



# Dutch-Bangla Bank Limited

## Schedule of Charges

Date: August 31, 2016

### General Banking, Credit, Foreign Exchange and On-line Banking

#### General Banking and Credit:

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
1	Current Account / SND Account	i) Account Maintenance Fee	Maximum Tk. 500.00 for Current Account/SND A/C for every 06 months.
		ii) Incidental charges	Nil
		iii) Closing Charges	Amount available in the account at the time of closing but not more than Tk. 300/-
2(a)	Savings Account	i) Account Maintenance Fee	1) No A/C maintenance charge on Savings A/C having half-yearly average balance upto Tk. 5,000/- or less. 2) Tk.100 on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk.5000 up to Tk. 25,000/- 3) Tk.300 on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk. 25,000/-
		ii) Incidental charges	Nil
		iii) Closing charges	Tk. 200/-
2(b)	Power Account-Salary	i) Account Maintenance Fee	Nil
		ii) Incidental charges	Nil
		iii) Closing Charges	Amount available in the account at the time of closing but not more than Tk. 100/-
<b>General Charges for SB/CA/SND/CC/OD/Monthly Deposit Scheme</b>			
	Issuance of Cheque Book	Charges	Tk.4/- per leaf
	Duplicate Statement	Charges	i) CD/OD/CC/SND A/C- Tk. 300/- for each year or part thereof. ii) SB/Power A/C- Tk. 200/- for each year or part thereof.
<b>Certificates/ Reports:</b>			
	Balance confirmation certificate	Charges	No charges for Half-yearly & Yearly for balance confirmation certificate (Twice a year) but Maximum Tk. 200/- be charged for additional issuance of certificate per instance.
	Issuance of Solvency certificate	Charges	Tk.500/-per instance
	Credit or Solvency information-local if requested by third party	Charges	Tk.300/-(by debiting a/c)
	Credit or Solvency information-Local	Charges	Tk.300/-
	Credit or Solvency information-International	Charges	Tk.1,000/- or US\$20/-
	Obtaining credit report on behalf of local customer.	Charges	Tk. 300/-
	Duplicate Instrument/Savings certificates/Declaration in lieu	Charges	External Instrument: Shanchaya Patra/Bonds etc. Tk. 1,000/- Internal Instrument (FDR/DPS etc) Tk. 500/-
	Certificate of encashment of Bonds/Securities/Coupon	Charges	Tk.500/-

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
	Bank certificate required by BO Account Holders	Charges	Tk. 100/- per instance
	Premature Encashment fee for Monthly Deposit Schemes	Charges	Nil
	Stop payment instruction	Charges	Tk. 100/- for imposing the instruction. No charge for withdrawal of instruction.
	Dormant account activation	Charges	Nil
<b>3</b>	<b>Collection:</b>		
	a) Collection of Local cheques	Charges	i) Where there is a clearing house-Free
		Charges	ii) Where there is no clearing house:- actual conveyance, Minimum of Tk. 50/- per instance
	b) Cheques returned, unpaid from clearing house (Outward)	Charges	Tk. 100/- per instance from the account of the depositor of cheque
	c) Bounced cheque drawn on us (cash, clearing and transfer)	Charges	Tk.200/- per instance from the account holder of cheque. Besides in case of Cash & transfer, Tk. 100/- from beneficiary (if return memo is issued)
	d) Collection of outstation cheques/bills (Clean/ Documents)	Commission	i) Upto Tk. 50,000/- Tk. 50/-(flat) ii) From Tk. 50,001/- to Tk. 100,000/- @0.20% iii) From Tk. 100,001/- to Tk. 500,000/- @0.15%, Minimum Tk. 200/- iv) Over Tk. 500,000/- @0.10%, Minimum Tk. 600/- and Maximum Tk. 3,000/-
		Postage(Register ed)	At actual, Minimum Tk. 20/-
		Telephone/Telex e-mail/Telegram/ Fax/SWIFT	At actual, Minimum Tk. 100/-
<b>4.</b>	<b>Remittance(Inland):</b>		
	a) Issuance of DD	Commission	@ 0.10%, Minimum Tk. 50/-, Max-Tk.3,000/- (For walking customer & account holder)
		Telegram/Telex/ Fax/ SWIFT for DD:	At actual, Minimum Tk. 50/-
	b) Issuance of Pay Order (PO)	Commission	Upto 1.00 lac Tk. 50/- Above 1.00 lac Tk. 100/-
	c) Cancellation of DD	Charges	Tk. 100/- flat
	d) Cancellation of PO	Charges	Tk. 100/- flat
	e) Issuance of cheque on Bangladesh Bank at clients request Remittance (Inland)	Charges	Tk. 200/- per instance
	f) Counter Transaction Fee		Nil

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
5	Standing Instruction	Charges/ commission	Tk.200/- for compliance of each instruction.
		Charges	No standing instruction charge for transfer of balance from any deposit account to scheme account
6	Sweep In/Out	Charges	Tk. 200/- on Half-Yearly basis
7	Purchase of Cheques, Inland Bills & Instruments (outstation)	Commission	i) Upto Tk. 25,000/- @ 0.15%, Minimum Tk. 25/-
			ii) Tk. 25,001/- to Tk. 1.00 lac @ 0.15%, Minimum Tk. 50/-
			iii) From Tk.100,001/- to Tk.5,00,000/- @ 0.15%, Minimum Tk. 200/-
			iv) Over Tk. 5.00 lac @0.10%, Minimum Tk. 600/- & Maximum Tk. 3,000/-
		Postage	At actual but Minimum Tk. 20/-
		Telephone/ e-mail /FAX/ SWIFT/ Telegram.	At actual but Minimum Tk. 50/-
8	Issuance of Guarantee	Commission	i) Per Quarter @ 0.20% to 0.60% Minimum Tk. 1,000/- Subsequent Qtr. @ 0.15% to 0.50% Minimum Tk. 1,000/- ii) 100% cash margin @ 0.20% per quarter, Minimum Tk. 500/-
9	Parcel Charges:	Charges	Tk.20/- each for parcel 1st 10 days and additional Tk. 5/- for every subsequent days or part thereof
10	Locker & Safe custody	Charges	a) Small size Tk.5,000/-yearly.
			b) Medium size Tk.7,000/- yearly.
			c) Large size Tk. 10,000/- yearly.
			<b>Security money:</b>
			i) Small-Tk.1,000/--(refundable) ii) Medium Tk. 2,000/--(refundable) iii) Large Tk. 3,000/--(refundable)
			e) Replacement of lost key- At actual.
<b>Credit</b>			
11	<b>Corporate Loan</b>		
	Loan Documentation Fee: (Except loan against Financial Obligation)	Fee	Nil
	Loan Processing/ Appraisal Fee: (other than retail product)	Fee	Nil
	CIB Charge/Cost	Charges	At actual plus Tk. 1,000/- per borrower
	Early Settlement Fee		Maximum @ 2.00% on outstanding balance
12	<b>SME Loan</b>		
	Processing Fee	Charges	Nil
	Early Settlement Fee	Charges	2% or minimum Tk. 1,000/-
	Partial Settlement Fee	Charges	1% or minimum Tk. 1,000/-
	Application Fee	Charges	Tk. 300/-
	Loan Certificate	Charges	Tk. 300/-
	CIB Charges	Charges	At actual plus Tk. 500/- per borrower

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
	<b>Retail Loan</b>		
<b>13</b>	<b>Personal Loan</b>		
	Processing Fee	Fee	0.50%-1% or minimum Tk. 1,000/-
	Partial Settlement Fee	Fee	1% or minimum Tk. 1,000/-
	Early Settlement Fee	Fee	2% or Minimum Tk. 1,000/-
<b>14</b>	<b>Car Loan</b>		
	Processing Fee	Fee	0.50%-1%
	Partial Settlement Fee	Fee	1% or minimum Tk. 1,000/-
	Early Settlement Fee	Fee	2% or Minimum Tk. 1,000/-
	Quotation Change Fee	Fee	Tk. 500/-
<b>15</b>	<b>Home Loan</b>		
	Processing Fee (General)	Fee	0.50%-1% or minimum Tk. 3000/-
	Processing Fee (Takeover)	Fee	0%
	Partial Settlement Fee	Fee	1% or minimum Tk. 2,000/-
	Early Settlement Fee	Fee	2% or minimum Tk. 5,000/-
	Vetting Charge	Charges	At actual
	Valuation Charges	Charges	At actual
<b>16</b>	<b>SOD</b>		
	Processing Fee (New)	Fee	Tk. 1,000/-
	Enhancement/Reduction/ Security Replacement Fee	Fee	Tk. 500/-
	Renewal Fee	Fee	Nil
<b>17</b>	<b>Secured Loan</b>		
	Processing Fee	Fee	Tk. 1,000/-
	Partial Settlement Fee	Fee	1% or minimum Tk. 1,000/-
	Early Settlement Fee	Fee	1% or minimum Tk. 1,000/-
	Security replacement Fee	Fee	Tk. 500/-
<b>18</b>	<b>Other Charges (All Retail Loans)</b>		
	CIB Charges	Charges	At actual plus Tk. 100/- per borrower
	Contact Point Verification (CPV) Charges (through 3 <sup>rd</sup> Party Agent)	Charges	At actual
	Loan Certificate Fee	Fee	Tk. 300/-

### **Foreign Exchange Transactions:**

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
<b>1</b>	(i) L/C opening commissions under cash (sight)	Commission	0.20% to 0.40% for each quarter & part thereof but minimum Tk. 1,000/-
	(ii) L/C opening commissions under cash (usance)	Commission	0.20% to 0.50% for each quarter & part thereof but minimum Tk. 1,000/-
	iii) L/C Opening Commission for Back to Back L/C	Commission	0.20% to 0.40% for each quarter & part thereof but minimum Tk. 1,000/-
	iv) Acceptance commission under deferred payment LCs (including Back to Back L/Cs).	Commission	0.20% to 0.40% for each quarter & part thereof but minimum Tk. 1,000/-
<b>2</b>	L/C opening commission where 100% cash margin is received.	Commission	0.10% to 0.25% for each quarter & part thereof but minimum Tk. 1,000/-

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
<b>3</b>	<b>Transmission/ Dispatch.</b>		
	i) LC (Foreign)	Charges	Tk. 3,000/- (At Actual Basis)
	ii) L/C Amendment	Charges	Tk. 750/- (At Actual Basis)
	iii) LC Confirmation	Charges	Tk. 750/- (At Actual Basis)
	iv) LC Cancellation/ Other Message	Charges	Tk. 500/- (At Actual Basis)
	v) Other SWIFT Communication Charge	Charges	Tk. 500/- (Foreign) & Tk. 300/-(Local)
	vi) LC (Local)	Charges	Tk. 1,000/- (At Actual Basis)
	vii) LC (Local) Amendment	Charges	Tk. 500/- (At Actual Basis)
	viii) LC Acceptance (Foreign & Local)	Charges	Tk. 500/- (At Actual Basis)
<b>4</b>	<b>Amendment of L/C</b>		
	LC Amendment	Commission	Minimum Tk.750/-
	LC Cancellation	Charges	At actual as per Advising Bank charges and SWIFT charge Tk. 500/-
<b>5</b>	Arrangement of confirmation by third Bank (Confirmation charges at actual to be borne by either opener or beneficiary as the case may be)	Commission	0.10% , minimum Tk. 1,000/- and Maximum Tk. 20,000/-
<b>6</b>	Collection of credit report of the beneficiary of the L/C by Telex/ SWIFT/ Mail	Telex/ SWIFT/ Mail	At actual plus service charges Tk. 500/-
<b>7</b>	Supply of stationery set for L/C opening	Charges	Actual stamp charges plus Tk. 200/-
<b>8</b>	Certification of Import Documents for Customs Assessment Purpose	Charges	Tk. 500 (flat)
<b>9</b>	Issuance of Shipping Guarantee	Charges	Nil
<b>10</b>	<b>Others:</b>	Charges	i) USD 50/- for foreign bill
	i) For discrepant import L/C documents (charges to be realized from beneficiary/bill forwarding bank)		ii) USD 20/- or equivalent Taka for Local Bill.
	ii) All type of certificate relating Foreign Trade	Charges	Tk. 500/- per certificate
	iii) IRC Renewal fee	Charges	Tk. 500/- per instance
<b>11</b>	<b>Foreign Remittance:</b>		
	i) Purchase of FDD	Commission	Tk. 0.40 per Dollar/GBP but Minimum Tk.200/- and postage at actual
	ii) TC encashment	Charges	As per approved purchase rate plus postage at actual
	iii) Payment of FTT in Tk. on our Bank	Handling Charges	Free
	iv) Collection of foreign currency draft from abroad.	Handling Charges	Tk.1,000/-(flat) plus postage and SWIFT charge at actual
	v) Issuance of TC Endorsement in passport.	Dollar/GBP selling commission	Dollar/GBP selling commission: Ruling approved sale rate plus 1%

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
	vi) Issuance of i) F.C (Cash) ii) Endorsement in passport.	i) Commission ii) Fee	i) No Commission ii) Tk. 300/-
	vii) Issuance of FC Draft	Commission	i) Upto USD 1,000/- Tk. 1,000/- ii) USD 1,001/- to USD5000/- Tk. 2,000/- iii) USD 5001/- to 10,000/- Tk. 2,500/- iv) Above USD 10,000/-Tk. 4,000/- NB: BC selling rate will be applied for conversion of FC if realization of charges in Taka.
	viii) Outward Remittance by TT(FC) through Foreign correspondent	Telex/SWIFT Charges	Tk. 1,000/- (flat)
	ix) Cancellation of FC drafts	Charges	Cancellation Charge Tk. 500/- and SWIFT Charge Tk.500/-Plus Correspondent bank charge at actual (if any)
	x) Collection of Clean Bill	Charges	Actual Postage Charge plus SWIFT Charge but minimum Tk. 500/-
	xi) Student file–per student	Charges	Tk.5,000/-per file and Tk. 1,000/-subsequent per year

12A	<b>Export</b>		
	i) Negotiation commission for export bills in foreign currency (where exchange gain is involved)	Commission	Free (However our communication cost is Tk. 500/-)
	ii) Collection commission for export bills in foreign currency (where exchange gain is involved)	Commission	Flat Tk. 500/-
	iii) Negotiation/LAAB for Export Bills in Local Currency	Commission	Free (However interest on LAAB to be applied)
	iv) Collection Commission for Export Bills in Local Currency (Charge to be realized at the time of realization of proceeds but no charge to be imposed if LAAB is provided)	Commission	@0.15% but minimum Tk. 1,000/- and maximum Tk. 10,000/-
	v) Advising of LC/ amendment	Commission	Tk.1,000/-
	vi) Authentication of Transfer	Charges	Tk. 1,000/- plus SWIFT Charge Tk. 500/- per instance
	vii) Transfer of L/C amendment with value	Charges	Tk. 1,000/- plus SWIFT Charge Tk. 500/- per instance
	viii) Transfer of L/C amendment without value	Charges	Tk. 500/- per instance
	ix) Adding of Confirmation to L/C	Commission	Maximum @ 0.20% (each quarter) minimum USD 25/-
	x) Local FCC, Data Max, Handling Charge, Copy Document Endorsement Charge, LC Cancellation or unutilized expired LC		Nil
	xi) Foreign Bank's Guarantee charges against discrepant bills.	Charges	At actual

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
	xii) Collecting bank charges abroad.	Charges	At Actual
	xiii) Processing of documents under collection of Foreign Currency.	Handling Charges	Nil
	xiv) Processing of documents under collection of Local Currency.	Handling Charges	Nil
	xv) Mailing of Export Documents	Charges	Foreign: i) By Courier- At actual but minimum Tk. 2,500/- ii) By Postage- At actual but minimum Tk. 750/- Local: Courier/Postage Tk. 200/-
	xvi) SWIFT charges for transmitting reimbursement claim	Charges	Tk. 500/- (At actual)
<b>12B</b>	<b><u>Export Other</u></b>		
	i) Exp. Form certification	Charges	Tk. 150 per unit/set.
	ii) other stationeries	Charges	Tk. 150/-
	iii) Issuance of Export Transaction certificate/PRC	Charges	Tk. 100/- per proceeds, minimum Tk. 500/- per certificates
	iv) Issuance of Foreign Currency balance certificate/solvency certificate	Charges	Tk. 300/- per certificate.
	v) Indentor's registration certificate, money changers license or special permission etc. from Bangladesh Bank	Handling Charges	Tk.1,000/- per instance.
	vi) Cash incentive/duty drawback facilities	Charges	Tk.3,000/- per case/per bill.
<b>13</b>	<b>Foreign Bank Guarantee</b>		
	i) Advising of Guarantee to the beneficiary in original without any engagement on our part	Commission	Tk. 1,000/-
	ii) Advising of Guarantee in original by adding our confirmation.	Commission	Min. 0.15%-Max 0.50% per quarter or part thereof. Min Tk. 1,000/- plus cost of postage/SWIFT
	iii) Advising of Guarantee in our format or the format supplied by the opening bank with our full engagement.	Commission	Min. 0.15%-Max 0.50% per quarter or part thereof. Min Tk. 1,000/- plus cost of postage/SWIFT
<b>14</b>	<b>Collection (inward):</b>		
	i) For collection of clean items (inward)	Commission	Tk.500/- (flat) plus SWIFT and Postage Charge
	ii) For documentary collection bills (under all types of L/C)	Commission	Nil
	iii) For documentary bills under grant (without L/C)	Commission	@ 0.25% but Minimum Tk.500/-
	iv) Other charges including telex/SWIFT etc.	Commission	At Actual but minimum Tk. 500/-

## **Charges & Fees for On-line Banking**

(VAT will be recovered from the clients as per VAT Rules)

SL	Cash Deposit to the Counter		
1	Amount of Transactions	Fees per transaction for inter-zonal transactions (Tk)	Charge to be realized from
	Below Tk. 0.50 lac	20	Bearer
	Tk. 0.50 lac to Tk.1.00 lac	50	Bearer
	Above Tk. 1.00 lac to Tk. 5.00 lac	100	Bearer
	Above Tk. 5.00 lac to Tk. 15.00 lac	200	Bearer
	Above Tk. 15.00 lac to Tk. 50.00 lac	300	Bearer
	Above Tk. 50.00 lac	500	Bearer

SL	Cash withdrawal from the Counter		
2	Amount of Transactions	Fees per transaction for inter-zonal transactions (Tk)	Charge to be realized from
	Below Tk. 0.50 lac	50	Bearer
	Tk. 0.50 lac to Tk.1.00 lac	100	Bearer
	Above Tk. 1.00 lac to Tk. 5.00 lac	200	Bearer
	Above Tk. 5.00 lac to Tk. 15.00 lac	400	Bearer
	Above Tk. 15.00 lac	1000	Bearer

SL	Inter-Zone Fund Transfer		
3	Amount of Transactions	Fees per transaction for inter-zonal transactions (Tk)	Charge to be realized from
	Up to Tk.1.00 lac	Nil	
	Above Tk. 1.00 lac to Tk. 5.00 lac	100	Account Holder
	Above Tk. 5.00 lac to Tk. 15.00 lac	200	Account Holder
	Above Tk. 15.00 lac to Tk. 50.00 lac	300	Account Holder
	Above Tk. 50.00 lac	500	Account Holder

### Zones:

1. Dhaka Zone: Dhaka city branches, Dhaka EPZ, Donia, Board Bazar, Shimrail, Joypara, Savar Bazar, Gazipur, Baburhat., Bhulta, Pagla, Sonargaon, Kanchpur, Gopaldi, Modonpur
2. Narayangonj Zone: Narayangonj, BB Road, Netaigonj, Baburhat. Pagla, Bhulta, Sonargaon, Kanchpur, Gopaldi
3. Chittagong Zone: Chittagong City branches, Patherhat & Hathazari.
4. Sylhet: Sylhet, Biswanath, Golapgonj. Chattak
5. Moulvibazar Zone
6. Khulna Zone
7. Barishal Zone
8. Bogra Zone
9. Rajshahi Zone
Note: Transactions make from one district to other district except the above will be considered as Inter-Zonal Transactions.

4	On-line refund of IPO/Crediting Cash Dividend	Fees per transaction (Tk.)	Charge to be realized from
	i) Against direct credit of IPO application money to the unsuccessful IPO applicant's Account	Tk.10/-	Account Holder
	ii) For crediting cash dividend of other companies to the account of their shareholders those who are maintaining account with DBBL	Tk.10/-	Account Holder



SL	Charges & Fees for Debit Card:			
5	Types of Services	Nexus-EMV	Visa/Master (Local)	Visa/Master (Inter-national)
	Issuance (1 <sup>st</sup> Year)	Free	Tk. 750/-	\$10
	Renewal Fee	TK. 400/=	Tk. 750/-	\$10
	Replacement Fee	TK. 400/=	Tk. 750/-	\$5
	PIN Change Fee	Tk. 200/-	Tk. 200/-	

6	Type of services	Own ATM	NPSB	Master/Maestro	Visa/Visa Electron
	<b>On-Us Txn. (DBBL card txn. at DBBL ATM) :</b>				
	Cash Withdrawal	Free	N/A	Free	Free
	<b>Remote On-Us ( DBBL card txn. at other Bank ATM):</b>				
	Cash Withdrawal	N/A	TK. 15/=	Tk.150/=or2.50% whichever is higher	Tk.150/= or 2.50% whichever is higher
	Balance Inquiry Fee (Screen View)	Free	Free	Free	Free
	Balance Inquiry Fee (Paper Print Copy)	Tk.3	Tk.5/=	TK. 25/=	TK. 25/=
	Mini Statement Fee (Paper Print Copy)	Tk.3/=	Tk.5/=		
	<b>Off-Us Txn. ( Other Bank card txn at DBBL ATM):</b>				
	Cash Withdrawal (Local)		TK. 20/=	TK. 25/=	TK. 25/=
	Cash Withdrawal (International)		N/A	\$1.25	\$1.00
	Balance Inquiry (Local)		Tk.5/=	TK. 2.5/=	TK. 2.5/=
	Balance Inquiry (International)		N/A	\$0.3	\$0.3
	ATM Decline (Local)		N/A	TK. 2.5/=	TK. 2.5/=
	ATM Decline (International)		N/A	\$0.3	\$0.3
	<b>Others:</b>				
	ATM Network Fee for debit card (except staff, salary, excel savings & school saver a/c)	TK.200/=	TK.200/=	TK.200/=	TK.200/=
	Rate of Interest on OD (% per annum)	18	18	N/A	N/A

SL.	Others Charges & Commission		
7	Type of Services	Nature of Charges	Amount of Charges & Commission
i.	Internet Banking	Annual Fee	Free
ii.	SMS Banking	Fee	Nil
iii.	Alert Banking	Annual fee	Nil
iv.	2FA Token Issuance Fee	Fee	Free
v.	2FA Token Annual Fee	Fee	Tk. 200/-
vi.	ATM Video Footage	Fee	For DBBL: Tk. 2,000/- for Dhaka City, Tk. 3,000/- for outside Dhaka, Other Bank (local)Tk. 4,000/-
vii.	BEFTN Processing Fee	Fee	Free
viii.	RTGS Processing Fee	Fee	Tk. 100/- flat per transaction
ix.	Cheque/Instrument Clearing Charge	Charge	As per BB Guidelines from time to time (At present: i) High Value Tk. 60/- (BB Tk. 50/- +Bank Tk. 10/-) ii) Regular Value upto Tk. 50,000/- Nil, Tk. 50,000/- to 5,00,000/-Tk. 10 (BB Tk. 8/-+Bank Tk. 2/-,Tk. 5,00,000/- and above Tk. 25/-(BB Tk. 20/-+Bank Tk. 5/-) per instrument.

	Type of the Services	Rate
8	Merchant Commission(POS)	1-3%

**Charges & Fees for Mobile Banking**  
(including applicable VAT)

Service	Products			
	NON KYC		ATM Free Product	Cash- In Free Product
	Pre-registered Consumer (self)	Pre-registered Consumer-agent		
Cash-in at Agent	0	0	0.9% of TXN Amt.	0
Cash-in at DBBL/ BKB /RAKUB branches	0	0	TK. 10/-	0
Cash-out at Agent	NA	NA	0.9% of TXN Amt.	1.8% of Txn Amt
Cash-out at DBBL/ BKB /RAKUB branches	NA	NA	TK. 10/-	0.9% of TXN Amt
ATM	NA	NA	0	0.9% of TXN Amt
P2P	NA	NA	Within Product=0, Other Product=0	Within Product=0, Other Product=0.9%
CBS to MBS Transfer	NA	NA	0	0
MBS to CBS/Card transfer	NA	NA	0.90%	0.90%
Top-up	0	0	0	0
Balance Enquiry	0	0	0	0
Statement Enquiry	NA	Tk. 3/-	Tk. 3/-	Tk. 3/-
Bills Pay	NA	NA	Tk.2/- to Tk.20/ or 1%	Tk.2/- to Tk.20/ or 1%
Merchant Payment (payable by merchant)	Up to 1%	Up to 1%	Up to 1%	Up to 1%
Merchant Payment (payable by customer)	0	0	0	0
Collection (B2B) payable by Sender/Receiver	NA	NA	0.20 to 0.45 % of txn amount	0.20 to 0.45 % of txn amount
Disbursement like salary, Grant, stipend etc (payable by Corporate/enterprise)	0	0	0	0
Disbursement like salary, Grant, stipend etc (payable by Customer)	0	0	0	0

**Charges & Fees for Agent Banking  
(including applicable VAT)**

SL	Type of the Services	Amount of Charge/Fee
1	Registration	Free
2	Deposit and withdrawal at DBBL Branch / FT	Free
3	Withdrawal from DBBL ATM	Free
4	Remittance disbursement (Biometric account)	Free
5	Salary Distribution	Free
6	P2P amount transfer (within the zone)	Free
7	Mobile Top Up	Free for Customer
8	Merchant Payment*	0% to 0.50% from merchant, free for customer
9	Bill Payment*	Tk. 5/- to Tk.20/-

SI No	Transaction Type	Fees per transaction for customers of other territories and customers of CBS and MB (Tk.)	Charge to be realized from
1	Cash Deposit to Sub-Agent Point	NIL	N/A
2	Cash withdrawal from Sub-Agent Point	0.50%	Automatically from the customer (account holder).
3	Fund Transfer by the customer of other territories, CBS & MBS at Sub-Agent Point	0.25%	Account Holder

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
1(a)	Saving Account	i) Deposit & Withdrawal Fee	Nil
		ii) Balance inquiry Fee	Nil
		iii) Statement inquiry Fee	Nil
		iv) Account Maintenance Fee (Service Charges)	Nil
		v) Incidental charges	Nil
		vi) Closing charges	Nil
		vii) Minimum Balance	Tk.10/-

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
1(b)	Salary Account, Student Account	i) Deposit & Withdrawal Fee	Nil
		ii) Balance inquiry Fee	Nil
		iii) Statement inquiry Fee	Nil
		iv) Account Maintenance Fee	Nil
		v) Incidental charges	Nil
		vi) Closing Charges	Nil
		vii) Minimum Balance	Nil
1(c)	Agent	i) Deposit & Withdrawal Fee	Nil
	DSR	ii) Balance inquiry Fee	Nil
	Sub-Agent	iii) Statement inquiry Fee	Nil
		iv) Account Maintenance Fee	Nil
	Current Account	v) Incidental charges	Nil
		vi) Closing Charges	Nil
		vii) Minimum Balance (Current Account)	Tk. 100/-
4	<b>Charges &amp; Fees for Debit Card: (excluding applicable VAT)</b>		
	<b>Type of services</b>		<b>Classic</b>
	Issuance fee(1st year only)		Nil
	Annual Fee(2nd year onward)		TK.200/-
	Replacement Fee		TK.200/- plus
	PIN Change Fee		TK.100/-
	Network Fee		TK.100/-
5	<b>ATM Transaction Fee</b>		
	<b>Type of services</b>		<b>Classic</b>
	a) Own ATM		Free
	b) Transaction through NPSB		TK. 20/-
	d) Balance Inquiry Fee (Screen View)		Free
	e) Balance Inquiry Fee (Paper Print Copy)		Tk.3/-
	f) Mini Statement Fee (Paper Print Copy)		Tk.3/-
g) Other Transactions		Free	
6	<b>Charge for Cheque Book (excluding applicable VAT)</b>		
	Twenty leaves cheque Book (Per leaf TK. 4/-)	Charges	TK.80/-