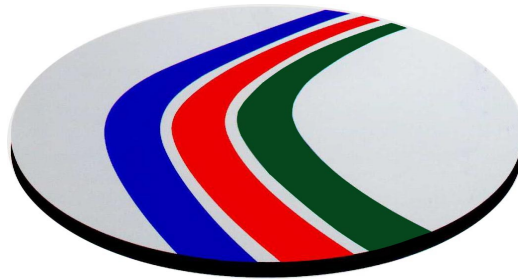


Dutch-Bangla Bank PLC.

CITIZEN'S CHARTER



Version Q1, 2025

Last Update: March 2025

Head office

47, Motijheel Commercial Area

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INTRODUCTION

Citizen's Charter is, in fact, a general statement of commitments for providing banking services and necessary information to customers. The ability of the banking industry to achieve the socioeconomic objectives and in the process bringing more and more customers into its fold will ultimately depend on the satisfaction of the customers.

Dutch-Bangla Bank felt that in order to close the gap, if any, with the customers, the Bank should come out with a charter of its services for the customers. Keeping that in mind, this Citizen Charter has been framed taking into account the service delivery standards, the rights of customers and how complaints from customers will be handled. This charter has a range of purposes which includes customer education, knowledge sharing and the differentiation of services provided in a competitive market.

OBJECTIVES

This document, called the Citizen Charter of Dutch-Bangla Bank, provides key information on various facilities/services provided to customers in ordinary course of business and highlights DBBL's commitments towards the customer satisfaction, thus ensuring accountability and responsibility amongst its officials and staff. This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligation on the part of customers for healthy practices in customer-banker relationships.

The main objectives of the Citizen Charter is to provide a framework for defining service delivery standards, the rights of customers and how complaints from customers will be handled.

In addition to the above-mentioned objectives, the Citizen Charter objectives could be summarized as the following:

- » Provide an overview statement of organization's business that describes its activities
- » Highlights the goals as far as customer service are
- » Highlights the customer's rights as they pertain to business
- » Details what the Bank will do to ensure it will meet the customer service goals and observe customers' rights.

We maintain constant networking with our customers and seek their feedback to evaluate, improve and widen the range of services provided by us. All our customers are requested to keep us informed of their experiences about the various services rendered by the Bank and feel free to send us their observations.

We look forward to sharing with our customers a mutually beneficial & long term banking relationship.



APPLICATION OF THE CITIZEN CHARTER

We will continuously work towards improving the standards of service. Our Bank's relationship with the customers will be guided by the following key applications:

a. Accountability

1. All our products and services comply with relevant laws and regulations of Bangladesh Bank.
2. We will explain and help the client to understand the financial benefits about our products and services that the customers are interested in, how they work, and the risks involved.

b. Fairness

1. We will act fairly and reasonably towards you in a consistent and ethical manner.
2. We will establish a clear set of procedures to ensure that any dispute between us will be resolved fairly and quickly.
3. We do not discriminate against age or gender, and will make available products and services on the same terms as for other customers.

c. Privacy

1. We will treat all your personal information as private and confidential, and ensure the safety and security when using your information. Your personal information will not be revealed unless otherwise authorized by you or required by law to do so.
2. We will not use your personal information for our own marketing purposes unless it is with your permission.

d. Reliability

1. We will co-operate as an industry so that you enjoy secure and reliable banking and payment systems you can trust.

e. Transparency

1. We will provide you with clear, relevant and timely information to help you make informed decision about our products and services. Where applicable, a set of Terms and Conditions relating to each banking product or service will be made readily available to you with all the fees, charges, penalties and relevant interest rates, your liabilities and obligations in the use of a banking product or service clearly outlined.
2. We will inform you, through various channels (e.g. over by telephone, e-mail or at our branches) of available products and services. You can contact us for information or provide feedback through these channels.
3. We will exercise care to provide you with a balanced view of benefits and risks of investment products, explain critical terms to you, and ensure the investment product is suitable for your needs and financial circumstances.


Bank's Overview

Registered Head Office Address:

Dutch-Bangla Bank PLC., 47 Motijheel C/A, Dhaka-1000, Bangladesh.

Contact Numbers: Tel: (880) 2223354196-8Fax: (880) 2223381889

 e-mail: contact@dutchbanglabank.com

24/7 Customer Service Call Center:

16216 (for Local & international Calls)

SWIFT Code: DBBLBDDH

 Websites: www.dutchbanglabank.com

DUTCH-BANGLA BANK AT A GLANCE	
Total Branches	241
Total Urban Branches	163
Total Rural Branches	78
Total Sub-Branches	303
No. of Authorized Dealer Branches	17
No. of Agent outlets	5640
No. of ATM Booth	136 (Only Single/Double ATM Booth)
No. of CRM	4223
No. of Fast Track	1436
No. of POS Merchant	20,366
No. of Nexus Pay user	7.3 million (73,03,536)
No. of Rocket Account	37.21 million (37,21,5,869)
No. Students awarded Scholarship	64871 Awarded in this year-2024 (1047)

TIME SCHEDULE		
Days	Office Time	Transaction
Sunday to Thursday	10.00 AM to 6.00 PM	10.00 AM to 4.00 PM
**Saturday	10.00 AM to 2.00 PM	10.00 AM to 12.00 PM

** Saturday Banking: All Authorized Dealer branches remain opens on Saturday (except govt. holiday) as per the time schedule as stated above. Transactions on this day are limited to those cash transactions to facilitate foreign trade transactions.



Citizen's Charter

1. Vision and Mission:

Vision:

Dutch-Bangla Bank dreams of better Bangladesh, where arts and letters, sports and athletics, music and entertainment, science and education, health and hygiene, clean and pollution free environment and above all a society based on morality and ethics make all our lives worth living. DBBL's essence and ethos rest on a cosmos of creativity and the marvel-magic of charmed life that abounds with spirit of life and adventures that contributes towards human development.

Mission:

Dutch-Bangla Bank engineers enterprise and creativity in Business and industry with a commitment to social cause. "Profits alone" do not hold a central focus in the Bank's operation; because man does not live by bread and butter alone".

2. Promised/Committed Services:

Dutch-Bangla Bank is a service oriented organization. The Bank seek to build long-term, sustainable beneficial relationships with all of the customers based on the service commitments and underlying values of mutual respect, the pursuit of excellence and integrity in all of the dealings. The Bank primary concern is to understand and satisfy customers' needs and expectations. The Bank provided following services to its customers, Institutions etc:



2.1 Citizen Services:

2.1.1 General Banking:

Sl.	Type of Services	Service Delivery Method	Required Documents	Service Pricing & Payment Method*	Service Time	Responsible Officer
A. ACCOUNT OPENING SERVICES:						
1	Current Account/ SND Account	<ul style="list-style-type: none"> • Front Desk of Branch • Sub Branch • Fast Track 	<ul style="list-style-type: none"> • Account Opening Form • Copy of NID • One Passport Size Recent Photo • Copy of E-TIN Certificate • Copy of Nominee NID • Nominee Passport Size Photo • Copy of recent utility bill • Copy of Valid trade license (duly attested). • Copy of VAT Certificate (duly attested) where applicable. • In case of Company A/C copy of Company's legal documents, Board Resolution etc. <p>Note: Additional papers may be required as deemed by the bank.</p>	<p>Account Maintenance Fee:</p> <ul style="list-style-type: none"> • Irrespective of balance Tk. 300/- for Current Account and Tk. 500/- for SND A/C for every 06 months. <p>Closing Charges:</p> <ul style="list-style-type: none"> • Maximum Tk. 300/- 	Same Day	<ul style="list-style-type: none"> • GB In-Charge • Deputy Manager • Manager
2	Savings Account (Savings Plus/ General/ Excel/School Savers/No Frill)		<ul style="list-style-type: none"> • Account Opening Form • Copy of NID • One Passport Size Recent Photo • Copy of TIN Certificate • Copy of Nominee NID • Nominee Passport Size Photo • Copy of recent utility bill • Copy of Professional ID <p>Note: Additional papers may be required as deemed by the bank.</p>	<p>Account Maintenance Fee:</p> <ul style="list-style-type: none"> • No A/C maintenance charge on Savings A/C having half-yearly average balance upto Tk. 10,000/- or less. • Tk. 100/- on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk. 10,000/- up to Tk. 25,000/- • Tk. 200/- on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk. 25,000/- up to Tk. 2,00,000/- • Tk. 250/- on a half-yearly basis from Savings A/C having half-yearly average 		
3	Account Opening through E-KYC (NexusPay App)		<ul style="list-style-type: none"> • Copy of NID • Copy of Nominee NID • Nominee Passport Size Photo • Copy of Recent Utility Bill 			



Sl.	Type of Services	Service Delivery Method	Required Documents	Service Pricing & Payment Method*	Service Time	Responsible Officer
				balance of more than Tk. 2,00,000/-up to Tk. 10,00,000/- •Tk. 300/- on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk. 10,00,000/-		
4	Power Account-Salary		<ul style="list-style-type: none"> •Account Opening Form •Copy of NID •One Passport Size Recent Photo •Copy of TIN Certificate •Copy of Nominee NID •Nominee Passport Size Photo •Copy of Professional ID •Copy of recent utility bill 	Account Maintenance Fee: •Nil Closing Charges: •Amount available in the account at the time of closing but not more than Tk. 100/-		
5	Term Deposit/ Deposit Premium Scheme (DPS)/ DPS: Chess/ DPS: Millionaire Deposit Scheme (MDS)		Note: Customer must maintain a Savings/Current/ SND account with the bank.	•Nil	Same Day	
6	Account Closing (all)		•Account Closing Form	Closing Charge: •Maximum Tk. 200/-	3 Working Days	
B. INFORMATION UPDATE SERVICES:						
7	Change Address/ Change Cell No/ Change Email ID/ Update TIN	<ul style="list-style-type: none"> •Front Desk of Branch •Sub Branch •Fast Track 	<ul style="list-style-type: none"> •Account Information Change Request Form •Copy of recent utility bill (for address change) •E-tin & recent return copy (for TIN Update) 	•Nil	Same Day	<ul style="list-style-type: none"> •GB In-Charge •Deputy Manager •Manager
8	Change/ Update Nominee Information		<ul style="list-style-type: none"> •Account Information Change Request Form •Copy of Nominee NID •One Passport Size Recent Photos of Nominee 			
9	Signature & Photograph Update		<ul style="list-style-type: none"> •Account Information Change Request Form •One Passport Size Recent Photos 			
10	Mandate		<ul style="list-style-type: none"> •Account Information Change Request Form •Copy of NID of Mandate •Two Passport Size Recent Photos of Mandate 			
11	TP Update		<ul style="list-style-type: none"> •TP Update Form/Letter •Supporting Document 			
12	A/C Operating Instruction Change		<ul style="list-style-type: none"> •Request Letter •Copy of Board 			



Sl.	Type of Services	Service Delivery Method	Required Documents	Service Pricing & Payment Method*	Service Time	Responsible Officer
			Resolution •Copy of NID of Authorized Person •CIF			
C. CERTIFICATE & STATEMENT SERVICES:						
13	A/C Statement	•Front Desk of Branch •Sub Branch	•General Service Request Form/ •Authorization Letter (In applicable cases)	•Tk. 100/- for each year or part thereof. *2 statements free per year Monthly free e-statement to email address	Same Day	•GB In-Charge •Deputy Manager
14	General Certificates: •A/C Certificate (without balance & with balance in TK./FCY) •Sanchaypatra Issuance/Interest Certificate •Loan Certificate •Foreign currency Encashment Certificate •Inward Remittance Certificate		•General Service Request Form/ •Authorization Letter (In applicable cases)	•No charges for Half-yearly & Yearly for balance confirmation certificate (Twice a year) •Maximum Tk. 100/- be charged for additional issuance of certificate per instance.	3 Working Days	
15	Tax Certificate		•General Service Request Form	•Nil	Same Day	
16	Duplicate Instrument/ Savings Certificates/ Declaration in lieu		•General Service Request Form/Authorization Letter (In applicable cases) •GD Copy	•External Instrument: ShanchayaPatra/Bonds etc. Tk. 1,000/-	7 Working Days	
17	Certificate of encashment of Bonds/Securities/ Coupon		•General Service Request Form/Authorization Letter (In applicable cases) •GD Copy	•Tk.500/-	3 Working Days	
18	Bank certificate required by BO Account Holders		•General Service Request Form/Authorization Letter (In applicable cases)	•Tk. 100/- per instance	Same Day	
D. CHEQUE BOOK SERVICES:						
19	Issuance of Cheque Book	•Front Desk of Branch •Sub Branch •Fast Track	•General Service Request Form/Authorization Letter (In applicable cases)	•Tk. 10/- per leaf	5 Working Days	•GB In-Charge •Deputy Manager
20	Cheque Stop Payment/Cancellation		•General Service Request Form/Authorization Letter (In applicable cases) •GD Copy	•Tk. 100/- for imposing the instruction •Tk. 50/- withdrawal of instruction.	Same Day	
E. ATM & DEBIT CARDS SERVICES:						



Sl.	Type of Services	Service Delivery Method	Required Documents	Service Pricing & Payment Method*	Service Time	Responsible Officer
21	Issuance/Replacement of Debit Card	<ul style="list-style-type: none"> • Front Desk of Branch • Sub Branch • Fast Track 	<ul style="list-style-type: none"> • Digital Banking Service Form • 	Nexus-EMV: <ul style="list-style-type: none"> • Issuance: Free • Renewal: Tk. 400/- • Replacement: Tk. 400/- Visa/Master (Local): <ul style="list-style-type: none"> • Issuance: Tk. 750/- • Renewal: Tk. 750/- • Replacement: Tk. 750/- Visa/Master (International) <ul style="list-style-type: none"> • Issuance: \$10/- • Renewal: \$10/- • Replacement: \$ 5/- 	Same Day for Nexus-EMV 15 Working Days for Visa/Master	<ul style="list-style-type: none"> • GB In-Charge • Deputy Manager
22	Issuance of Duplicate PIN			<ul style="list-style-type: none"> • Nexus-EMV: Tk. 200/- • Visa/Master (Local): Tk. 250/- 	7 Working Days	
23	Card Block			• Nil	Same Day	
24	Card Stolen Mark			• Nil	Same Day	
25	Claim against Non-Dispensed Cash in ATM			• Nil	3-7 Working Days	
26	ATM Video Footage			For DBBL: <ul style="list-style-type: none"> • Tk. 2,000/- for Dhaka City, • Tk. 3,000/- for outside Dhaka • Other Bank (local): Tk. 4,000/- 		
F. ONLINE BANKING SERVICES: E-COMMERCE & INTERNET BANKING/SMS:						
27	Internet Banking ID & Password Issue	<ul style="list-style-type: none"> • Front Desk of Branch • Sub Branch 	<ul style="list-style-type: none"> • Digital Banking Service Form 	• Nil	Same Day	<ul style="list-style-type: none"> • GB In-Charge • Deputy Manager
28	PIN Reissue			• Nil	2 Working Days	
29	SMS/Alert Banking			<ul style="list-style-type: none"> • Tk. 200/- per year for Savings Account (excluding staff, salary, School Saver a/c) upon obtaining customer's consent. • Excel Tk. 100/- 	2 Working Days	
30	2FA Token Issuance			• Nil	Same Day for Hardware Token 3 Working Days for Software Token	



Sl.	Type of Services	Service Delivery Method	Required Documents	Service Pricing & Payment Method*	Service Time	Responsible Officer
G. CHEQUE/PO/DD/CLEARING/DEPOSIT/WITHDRAWAL:						
31	Collection of Local Cheque/Instrument Clearing	<ul style="list-style-type: none"> •Front Desk of Branch •Sub Branch •Fast Track 	<ul style="list-style-type: none"> •Deposit Slip •Declaration form with supporting document regarding source of fund/or purpose of transaction 	Where there is a clearing charge as per BB, otherwise: <ul style="list-style-type: none"> •Actual conveyance, Minimum of Tk. 50/- per instance •Cheque Returned Maximum Tk. 100/- per instance 	As per Bangladesh Bank 2 Working Days	•GB In-Charge
32	Collection of Outstation Cheques/ Bills (Clean/Documents)	<ul style="list-style-type: none"> •Front Desk of Branch •Sub Branch 	<ul style="list-style-type: none"> •Deposit Slip •Supporting document regarding source of fund if applicable 	Commission: <ul style="list-style-type: none"> •Tk. 50/- to Tk. 3,000/- Postage (Registered): <ul style="list-style-type: none"> •At actual, Minimum Tk. 20/- Telephone/Telex/e-mail/Telegram/Fax/SWIFT: <ul style="list-style-type: none"> •At actual, Minimum Tk. 100/- 	15 Working Days	•GB In-Charge
33	Issuance of Pay Order (PO)		<ul style="list-style-type: none"> •Pay Order Service Form •Copy of NID •KYC Document 	•Tk. 20/- to Tk. 100/-	Same Day	<ul style="list-style-type: none"> •GB In-Charge •Deputy Manager •Manager
34	Cancellation of PO/PO Refund		<ul style="list-style-type: none"> •Pay Order Service Form •Request Letter/Deposit Slip •Letter of release/release 	•Tk. 50/- flat	Same Day	
35	Issuance of cheque on Bangladesh Bank at clients request Remittance (Inland)		<ul style="list-style-type: none"> •Request Letter 	•Tk. 200/- per instance	2 Working Days	
36	Cash Deposit (Over the counter)		<ul style="list-style-type: none"> •Voucher/Deposit Slip •Copy of NID •Declaration with supporting documents 	Fees per transaction for inter-zonal transactions: <ul style="list-style-type: none"> •TK. 20/- to Tk. 500/- <u>Fees will be realized from Bearer</u>	Same Day	•Cash Teller
37	Cash Withdrawal (Over the counter)		<ul style="list-style-type: none"> •Cheque •Copy of NID •Declaration with Document 	Fees per transaction for inter-zonal transactions: <ul style="list-style-type: none"> •Tk. 50/- to Tk. 1,000/- <u>Fees will be realized from Bearer</u>	Same Day	
38	Fund Transfer	<ul style="list-style-type: none"> •Front Desk of Branch •Sub Branch 	<ul style="list-style-type: none"> •Cheque/Request •Declaration with supporting document if required letter/Form 	Fees per transaction for inter-zonal transactions: <ul style="list-style-type: none"> •Free within Zone •Inter Zonal Transfer Fee 	Same Day	•GB Teller
39	BEFTN Processing	•Front Desk	•Fund Transfer Request	•Nil	2 Working	•GB In-



Sl.	Type of Services	Service Delivery Method	Required Documents	Service Pricing & Payment Method*	Service Time	Responsible Officer
		<ul style="list-style-type: none"> of Branch •Sub Branch •IB •NexusPay App 	Form/ Letter •Supporting Document		Days	Charge •Deputy Manager
40	RTGS Processing	<ul style="list-style-type: none"> •Front Desk of Branch •Sub Branch 	<ul style="list-style-type: none"> •Fund Transfer Request Form/ Letter •Supporting Document 	•Tk. 86.95/- per transaction	Same Day	
H. REMITTANCE SERVICES (INDIVIDUAL)						
41	Cash Pick-Up	<ul style="list-style-type: none"> •Remittance Desk •Front Desk of the Branch •Sub Branch •Agent Point •ATM Booth 	<ul style="list-style-type: none"> •Application Form •NID 	•No Charge	Same Day	<ul style="list-style-type: none"> •GB In-Charge •Deputy Manager
42	Account Credit other than Swift	•FRD	•Nil	•Nil		•FRD Head
43	Account Credit through Swift	•CTSD	<ul style="list-style-type: none"> •Customer Declaration/ Form-C with supporting Document •NID 	•Nil		
I. Govt. Securities Investment Window						
44.	Opening BP ID	<ul style="list-style-type: none"> • Corporate Branch • City Corporation area and District level Branches 	For Individuals: <ol style="list-style-type: none"> 1. Application Form 2. Bank Account Details 3. NID/ Passport 4. Photo 5. e-TIN 6. Contact details 7. Photo and Information of the Nominee(s) NID/Passport/Birth Certificate of the Nominee(s) For Banks/FIs/Limited Company: <ol style="list-style-type: none"> 1. Application Form 2. Bank Account Details/DAB Account Details (for Banks/FIs) 3. Certificate of Incorporation 4. Certificate of Commencement (if applicable) 5. License From the Respective Authority (if applicable) 6. Memorandum/Articles of Association 	1. Opening Charge: <ul style="list-style-type: none"> • Tk. 200.00 For Individual Investment • Tk. 500.00 For Company/Institute Investment 2. Annual Maintenance fee of BP ID Account: <ul style="list-style-type: none"> • Tk. 200.00 For Individual Investment • Tk. 500.00 For Company/Institute Investment 	02 (two) working days	Desk of Govt. Securities Investment Window



Sl.	Type of Services	Service Delivery Method	Required Documents	Service Pricing & Payment Method*	Service Time	Responsible Officer
			<p>7. Board Resolution 8. e-TIN 9. Registered Address 10. Contact Details of Relevant Personnel 11. Photo and NID of the authorized signatory (s)</p> <p>For Pension/ Provident/Gratuity/Mutual Fund:</p> <p>1. Application Form 2. Bank Account Details 3. Registration/ Approval Certificate 4. Deed of Trust (if applicable) 5. Resolution/Meeting Minutes of Board of Trustees 6. NBR's Certificate (if applicable) 7. Contact details of Authorized Signatory 8. Photo and NID of the authorized signatory (s)</p> <p>For Sole Proprietorship (SP)/Partnership Business:</p> <p>1. Application Form 2. Bank Account Details 3. Trade License 4. Partnership Deed (for Partnership Business) 5. e-TIN 6. NID of proprietor/partners 7. Contact details of proprietor/partners 8. Photo and Information of the Nominee(s) (for SP) 9. NID/Passport of the Nominee(s) (for SP)</p> <p>Foreign/Non-Resident Individuals:</p> <p>1. Application Form 2. Bank Details for Investor's NFCA/NITA account 3. Photo and Passport 4. TIN/Tax Certificate/Related</p>			



Sl.	Type of Services	Service Delivery Method	Required Documents	Service Pricing & Payment Method*	Service Time	Responsible Officer
			Certificate (if applicable) 5. Contact details 6. Photo and Passport/ID/Birth Certificate of the Nominee(s) Foreign/Non-Resident Institutions: 1. Application Form 2. Bank Details for Investor's NFCA/NITA account 3. Certificate of Incorporation/or Relevant Document 4. Memorandum/Articles of Association (if applicable) 5. Partnership Deed (for Partnership Business) (if applicable) 6. Resolution/ Meeting Minutes of Board of Trustees (if applicable) 7. TIN/Tax Certificate/Related Certificate (if applicable) 8. Registered Address 9. Contact Details of Relevant Personnel (Official of the Custodian Bank) 10. Photo and NID of the authorized signatory (s) (Official of the Custodian Bank)			
45.	Participating in Primary Auction	<ul style="list-style-type: none"> Corporate Branch City Corporation area and District level Branches 	<ul style="list-style-type: none"> Authorization Form for participation to T. Bill/ T. Bond auction. 	For every successful bid: <ul style="list-style-type: none"> Tk. 200.00 For Individual Investment Tk. 500.00 For Company/Institute Investment(Tk. 200 for In case of bid through omnibus BP ID of stock exchange brokerage house) 	03 (three) working days (considering auction date as on middle day).	Desk of Govt. Securities Investment Window



Sl.	Type of Services	Service Delivery Method	Required Documents	Service Pricing & Payment Method*	Service Time	Responsible Officer
46.	Secondary Trading (FMI)	•	•	<ul style="list-style-type: none"> Tk. 100.00 (per transaction) For Individual Investment Tk. 100.00 (per transaction) For Company/Institute Investment 		
47.	Tax Certificate	<ul style="list-style-type: none"> Corporate Branch City Corporation area and District level Branches 	• Request Form	<ul style="list-style-type: none"> Tk. 200.00 For Individual Investment Tk. 500.00 For Company/Institute Investment (Yearly one certificate is free, Charge applicable for onward) 	Same day	Desk of Govt. Securities Investment Window
J. OTHER SERVICES:						
48.	Dormant Account Activation	<ul style="list-style-type: none"> Front Desk of Branch Sub Branch 	<ul style="list-style-type: none"> General Service Request Form KYC Document 	• Nil	Same Day	<ul style="list-style-type: none"> GB In-Charge Deputy Manager Manager
49.	Locker & Safe Custody Service	• Front Desk of Selected Branches	<ul style="list-style-type: none"> Application form KYC Document Copy of Nominee NID One Passport Size Recent Photos of Nominee 	<ul style="list-style-type: none"> Small size Tk. 5,000/- yearly. Medium size Tk. 7,000/- yearly. Large size Tk. 10,000/- yearly. <p>Security Money:</p> <ul style="list-style-type: none"> Small-Tk. 1,000/- (refundable) Medium Tk. 2,000/- (refundable) Large Tk. 3,000/- (refundable) <p>Replacement of lost key:</p> <ul style="list-style-type: none"> At actual. 		
50.	Various Fees Collection: <ul style="list-style-type: none"> Automated Challan Service Utility Bill Collection Hajj Deposit Tax Token Various Other Fees (School, Premium, etc.) 	• Front Desk of Branch	• Copy of Bill/Voucher	• Nil	Same Day	• Cash Teller
51.	Student File	• Front Desk of Selected Branches	<ul style="list-style-type: none"> Student Application Copy of all Academic Certificates & Transcripts Annual Expenses Details Valid Passport I-20 (for US only) / Offer 	<p>Opening Charge:</p> <ul style="list-style-type: none"> Tk. 5,000/- <p>Renewal Fee:</p> <ul style="list-style-type: none"> Tk. 1,000/- per year <p>Outward Remittance</p>	Same Day	<ul style="list-style-type: none"> GB In-Charge Deputy Manager Manager



Sl.	Type of Services	Service Delivery Method	Required Documents	Service Pricing & Payment Method*	Service Time	Responsible Officer
			Letter • One Passport Size Recent • Photo of Student • One Passport Size Recent • Photo of Financer/Sponsor. • Declaration letter by the Student. Renewal Document: • Bona fide certificate, Academic progress report, Revised expense estimate for next year	Charge: • DD: From \$5/- to \$50/- • TT: TK. 1,200 + 15% per transaction		

2.1.2 Retail Banking Loans:

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	Service Time	Responsible Officer
1	Personal Loan, Car Loan & Home Loan	• Front Desk of Branch • Sub Branch • Fast Track • Agent Banking Office • Sales Office • Call Center • DBBL Website	• List of Standard PPG Documents	Processing Fee: • Maximum 0.50% or TK 15,000/- whichever is lower for Loan amount up to Tk. 50 Lac. • Maximum 0.30% or TK. 20,000/- whichever is lower for Loan amount above Tk. 50 lac. Takeover Loan (Personal Loan): • 0% on takeover amount for any segment. • For the additional amount, regular Processing Fee is applicable. Top up (Personal Loan): • Regular Processing Fee applicable for additional disbursed (Net incremental) amount. Takeover (Home Loan): • 0% on takeover amount for any segment. • For the additional amount, regular Processing Fee is applicable. Car Loan & Home Loan with 100% Liquid Security (any amount) Processing Fee: • Maximum 0.50% or TK 2,000/- whichever is lower.	7 Working Days for Approval	• RM • Deputy Manager • Manager



Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
2	SOD Against Financial Instrument	<ul style="list-style-type: none"> •Front Desk of Branch •Sub Branch •Fast Track •Agent Banking Office •Sales Office •Call Center •DBBL Website 	•Lien of Deposit Instrument and other standard charge documents.	<ul style="list-style-type: none"> •Maximum 0.50% or Tk. 1,000/- whichever is lower for Loan Amount up to Tk. 50 Lac. •Maximum 0.30% or Tk. 1,000/- whichever is lower for Loan Amount above Tk. 50 Lac. <p>For other Bank issued Govt. Bonds:</p> <ul style="list-style-type: none"> •Maximum 0.50% or Tk. 1,500/- whichever is lower 	3 WorkingDays	<ul style="list-style-type: none"> •RM •Deputy Manager •Manager
3	Personal Loan, Car Loan, Home Loan Early Settlement, Secured Loan Early Settlement (full/partial)		•Request Letter	•Up to 0.50% of outstanding (early/partial settlement amount).	3 WorkingDays	<ul style="list-style-type: none"> •RM •Deputy Manager •Manager
4	SOD Enhancement/Reduction/Security Replacement, SOD Renewal		<ul style="list-style-type: none"> •Request Letter •Deposit Instruments •Standard Documents 	•Tk. 500/-	7WorkingDays	<ul style="list-style-type: none"> •RM •Deputy Manager •Manager

2.1.3 Credit Card & Prepaid Card:

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
1	Credit Cards <ul style="list-style-type: none"> •Gold Card •Platinum Card •Titanium Card •Signature Card •World Card •Diamond Card •Other Equivalent Cards 	<ul style="list-style-type: none"> •Front Desk of Branch •Sub Branch •Fast Track •Agent Banking Office •Sales Office •Call Center •DBBL Website 	<p>Common Documents:</p> <ul style="list-style-type: none"> •Credit Card Application Form •Copy of NID •Copy of e-TIN certificate •Copy of Tax Return Submission (except student category upto limit TK. two lac) •Passport Size Recent Photo <p>For Salaried:</p> <ul style="list-style-type: none"> •Copy of salary certificate/pay slip/ last increment letter, etc. •03 months Bank Statement •Business Card/Office ID <p>For Businessman:</p> <ul style="list-style-type: none"> •Copy of Valid Trade License,Memorandum& Articles of Association etc. •6 months Bank Statement •Business Card <p>For Land Lord/Land Lady:</p> <ul style="list-style-type: none"> •Ownership Proof (i.e. Registered Deed/Utility Bill/ 	<ul style="list-style-type: none"> •Interest Rate: 18% p.a. <p>Annual/Renewal Fee:</p> <p>Gold Card:</p> <ul style="list-style-type: none"> •Tk. 500/- to Tk. 3,500/- (Depending on card limit) •Supplementary Card free <p>Platinum/Titanium Card:</p> <ul style="list-style-type: none"> •Tk. 3,000/- to Tk. 6,000/- (Depending on card limit) •Supplementary cards for all family members may be issued at a fee of 50% of Primary Card. <p>Signature/World/Diamond/Equivalent Other Cards:</p> <ul style="list-style-type: none"> •Tk. 20,000/- •Supplementary cards for all family members may be issued at a fee of 50% of Primary Card <p>(Applicable at the end of each year on anniversary)</p>	10 Working Days	<ul style="list-style-type: none"> • Card Desk Officer /RM •Deputy Manager •Manager



Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
			Mutation Copy/ Duplicate Carbon Receipt/ Holding Tax Copy etc. •6 months Bank Statement <u>For Self-Employed Professionals (Doctors, Engineers etc):</u> •Declared Income on personal letter head •3 months Bank Statement •Visiting Card	Closing Charge: •Gold/Platinum/Titanium: Free •Signature/World or equivalent other Cards: Tk. 5,000/- (Primary Card) •Tk. 2,500/- (Supplementary Card) <i>(If the Card is completely unused then Free)</i>		
2	Prepaid Card Travel card Campus Card	•Front Desk of Branch •Sub Branch •Fast Track •Agent Banking Office •Sales Office •Call Center •DBBL Website	•Application Form •Copy Passport Size Recent Photo •Copy of National ID/ Valid Passport Copy/ Student ID	•Issuance Fee: Tk. 500/- at the time of Issuance •Annual Fee: NIL •SMS Alert: Nil •Reload Fee: Nil •Monthly Statement Fee: Nil •Card Pre Closure: Free	5 Working Days	•Card Desk Officer /RM •Deputy Manager •Manager
3	Replacement of Card	•Front Desk of Branch •Sub Branch •Fast Track	•Customer Card Service Form •Original Passport (for Endorsement)	•Tk. 500/- •Tk.400/- (for Prepaid Card only)		•Card Desk Officer /RM •Deputy Manager •Manager
4	Issuance of Duplicate PIN			•Tk. 200/-		
5	Sales Slip Retrieval			•Local: Tk. 100/- •Multicurrency: \$ 5/-		
6	Statement Retrieval			•Local: Tk. 100/- •Multicurrency: \$ 10/-		
7	Balance Transfer			•Free		
8	Fund Transfer			•1/-% of TransferAmount		
9	Statement on Demand (Prepaid Card)			•Tk. 100/-		
10	Certificate Issue			•Tk. 150/-		
11	Passport Endorsement against Credit Card	•Front Desk of Branch	•Passport •Dual Currency Credit/Debit Card	•Free	2 working days	

2.1.4 Foreign Exchange and Foreign Trade Transaction:

Import

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	Service Time	Responsible Officer
1	Letter of Credit (Under Limit/Specific Sanction)	•Branch •Cluster	•Customer Application •Limit/Specific sanction from HO* •Customer undertaking if Value exceeds USD50K	•LC Opening Commission Maximum 0.40 per quarter for sight LC, •LC Opening Commission Maximum 0.50 per quarter	Same Day (in case if applied value is below USD 3/- Min.)	•Deputy Manager •Manager •Cluster Officials



Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	Service Time	Responsible Officer
			<ul style="list-style-type: none"> •Charge Docs attached •Valid PI/Indent •Valid HS Code •BIDA permission for importing capital machinery for industrial use •Updated Digital IRC (Industrial) •Valid Trade License •Membership Certificate •TIN •Preceding Year Tax return •E-BIN (13 Digit) •Insurance Cover Note (as per HO sanction) •Valid satisfactory Credit Report •Any other document as per BB Foreign Exchange Guideline, UCP-600,ISBP 745,Incoterm 2020, URR 725 Bangladesh Bank circular & circular letter and currently enforced Import policy order & related SRO. 	for Deferred/Usance LC, •LC Opening Commission Maximum 0.40 per quarter for BTB LC, •LC Opening Commission Maximum 0.25 per quarter under 100% cash margin •Acceptance commission maximum 0.40% per quarter. •Issuance of Shipping Guarantee Charge-Nil	Otherwise 5 Working Days	•CTSD Desk Officials
2	LC Amendment		<ul style="list-style-type: none"> •Customer Request. •Revised PI/Indent. •Amended Insurance Cover note •Head Office Sanction if required. 	•Flat Tk. 750/-	Same Day	
3	Import Against Advance Remittance		<ul style="list-style-type: none"> •Customer Application •Customer undertaking if Value exceeds USD50K •Charge Docs attached •Valid PI/Indent •Valid HS Code •BIDA permission for importing capital machinery for industrial use •Updated Digital IRC (Industrial) •Valid Trade License •Membership Certificate •TIN •Preceding Year Tax return •E-BIN (13 Digit) •Insurance Cover Note (as per HO sanction) •Valid satisfactory Credit Report •Any other document as per BB Foreign Exchange Guideline, UCP-600, ISBP 745, Incoterm 2020, URR 725 Bangladesh Bank circular & 	SWIFT Charge: •Minimum Tk. 100/- •Maximum Tk. 500/-		



Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	Service Time	Responsible Officer
			circular letter and currently enforced Import policy order & related SRO.			
4	VAT certificate issuance (Non-Exporter)		•As guided by NBR issued SRO	•As per NBR issued SRO		•CTSD Officials

Export

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
1	Export Bill Processing	•Branch •Cluster	<ul style="list-style-type: none"> •Up to Date Trade License •Up to Date Tin •Up to Date Vat •Up to Date ERC (Lien With DBBL) •NOC, if Required (When Client Boarded On DBBL From Other Bank And ERC Lien With Other Bank's) •Any other documents as per BB Foreign Exchange Guideline, UCP-600, ISBP 745, Incoterm 2020, URR 725 Bangladesh Bank circular & circular letter and currently enforced Export policy order & related SRO 	•Documents Processing commission Flat Tk.500/-	2 Working Days	•CTSD Officials
2	Advance Payment realization		As per BB Foreign Exchange Guideline, Bangladesh Bank circular & circular letter and Import policy order	•Documents Processing commission Flat Tk.500/-	Same Day	
3	Export Cash Credit	•Branch •Cluster	As per Foreign Exchange Guideline, Bangladesh Bank circular & circular letter and currently enforced Export policy order, SRO	•Service Charge Nil	Same Day	
4	Proceed Realization Certificate issuance		As per Foreign Exchange Guideline, Bangladesh Bank circular & circular letter	•Flat TK. 500/-		
5	BL endorsement and NOC issuance		As per BB Foreign Exchange Guideline, UCP-600, Bangladesh Bank circular & circular letter.	•No charge		
6	Freight certificate issuance		As per Foreign Exchange Guideline, Bangladesh Bank circular & circular letter.	•No charge		
7	Source Tax Certificate		National Board of Revenue	•No charge		
8	Back to Back LC Opening		As per Foreign Exchange Guideline, Bangladesh Bank circular and circular letter, Currently enforced Import Policy Order and Export Policy, UCP-600, ISBP 745, Incoterm	•LC Opening Commission Maximum 0.40 per quarter		



Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
			2020, URR 725. •Bond License, •IRC •ERC •BIN •TIN •Sales/Purchase contract or Export LC for Lien, •Party Application •LC Opening form •PI/Indent •Insurance •IMP Form •Credit Report as per policy			
9	BTB Import against Advance Remittance		As per BB Foreign Exchange Guideline, Bangladesh Bank circular and Import policy order	•No Charge		
10	Free of Cost import certificate issuance		Currently enforced Import Policy Order	•No Charge		
11	Shipping Guarantee issuance		As per Foreign Exchange Guideline, Bangladesh Bank circular & circular letter and currently enforced IPO	•No Charge		
12	Import Documents release		As per Foreign Exchange Guideline, Bangladesh Bank circular and circular letter, UCP 600, ISBP 745 and URR 725	•No Charge		
13.	EDF Financing		As per Foreign Exchange Guideline, Bangladesh Bank circular and circular letter	•No charge		
14	UPAS Payment		As per Foreign Exchange Guideline, Bangladesh Bank circular and circular letter	•No charge		
15.	LC Advising		As per Foreign Exchange Guideline, UCP 600, Bangladesh Bank circular and circular letter	•Flat TK. 750/-	2 Working Days	
16	LC Transfer	•Branch •Cluster	As per Foreign Exchange Guideline, UCP 600, Bangladesh Bank circular and circular letter, UCP 600	•Flat TK. 750/-	Same Day	•CTSD Officials
17	Local Export Bill processing	•Branch •Cluster	As per Foreign Exchange Guideline, UCP-600, Bangladesh Bank circular and circular letter	•Flat Tk.500/-	Same Day	
18	SWIFT charges for transmitting reimbursement claim	•Branch •Cluster		• At actual		•
19	Negotiation of Sight export bill (in case of Off Shore Banking)	•Branch •Cluster		Maximum 0.15% Commission		•

**Remittance**

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
1	Inward Remittance	•Branch •Cluster	As per Foreign Exchange Guideline, Bangladesh Bank circular and circular letter	•Nil	Same Day	•CTSD Officials
2	Outward Remittance		As per Foreign Exchange Guideline, Bangladesh Bank circular and circular letter	SWIFT Charge: •Minimum Tk.100/- •Maximum Tk.500/-		
3	Remittance Related Certificate		As per Foreign Exchange Guideline, Bangladesh Bank circular and circular letter	•Nil		

Bank Guarantee

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
1	Issuance Bank Guarantee	•Branch •Cluster	•Customer Request Letter. •Beneficiary's Requisition to customer. •Set of Documents for HO Sanction •Set of Standard Charge Documents.	•As per individual sanction advice, •Maximum 0.50% per quarter and minimum Tk.1000/-	2 Working Days	•CTSD Officials
2	Renewal/Validity Extension		•Customer Request Letter •Beneficiary's Requisition to customer	•Maximum 0.50% per quarter and minimum Tk.1000/-		
3	Claim Settlement		Beneficiary's Claim letter along with original Guarantee as per terms and condition.	•Nil		
4	Closure		Return of Original Guarantee	•Nil		

Cash Incentive

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
1	Different Cash incentive related services	•Branch •Cluster	Bangladesh Bank Circular & circular letter, NBR issued SRO.	•TK 3,000/- each file.	2 Working Days	•CTSD Officials

2.1.5 Credit:

SME Loans (BBD)

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
1	<ul style="list-style-type: none">●DBBL Cash Credit: <i>Cash Credit/ Overdraft (BBD)</i>●DBBL Term Loan: <i>Term Loan (BBD)</i>●DBBL Women Entrepreneurs Financing <i>(Cash Credit)</i>●DBBL Women Entrepreneurs Financing <i>(Term Loan)</i>●DBBL Property Term Loan: <i>Housing Finance(BBD)</i>●Agriculture Financing <i>(BBD)</i>●Short Term Loan: <i>(Limit/Specific) - (BBD)</i>●Foreign Trade <i>(BBD)</i>●Letter of Guarantee<i>(Bid Bond/ PG/APG/Customs Guarantee)</i> <i>limit/specific (BBD)</i>●Covid-19 Stimulus Loan	<ul style="list-style-type: none">●Front Desk of Branch●Sub Branch●Fast Track●Agent Banking Office●Call Center●DBBL Website	As per respective Product Program Guideline.	●Nil	15-20 Working Days to sanction & 10-15 Working Days to disbursement	<ul style="list-style-type: none">●Branch Loan Officer●RM●Concerned Agent Banking Official●Branch Manager
				Partial / Early Settlement Fee: ●Maximum 0.50% of settlement amount (except Cottage, Micro & Small Entrepreneurs)	1-2Working Days	
Other Services:						
2	CIB Report	<ul style="list-style-type: none">●Front Desk of Branch●Sub Branch●Fast Track●Agent Banking Office	●Complete CIB form, NID etc.	●At actual	1-2 Working Days	<ul style="list-style-type: none">●Branch Loan Officer●RM●Concerned Agent Banking Official●Branch Manager
3	Stamp		●Customer signature on charge documents			
4	Legal (3rd party)		●Property related legal documents			
5	Valuation (3rd party)					

SME Loans (SME-PPG):

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
1	•DBBL Cash Credit: <i>Len-Den</i> •DBBL Term Loan: <i>Somridhi</i> •DBBL Women Entrepreneurs Financing	•Front Desk of Branch •Sub Branch •Fast Track •Agent Banking Office •Call Center	•As per respective Product Program Guideline.	Processing Fee: •Nil Partial / Early Settlement Fee: •Maximum 0.50% of settlement amount (except Cottage, Micro & Small)	15-20 Working Days to sanction &	•Branch Loan Officer •RM •Concerned Agent Banking



Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
	<i>(Cash Credit)</i> <i>Shofolota</i> •DBBL Women Entrepreneurs Financing (Term Loan) <i>Uthsaho</i> •DBBL Festival Loan <i>Utshab</i> •DBBL Distributor Financing <i>Proshar</i> •DBBL Property Loan <i>Janala</i> •DBBL Prantik •DBBL Unnoyan •DBBL Utpadon •Covid-19 Stimulus Loan •DBBL Start-Up Fund <i>Anqur</i> •SME Term Loan: <i>Credit Guarantee Scheme</i> •DBBL SME Overdraft (OD) •CMSME Term Loan Refinance Scheme Uddog	•DBBL Website		Entrepreneurs) <i>(Loan amount up to Tk.5/-million: 0.50% or Tk.15,000/-; whichever is lower.)</i> <i>(Loan amount above Tk.5/-million: 0.30% or Tk.20,000/-; whichever is lower.)</i> <u>Credit Guarantee Scheme (CGS) Fee:</u> •Guarantee fee is 1/-% of loan amount for first year from guarantee registration date & 0.50% (if banks classified loan will below 5/-%)/ 0.75% (if banks classified loan will above 5/-%) for subsequent years. Fees will be charged on borrower's account. <u>Fees will be realized from loan amount at the time of disbursement</u>	10-15 Working Days to disbursement	Official •Branch Manager

Mobile Banking:

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
1	ROCKET AC Registration	•Agent Point •Fast Track •Self-Registration	•Account opening form for paper KYC •NID •One passport size recent photo	•AC Maintenance: Nil •Closing Charge: Nil	72Hours for paper KYC & Instant for e-KYC	•Agent outlet •FT Manager
2	Cash In	•Agent Point •Fast Track •CRM •Branch	•Deposit slip for Cash In at Branch	•As mentioned in following Table**	Instant	•Agent outlet •FT Manager •Cash In Charge
3	Cash Out	•Agent Point •Fast Track •CRM	•Deposit slip for Cash In at Branch	•As mentioned in following Table**	Instant	•Agent outlet •FT Manager •Cash In



Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
		• Branch				Charge
4	Bill Pay	• Agent Point • Branch • Self-Initiate	• NA			• Agent outlet • Cash In Charge
5	Merchant Pay	• Self-Initiated	NA			• NA
6	Send Money(P2P)	• Self-Initiated	NA			• NA
7	Bank Transfer	• Self-Initiated	NA			• NA
8	Add Money form Credit Card/Other Bank	• Self-Initiated	NA			• NA
9	Balance Inquiry	• Self-Initiated	NA			• NA
10	Remittance	• Self-Initiated	NA			• NA

****Table: Service Charges (Mobile Banking transaction)**

TXN Type	General Consumer Product	Salary and Stipend Product
• Cash-in at Agent	Free	0.9% of TXN Amt
• Cash-in at DBBL branches / Fast Track/CRM	Free	TK. 10 per Txn
• Cash-out at Agent	1.67% of TxnAmt	0.9% of TXN Amt
• Cash-out at DBBL branches	0.9% of TxnAmt	TK. 10 per Txn
• Cash-out from DBBL ATM	0.9% of TxnAmt	Free
• P2P (send money) to Same product	Free	Free
• P2P (send money) to other product	0.90% of Txnamt (Charge will be realized from receiver)	Free
• Rocket to DBBL Core Banking Account/Card transfer (MBS to CBS/Card)	0.9% of TxnAmt	Free
• DBBL Core Banking Account to Rocket Transfer (CBS to MBS)	Free	Free
• Top-up / Mobile recharge	Free	Free
• Balance Enquiry	Free	Free
• Statement Enquiry	Free	Free
• Merchant Payment (payable by customer)	Free	Free
• Disbursement like salary, Grant, stipend etc. (payable by Corporate or Customer)	Free	Free
• Receive money from other Bank	As per the agreement with concern bank	
• Send money to other bank a/c or card	As per the agreement with concern bank	

**Agent Banking**

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
A. Account Opening/Closing Services						
1	Savings Account	<ul style="list-style-type: none"> •Agent Banking Outlet •MB & AB Offices 	<ul style="list-style-type: none"> •Duly filled up AOF along with customer specimen signature •2 (Two) copies of recent photo of account holder duly attested by introducer and 1 (One) copy photo of nominee duly attested by the account holder and copy of NID/Passport or Birth Registration Certificate with other photo ID for both account holder and the nominee. 	<ul style="list-style-type: none"> •Free for opening an account Tk.10 for closing an SB account 	Regular Banking hour announced by BB time to time	<ul style="list-style-type: none"> •Outlet Owner, Teller •Compliance officials of MB&AB offices
2	Salary Account					
3	Other Organization					
4	Special Salary Account Other Org.					
5	School Banking Account-Agent Banking					
6	Interest Free Savings Deposit Account					
7	Joint Account		<ul style="list-style-type: none"> •Duly filled up AOF along with specimen signature of all accounts holders. •Customer Information Form (CIF) of all joint account holders. •2 (Two) copies of recent photo of account holder duly attested by introducer and 1 (One) copy photo of nominee duly attested by the account holder and copy of NID/Passport or Birth Registration Certificate with other photo ID for both account holder and the nominee. 			
8	Current Account		<ul style="list-style-type: none"> •Duly filled up AOF and signed by Proprietor with company seal. •2 (Two) copies of recent photo of account holder duly attested by introducer and 1 (One) copy photo of nominee duly attested by the account holder and copy of NID/Passport or Birth Registration Certificate with other 	<ul style="list-style-type: none"> •Free for opening an account •Tk.100 for closing a Current account 		



Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
			photo ID for both account holder and the nominee. •Copy of valid trade license (duly attested). •Copy of E-TIN (duly attested). •Copy of Vat Certificate (duly attested) where applicable			
8	Agent Banking DPS •(3/5/8/10 Years) Term Deposit •(3/6/12 months)		•As required in Savings Deposit Account.	•Free for opening an account		•Compliance officials of MB & AB offices
B. Information Update						
15	Address Update	•MB & AB Office compliance unit will deal with customer	•Customer Application along with relevant documents	•Free	Instantly	•MB & AB Office compliance unit
16	Signature/Photo Add and Deletion					
17	Mobile No Update					
18	Nominee Change					
19	Mandate					
20	TP Update					
C. Balance Inquiry, Statement & Certificate						
21	Balance Inquiry	•Agent Outlet, FT, MB & AB Office, Branch		•Free	Instantly	•Agent Outlet, FT, MB & AB Office, Branch
22	Account statement			•Tk.50	Instantly	
23	Bank Certificate	•Branch	•Customer Application	•Free	Instantly	•Branch
D. Cheque Book						
24	Cheque Book Request (Issuing & Delivery)	•Front Desk/Help Desk of DBBL Branch	•Customer Application	•Tk.100 (20 leaves cheque Book)	5 Working Days	•Concern officer of Branch
25	Stop Payment			•Free	Instantly	
26	Outward Cheque Clearing	•Branch Clearing Desk	•Cross cheque along with filled up deposit slip	•Regular Value: Below 5 Lac Tk.10 Regular Value: Above 5 LacTk.25 •High Value: Tk.60	High Value Same Day Low Value 2 Working Days	
27	Cash Cheque Payment	•Cash Counter of Branch	•Cash Cheque	•Free	Instantly	
E. ATM Card						
28	Issuance of New ATM Card (Nexus) & PIN	•MB & AB Office, FT, Branch	•Acknowledgement slip	•Free	Instantly	•MB & AB Office •FT



Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
						•Branch
29	ATM Card Replacement	•MB & AB Office, Branch	•Customer Application	•Tk. 200/-	Instantly	•MB & AB Office •Branch
30	Issuance of Duplicate ATM PIN			•Tk. 100/-	7 Working Days	
31	Card Block			•Free	Instantly	
32	Card Stolen Mark			•Free	Instantly	
33	Settlement of cash un-dispensed DBBL on us	•FT, MB & AB Office, Branch		•Free	3 Working Days	•ADCD
34	ATM Video Footage	•MB & AB Office, Branch		•Tk. 1,000/-	15 Working Days	
F. Retail Loans						
35	Personal Loan, Car Loan & Home Loan	•Front Desk of Branch •Sub Branch •Fast Track •Agent Banking Office •Mobile Banking Office •Call Center •DBBL Website	•As per respective Product Program Guideline (PPG)	Processing Fee (New Loan): •Maximum 0.50% or Tk. 15,000/- whichever is lower for loan amount up to Tk. 50 Lac. •Maximum 0.30% or Tk. 20,000/- whichever is lower for loan amount above Tk. 50 Lac. Takeover Loan (Personal Loan and Home Loan): •0% on takeover amount for any segment. •For the additional amount, regular Processing Fee is applicable. Top up Loan (Personal Loan and Home Loan): •Regular Processing Fee applicable for additional disbursed (Net incremental) amount only.	Generally 3-5 working days to sanction depending on the product type and subject to fulfillment of all requirements as per policy.	•ABD & RBD
				Partial Settlement Fee: •Up to 0.50% of outstanding amount which to be paid for partial settlement. Early Settlement Fee: •Up to 0.50% of outstanding amount which to be paid for early settlement.	Generally 1-2 working days to execute subject to fulfilment of all requirements as per policy.	•Concerned Branch Official •Relation Manager •Concerned Agent Banking Official •Branch Manager
36	Car Loan, Home Loan with 100% liquid security (any amount)	•Front Desk of Branch •Sub Branch	•As per respective Product Program Guideline (PPG)	Processing Fee: •Maximum 0.50% or Tk. 2,000/- whichever is lower.	Generally 2-3 working days to sanction depending on	•Loan Officer •RM •Concerned



Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	Service Time	Responsible Officer
		<ul style="list-style-type: none"> •Fast Track •Agent Banking Office •Mobile Banking Office •Call Center •DBBL Website 			the product type and subject to fulfillment of all requirements as per policy.	Agent Banking Official •Branch Manager
				Partial Settlement Fee: <ul style="list-style-type: none"> •Up to 0.50% of outstanding amount which to be paid for partial settlement. Early Settlement Fee: <ul style="list-style-type: none"> •Up to 0.50% of outstanding amount which to be paid for early settlement. 	Generally 1-2 working days to execute subject to fulfillment of all requirements as per policy.	
37	Secured Overdraft (SOD)	<ul style="list-style-type: none"> •Front Desk of Branch •Sub Branch •Fast Track •Agent Banking Office 		Processing Fee: <ul style="list-style-type: none"> •Maximum 0.50% or Tk. 1,000/- whichever is lower for loan amount up to Tk. 50 Lac. •Maximum 0.30% or Tk. 1,000/- whichever is lower for loan amount above Tk. 50 Lac. 	Generally 1-3 Working Days to sanction subject to fulfillment of all requirements as per policy.	<ul style="list-style-type: none"> •Loan Officer •Concerned Agent Banking Official •Branch Manager
38	Secured Loan			Processing Fee: <ul style="list-style-type: none"> •Maximum 0.50% or Tk. 1,000/- whichever is lower •For other Bank issued Govt. Bonds: Maximum 0.50% or Tk. 1,500/- whichever is lower 		
				Partial Settlement Fee: <ul style="list-style-type: none"> •Up to 0.50% of outstanding amount which to be paid for partial settlement. Early Settlement Fee: <ul style="list-style-type: none"> •Up to 0.50% outstanding amount which to be paid for early settlement. 	Generally 1-2 Working Days to execute subject to fulfillment of all requirements as per policy.	<ul style="list-style-type: none"> •Concerned Branch Official •Relationship Manager •Concerned Agent Banking Official •Branch Manager
G. SME Loan						
39	Cash Credit	<ul style="list-style-type: none"> •Front Desk of Branch •Sub Branch •Fast Track •Agent Banking Office 	•As per respective Product Program Guideline (PPG)	Maximum limit: Tk. 750/- million <ul style="list-style-type: none"> •Interest rate 8.50% •Tenure 12 months •No processing fee •No renewal fee 	Depend on documents	<ul style="list-style-type: none"> •Loan Officer •Concerned Agent Banking Official •SME division
40	Term Loan			Maximum limit: Tk. 500/- million <ul style="list-style-type: none"> •Interest rate 8.50% •Tenure 12 to 120 months •No Processing fee 		



Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	ServiceTime	Responsible Officer
41	Home Finance			Maximum limit: Tk. 500/-million •Interest rate 8.50% •Tenure 12 to 120 months • No Processing fee		
42	Women Entrepreneurs Financing (CC)			Maximum limit: Tk. 5/-million •Interest rate 8.50% •Tenure 12 to 120 months • No Processing fee & no renewal fee.		
43	Women Entrepreneurs Financing (Term Loan)			Maximum limit: Tk. 5/-million •Interest rate 8.50% •Tenure 12 to 120 months • No Processing fee		
44	Festival Loan			Maximum limit: Tk.20/-million •Interest rate 8.50% •Tenure 06 months •No Processing fee		
H. Other Services						
1	Loan Reschedule/ Restructure	•Front Desk of Branch •Sub Branch •Fast Track •Agent Banking Office	•Customer request letter, other obligation details etc.	Loan Reschedule/ Restructure Fee: •Maximum 0.25% or Tk. 10,000/- whichever is lower	Generally 5-7 Working Days subject to fulfilment of all requirements as per policy.	•Concerned Branch Official •Relationship Manager •Concerned Agent Banking Official •Branch Manager
2	CIB Report	•RBD	•Complete CIB form, NID, Photograph etc.	•As per respective Product Program Guideline (PPG)	As per respective Product Program Guideline (PPG)	•Concern Officer of RBD & FICD
3	Stamp	•Front Desk of Branch •Sub Branch •Fast Track •Agent Banking Office	•Customer signature on charge documents			
4	Legal (3 rd party)	•Agent Banking Office	•Property related legal documents as per Home Loan PPG		As per respective Product Program Guideline (PPG)	•Concerned Branch Official •Relationship Manager •Concerned Agent Banking Official •Branch Manager

***Note:**

- VAT is applicable on all the Fees & Charges as per Government policy
- All Fees & Charges will be realized from the customers' accounts maintained with DBBL
- Any of the above may change anytime as per the decision of DBBL Management



2.2 Institutional Services

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method	Service Time	Responsible Officer
1	Providing Account related information/ document to Bangladesh Bank/National Board of Revenue/ Anti-Corruption Commission /Other Regulatory Bodies	Letter/ Email	N/A	No Service Charge	Within their limit schedule	Head of Branch Operation and Liability Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 747101
2	Account Attachment	Freezing account by the Court Order/ Related Laws for enquiry or TAX/VAT collection.	N/A	No Service Charge	Within their limit schedule	Head of Branch Operation and Liability Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 747101
3	Transfer of VAT & Source TAX to NBR	By collecting from the branches/Head Office	Challan & Statement	No Service Charge	As per regulatory instruction	Head of Tax Management and Compliance Cell Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 739101
4	Transfer of Excise Duty to NBR	By collecting from the branches	Challan & Statement	No Service Charge	As per regulatory instruction	Head of Tax Management and Compliance Cell Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 739101
5	CTR Reporting	Cash Deposit or withdrawal of more than Tk.10 lac in an account in a day reported as CTR to BFIU	N/A	No Service Charge	Within 21 days of next month	Head of IC&CD Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 712101
6	STR/SAR Reporting	STR/SAR means a formatted report of suspicious transactions/activities where there are reasonable grounds to suspect that funds are the proceeds of predicate offence or may be linked to terrorist activity or the transactions do not seem to be usual manner.	N/A	No Service Charge	As and when detected	Head of IC&CD Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 712101
7	Transfer of unclaimed deposit over 10 years to Bangladesh Bank	By collecting from the branches	N/A	No Service Charge	As per regulatory instruction	Head of Accounts Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 713101
8	Deploy Audit Firm (external)	By receiving Application from renowned/qualified Chartered Accountant	Application and other related documents	No service charges	-	Head of Board Secretariat Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 711101
9	Internship Program for higher study	Recommendation from the concerned institution	Student's application, Concerned Institution's recommendation and other related documents	No service charges	3 Months/ desired time duration of the institution	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
10	Payment of bill	As per Bank's	Vendor's request	Contract	As Per	Head of Accounts Division



Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method	Service Time	Responsible Officer
	and purchase related expense (Furniture, Printing etc..)	procurement policy	and other related documents	values	contract	Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 713101
11	Purchase of Software, Computer and other computer accessories	As per Bank's procurement policy	Vendor's request and other related documents	Contract values	As Per contract	Head of ITPIRMD Mobile No.01713080377
12	Providing Bank's Information (Profit/Loss, EPS< NAV etc.) to Bangladesh Bank and other regulatory bodies	By auditing Bank's Books of accounts by External Audit Firm	Uploading RIT	No Service charge	3 Months after completion of year	Head of Accounts Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 713101
13	Regulatory Reporting and ensure compliance of all guidelines of regulators	Guidelines, Circular	As per bank's policy, or regulatory Formats, or Management decision	No Service charge	As and when required	Head of Accounts Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 713101
14	All kinds of clearing & settlement (BACH, EFT, RTGS, IDTP, Nostro A/C)	Letter/ Email	As per bank's policy	No Service charge	Daily	Head of International Division-TBO Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 722101
15	Inter-bank Foreign Exchanges buy-sell operations	Letter/ Email	As per bank's policy	No Service charge	Daily	Head of Treasury Division (Front Office) Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 723101
16	Inter-bank call money arrangements	Letter/ Email	As per bank's policy	No Service charge	Daily	Head of Treasury Division (Front Office) Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 723101
17	Money Market Operation & investment	Letter/ Email	As per bank's policy	No Service charge	Daily	Head of Treasury Division (Front Office) Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 723101
18	Enlistment of Panel Lawyer & Bill payment	Conduct litigation, provide legal opinion	As per bank's policy	Mutually agreed fee aligned with market standard	As per standard time frame	Head of Special Asset Management Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 724101
19	Agent Banking Operations	DMS upload	As per agent banking operation manual	No Service charge	Same day	Head of Agent Banking Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 751101



2.3 Internal Services

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method	Service Time	Responsible Officer
1	Maintaining employees Provident Fund and providing balance confirmation there on	Annual/ On demand	-	No Service charge	Annual	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
2	Maintaining employees Superannuation Fund and Gratuity Fund	Build-up fund as per Bank's policy	-	No Service charge	Annual	Head of Accounts Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
3	Employees Salary & Allowances	Approval from the authority & existing service rules	-	No Service charge	Monthly	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
4	Performance Evaluation of Employees	Bank's format	As per bank's process	No Service charge	Banking hour	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
5	Transfer/Posting	Approval from the authority & existing service rules	Through Letter/email	No Service charge	As and when required	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
6	Internal Training	Through DBBL Training Institute as per requirement	By issuing office order	No Service charge	According to the training schedule	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
7	External Training	Professional training through different institute, regulatory authority	By issuing Nomination letter from HRD	No Service charge	As and when required	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
8	Award/Reward	Acknowledgement of extra ordinary contribution of the employees for the organization	By issuing letter	-	-	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
9	Separation from the services	As per DBBL staff service rules and Laws of the land and approval from competent authority	By issuing letter	-	-	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
10	Allowing Leave	Approval from concerned authority	Digitally (Through DMS)	-	-	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
11	Permitting Travelling to abroad	Approval from concerned authority	Request Letter	-	-	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
12	Employment Confirmation	As per fulfillment of condition of appointment letter	Interview/ Assessment based on recommendation	-	-	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
13	Updating information of the Officers/Executives	Through collecting & preserving information of the staff	As and when required	-	-	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
14	Issuance of Employee Identity Card	Application through proper channel	Physical Card	-	-	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
15	Bank's Budget	As per Bank's existing	As per	-	-	Head of Accounts Division



Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method	Service Time	Responsible Officer
	submission/Implementation related Service	policy and approval from concerned authority	prescribed Format			Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
16	Issuance of AIT Certificate of the employees	Income TAX Act	As per prescribe format	-	Before Tax submission time	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
17	Staff House Building Loan	Approval from the concerned authority	Request letter with required documentation	As per the Bank's Policy	Bank's Existing policy	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
18	Staff Car Loan facility	Approval from the concerned authority	Request letter with required documentation	-	Bank's Existing policy	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
19	Repair, maintenance and supply of the Furniture	As per branch / Division requisition	According to the recommendation of purchase committee	No Service charge	Bank's Existing policy	Head of Human Resources Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 714101
20	Opening and Relocation of Branch/ Sub-Branch/ATM Booth	Approval from Bangladesh bank / Board	Proposal, Feasibility Test and report	No Service charge	180 Days	Head of General Service Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone: 09666322901 Ext. 716101
21	Printing of Annual Calendar, Note Book etc	Approval from the concerned authority	As per requirement of concerned division	-	As per work order	Head of General Service Division Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone: 09666322901 Ext. 716101
22	Inspection of all branch and sub-branch to ensure complaint culture	As Per ICC Policy	Audit plan, checklist, physical visit and submission of report to the management & Board	No Service charge	As per audit plan	Head of IC&CD Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 712101
23	Supply & Maintenance of the IT related hardware and software	Hardware & Software	Functional demonstration	Based on requirement	Book Value Adjustment	Head of IT Operation Division-2 Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone:09666322901 Ext. 750101



3. 1. Customers Obligations:

- a) Customers shall follow the banking norms, practices, functional rules etc.
- b) Customers shall abide by the terms and conditions prescribed for each banking product and services.
- c) Customers shall convey the bank of any changes in their address, contact, number, KYC
- d) Customers shall maintain disciplinary arrangement at the customer service points.
- e) Customer shall not try to show unreasonable persistence, demand, argument & behavior.
- f) Customers generally shall ask any query at prescribed desk such as Customers' Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
- g) Customer should avoid misunderstanding as far as possible.

3.2. Customers are requested to help the bank with the following:

- a) Help the Bank to comply with "Know Your Customer (KYC)" guidelines at the time of account opening and at periodical intervals as per regulatory requirements and provide their updated or renewal NID/Passport/Trade license/ e-Tin / Nominee's NID or Passport/ Photograph etc.
- b) Take precautions to protect information of their accounts, Cards, Internet Banking etc.
- c) Avail digital channels of the bank for quicker services i.e. ATM, CRM, Fast Track, Rocket, Internet Banking, NexusPay etc.
- d) Ensure safe custody of cheque book/cards/PIN or any banking security items
- e) Ensure proper issuing of crossed/account payee cheques and cash cheques.
- f) Not issue cheque without adequate balance and maintain minimum balance as specified by the Bank.
- g) Inform to the Branch or DBBL Call Center if you have lost of PO, demand draft, ATM/Debit/Credit Card, cheque leaf / Cheque book, key of locker, etc.
- h) Please know terms and conditions before take any banking services/ Transaction.
- i) Pay interest, installments, locker rent and other dues timely.
- j) Not to share Mobile banking/internet banking passwords/PIN with others and ensure confidentiality.
- k) Inform the branch immediately in the event of the unfortunate demise of any of the account holders.
- l) Provide valuable feedback on our services and bring any deficiency in services so as to enable us to correct our mistakes and improve our customer service.

3.3. Customers rights/Our Obligations

We shall carry out the following obligations to our customers considering these as their rights:

A. Disclosure of Current Interest Rates:

Prior to signing the contract with the consumers for both interest-bearing deposits and loans, we shall-



1. Inform them of the terms of the fixed deposit or loan;
2. Inform them of the charges, if any, and consequences of premature termination of a fixed deposit or loan;
3. Inform them whether the interest rate is fixed or variable;
4. Inform the basis and frequency on which interest payments or deductions are to be made;
5. Explain the method used to calculate interest of each product;
6. Disclose prominently the total amount of income that the customers shall receive on the fixed deposits; and
7. Disclose the total cost of credit with break up, if any.

B. Disclosure of latest Schedule of Charges, Fee, Commission etc.

We shall, for all charges and fees to be levied at the time of service rendered or on request,

1. Provide the customers with a schedule of charges, fees, commissions payable for the products or services that the customers have chosen;
2. Display prominently our standard fees and charges at all branches;
3. Inform the customers of any additional charges or expenses that the customers have to pay, such as searching fees to retrieve available past records etc.

C. Value Added Services:

We must take written consent from our customers for any value-added services, such as, internet banking, SMS banking, ATM services etc. and inform the customers of the terms and conditions along with the charges, levied for that.

D. Guarantor:

Prior to a person acting as a guarantor, we shall in writing:

1. Advise the person of the quantum and nature of his or her potential liabilities; and
2. Advise the person to seek independent legal advice before acting as a personal guarantor.

E. Disclosure of other facts:

We shall disclose the following -

1. Buying and selling rates of foreign currencies;
2. Financial statement, financial performance indicators etc.;
3. Banking hours and holiday notices;
4. Operating cycle or road map of services (indicators showing desk Number, floor number, room number etc.).



4. 1. Citizen Charter Committee:

A. Implementation Committee:

Sl.	Name	Designation	Remarks
1	Mr. Mohammad Emdadul Haque Khan	EVP, Deputy CAMLCO	Convener
2	Mr. Imtiaz Hossain	VP, In-charge of ITOD- 1	Member
3	Mr. G. M. Haroon -Or- Rashid	VP, IC & CD	Member Secretary
4	Mr. Mehraj Ahmed Khan Mojlish	VP, BO & LD	Member
5	Mr. Mohammad Jahangir Alam	SAVP & Manager of Corporate Branch	Member
6	Mr. Sk. Shamsuzzaman	SEO, CCS & CMC	Member

B. Monitoring Committee:

Sl.	Name	Designation	Remarks
1	Mr. M.M. Moinul Kabir	SVP, Vigilance Cell	Member
2	Mr. Kazi Yeasin	VP & Deputy Head of BO & LD	Member
3	Mr. Subir Dutta	AVP, CCS & CMC	Member Secretary

4. 2. Customer Complaints Lodgment Process:

If any reason the customer is not satisfied with any aspect of banks services, the customer can lodge complaint or provide suggestion as per the following complaint management arrangement.

The details are:

SL	When Communicate	Who to	Communication Address	Resolve Time
1	If responsible officers fail to resolve the issue	Complaint Settlement Officer	Mr. Subir Dutta Senior Executive Officer Tel: 02-9511993 Mobile: 01938803384 subir.dutta@dutchbanglabank.com	Reasonable Time



SL	When Communicate	Who to	Communication Address	Resolve Time
			Mr. Sk. Shamsuzzaman Senior Executive Officer Tel: 02-9511993 Mobile: 01938803385 sk.shamsuzzaman@dutchbanglabank.com	
			16216	
2	If the Complaint Settlement Officer fails to resolve the complaint within reasonable time	Appellate Officer	Deputy Managing Director and COO Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone: 09666322901 Ext. 799202 (PS)	Reasonable Time
3	If the Appellate Officer fails to resolve the complaint within the scheduled time	-	Managing Director Dutch-Bangla Bank Head Office, 47, Motijheel, Dhaka Phone: 09666322901 Ext. 799200(PS)	Reasonable Time