of accounts<br>(Twice in a year, June-December) | Free   |
|  |             | Duplicate Statement - all types of accounts                                   | Tk. 100.00                                       |
|  | <b>1.14</b> | <b>Certificates/Reports Related Charges</b>                                   |  |
|  |             | Balance Confirmation Certificate<br>(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/Investment Certificate  | Tk. 500.00 each                                     |
|  |             | Duplicate NOC of Student File   | Tk. 500.00 each                                     |
|  |             | Photocopy of Cheque   | Tk. 300.00 each                                     |
|  |             | Verification of Account Related Documents; which is sent by Bank, NBFI, Embassy, High Commission etc. to us for verification                                | Tk. 500.00 Maximum 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                                     |
|  |             |   |   |
|  | <b>1.15</b> | <b>Locker Facility Charges (Including Insurance Premium)</b>  |   |
|  |             | Locker Charge – Small   | Tk. 5,000.00  |
|  |             | Locker Charge – Medium  | Tk. 7,000.00  |
|  |             | Locker Charge – Large   | Tk. 9,000.00  |
|  |             | Locker Charge – Extra Large   | Tk. 14,000.00                                       |
|  |             | Locker Security Deposit (Refundable)  | Tk. 5,000 .00                                       |
|  |             | Locker Key Replacement Cost   | Tk. 1,000.00 + Cost At actual                       |
|  |             | Late Payment of Locker Rent   | Tk. 500.00  |
|  |             | ** Aroni Savings Account Holders' can avail 10% discount & ValueMax Savings Account Holders' can avail 15% discount on annual rent of Locker Service Charge |   |
|  |             |   |   |
|  | <b>1.16</b> | <b>Outward Clearing Cheque Processing/ EFT Charges &amp; RTGS Charges (Exclusive of VAT)</b>  |   |
|  |             | 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.0 - 100.00 (Inclusive of VAT)         |
|  |             |   |   |
|  | <b>1.17</b> | <b>Cliental Service for Govt. Securities related Charges</b>  |   |
|  |             | BPID Opening Charge   | Individual - BDT 1000.00<br>Corporate - BDT 3000.00 |

|            |  |  |  |
|------------|--|--|--|
|            |  | G-Sec Transaction Charge for Primary & Secondary trading   | Individual - BDT 300.00 Per 1 Lac Face value; Maximum BDT 5,000.00<br>Corporate - BDT 500.00 Per 1 Lac Face value; Maximum BDT 20,000.00 |
|            |  | Charges for Issuance of any Certificate  | Individual - BDT 500.00<br>Corporate - BDT 1000.00   |
|            |  | Yearly Portfolio Monitoring Charge   | Individual - BDT 500.00<br>Corporate - BDT 2000.00   |
|            |  |  |  |
| <b>2.0</b> | <b>Local Remittance (Exclusive of VAT)</b> |  |  |
|            | <b>2.1</b>                                 | <b>Bangladesh Bank Cheque Issuance Fee</b>   |  |
|            |  | Bangladesh Bank Cheque Issuance Fee  | Tk. 300.00 per chq.  |
|            |  |  |  |
|            | <b>2.2</b>                                 | <b>Stop Payment Charges</b>  |  |
|            |  | 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  |
|            |  | Uncollected Cheque book ( Applied but not collected within 3( three) months )  | Tk. 300.00 per instruction.  |
|            |  |  |  |
|            | <b>2.3</b>                                 | <b>Cheque Return Fee:</b>  |  |
|            |  | Cheque Return fee  | Tk. 50.00 per instance   |
|            |  | Cheque Dishonor Fee (Insufficient Fund)  | TK. 500.00 per instance  |
|            |  |  |  |
|            | <b>2.4</b>                                 | <b>Collection of Outstation Cheques, Clean Bills( OBC)</b>   |  |
|            |  | 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   |
|            |  |  |  |
|            | <b>2.5</b>                                 | <b>Online Cash Transaction (Withdrawal/ Deposit) Fees per transaction – Inter City: (Charges will be realized from Account holder)</b> |  |
|            |  | 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   |
|            |  | <b>Note: Narayangonj region branches to be considered within Dhaka Region</b>  |  |
|            | <b>2.6</b>                                 | <b>Standing Instruction (SI)</b>   |  |

|  |            |  |  |
|--|------------|--|--|
|  |            | Standing Instruction (SI) Individual account (excluding DBL DPS A/c) | Tk. 200.00 (flat)  |
|  |            |  |  |
|  | <b>2.7</b> | <b>Pay Order related Charges ( Exclusive of VAT )</b>                |  |
|  | <b>a.</b>  | 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>b.</b>  | Pay Order Cancellation Charge  | Any Amount   |
|  |            |  | Tk. 50.00  |
|  | <b>c.</b>  | Issuance of Duplicate PO/FDR/ other Instruments                      | Tk. 500.00   |
|  |            |  |  |
|  | <b>2.8</b> | <b>Purchase / Discount of Inland Bills</b>                           |  |
|  |            | Inland Bill Purchase/Discount Commission                             | 0.15% / Min Tk. 1,000.00                                   |
|  |            |  |  |
|  | <b>3.0</b> | <b>Foreign Remittance (Exclusive of VAT)</b>                         |  |
|  | <b>3.1</b> | <b>Foreign Currency Draft Related Service Charges</b>                |  |
|  | <b>a.</b>  | 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>b.</b>  | Commission for Purchase of any Foreign Currency Draft                | 0.30% per USD, 0.35% per GBP/EUR                           |
|  | <b>c.</b>  | Charge for Collection of any Foreign Currency Draft                  | Tk. 700.00 (flat) plus SWIFT Charge at Actual              |
|  | <b>d.</b>  | Charge for cancellation of any Foreign Currency Draft                | Tk. 200.00 per instrument                                  |
|  |            |  |  |
|  | <b>3.2</b> | <b>Foreign Currency Cheque Collection related</b>                    |  |
|  | <b>a.</b>  | FCY Cheque Collection (within Bangladesh)                            | 0.10% Min Tk. 150 Max Tk. 1,000                            |
|  | <b>b.</b>  | FCY Cheque Collection (outside Bangladesh)                           | 0.10% Min Tk.500 Max Tk.2,000 & Courier Charge             |
|  |            |  |  |
|  | <b>3.3</b> | <b>Foreign TT related Service Charges</b>                            |  |
|  | <b>a.</b>  | Charge for <b>Encashment</b> of any Foreign TT                       | Free   |
|  | <b>b.</b>  | Remittance by SWIFT/TT (FC) through Foreign Correspondent (Outgoing) | Remittance 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/=                                       |
|  |            |  | plus Correspondent charges & SWIFT Charges (at actual)     |
|  |            |  |  |
|  | <b>3.4</b> | <b>Endorsement Fee for Cash in Passport</b>                          |  |
|  | <b>a.</b>  | Endorsement Fee & Commission for Cash (FC)                           | Endorsement Fee Tk. 300 plus 0.5% for Cash (FC) Commission |
|  |            |  |  |
|  | <b>3.5</b> | <b>Collection Charge of Clean Bill (Draft/Cheque)</b>                |  |
|  |            | 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, Foreign Agent Commission, Bill of Entry & EXP time extension, Bill of Entry & EXP waiver application etc. |   |                             |                             |
|  |     | New Application  | Tk. 3,000.00 - 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/Investment (Exclusive of VAT)  |   |                             |                             |
|  | 4.1 | Personal Loan/Investment   |   |                             |                             |
|  |     | Segment  | Processing Fees   | Early Settlement Fee        | Partial Settlement Fee      |
|  |     | Salaried, Professional,Business Person & Others  | 0.50 % (on approved loan/Investment 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   |                             |                             |
|  |     | eRin   | 0.50 % (on approved loan/Investment amount upto Tk 50,000)                                      | Nil                         | Nil                         |
|  |     |  |   |                             |                             |
|  |     |  |   |                             |                             |
|  | 4.2 | Car Loan/Investment  |   |                             |                             |
|  |     | Segment  | Processing Fees   | Early Settlement Fee        | Partial Settlement Fee      |
|  |     | Salaried, Professional, Business Person & Others   | 0.50% (on approved loan/Investment 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/Investment   |   |                             |                             |
|  |     | Segment  | Processing Fees   | Early Settlement Fee        | Partial Settlement Fee      |
|  |     | Takeover   | No processing fee   | 0.50% of outstanding amount | 0.50% of outstanding amount |
|  |     | Self Employed, Professional , Business Person & Others   | 0.50% (on approved loan/Investment amount upto Tk 50 Lac) or BDT 15,000.00 (whichever is lower)<br>0.30% (on approved loan/Investment amount above Tk 50 Lac) or BDT 20,000.00 (whichever is lower)         |                             |                             |
|  |     |  |   |                             |                             |
|  | 4.4 | Secured Overdraft and secured Term Loan/Investment   |   |                             |                             |
|  |     | Processing Fee   | New Loan/Investment Facility –<br>- Up to Tk. 50 Lac: 0.50% or Tk. 2,000 whichever is Lower<br>- 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/Investment (SL) - 0.50% of outstanding amount at any time before maturity, Maximum Tk. 2,000.00<br>b. Secured Overdraft (SOD) - 0.50% or Max.Tk. 2,000.00 whichever is lower                |                             |                             |
|  |     | Other Fee  | a. Penal Inerest / Compensation Charge: 1.50% of overdue amount<br>b. EMI date re-fixing charge Tk. 2,000.00 each time<br>c. Rescheduling Charge: Tk. 3,000.00<br>d. Security replacement fee: Tk. 2,000.00 |                             |                             |
|  |     |  |   |                             |                             |
|  | 4.5 | Common Charges/fees for Retail Loans/Investments :   |   |                             |                             |
|  | a.  | Quotation Change Fee ( For Car Loan/Investment)  |   | Tk. 500 each time           |                             |
|  | b.  | Restructure/ Rescheduling of loan/Investment tenure  |   | 0.25% or up to Tk. 10,000   |                             |
|  | c.  | Fees for PG Replacement  |   | Tk. 4,000.00 each time      |                             |
|  | d.  | Penal Interest/Compensation Charges  |   | 1.50% p.a on overdue amount |                             |
|  | e.  | Fees for Partial Security release/Security Charges (For Home Loan/Investment)  |   | Tk. 8,000                   |                             |
|  | f.  | Duplicate issuance of Ownership transfer documents against Vehicle & Loan/Investment Closure (against closed car loan/Investment account less than or equals to 5 years) |   | Tk. 2,000.00                |                             |
|  | g.  | Duplicate issuance of Ownership transfer documents against Vehicle & Loan/Investment Closure (against closed car loan/Investment 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/Investment certificate/Tax certificate   | Tk. 300 per certificate   |
|   | n.         | Security replacement of Home Loan/Investment (if approved by competent authority)     | Tk. 10,000  |
|   | o.         | Loan/Investment outstanding letter (in case of takeover by other bank)                | Tk. 2,000   |
|   | p.         | Partial Redemption of the security (SOD / Secured Loan/Investment)                    | Tk. 2,000   |
|   | q.         | Interest Rate mode conversion/ rate change Fee (where interest rate has been reduced) | Tk. 1,000   |
| <b>5.0 Cards Charges (Exclusive of VAT)</b> |            |   |   |
|   | <b>5.1</b> | <b>Credit Card</b>  |   |
|   |            | Gold  | 1 <sup>st</sup> 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   |
|   |            | World   | Tk. 7,000   |
|   |            | <b>1<sup>st</sup> Year Fee -Supplementary Credit Card</b>                             | Free  |
|   |            | Local Gold  | Tk. 2,000   |
|   |            | Dual/Int'l Gold   | Tk. 3,000   |
|   |            | Platinum  | Tk. 5,000   |
|   |            | Titanium  | Tk. 5,000   |
|   |            | Signature   | Tk. 7,000   |
|   |            | World   | Tk. 7,000   |
|   |            | <b>RFCD/ERQ Card Issuance/Renewal Fee</b>   | Gold USD 50<br>Platinum USD 75<br>Titanium USD 75<br>Signature USD 100  |
|   |            | <b>Renewal Fee Supplementary Credit Card</b>  | Gold/ Platinum/ Titanium Card:<br>Free upto 2 supplementary cards & from 3 <sup>rd</sup> supplementary card regular renewal fee will apply.<br>Signature Card:<br>Free upto 3 supplementary cards & from 4 <sup>th</sup> supplementary card regular renewal fee will apply. |
|   |            | <b>Plastic Fee (During card plastic renewal)</b>                                      | Gold Tk. 400<br>Platinum/Titanium Tk. 500<br>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   |

|  |     |  |   |
|--|-----|--|---|
|  |     | <b>Cash Advance Fee</b>  |   |
|  |     | Gold   | 2.5% (Min Tk.150 or, US \$3)                        |
|  |     | Platinum / Titanium / Signature  | 2.5% (Min Tk.250 or, US \$5)                        |
|  |     | <b>Late Payment Fee:</b>   |   |
|  |     | Gold   | Tk. 500.00 (US \$10)                                |
|  |     | Platinum / Titanium  | Tk. 750.00 (US \$12)                                |
|  |     | Signature  | Tk. 1,000.00 (US \$15)                              |
|  |     | <b>Excess Limit Fee:</b>   |   |
|  |     | Gold   | Tk. 500.00 (US \$10)                                |
|  |     | Platinum / Titanium  | Tk. 750.00 (US \$12)                                |
|  |     | Signature  | Tk. 1,000.00 (US \$15)                              |
|  |     | <b>Card Replacement Fee</b>  |   |
|  |     | Gold   | Tk.400.00   |
|  |     | Platinum / Titanium  | Tk.500.00   |
|  |     | Signature  | Tk.600.00   |
|  |     | <b>PIN Replacement Fee</b>   |   |
|  |     | Gold   | Tk.400.00   |
|  |     | Platinum / Titanium  | Tk.500.00   |
|  |     | Signature  | Tk.600.00   |
|  |     | <b>Statement Reprint Fee</b>   |   |
|  |     | 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                     |
|  |     | <b>Sales Slip Retrieval Fee</b>  |   |
|  |     | 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                             |
|  |     | <b>Credit Shield Premium (for Credit Cards)</b>  | 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 | <b>Tayyebah Islamic Platinum</b>   |   |
|  |     | Issuance Fee - Primary   | 1st year free                                       |
|  |     | Renewal Fee - Primary  | BDT 3,500   |
|  |     | Issuance Fee -Supplementary  | Free  |

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|  |   |  |
|--|---|--|
|  | 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 100 per instruction   |
|  |            | Stop payment on entire cheque book                | BDT 200 per instruction   |
|  |            |   |   |
|  | <b>5.3</b> | <b>Dhaka Bank Debit Card</b>                      |   |
|  |            | Debit Card Issuance Fee                           |   |
|  |            | ezy Account                                       | Free for 1 <sup>st</sup> Year, Subsequent year Tk. 300.00                 |
|  |            | Saving Builder Account                            | Free for 1 <sup>st</sup> Year, Subsequent year Tk. 500.00                 |
|  |            | Aroni Savings Account                             | Free for 1 <sup>st</sup> Year (Visa Platinum), Subsequent year Tk. 500.00 |
|  |            | Honorable Seniors Account                         | Free (Visa Debit Card)  |
|  |            | Student Ledger - University                       | Free for 1 <sup>st</sup> Year, Subsequent year Tk. 100.00                 |
|  |            | 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/<br>At actual for other Bank's ATM                |
|  |            |   |   |
|  | <b>5.4</b> | <b>International Debit Card (For FCY Account)</b> |   |
|  |            | 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   |
|  |            |  |  |
|  | <b>5.5</b> | <b>Aspire Prepaid Card</b>                                     |  |
|  |            | Local Card Fee   | BDT 500  |
|  |            | Renewal Fee  | Free   |
|  |            | Cash Withdrawal – Dhaka Bank ATM                               | Free   |
|  |            | Cash Withdrawal – Other Bank ATM                               | Local - BDT 15/per txn.<br>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   |
|  |            |  |  |
|  | <b>5.6</b> | <b>International VISA Prepaid Card</b>                         |  |
|  |            | Issuance/Renewal Fee   | Gold<br>USD 50.00<br>Platinum<br>USD 100.00                          |
|  | <b>5.7</b> | <b>Other fees for RFCD/ERQ/International Prepaid Card</b>      |  |
|  |            | 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   |
|  |            |  |  |
|  | <b>5.8</b> | <b>Cash Withdrawal &amp; Balance Enquiry Fee (Debit Card)</b>  |  |
|  |            | <b>ATM Network</b>   | <b>Cash Withdrawal</b><br><b>Balance Enquiry Fee</b>                 |
|  |            | Dhaka Bank ATM   | Free<br>Free   |
|  |            | NPBS Network ATM (Inclusive VAT)                               | Tk. 15.00<br>Tk. 5.00  |
|  |            | Other VISA ATM   | Tk. 30.00<br>Tk. 10.00   |
|  |            |  |  |
|  | <b>5.9</b> | <b>Prepaid Card Fee</b>  |  |

|  |      |   |   |  |
|--|------|---|---|--|
|  |      | 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/<br>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<br>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<br>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<br>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<br>First 4(Four) ATM withdrawal per month is FREE   | -   | -  |
|  |      | 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. |   |  |
|  |      |   |   |  |
|  | 5.11 | Fees related to Card Cheque   |   |  |
|  |      | 1 <sup>st</sup> Cheque book Issuance Fee (10 leaves)  |   | Tk. 100  |
|  |      | 2 <sup>nd</sup> 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. 100.00 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<br><br>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 or MasterCard World  | 18 transactions or aggregated value of TK. 300,000  |   |
|  |      |   |   |   |
|  | 5.14 | LoungeKey Charges   |   |   |
|  |      | Up to USD 35 per visit per customer   |   |   |
|  |      | Yearly 04 free visits per calendar year for VISA Signature & Mastercard World Credit Cardholders. Additional visits will be charged as per lounge policy. |   |   |
| 6.0 Corporate – Loans/Investments & Advances ( Exclusive of VAT) |      |   |   |   |
|  | 6.1  | Corporate Lending   |   |   |
|  |      | Loan/Investment Processing Fees   | Upto Loan/Investment Amount of Tk. 50 Lac: 0.50% or Tk. 15,000, whichever is lower.<br>Loan/Investment more than Tk. 50 Lac: 0.30% or Tk. 20,000, whichever is lower. |   |
|  |      | Facility Renewal Fees   | Upto Loan/Investment Amount of Tk. 50 Lac: 0.50% or Tk. 15,000, whichever is lower.<br>Loan/Investment more than Tk. 50 Lac: 0.30% or Tk. 20,000, whichever is lower. |   |
|  |      | Loan/Investment Contract Maturity Extension Fees  | Tk. 1500 per contract   |   |
|  |      | Penal/Compensation Charge due to Overdrawn/Past due/Excess over limit   | Up to 1.50% interest above the regular rate   |   |
|  |      | Early Settlement Fee  | Maximum 0.50% on outstanding balance.   |   |
|  |      | Non-Utilization Fees (Commitment Fees)  | Upto 0.25% on the un-utilized funded facility   |   |
|  |      | Forced/Demand Loan/Investment Charge  | Up to 2.00% interest above the regular rate   |   |
|  |      | Loan/Investment Documentation Processing Charges  | At actual   |   |
|  |      | Security/Loan/Investment Documentation Deferral Fees (For each instance)  | Upto 0.10% per quarter on the facility amount or Tk. 15,000, whichever is lower   |   |
|  |      |   |   |   |
|  | 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   |
|  |      |   |   |   |



|  |            |   |  |
|--|------------|---|--|
|  | <b>6.3</b> | <b>Issuance of Delivery Order</b>   |  |
|  |            | Issuance Charge for Delivery Order against delivery of goods from Bank's/Borrower's warehouse                             | Tk. 500.00 per delivery order plus actual conveyance   |
|  |            |   |  |
|  | <b>6.4</b> | <b>Miscellaneous Charges</b>  |  |
|  |            | 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/Investment  | As per Negotiation   |
|  |            | Force Loan Processing fees  | For loan amount up to 50.00 Lac - 0.50% or Tk15,000/- whichever is Lower<br>For loan amount above 50.00 Lac - 0.30% or Tk 20,000/- whichever is Lower  |
|  |            |   |  |
|  | <b>6.5</b> | <b>MSME Finance (Exclusive of VAT)</b>  |  |
|  |            | Loan/Investment Processing Fee  | 1. Up to Tk. 5.00 million-Maximum 0.50% on approved loan/Investment or Tk. 15,000.00, whichever is lower.<br>2. Above Tk. 5.00 million- Maximum 0.30% on approved loan/Investment or Tk. 20,000.00 which is lower. |
|  |            | Loan/Investment application fee   | Free.  |
|  |            | Documentation fee, CIB charge, Stamp charge, Legal and Valuation fee.   | At actual.   |
|  |            | Early Settlement fee (Only Term Loan/Investment of medium enterprise)   | Maximum 0.50% on outstanding balance.  |
|  |            | Supply Chain Finance (Bills to Cash & Factoring Financing) and Distributor Finance : Transaction/ Platform/ Technical Fee | Up to 0.50% per transaction/ Invoice value   |
|  |            |   |  |
|  |            | Penal/Compensation Charge due to Overdrawn/Overdue/Excess over limit  | Up to 1.50% interest above the regular rate  |
|  |            |   |  |
|  | <b>6.6</b> | <b>Syndications &amp; Structured Finance</b>  |  |
|  |            | Up-front Fee (One-time)   | Up to BDT 25.00 lac based on negotiation   |
|  |            | Arranger's Fee (One-time)   | 0.10% - 1.00% (on final syndication loan amount) (Minimum BDT 5.00 lac)  |
|  |            | Participation fee   | As per negotiation   |
|  |            | Agency Fee / Co-ordination Fee  | As per Negotiation (Minimum BDT 1.00 lac / Year)   |
|  |            | Commitment fee  | As per negotiation   |
|  |            | Advisory & Consultancy Fees   | As per negotiation   |
|  |            | Escrow Maintenance fee  | As per Negotiation   |
|  |            | Drop-dead Fee / Deal Cancellation Fee (One-time)  | Up to BDT 10.00 lac based on 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 USD 200)   |   |
|   | Stamp Duty   | Min USD 12.00                       |   |
|   | 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. 5,000)  |
| 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. 3,000)  |
| c.  | Advising of Amendment of Guarantee without extension of validity/increase of amount to Beneficiary in original by adding Bank's confirmation |                                     | Tk. 2,000   |
| 7.5 Stamp Duty &Other Charges   |  |                                     |   |
|   |  |                                     | Tk. 500.00 (Minimum)  |
| 7.6 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 quarter or BDT 1000 whichever is higher<br><br>(commission will be calculated for real tenure. If the calculated tenure is less than one quarter, then charge can be realized for one quarter.) |

|     |   |   |   |  |
|-----|---|---|---|--|
|     |   |   |   |  |
|     | 7.7   | e-GP Services (Exclusive of VAT)  |   |  |
|     |   | Payment of e-GP Registration fee, Document fees.<br>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.<br>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%                               |
|     |   |   |   |  |
|     |   | LC (Deferred/Usance)  | 1st Quarter (Maximum)                               | 0.10% to 0.50%                               |
|     |   |   | Subsequent Quarter (to be collected on actual days) | 0.10% to 0.50%                               |
|     |   |   |   |  |
|     |   | L/C at 100% Margin  | 1st Quarter (Maximum)                               | 0.25%  |
|     |   |   | Subsequent Quarter (to be collected on actual days) | 0.25%  |
|     |   |   |   |  |
|     |   | 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%                               |
|     |   |   |   |  |
|     |   |   |   |  |
|     | 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%                               |
|     |   |   |   |  |
|     |   | Acceptance Commission against Usance/Deferred Bill under Back to Back L/C   | 1 <sup>st</sup> Quarter                             | 0.10% to 0.40%                               |
|     |   |   | Subsequent Quarter (to be collected on actual days) | 0.10% to 0.40%                               |
|     |   |   |   |  |
|     |   |   |   |  |
|     | 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                      |

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|  |  |  |   |
|--|--|--|---|
|  |  | 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  |
|  |  | Pre Shipment Inspection (PSI) Handling Charges   | Tk. 1500.00   |
|  |  | 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. 300.00 per B/L  |
|  |  | Attestation of Documents   | Tk. 500.00 per Set  |
|  |  | Delivery Order (DO) issue commission (Shipment through Road/Air/Railway)                 | Up to \$ 50,000-Tk. 1,500.00<br>Above \$ 50,000 - Tk. 2,000.00  |
|  |  | Shipping Guarantee Commission (Shipment through Sea)                                     | Up to \$ 50,000-Tk. 1,500.00 Per Instance<br>Above \$ 50,000 – Tk. 2,000.00 p.q. Per Instance   |
|  |  | Import Bill Retirement (under sight L/C)   | Tk. 500.00 (flat)   |
|  |  | Issuance of any other Certificate  | Tk. 500.00  |
|  |  | Import without opening LC (Import on DA/DP basis)  | For DP: Processing fee 0.20% to 0.40 % and SWIFT charge at actual<br>For DA: Acceptance fee 0.20% to 0.40 % p.q. and SWIFT charge at actual   |
|  |  | Advance payment for Import without opening LC  | 0.10% to 0.40% per transaction plus Correspondent charges (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/MFCI   | Tk1500.00 per request   |
|  |  | Bill Processing fee for ENTREPOT basis Collection  | Up to USD 50,000.00 Tk. 5,000.00<br>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  |
|  |  | <b>Arrangement fee</b>   |   |
|  |  | Discounting of Usance Import Bills through Foreign Correspondence under UPAS arrangement | (i) Up to USD 100,000.00 or equivalent: Maximum up to 2.00% p.a. but minimum BDT 5,000.00<br>(ii) Above USD 100,000.00 or equivalent: Maximum up to 2.00% p.a. but minimum 0.10% p.a. |

*Schedule of Charges: Dhaka Bank PLC., Published: July 2024*

|  |            |   |   |
|--|------------|---|---|
|  |            | Refinancing of Usance Import Bills through Foreign Correspondence | i) Up to USD 100,000.00 or equivalent, Maximum up to 2.00% p.a. but minimum BDT 10,000.00<br>(ii) Above USD 100,000.00 or equivalent: Maximum up to 2.00% p.a. but minimum 0.20% p.a. |
|  | <b>8.5</b> | <b>Communication Costs for Trade Services</b>                     |   |
|  |            | 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   |
|  | <b>8.6</b> | <b>Cost of Forms</b>  |   |
|  |            | L/C Application   | Tk.500.00   |
|  |            | IMP Form  | plus Tk. 500.00 for Stamp   |
|  | <b>9.0</b> | <b>Foreign Trade – Export (Corporate) (Exclusive of VAT)</b>      |   |
|  | <b>9.1</b> | <b>Advising of Foreign Bank L/Cs to Local Beneficiary</b>         |   |
|  |            | L/C Advising Charge   | For Client Min Tk.500.00 Max Tk.750.00<br>For Non Client Tk. 750.00   |
|  |            | L/C Amendment Advising Charge                                     | For Client Min Tk.500.00 Max Tk.750.00<br>For Non Client Tk. 750.00   |
|  | <b>9.2</b> | <b>Advising of Local L/Cs (Back to Back &amp; Inland)</b>         |   |
|  |            | Charge of Local L/C Advising                                      | For Client Min Tk.500.00 Max Tk.750.00<br>For Non Client Tk. 750.00   |
|  |            | Local L/C Amendment Advising Charge                               | For Client Min Tk.300.00 Max Tk.500.00<br>For Non Client Tk. 750.00   |
|  | <b>9.3</b> | <b>Transfer of L/C / Amendment (with Value/ without Value)</b>    |   |
|  |            | L/C Transfer Charge/ Transfer of Amendment Charge                 | Tk. 750.00 +correspondence charge at actual   |
|  | <b>9.4</b> | <b>Adding Confirmation to Export/Import L/C</b>                   |   |
|  |            | Add Confirmation Charges against confirmation added by DBL to The | 0.20 % per qtr. plus<br>Correspondent charges (at actual)   |

|  |              |   |   |
|--|--------------|---|---|
|  |              | LCs issued by other Local and Foreign banks   |   |
|  |              | LC confirmation charges on the Import LCs issued by Dhaka Bank.   | 0.20 % per qtr. plus<br>Correspondent charges (at actual)   |
|  |              |   |   |
|  | <b>9.5</b>   | <b>Processing of Export documents</b>   |   |
|  |              | Collection/Negotiation Charge   | Tk. 500.00 per bill if exchange gain is earned ( on part/ full proceeds)<br>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  |
|  |              |   |   |
|  | <b>9.6</b>   | <b>Processing of Export documents against remittance</b>  |   |
|  |              | Processing of Export documents against remittance (FTT/ Foreign DD)   | Up to 20 invoice Tk. 500.00<br>Above 20 invoice Tk. 1000.00   |
|  |              |   |   |
|  | <b>9.7</b>   | <b>Documentary Collection against Payment of Acceptance, Collection of Acceptances Demand Drafts, Presentation of Clean Drafts for Acceptance</b> |   |
|  |              | 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<br>Tk. 2000.00 per request above USD 1.00 lac  |
|  |              |   |   |
|  | <b>9.8</b>   | <b>Cash Incentive/ Assistance Processing Charge (per claim)</b>   |   |
|  |              | 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)  |
|  | <b>9.9</b>   | Processing Fee for Refinance/Pre-Finance from Bangladesh Bank   | Up to Tk. 5.00 Million- Maximum 0.50% on Claim amount or Tk. 15,000.00, whichever is lower.<br><br>Above Tk. 5.00 million- Maximum 0.30% on Claim amount or Tk. 20,000.00 which is lower. |
|  | <b>10.0</b>  | <b>Miscellaneous Charges</b>  |   |
|  | <b>10.01</b> | <b>Charge for Inland documenting bill purchase</b>  |   |
|  |              | Inland documentary bill purchased in LCY/FCY  | Up to 2.00% p.a. Min. Tk. 500.00  |
|  |              |   |   |
|  | <b>10.02</b> | <b>Arrangement &amp; Monitoring fee (OBU).</b>  |   |

|  |              |  |   |
|--|--------------|--|---|
|  |              | Arrangement fee in BDT for any FCY finance from OBU to Resident Customers              | (i) Up to USD 100,000.00 or equivalent, Maximum up to 2.00% p.a. but minimum BDT 5,000.00<br><br>(ii) Above USD 100,000.00 or equivalent: Maximum up to 2.00% p.a. but minimum 0.10% p.a.           |
|  |              | Processing Fee in BDT against FCY term loan finance from OBU to Resident Customers     | (i) Up to Tk. 5.00 Million-Maximum 0.50% on approved loan or Tk. 15,000.00, whichever is lower.<br><br>(ii) Above Tk. 5.00 Million- Maximum 0.30% on approved loan or Tk. 20,000.00 which is lower. |
|  |              |  |   |
|  | <b>10.03</b> | <b>Other Charges</b>   |   |
|  |              | 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:USD 60.00 plus Courier Charge at actual<br>Local: Tk. 3,000.00 or USD 30.00   |
|  |              | Payment / Acceptance reminder fees   | 1 <sup>st</sup> reminder free<br>From 2 <sup>nd</sup> 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<br>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   |

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|--|--|--|---|
|  |  | 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                                      |
|  |  | Invoice replacement/ Document Substitution fee (On 1st Beneficiary)                              | Tk.1000.00                                  |
|  |  | LC amendment charge (Borne by Beneficiary)   | USD 50.00 + Correspondence charge at actual |
|  |  | Freight Certificate Issuance Charge  | Tk. 500.00 per Certificate                  |
|  |  | Any other charges not mentioned above for Services/Certificate in connection with Trade Finance. | Tk. 500.00 per Services / Certificate       |

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