



Dutch-Bangla Bank PLC

Schedule of Charges

January 30, 2025

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	Irrespective of balance Tk. 300/- for Current Account & Tk.500/- for SND Account for every 06 months.
		ii) Incidental charges	Nil
		iii) Closing Charges	Maximum 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. 10,000/- or less. 2) 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/- 3) 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/- 4) Tk.250/- on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk.2,00,000/- up to Tk.10,00,000/- 5) Tk.300/- on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk.10,00,000/-
		ii) Incidental charges	Nil
		iii) Closing charges	Maximum 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/-
2(c)	Savings Deposit Account-Standard (158)	ATM Transaction Fee	1 time per day (free of cost) 3 times per month (free of cost) BDT 5/- for each additional transaction in a month
2(d)	i) Savings Deposit Account-(101) ii) Savings Deposit Account-General (151) iii) Savings Deposit Account- Plus (157)	ATM Transaction Fee	5 times per day (free of cost) 10 times per month (free of cost) BDT 5/- for each additional transaction in a month

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
3(a)	General Charges for SB/CD/SND/CC/OD/Monthly Deposit Scheme		
	Issuance of Cheque Book	Charges	At actual
	Duplicate Statement	Charges	i) CD/OD/CC/SND A/C- Tk. 100/- for each year or part thereof.

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
			ii) SB/Power A/C- Tk. 100/- for each year or part thereof.
	Minimum Balance Maintenance Fee	Charges	NIL
	Ledger Fee	Charges	NIL
	Service Charge	Charges	NIL
	Counter Transaction Fee	Charges	NIL
3(b)	Certificates/ Reports:		
	Balance confirmation certificate	Charges	No charges for Half-yearly & Yearly balance confirmation certificate (Twice a year) but Maximum Tk. 100/- be charged for additional issuance of certificate per instance.
	Issuance of Solvency certificate	Charges	Tk.200/-per instance
	Credit or Solvency information-local if requested by third party	Charges	Tk.200/-(by debiting a/c)
	Credit or Solvency information-Local	Charges	Tk.200/-
	Credit or Solvency information-International	Charges	Tk.200/-
	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/-
	Bank certificate required by BO Account Holders	Charges	Tk. 100/- per instance
	Premature Encashment fee for Monthly Deposit Schemes/FDR	Charges	Nil
	Stop payment instruction	Charges	Tk. 100/- for imposing the instruction. Tk. 50/- for withdrawal of instruction.
	Dormant account activation	Charges	Nil
4	Collection:		
	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
	c) Bounced cheque drawn on us (cash, clearing and transfer)	Charges	Tk.50/- per instance from the account of the depositor of cheque. Clearing return fee is as per PSD guide line.
	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(Registered)	At actual, Minimum Tk. 20/-
		Telephone/Telex e-mail/Telegram/ Fax/SWIFT	At actual, Minimum Tk. 100/-
	e) Cheque/Instrument Clearing	Charge	As per BB Guidelines from time to time (At

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
			Replacement of lost key- At actual.
Credit: Corporate			
	Loan Processing Fees	Fee	i. Loan Sanction upto Tk5.00 million @0.50% but not more than Tk15,000.00; ii. Loan Sanction above Tk5.00 million @0.30% but not more than Tk20,000.00;
	Loan Application Fee	Fee	Nil
	Fees / Charges / Commission on Loan processing /Reschedule / Restructure Fees for CMSME (Cottage, Micro, Small & Medium) and for Agricultural Credit	Fees / Charges / Commission	Nil
	Reschedule / Restructure Fees for other loans except CMSME and Agricultural Credit	Fee	Maximum 0.25% but not more than Tk 10,000.00;
	Documentation Fee, CIB Charge, Stamp Charge, Legal & valuation cost	Fee/Charges	At actual
	For any types of Loans including export credit	Fee/Charges	Apart from Interest/Profit , no additional service charge, Loan management fees, Monitoring /Supervision charge, Risk premium can be taken from the client, whatever it is called (charge / fee / Commission etc.);
	Early settlement fee	Fee	i) Adjustment before tenor / Expiry: Maximum @0.50% as Early settlement Fees. ii) But no early settlement fees for Cottage, Micro, small sector, continuous Loan and Demand Loan.
Credit: SME			
	Processing Fee	Charges	Nil
	<u>Processing Fee of loan under</u> 1. "Credit Guarantee Scheme" of Bangladesh Bank 2. CMSME Pre-Finance Scheme Term Loan "Uddog" 3. CMSME Pre-Finance Scheme Cash Credit "Uddog"	Charges	➤ Loan amount up to Tk.5.00 million: 0.50% or Tk.15,000/-; whichever is lower. ➤ Loan amount above Tk.5.00 million: 0.30% or Tk.20,000/-; whichever is lower.
	Early Settlement Fee	Charges	Maximum 0.50% of settlement amount (except Cottage, Micro & Small Entrepreneurs)
	Partial Settlement Fee	Charges	Maximum 0.50% of settlement amount (except Cottage, Micro & Small Entrepreneurs)
	Application Fee	Charges	Nil
	Loan Certificate	Charges	At actual
	Documentation Fee	Charges	At actual
	Stamp Charge	Charges	At actual
	Legal and Valuation Fee	Charges	At actual
	CIB Charges	Charges	At actual
Credit: Retail			
1	Processing Fee: Personal Loan, Car Loan, Home Loan	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.

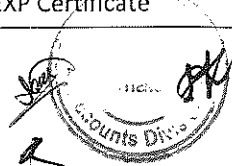
SL	Type of Services	Nature of Charges	Amount of Charges & Commission
			Takeover Loan (Personal Loan, Home Loan): 0% on takeover amount for any segment. For the additional amount, regular Processing Fee is applicable. Top up (Personal Loan, Home Loan): Regular Processing Fee applicable for additional disbursed (Net incremental) amount.
2	Processing Fee: Car Loan, Home Loan with 100% liquid security (any amount)	Fee	Maximum 0.50% or Tk. 2,000/- whichever is lower
3	Processing Fee: Secured Over Draft (SOD)	Fee	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.
4	Processing Fee: Full Secured Loan	Fee	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)
5	Loan Reschedule/Restructure Fee	Fee	Maximum 0.25% or Tk. 10,000/- whichever is lower
6	Early Settlement Fee: Personal Loan, Car Loan, Home Loan, Full Secured Loan	Fee	Up to 0.50% of outstanding (early settlement amount).
7	Partial Settlement Fee: Personal Loan, Car Loan, Home Loan, Full Secured Loan	Fee	Up to 0.50% of outstanding (partial settlement amount).
8	Documentation Fee	Fee	At Actual
9	CIB Charges	Charges	At Actual
10	Stamp Charge	Charges	At Actual
11	Legal Charges	Charges	At Actual
12	Valuation Charges	Charges	At Actual
13	Contact Point Verification (CPV) Charges (through 3 rd Party Agent)	Charges	At actual
Foreign Exchange Transactions:			
1	Import		
	i) L/C opening commission under Sight LC	Commission	Maximum 0.40% per quarter*
	ii) L/C opening commission under Usance / Deferred LC	Commission	Maximum 0.50% per quarter*
	iii) L/C Opening Commission under Back to Back LC	Commission	Maximum 0.40% per quarter*
	iv) L/C opening commission under 100% cash margin	Commission	Maximum 0.25% per quarter *
2	Acceptance commission under Usance / Deferred LC (including Back to Back L/C)	Commission	Maximum 0.40% per quarter*
3	Transmission/ Dispatch		
	i) LC (Foreign)	Charges	At actual basis
	ii) L/C Amendment	Charges	At actual basis
	iii) L/C Confirmation	Charges	At actual basis
	iv) L/C Cancellation	Charges	At actual basis

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
	v) L/C (Local)	Charges	At actual basis
	vi) L/C (Local) Amendment	Charges	At actual basis
	vii) L/C Acceptance (Foreign & Local)	Charges	At actual basis
	viii) Any other SWIFT Communication Charge not mentioned otherwise	Charges	At actual basis
	*SWIFT Charge is calculated on the basis of SWIFT related expenditures such as yearly annual fee, monthly message transmission cost, connectivity, administrative, security and others.		
4	Amendment of L/C		
	LC Amendment		
	i) "Amendment of LC except increase of value and extension of validity" instead of existing.	Charge	Maximum Tk.750.00
	ii) Amendment of LC for increase of LC value / extension of validity.	Commission	
	LC Cancellation	Charges	Nil
5	Arrangement of confirmation and / or discounting by third bank (Confirmation and / or discounting charges of confirming and /or discounting bank at actual to be borne by either opener or beneficiary as the case may be).	Commission	Maximum 0.20% per quarter *
6	Collection of credit report	Telex/ SWIFT/ Mail	At actual plus service charges Tk. 500/-
7	Cost of LC Application Set	Charges	Actual stamp charges plus Tk. 200/-
8	Certification of Import Documents for Customs Assessment Purpose	Charges	Tk. 500 (flat)
9	Issuance of Shipping Guarantee (Endorsement of copy documents)	Charges	Nil
10	Import Others		
	i) Discrepancy Fee (on beneficiary) for processing of discrepant import documents on collection basis under all type of LC	Charges	i). USD 50/- for foreign bill ii) USD 20/- or equivalent Taka for Local Bill.
	ii) Any other certificate relating to Import	Charges	Maximum Tk. 500/- per certificate (for Back to back LC related certificate, C&F Certificate)
	iii) IRC Renewal fee	Fee	Tk. 500/- per instance
11	Foreign Remittance		
	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	Charges	Up to equivalent Tk.100,000.00 : Tk. 100.00 Eq.Tk.100,001.00-Tk.500,000.00 : Tk.200.00 Eq.Tk.500,001.00-Tk.1,000,000.00 : Tk.300.00 Above Tk.1,000,000.00:Tk.500.00
	viii) Outward Remittance by TT(FC) through Foreign correspondent	Telex/SWIFT Charges	Up to equivalent Tk. 100,000/- : Tk. 100/- Eq. Tk 100,001.00- Tk. 500,000.00 : Tk. 200/- Eq. Tk 500,001 - Tk 1,000,000/- : Tk. 300/- Above Tk 1,000,000/- : Tk. 500/-
	ix) Cancellation of FC drafts	Charges	Maximum BDT 200/- each time
	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
12 A	Export		
	i) Overdue Interest on Export Bill (Negotiated/ Purchased/ Discounted)	Commission	Free (However our communication cost is Tk. 500/-)
	ii) Processing of documents under collection in Foreign Currency. (where exchange gain is involved)	Commission	Maximum Tk.500.00
	Processing of documents under collection in Foreign Currency(where exchange gain is not involved)	Commission	Maximum 0.15%
	iii) Processing of documents under collection 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	Maximum 0.15%
	iv) LAAB for Export Bills in Local Currency	Commission	Free (However interest on LAAB to be applied)
	v) Advising of LC/ amendment	Commission	Maximum Tk.750.00
	vi) Transfer of LC	Charge	Maximum Tk.750.00
	vii) Transfer of L/C amendment with value	Charge	TK. 750/- plus SWIFT Charge TK. 500/- at actual per instance
	viii) Transfer of L/C amendment without value	Charge	TK. 500/- per instance
	ix) Adding of Confirmation to L/C	Commission	Maximum 0.20% per quarter*
	x) Local FCC, Data Max, Handling Charge, Copy Document Endorsement Charge, LC Cancellation or unutilized expired LC	Charge	Nil
	xi) Foreign Bank's Guarantee charges against discrepant bills.	Charge	At actual
	xii) Collecting bank charges abroad.	Charge	At Actual
	xiii) Mailing of Export Documents	Charge	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/-

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
	xiv) SWIFT charges for transmitting reimbursement claim	Charge	At Actual
12 B	Export Other		
	i) Exp. Form certification	Charge	TK. 150 per unit/set.
	ii) Other stationeries	Charge	TK. 150/-
	iii) Issuance of Proceed Realization Certificate (PRC)	Charge	Maximum TK. 500/-
	iv) Issuance of Foreign Currency balance certificate / solvency certificate	Charge	TK. 300/- per certificate
	v) Indentor's registration certificate, money changers license or special permission etc. from Bangladesh Bank.	Charge	TK. 1,000/- per instance
	vi) Processing of Cash Incentive/Duty Drawback	Charge	Tk.3,000/- per case/per bill
13	Foreign Bank Guarantee		
	i) Advising of Guarantee/Amendment to the beneficiary in original without any engagement on our part.	Charge	TK 1,000/-
	ii) Advising of Guarantee / Amendment 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 / Amendment 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
	iv) Issuance of Bank Guarantee against Counter Guarantee of Foreign Bank.	Commission	0.05% to 0.25% per quarter & part thereof but minimum of USD 100.
	v) Issuance of Guarantee	Commission	Maximum 0.50% per quarter * Minimum TK. 1,000/- charge can be set.
Off Shore Banking Transactions			
1	Account Maintenance		
	i) Account Service Charges	Charge	USD 15.00 (Yearly)
	ii) Account Closing Charges	Charge	USD 5.00
	iii) Account Statement	Charge	Up to 3 months: USD 5.00
			Up to 6 months: USD 7.00
			Up to 12 months: USD 10.00
	iv) Balance Confirmation	Charge	No charge for Half Yearly & Yearly for Balance Confirmation. For any additional issue USD 3.00 per instance.
2	Import		
	(a) LC opening		
	i) Sight LC	Commission	Maximum 0.40% for 1st quarter, each subsequent quarter @ 0.25% or part thereof, minimum USD 15.00

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
	ii) Usance LC	Commission	Maximum 0.40% for 1st quarter, each subsequent quarter @ 0.25% or part thereof, minimum USD 15.00
	iii) Back to Back LC	Commission	Maximum 0.40% for 1st quarter, each subsequent quarter @ 0.25% or part thereof, minimum USD 15.00
	iv) 100% Cash Margin	Commission	Maximum 0.25% for each quarter
	(b) Acceptance		
	Acceptance commission under Usance / Deferred LC (including Back to Back L/C)	Commission	0.40% for 1st quarter, 0.25% each subsequent quarter or part thereof, minimum USD 10.00
	(c) LC Amendment		
	i) Amendment of LC except increase of value and extension of validity	Charge	USD 12.00
	ii) Amendment of LC for increase of LC value / extension of validity.	Commission	Same as LC issuance commission but minimum commission USD 15.00
	(d) LC Cancellation Charge	Charge	USD 10.00
	(e) Arrangement of confirmation and /or discounting by third bank (Confirmation/ and /or discounting charges of confirming and /or discounting bank at actual to be borne by either opener or beneficiary as the case may be)	Commission	USD 75.00
	f) Credit Report Collection	Charge	USD 25.00
	(g) Discrepancy Fee (on beneficiary)	Charge	USD 50.00
	(h) Certification of import documents for Customs assessment purpose	Charge	USD 10.00
	(i) Issuance of Back to Back Certificate	Charge	USD 10.00
3	Export		
	(a) LC Advising Charge	Charge	USD 12.00
	(b) LC Amendment Advising Charge	Charge	USD 10.00
	(c) LC Transfer	Charge	USD 15.00
	(d) Negotiation/Discounting of Export Bills: (i) Negotiation of Sight export bill (ii) Discounting of Usance/DP export bill	Commission	i) Maximum 0.15%
		Charge	ii) LIBOR + 4~6
	e) Collection of Export Bills (I) Under LC /without LC	Charge	USD 10.00
	(f) Adding of Confirmation to LC	Charge	By arrangement
	(g) Extension of Maturity date of export bill	Charge	Discount Rate + 1%
	(h) Overdue Charge on discounted export bills	Charge	Discount Rate + 2%
	(i) PRC Issuing charge	Charge	USD 5 per certificate
	(j) Issuance of EXP Certificate	Charge	USD 5.00



SL	Type of Services	Nature of Charges	Amount of Charges & Commission
4	Guarantee/ Bond		
	a) Issuance of Guarantee		
	(i) At 100 % cash margin	Commission	0.20% per quarter, Min USD 10.00
	(ii) Below 100 % cash margin	Commission	0.60% per quarter, Min USD 20.00
	(b) Advising of Guarantee / Amendment without our confirmation	Charge	USD 12.00
	(c) Advising of Guarantee / Amendment adding our confirmation	Commission & Advising charge	By arrangement + USD 12.00
5	Remittance		
	(a) Purchase of FDD	Commission	0.55% or minimum USD 10.00 + Postage at actual
	(b) Collection of Foreign Currency Draft from abroad	Charge	USD 10.00 + Postage at actual
	(c) Issuance of FC Draft	Commission	Up to USD 500.00 – USD 5.00
			From USD 501.00 to USD 5000.00 – USD 20.00
			From USD 5,001.00 to USD 10,000.00 – USD 30.00
			Above USD 10,000.00 – USD 50.00
	(d) Cancellation of FC Draft	Commission	USD 15.00
	(e) Outward Remittance (FTT)	Commission	USD 15.00 + SWIFT Charge
6	Cost of Form		
	(a) EXP Form	Charge	USD 12/- per book
7	Transmission Charge / Dispatch		
	SWIFT Messages		
	(a) Full operating LC/LG	Charge	USD 45.00
	(b) Amendment of LC/LG	Charge	USD 15.00
	(c) Acceptance	Charge	USD 10.00
	(d) Outward Remittance	Charge	USD 10.00
	(e) LC Cancellation	Charge	USD 15.00

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	1,000/-	Bearer

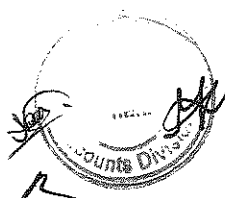
SL	Inter-Zone Fund Transfer		
3	Amount of Transactions	Fees per transaction for inter-zonal transactions (Tk)	Charge to be realized from
	Up to Tk.1.00 lac	Nil	
	Above Tk. 1.00 lac to Tk. 5.00 lac	100/-	Account Holder
	Above Tk. 5.00 lac to Tk. 15.00 lac	200/-	Account Holder
	Above Tk. 15.00 lac to Tk. 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 st Year)	Free	Tk. 750/-	\$10.00
	Renewal Fee	TK. 400/-	Tk. 750/-	\$10.00
	Replacement Fee	TK. 400/-	Tk. 750/-	\$5.00
	PIN Change Fee	Tk. 200/-	Tk. 200/-	



6	Type of services	Own ATM	NPSB	Master/Maestro	Visa/Visa Electron
	On-Us Txn. (DBBL card txn. at DBBL ATM) :				
	Cash Withdrawal	Free	N/A	Free	Free
	Remote On-Us (DBBL card txn. at other Bank ATM):				
	Cash Withdrawal	N/A	Tk. 15/-	Tk.150/- or 2.50% 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/-	Nil	Nil
	IBFT Fee	-	Tk.10/- (Inc VAT)	-	-
	Off-Us Txn. (Other Bank card txn at DBBL ATM):				
	Cash Withdrawal (Local)		TK. 20/-	TK. 20/-	TK. 15/-
	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	\$0.25	\$0.3
	ATM Decline (Local)		N/A	TK. 2.5/-	TK. 2.5/-
	ATM Decline (International)		N/A	\$0.25	\$0.3
	Others:	Nature of Charges		Amount of Charges	
	SMS Alert Fee for the Savings Account (except staff, salary, school saver a/c)		Fee	Tk. 200/- Per Year (Upon obtaining customers' consent)	
SL	Charges & Fees for Credit Card:				
7	Types of Card	Limit Range (BDT or equivalent USD)		Annual/Renewal Fee 1st Year free then onward-	
	Gold	10,000-50,000		TK.500.00	
		50,001-100,000		TK. 650.00	
		100,001-150,000		TK. 800.00	
		150,001-200,000		TK. 1000.00	
		200,001-300,000		TK. 1500.00	
		300,001-400,000		TK. 2000.00	
		400,001-500,000		TK. 2500.00	
		500,001-1,000000		TK. 3000.00	
		1,000,001-2,500,000		TK. 3500.00	
Platinum/Titanium (Applicable at the end of each year on anniversary)	100,000-200,000		TK. 3000.00		
	200,001-500,000		TK. 4000.00		
	500,001-1,000,000		TK. 5000.00		
	1000,001-2,500,000		TK. 6000.00		
Signature/World card/Diamond Equivalent other Cards	For primary Card (Applicable at the end of each year on anniversary)		TK. 20,000.00		
	For Supplementary Card (Applicable at the end of		TK. 10,000.00		

		each year on anniversary)	
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Others Charges & Commission of Credit Card	
Supplementary Card Fee	For Gold Card : Free For Signature, World, Platinum & Titanium Cards: Supplementary cards for all family members may be issued at a fee of 50% of primary Card
Replacement Fee (Card/Priority pass)	BDT 500.00 + Applicable VAT
PIN replacement Fee	BDT 200.00 + Applicable VAT
Cash advance Fee	For local currency: Dutch Bangla Bank ATM free, for other Bank ATM BDT 100.00 or 3% (whichever is higher)/ For International Currency: 3% of the withdrawal amount
Minimum Payment Due	Local: 5% or BDT 500.00 (whichever is higher) of outstanding if below limit/ Multicurrency: 5% or USD 25 (whichever is higher) of outstanding if below limit
Sales Slip Retrieval	Local: BDT 100.00 Multicurrency: USD5.00
Statement Retrieval	Local: BDT 100.00 Multicurrency: USD10.00
Balance Transfer Fee	Free
Fund Transfer Fee	1.00% of withdrawal amount
Certificate Fee	BDT150.00 USD5.00
Damaged Card Replacement	Free
CIB fee	At actual plus BDT 100.00 per borrower
VISA Direct Pay- Original Credit Transactions (Fund transfer to credit cards through MFS)	BDT 40.00/USD 1.00 + Applicable VAT
MasterCard Bill Pay Service (Fund transfer to credit cards through MFS)	BDT 40.00+ Applicable VAT
Closing Fee	Gold/Platinum/Titanium- If the Card is completely unused-Free If the Card is used in the closing year- <ul style="list-style-type: none"> For Gold Card-BDT 300.00 + applicable VAT For Platinum/Titanium Card- BDT 500.00+applicable VAT Signature/World or equivalent other Cards: If the Card is completely unused-Free If the Card is used in the closing year- <ul style="list-style-type: none"> For Primary Card-BDT 5,000.00 + applicable VAT For Supplementary Card-BDT 2,500.00 + applicable VAT



8. Charges of Pre-Paid Card:

Fee	Amount in BDT + Applicable VAT
Issuance Fee	Onetime Fee BDT 500+ Applicable VAT at the time of Issuance
Annual Fee	NIL
ATM Cash Advance Fee (on us)	For local currency: Dutch Bangla Bank ATM free, for other Bank ATM BDT 100.00 or 3% (whichever is higher)/ For International Currency: 3% of the withdrawn amount
SMS Alert Fee	Nil
Reload Fee	Nil
Monthly Statement Fee	Nil
Statement Fee (On demand)	BDT 100 + VAT
Card Pre-closure Fee	NIL
Card Replacement Fee	BDT 400 + VAT
Pin Replacement Fee	BDT 200 + VAT
Certificate Fee	BDT 150 + VAT
Voucher Retrieval Fee	BDT 100 + VAT

9. Others Charges & Commission:

BP ID related charges against purchasing Govt. Securities from primary and secondary market

Service charges (Including VAT) related to open and operate BP ID and to purchase Govt. Securities from primary and secondary market:

SL	Service Type	Nature of Charges	Amount of Charges
1	Opening BP ID (Except BP ID opened by Bangladesh Bank for investor of stock exchange)	Charges	For Individual Investment : Tk.200/- For Company/Institute Investment: Tk.500/-
2	Participating in Primary Auction (For every successful bid)	Charges	For Individual Investment: Tk.200/- For Company/Institute Investment: Tk.500/- (Tk. 200 for In case of bid through omnibus BP ID of stock exchange brokerage house)
3	Secondary Trading (FMI)	Charges	For Individual Investment: Per transaction Tk.100/- For Company/Institute Investment: Per transaction Tk.100/-
4	Annual Maintenance fee of BP ID Account	Charges	For Individual Investment: Tk.200/- For Company/Institute Investment: Tk.500/-
5	Tax Certificate (Yearly one certificate is free, Charge applicable for onward)	Charges	For Individual Investment: Tk.200/- For Company/Institute Investment: Tk.500/-

Note: No additional charge will be levied for other services like profit/coupon/principal payment, Allotment/holding Report, closing of BP ID etc"

SL.	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	Nil
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. 86.95 plus VAT @15% i.e. Tk.100/- per transaction

SL. 10: Merchant Service Fee (MSF)

Service Type	MSF rate
Merchant Service Fee (POS)	Maximum 2% of transaction amount (Based on Merchant Category)
Merchant Service Fee (e-Merchants of Dutch Bangla Bank Nexus Payment Gateway service)	Based on Merchant Category : <ul style="list-style-type: none"> Maximum 3% of transaction amount (for Dutch Bangla Bank Nexus card) Minimum MSF for Visa Card and MasterCard: (IRF of the Respective Merchant Category +0.10% of Transaction amount)

