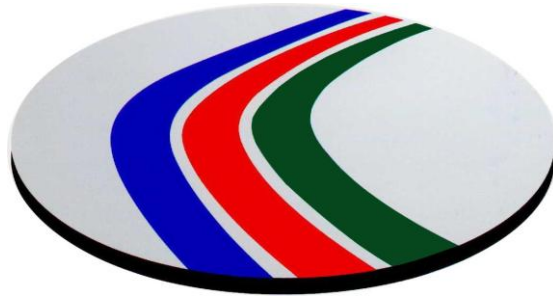


Dutch-Bangla Bank Limited

CITIZEN'S CHARTER



Version – 1

Last Update : August 2023

Head office
47, Motijheel Commercial Area
Dhaka-1000, Bangladesh
Tel: (88) 02223354196-8
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<https://www.dutchbanglabank.com>



INTRODUCTION

Citizen 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 Limited 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 Limited, 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 Limited, 47 Motijheel C/A, Dhaka-1000, Bangladesh.

Contact Numbers: Tel: (88) 02223354196-8 Fax: (88) 02223381889

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 LIMITED AT A GLANCE	
Total Branches	239
Total Urban Branches	167
Total Rural Branches	72
Total Sub-Branches	147
No. of Authorized Dealer Branches	16
No. of Agent outlets	6,168
No. of ATM Booth	4939
No. of CRM	1769
No. of Fast Track	1423
No. of POS Merchant	20,256
No. of Nexus Pay user	5.9 million
No. of Rocket Account	34.34 million
No. Students awarded Scholarship	63,822

TIME SCHEDULE		
Days	Office Time	Transaction
Sunday to Thursday	10.00 AM to 5.00 PM	10.00 AM to 3.30 PM
**Saturday	10.00 AM to 1.00 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 & Location	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 balance of more than 		
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 			



				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: <ul style="list-style-type: none"> •Nil Closing Charges: <ul style="list-style-type: none"> •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: <ul style="list-style-type: none"> •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 Resolution •Copy of NID of Authorized Person •CIF 			

C. CERTIFICATE & STATEMENT SERVICES:



13	A/C Statement	<ul style="list-style-type: none"> •Front Desk of Branch •Sub Branch 	<ul style="list-style-type: none"> •General Service Request Form/ •Authorization Letter (In applicable cases) 	<ul style="list-style-type: none"> •Tk. 100/- for each year or part thereof. *2 statements free per year Monthly free e-statement to email address 	Same Day	<ul style="list-style-type: none"> •GB In-Charge •Deputy Manager
14	General Certificates: <ul style="list-style-type: none"> •A/C Certificate (without balance & with balance in TK./FCY) •Sanchaypatra Issuance/Interest Certificate •Loan Certificate •Foreign currency Encashment Certificate •Inward Remittance Certificate 		<ul style="list-style-type: none"> •General Service Request Form/ •Authorization Letter (In applicable cases) 	<ul style="list-style-type: none"> •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		<ul style="list-style-type: none"> •General Service Request Form 	•Nil	Same Day	
16	Duplicate Instrument/ Savings Certificates/ Declaration in lieu		<ul style="list-style-type: none"> •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		<ul style="list-style-type: none"> •General Service Request Form/Authorization Letter (In applicable cases) •GD Copy 	•Tk.500/-	3 Working Days	
18	Bank certificate required by BO Account Holders		<ul style="list-style-type: none"> •General Service Request Form/Authorization Letter (In applicable cases) 	•Tk. 100/- per instance	Same Day	
D. CHEQUE BOOK SERVICES:						
19	Issuance of Cheque Book	<ul style="list-style-type: none"> •Front Desk of Branch •Sub Branch •Fast Track 	<ul style="list-style-type: none"> •General Service Request Form/Authorization Letter (In applicable cases) 	•Tk. 10/- per leaf	5 Working Days	<ul style="list-style-type: none"> •GB In-Charge •Deputy Manager
20	Cheque Stop Payment/Cancellation		<ul style="list-style-type: none"> •General Service Request Form/Authorization Letter (In applicable cases) •GD Copy 	<ul style="list-style-type: none"> •Tk. 100/- for imposing the instruction •Tk. 50/- withdrawal of instruction. 	Same Day	
E. ATM & DEBIT CARDS SERVICES:						
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/- 	Same Day for Nexus-EMV 15 Working Days for Visa/Master	<ul style="list-style-type: none"> •GB In-Charge •Deputy Manager



				Visa/Master (International) •Issuance: \$10/- •Renewal: \$10/- •Replacement: \$ 5/-		
22	Issuance of Duplicate PIN			•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: •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	•Front Desk of Branch •Sub Branch	•Digital Banking Service Form	•Nil	Same Day	•GB In-Charge •Deputy Manager
28	PIN Reissue			•Nil	2 Working Days	
29	SMS/Alert Banking			•Savings Tk. 200/- (Except Power Account-Staff, Power Account and School Savers.) •Excel Tk. 100/-	2 Working Days	
30	2FA Token Issuance			•Nil	Same Day for Hardware Token 3 Working Days for Software Token	
G. CHEQUE/PO/DD/CLEARING/DEPOSIT/WITHDRAWAL:						
31	Collection of Local Cheque/Instrument Clearing	•Front Desk of Branch •Sub Branch •Fast Track	•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: •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)	•Front Desk of Branch •Sub Branch	•Deposit Slip •Supporting document regarding source of fund if applicable	Commission: •Tk. 50/- to Tk. 3,000/- Postage (Registered): •At actual, Minimum Tk. 20/- Telephone/Telex/e-	15 Working Days	•GB In-Charge



				mail/ Telegram/Fax/SWIFT: •At actual, Minimum Tk. 100/-		
33	Issuance of Pay Order (PO)		•Pay Order Service Form •Copy of NID •KYC Document	•Tk. 20/- to Tk. 100/-	Same Day	•GB In-Charge •Deputy Manager •Manager
34	Cancellation of PO/PO Refund		•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)		•Request Letter	•Tk. 200/- per instance	2 Working Days	
36	Standing Instruction/ Sweep In/Out		•Fund Transfer Service Request Form •Request Letter	•Tk.200/- for compliance of each instruction. •Tk. 200/- on Half-Yearly basis (sweep in/out)	Same Day	
37	Cash Deposit (Over the counter)		•Voucher/Deposit Slip •Copy of NID •Declaration with supporting documents	Fees per transaction for inter-zonal transactions: •TK. 20/- to Tk. 500/- <u>Fees will be realized from Bearer</u>	Same Day	•Cash Teller
38	Cash Withdrawal (Over the counter)		•Cheque •Copy of NID •Declaration with Document	Fees per transaction for inter-zonal transactions: •Tk. 50/- to Tk. 1,000/- <u>Fees will be realized from Bearer</u>	Same Day	
39	Fund Transfer	•Front Desk of Branch •Sub Branch	•Cheque/Request •Declaration with supporting document if required letter/Form	Fees per transaction for inter-zonal transactions: •Free within Zone •Inter Zonal Transfer Fee	Same Day	•GB Teller
40	BEFTN Processing	•Front Desk of Branch •Sub Branch •IB •NexusPay App	•Fund Transfer Request Form/ Letter •Supporting Document	•Nil	2 Working Days	•GB In-Charge •Deputy Manager
41	RTGS Processing	•Front Desk of Branch •Sub Branch	•Fund Transfer Request Form/ Letter •Supporting Document	•Tk. 86.95/- per transaction	Same Day	
H. REMITTANCE SERVICES (INDIVIDUAL)						
42	Cash Pick-Up	•Remittance Desk •Front Desk of the Branch •Sub Branch •Agent Point	•Application Form •NID	•No Charge	Same Day	•GB In-Charge •Deputy Manager



		•ATM Booth				
43	Account Credit other than Swift	•FRD	•Nil	•Nil		•FRD Head
44	Account Credit through Swift	•CTSD	•Customer Declaration/ Form-C with supporting Document •NID	•Nil		
I. OTHER SERVICES:						
45	Dormant Account Activation	•Front Desk of Branch •Sub Branch	•General Service Request Form •KYC Document	•Nil	Same Day	•GB In-Charge •Deputy Manager •Manager
46	Locker & Safe Custody Service	•Front Desk of Selected Branches	•Application form •KYC Document •Copy of Nominee NID •One Passport Size Recent Photos of Nominee	•Small size Tk. 5,000/- yearly. •Medium size Tk. 7,000/- yearly. •Large size Tk. 10,000/- yearly. Security Money: •Small-Tk.1,000/- (refundable) •Medium Tk. 2,000/- (refundable) •Large Tk. 3,000/- (refundable) Replacement of lost key: •At actual.		
47	Various Fees Collection: •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
48	Student File	•Front Desk of Selected Branches	•Student Application •Copy of all Academic Certificates & Transcripts •Annual Expenses Details •Valid Passport •I-20 (for US only) / Offer 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	Opening Charge: •Tk. 5,000/- Renewal Fee: •Tk. 1,000/- per year Outward Remittance Charge: •DD: From \$5/- to \$50/- •TT: TK. 1,200 + 15% per transaction	Same Day	



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	<ul style="list-style-type: none"> •Front Desk of Branch •Sub Branch •Fast Track •Agent Banking Office •Sales Office •Call Center •DBBL Website 	<ul style="list-style-type: none"> •List of Standard PPG Documents 	<p>Processing Fee:</p> <ul style="list-style-type: none"> •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. <p>Takeover Loan (Personal Loan):</p> <ul style="list-style-type: none"> •0% on takeover amount for any segment. •For the additional amount, regular Processing Fee is applicable. <p>Top up (Personal Loan):</p> <ul style="list-style-type: none"> •Regular Processing Fee applicable for additional disbursed (Net incremental) amount. <p>Takeover (Home Loan):</p> <ul style="list-style-type: none"> •0% on takeover amount for any segment. •For the additional amount, regular Processing Fee is applicable. <p>Car Loan & Home Loan with 100% Liquid Security (any amount) Processing Fee:</p> <ul style="list-style-type: none"> •Maximum 0.50% or TK 2,000/- whichever is lower. 	7Working Days for Approval	
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 	<ul style="list-style-type: none"> •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	
3	Personal Loan, Car Loan, Home Loan Early Settlement, Secured Loan Early Settlement (full/partial)		<ul style="list-style-type: none"> •Request Letter 	<ul style="list-style-type: none"> •Up to 0.50% of outstanding (early/partial settlement amount). 	3 WorkingDays	
4	SOD		<ul style="list-style-type: none"> •Request Letter 	<ul style="list-style-type: none"> •Tk. 500/- 	7WorkingDay	



	Enhancement/Reduction/Security Replacement, SOD Renewal		<ul style="list-style-type: none"> •Deposit Instruments •Standard Documents 		s	
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2.1.3 Credit Card & Prepaid Card:

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	Service Time	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 	Common Documents: <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 For Salaried: <ul style="list-style-type: none"> •Copy of salary certificate/pay slip/ last increment letter, etc. •03 months Bank Statement •Business Card/Office ID For Businessman: <ul style="list-style-type: none"> •Copy of Valid Trade License, Memorandum & Articles of Association etc. •6 months Bank Statement •Business Card For Land Lord/Land Lady: <ul style="list-style-type: none"> •Ownership Proof (i.e. Registered Deed/Utility Bill/ Mutation Copy/ Duplicate Carbon Receipt/ Holding Tax Copy etc. •6 months Bank Statement For Self-Employed Professionals (Doctors, Engineers etc): <ul style="list-style-type: none"> •Declared Income on personal letter head •3 months Bank Statement •Visiting Card 	<ul style="list-style-type: none"> •Interest Rate: 18% p.a. Annual/Renewal Fee: <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><i>(Applicable at the end of each year on anniversary)</i></p> <p>Closing Charge:</p> <ul style="list-style-type: none"> •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> 	10 Working Days	•Credit Card
2	Prepaid Card Travel card Campus Card	<ul style="list-style-type: none"> •Front Desk of Branch •Sub Branch •Fast Track •Agent Banking Office •Sales Office •Call Center •DBBL Website 	<ul style="list-style-type: none"> •Application Form •Copy Passport Size Recent Photo •Copy of National ID/ Valid Passport Copy/ Student ID 	<ul style="list-style-type: none"> •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	
3	Replacement of Card	<ul style="list-style-type: none"> •Front Desk of Branch •Sub Branch 	<ul style="list-style-type: none"> •Customer Card Service Form •Original Passport (for Endorsement) 	<ul style="list-style-type: none"> •Tk. 500/- •Tk.400/- (for Prepaid Card only) 		
4	Issuance of	<ul style="list-style-type: none"> •Fast Track 		<ul style="list-style-type: none"> •Tk. 200/- 		



	Duplicate PIN					
5	Sales Slip Retrieval			<ul style="list-style-type: none"> •Local: Tk. 100/- •Multicurrency: \$ 5/- 		
6	Statement Retrieval			<ul style="list-style-type: none"> •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	<ul style="list-style-type: none"> •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)	<ul style="list-style-type: none"> •Branch •Cluster 	<ul style="list-style-type: none"> •Customer Application •Limit/Specific sanction from HO* •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 & circular letter and currently enforced Import policy order & related SRO. 	<ul style="list-style-type: none"> •LC Opening Commission Maximum 0.40 per quarter for sight LC, •LC Opening Commission Maximum 0.50 per quarter 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 	Same Day (in case if applied value is below USD 3/- Min.) Otherwise 5 Working Days	<ul style="list-style-type: none"> •Deputy Manager •Manager •Cluster Officials •CTSD Desk Officials
2	LC Amendment		<ul style="list-style-type: none"> •Customer Request. •Revised PI/Indent. •Amended Insurance Cover note 	•Flat Tk. 750/-	Same Day	



			<ul style="list-style-type: none"> •Head Office Sanction if required. 			
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 & circular letter and currently enforced Import policy order & related SRO. 	SWIFT Charge: <ul style="list-style-type: none"> •Minimum Tk. 100/- •Maximum Tk. 500/- 		
4	VAT certificate issuance (Non-Exporter)		<ul style="list-style-type: none"> •As guided by NBR issued SRO 	<ul style="list-style-type: none"> •As per NBR issued SRO 		<ul style="list-style-type: none"> •CTSD Officials

Export

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	Service Time	Responsible Officer
1	Export Bill Processing	<ul style="list-style-type: none"> •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 	<ul style="list-style-type: none"> •Documents Processing commission Flat Tk.500/- 	2 Working Days	<ul style="list-style-type: none"> •CTSD Officials
2	Advance Payment realization		As per BB Foreign Exchange Guideline, Bangladesh Bank circular & circular letter and Import policy order	<ul style="list-style-type: none"> •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 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	•LC Opening Commission Maximum 0.40 per quarter	
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	•Flat TK. 750/-	2 Working



			Guideline, UCP 600, Bangladesh Bank circular and circular letter		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	

Remittance

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	Service Time	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*	Service Time	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*	Service Time	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) 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.	<ul style="list-style-type: none"> •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
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		5-7 Working Days	
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	<ul style="list-style-type: none"> •DBBL Cash Credit: <i>Len-Den</i> •DBBL Term Loan: <i>Somridhi</i> •DBBL Women Entrepreneurs Financing <i>(Cash Credit) Shofolota</i> •DBBL Women 	<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.	Processing Fee: •Nil Partial / Early Settlement Fee: •Maximum 0.50% of settlement amount (except Cottage, Micro & Small Entrepreneurs)	15-20 Working Days to sanction & 10-15 Working	<ul style="list-style-type: none"> •Branch Loan Officer •RM •Concerned Agent Banking Official •Branch Manager



	Entrepreneurs Financing (Term Loan) <i>Uthsaho</i> <ul style="list-style-type: none">•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>Ankur</i>•SME Term Loan: <i>Credit Guarantee Scheme</i>•DBBL SME Overdraft (OD)•CMSME Term Loan Refinance Scheme <i>Uddog</i>			<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> <ul style="list-style-type: none">•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>	Days to disbursement	<ul style="list-style-type: none">•CGS Focal official for paid to Credit Guarantee Department within 15 days of registration
Other Services:						
2	CIB Report	<ul style="list-style-type: none">•Front Desk of Branch•Sub Branch•Fast Track•Agent Banking Office	<ul style="list-style-type: none">•Complete CIB form, NID etc.	<ul style="list-style-type: none">•At actual	1-2 Working Days	<ul style="list-style-type: none">•Branch Loan Officer•RM•Concerned Agent Banking Official•Manager
3	Stamp		<ul style="list-style-type: none">•Customer signature on charge documents			
4	Legal (3rd party)		<ul style="list-style-type: none">•Property related legal documents		5-7 Working Days	
5	Valuation (3rd party)					

Mobile Banking:

Sl.	Type of Services	Service Delivery Method	Required Documents & Location	Service Pricing & Payment Method*	Service Time	Responsible Officer
1	ROCKET AC Registration	<ul style="list-style-type: none"> • Agent Point • Fast Track • Self-Registration 	<ul style="list-style-type: none"> • Account opening form for paper KYC • NID • One passport size recent photo 	<ul style="list-style-type: none"> • AC Maintenance: Nil • Closing Charge: Nil 	72 Hours for paper KYC & Instant for e-KYC	<ul style="list-style-type: none"> • Agent outlet • FT Manager
2	Cash In	<ul style="list-style-type: none"> • Agent Point • Fast Track • CRM • Branch 	<ul style="list-style-type: none"> • Deposit slip for Cash In at Branch 	• As mentioned in following Table**	Instant	<ul style="list-style-type: none"> • Agent outlet • FT Manager • Cash In Charge
3	Cash Out	<ul style="list-style-type: none"> • Agent Point • Fast Track • CRM • Branch 	<ul style="list-style-type: none"> • Deposit slip for Cash In at Branch 	• As mentioned in following Table**	Instant	<ul style="list-style-type: none"> • Agent outlet • FT Manager • Cash In Charge
4	Bill Pay	<ul style="list-style-type: none"> • Agent Point • Branch • Self-Initiate 	• NA			<ul style="list-style-type: none"> • Agent outlet • Cash In Charge
5	Merchant Pay	<ul style="list-style-type: none"> • 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*	Service Time	Responsible Officer
A. Account Opening/Closing Services						
1	Savings Account	• Agent Banking Outlet • MB & AB Offices	• 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. • Duly filled up AOF	• Free for opening an account Tk.10 for closing an SB account	Regular Banking hour announced by BB time to time	• 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					
6	Joint Account					



			<p>along with specimen signature of all accounts holders.</p> <ul style="list-style-type: none"> •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. 			
7	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 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 	<ul style="list-style-type: none"> •Free for opening an account •Tk.100 for closing a Current account 		
8	Agent Banking DPS •(3/5/8/10 Years) Term Deposit •(3/6/12 months)		<ul style="list-style-type: none"> •As required in Savings Deposit Account. 	<ul style="list-style-type: none"> •Free for opening an account 		<ul style="list-style-type: none"> •Compliance officials of MB & AB offices
B. Information Update						
15	Address Update	<ul style="list-style-type: none"> •MB & AB Office compliance unit will deal with customer 	<ul style="list-style-type: none"> •Customer Application along with relevant documents 	<ul style="list-style-type: none"> •Free 	Instantly	<ul style="list-style-type: none"> •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 (<i>Issuing & Delivery</i>)	●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 <i>Same Day</i> Low Value <i>2 Working Days</i>	
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 ●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 anv segment.	Generally 3-5 working days to sanction depending on the product type and subject to fulfillment of all requirements as per policy.	●ABD & RBD



				<ul style="list-style-type: none"> For the additional amount, regular Processing Fee is applicable. <p>Top up Loan (Personal Loan and Home Loan):</p> <ul style="list-style-type: none"> Regular Processing Fee applicable for additional disbursed (Net incremental) amount only. 		
				<p>Partial Settlement Fee:</p> <ul style="list-style-type: none"> Up to 0.50% of outstanding amount which to be paid for partial settlement. <p>Early Settlement Fee:</p> <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 fulfilment of all requirements as per policy.	<ul style="list-style-type: none"> Concerned Branch Official Relation Manager Concerned Agent Banking Official Branch Manager
36	Car Loan, Home Loan with 100% liquid security (any amount)	<ul style="list-style-type: none"> 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)	<p>Processing Fee:</p> <ul style="list-style-type: none"> Maximum 0.50% or Tk. 2,000/- whichever is lower. 	Generally 2-3 working days to sanction depending on the product type and subject to fulfillment of all requirements as per policy.	<ul style="list-style-type: none"> Loan Officer RM Concerned Agent Banking Official Branch Manager
				<p>Partial Settlement Fee:</p> <ul style="list-style-type: none"> Up to 0.50% of outstanding amount which to be paid for partial settlement. <p>Early Settlement Fee:</p> <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 		<p>Processing Fee:</p> <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 fulfilment of all requirements as per policy.	<ul style="list-style-type: none"> Loan Officer Concerned Agent Banking Official Branch Manager
38	Secured Loan			<p>Processing Fee:</p> <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 		
				<p>Partial Settlement Fee:</p> <ul style="list-style-type: none"> Up to 0.50% of outstanding amount which to be paid for partial settlement. 	Generally 1-2 Working Days to execute subject to	<ul style="list-style-type: none"> Concerned Branch Official Relationship



				Early Settlement Fee: <ul style="list-style-type: none"> Up to 0.50% outstanding amount which to be paid for early settlement. 	fulfillment of all requirements as per policy.	Manager <ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 		
41	Home Finance			Maximum limit: Tk. 500/- million <ul style="list-style-type: none"> Interest rate 8.50% Tenure 12 to 120 months No Processing fee 		
42	Women Entrepreneurs Financing (CC)			Maximum limit: Tk. 5/- million <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> Interest rate 8.50% Tenure 12 to 120 months No Processing fee 		
44	Festival Loan			Maximum limit: Tk.20/- million <ul style="list-style-type: none"> Interest rate 8.50% Tenure 06 months No Processing fee 		
H. Other Services						
1	Loan Reschedule/ Restructure	<ul style="list-style-type: none"> Front Desk of Branch Sub Branch Fast Track Agent Banking Office 	<ul style="list-style-type: none"> Customer request letter, other obligation details etc. 	Loan Reschedule/ Restructure Fee: <ul style="list-style-type: none"> Maximum 0.25% or Tk. 10,000/- whichever is lower 	Generally 5-7 Working Days subject to fulfilment of all requirements as per policy.	<ul style="list-style-type: none"> Concerned Branch Official Relationship Manager Concerned Agent Banking Official Branch Manager
2	CIB Report	<ul style="list-style-type: none"> RBD 	<ul style="list-style-type: none"> Complete CIB form, NID, Photograph etc. 	<ul style="list-style-type: none"> As per respective Product Program Guideline (PPG) 	As per respective Product Program Guideline (PPG)	<ul style="list-style-type: none"> Concern Officer of RBD & FICD
3	Stamp	<ul style="list-style-type: none"> Front Desk of Branch Sub Branch 	<ul style="list-style-type: none"> Customer signature on charge documents 			



4	Legal (3 rd party)	<ul style="list-style-type: none"> •Fast Track •Agent Banking Office 	<ul style="list-style-type: none"> •Property related legal documents as per Home Loan PPG 		As per respective Product Program Guideline (PPG)	<ul style="list-style-type: none"> •Concerned Branch Official •Relationship Manager •Concerned Agent Banking Official •Branch Manager
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***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	Mr. Md. Mosharraf Hossain Head of Branch Operation and Liability Division hossain.mosharraf@dutchbanglabank.com
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	Mr. Md. Mosharraf Hossain Head of Branch Operation and Liability Division hossain.mosharraf@dutchbanglabank.com
3	Transfer of VAT & Source TAX to NBR	By collecting from the branches/Head Office	Challan & Statement	No Service Charge	As per regulatory instruction	Mr. Md. Shahid Ullah Head of Tax Management and Compliance Cell shahid.ullah@dutchbanglabank.com
4	Transfer of Excise Duty to NBR	By collecting from the branches	Challan & Statement	No Service Charge	As per regulatory instruction	Mr. Md. Shahid Ullah Head of Tax Management and Compliance Cell shahid.ullah@dutchbanglabank.com
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	Mr. Biswajit Das Head of IC&CD biswajit.das@dutchbanglabank.com
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	Mr. Biswajit Das Head of IC&CD biswajit.das@dutchbanglabank.com



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	Mr. Muhammad Kamruzzaman Head of Accounts Division kamruzzaman.muhammad@dutchbanglabank.com
8	Deploy Audit Firm (external)	By receiving Application from renowned/qualified Chartered Accountant	Application and other related documents	No service charges	-	Mr. Mohammed Mesbahul Alam Head of Board Secretariat mesbah.alam@dutchbanglabank.com
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	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
10	Payment of bill and purchase related expense (Furniture, Printing etc..)	As per Bank's procurement policy	Vendor's request and other related documents	Contract values	As Per contract	Mr. Muhammad Kamruzzaman Head of Accounts Division kamruzzaman.muhammad@dutchbanglabank.com
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	Mr. Mohammad Emdadul Haque Khan Head of ITPIRMD emdad.khan@dutchbanglabank.com
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	Mr. Muhammad Kamruzzaman Head of Accounts Division kamruzzaman.muhammad@dutchbanglabank.com
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	Mr. Muhammad Kamruzzaman Head of Accounts Division kamruzzaman.muhammad@dbbl.com
14	All kinds of clearing & settlement (BACH, EFT, RTGS, IDTP, Nostro A/C)	Letter/ Email	As per bank's policy	No Service charge	Daily	Mr. Abdul Monem Head of International Division-TBO abdul.monem@dutchbanglabank.com
15	Inter-bank Foreign Exchanges buy-sell operations	Letter/ Email	As per bank's policy	No Service charge	Daily	Mr. Shah Md. Jubaer Head of Treasury Division(FO) shah.jubaer@dutchbanglabank.com
16	Inter-bank call money arrangements	Letter/ Email	As per bank's policy	No Service charge	Daily	Mr. Shah Md. Jubaer Head of Treasury Division(FO) shah.jubaer@dutchbanglabank.com
17	Money Market Operation & investment	Letter/ Email	As per bank's policy	No Service charge	Daily	Mr. Shah Md. Jubaer Head of Treasury Division(FO) shah.jubaer@dutchbanglabank.com
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	Mr. Md. Asaduzzaman Head of Special Asset Management Division md.asaduzzaman5897@dutchbanglabank.com
19	Agent Banking Operations	DMS upload	As per agent banking operation manual	No Service charge	Same day	Mr. Ahmed Aslam Al Ferdous Head of Agent Banking Division aslam.ferdous@dutchbanglabank.com



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	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
2	Maintaining employees Superannuation Fund and Gratuity Fund	Build-up fund as per Bank's policy	-	No Service charge	Annual	Mr. Muhammad Kamruzzaman Head of Accounts Division kamruzzaman.muhammad@dutchbanglabank.com
3	Employees Salary & Allowances	Approval from the authority & existing service rules	-	No Service charge	Monthly	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
4	Performance Evaluation of Employees	Bank's format	As per bank's process	No Service charge	Banking hour	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
5	Transfer/Posting	Approval from the authority & existing service rules	Through Letter/email	No Service charge	As and when required	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
6	Internal Training	Through DBBL Training Institute as per requirement	By issuing office order	No Service charge	According to the training schedule	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
7	External Training	Professional training through different institute, regulatory authority	By issuing Nomination letter from HRD	No Service charge	As and when required	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
8	Award/Reward	Acknowledgement of extra ordinary contribution of the employees for the organization	By issuing letter	-	-	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
9	Separation from the services	As per DBBL staff service rules and Laws of the land and approval from competent authority	By issuing letter	-	-	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dbbl.com
10	Allowing Leave	Approval from concerned authority	Digitally (Through DMS)	-	-	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
11	Permitting Travelling to abroad	Approval from concerned authority	Request Letter	-	-	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
12	Employment Confirmation	As per fulfillment of condition of appointment letter	Interview/ Assessment based on recommendation	-	-	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
13	Updating information of the Officers/Executives	Through collecting & preserving information of the staff	As and when required	-	-	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
14	Issuance of Employee Identity Card	Application through proper channel	Physical Card	-	-	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
15	Bank's Budget submission/Implementation related Service	As per Bank's existing policy and approval from concerned authority	As per prescribed Format	-	-	Mr. Muhammad Kamruzzaman Head of Accounts Division kamruzzaman.muhammad@dutchbanglabank.com
16	Issuance of AIT Certificate of the employees	Income TAX Act	As per prescribe format	-	Before Tax submission time	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank .com
17	Staff House Building Loan	Approval from the concerned authority	Request letter with required	As per the Bank's	Bank's Existing	Mr. Zahid Ahmed Human Resources Division



			documentation	Policy	policy	zahid.ahmed@dutchbanglabank.com
18	Staff Car Loan facility	Approval from the concerned authority	Request letter with required documentation	-	Bank's Existing policy	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
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	Mr. Zahid Ahmed Human Resources Division zahid.ahmed@dutchbanglabank.com
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	Mr. Mir Mominul Huq Head of General Service Division mominul.huq@dutchbanglabank.com
21	Printing of Annual Calendar, Note Book etc	Approval from the concerned authority	As per requirement of concerned division	-	As per work order	Mr. Mir Mominul Huq Head of General Service Division mominul.huq@dutchbanglabank.com
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	Mr. Biswajit Das Head of IC&CD biswajit.das@dutchbanglabank.com
23	Supply & Maintenance of the IT related hardware and software	Hardware & Software	Functional demonstration	Based on requirement	Book Value Adjustment	Mr. Mohammad Emdadul Haque Khan Head of ITPIRMD emdad.khan@dutchbanglabank.com

3. 1. Customers Obligations:

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

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

- 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.
- Take precautions to protect information of their accounts, Cards, Internet Banking etc.
- Avail digital channels of the bank for quicker services i.e. ATM, CRM, Fast Track, Rocket, Internet Banking, Nexus Pay etc.
- Ensure safe custody of cheque book/cards/PIN or any banking security items
- Ensure proper issuing of crossed/account payee cheques and cash cheques.
- 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

SL	Name	Designation	Remarks
1	Mr. Mohammed Nazim Uddin	FVP, IC&CD	Member
2	Mr. Quazi Anwarul Azim	VP & Deputy Head of BO&LD	Member
3	Mr. Subir Datta	SEO, Deputy Head of 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
			Mr. Md. Abdul Mannan Senior Executive Officer Tel: 02-9511993 Mobile: 01938803385 abdul.mannan@dutchbanglabank.com	
			16216	
2	If the Complaint Settlement Officer fails to resolve the complaint within reasonable time	Appellate Officer	Mr. Md. Abedur Rahman Sikder Deputy Managing Director Mobile: 01711439083 arsikder@dutchbanglabank.com	Reasonable Time
3	If the Appellate Officer fails to resolve the complaint within the scheduled time	-	Managing Director Dutch-Bangla Bank Limited Tel: +8802223359206 akmshirin@dutchbanglabank.com	Reasonable Time

