

Union Bank Ltd.

Head Office, Dhaka.

Schedule of Charges

General Banking & Investment

SL.	Types of Account /Service	Rate of Charges/Fees/Commissions
01.	Al-Wadiah Current Account	
	Account Maintenance Fee	Tk.300/- Half Yearly
	Account Closing Charges	Tk.300/-
	Minimum Required Balance	Tk.2,000/-
02.	Mudaraba Savings Account	
	Account Maintenance Fee	a) Tk. Nil, Half yearly (if average deposit balance Up to Tk.10,000/-) b) Tk.100/- Half Yearly (if average deposit balance Tk.10,001/- to Tk.25,000/-) c) Tk.200/- Half Yearly (if average deposit balance Tk.25,001/- to Tk.2,00,000/-) d) Tk.250/- Half Yearly (if average deposit balance Tk.2,00,001/- to Tk.10,00,000/-) e) Tk.300/- Half yearly (if average deposit balance above Tk.10,00,000/-)
	Account Closing Charges	Tk.200/-
	Minimum Required Balance	Tk.500/-
03.	Mudaraba Short Notice Account	
	Account Maintenance Fee	Tk.500/- (Half Yearly)
	Account Closing Charges	Tk.300/-
	Minimum Required Balance	Tk.5,000/-
04.	Account Statement/Balance Confirmation Charge	a) Tk.-Nil Two Times Per Year b) Tk.200/- Per instance –in addition to over two times per year.
05.	Cheque Book Issue Charge	Tk.4/- per leaf
06.	Stop Payment Instruction Charge	Nil
07.	Solvency Certificate	Tk.300/-
08.	Dormant Account Activation Charge	Nil
09.	Standing Instruction	Tk.50/- per instance
10.	Certificate for BO A/C	Tk.100/- per instance
11.	Collection (Local)	
	I. Collection of Local Cheques	Minimum Tk.50/- per instance
	II. Collection of outstation cheques/bills (Clean/documentary)	--Up to Tk.25,000 @0.20% min. Tk.50/- --Above Tk.25,000 but not exceeding Tk.1.00 Lac @0.20% min. Tk.100/-. --Above Tk. 1.00 Lac but not exceeding tk.5.00 lac @0.15% min. Tk.200/- --Above Tk.5.00 lac @0.10% min. Tk.1,000/- max. Tk.2,000/-.
	III. Cheque returned unpaid from Clearing house	Tk. 100/-
	IV. Bounced Cheque drawn on us (Cash Clearing or Transfer)	Inward: Tk. 100/- Outward: Tk. 100/-
	V. Postage Courier (Registered)	At actual min.Tk.50/-
12.	Pay Order, TT, DD:	
	I. PO/DD/TT issue Charge	Commission 0.15% or Min. Tk.25/-
	II. Pay order issue Commission	--Up to Tk.1,00,000 lac Tk.50/- --Tk.1,00,001 to Tk.5,00,00 Tk.100/- --Above Tk.5,00,00 lac Tk.200/-
	III. Cancellation of DD/TT/PO	Tk.100/- (Flat)
	IV. Issuance of Duplicate instrument	Tk. 100/- (Flat)
13.	Inland Bills Purchased	
	I. Commission	--Up to Tk.1.00 lac @ 1.25% Min.Tk.250/- --Up to Tk.5.00 lac @ 1% Min. Tk.1,500/- --Over Tk.5.00 lac @.75% Min. Tk.5,000/-
	II. Postage Courier (Registered)	At Actual or Min. Tk.300/-

SL.	Types of Account /Service	Rate of Charges/Fees/Commissions
14.	Godown Charge	
	a. Clients Godown under Bank's custody	
	I. Rent	On Clients A/C
	II. Insurance	On Clients A/C
	III. Salary & Allowances of Godown staff	On Clients A/C
	IV. Maintenance of Godown	On Clients A/C
	b. Bank's rented Godown	On Clients A/C
	I. Rent	Actual rate for floor space occupied plus proportionate maintenance cost
	II. Insurance	To be realized from the clients proportionately
	III. Salary & Allowances of Godown staff	-Do-
15.	Locker (Rent Annually):	
	I. Small	Tk.2,000/-
	II. Medium	Tk.2,500/-
	III. Big	Tk.3,000/-
	IV. Security money for key of each locker	Fixed Tk.2,000/- (Refundable)
16.	Transfer of A/C from one branch to another	Tk.100/-
17.	Fees/Charges for Investment	
	I. Application form	Tk. 200/-
	II. Documentation fee	At Actual
	III. Legal Opinion	At Actual
	IV. Valuation	At Actual
	V. Processing fee	1% on Inv. amount but not exceeding Tk.5 Lac
	VI. For creation of new deal	Tk.100/- Each Case
18.	ATM Banking Charge	
	I. ATM Card Issue Charge	Tk.250/-
	II. Annual Service Charge	Tk.400/-
	III. ATM Card Re-issue Charge	Tk.300/-
	IV. ATM Card Re-Issue Pin Charge	Tk.100/-
19.	Online Banking (Charges)	
	a. Intra Division/District/City (Under the same)	
	i. Cash Deposit	Within District Up to 5 Lac-----Free Above 5 Lac to 10 Lac----Tk.50/- Above 10 Lac-----Tk.100/-
	ii. Cash Withdrawal	Within District Up to 5 Lac----Free Above 5 Lac----Tk.100/-
	b. Inter Division/District/City (Under the same)	
	i. Cash Deposit	Between City Tk.0.00 to 1,00,000-----Free Tk.1,00,001 to 5,00,000--Tk.100/- Tk.5,00,001-10,00,000----Tk.200/- Tk.10,00,001 and above--Tk.300/-
	ii. Cash Withdrawal	Between City Tk.0.00 to 1,00,000-----Free Tk.1,00,001 to 5,00,000--Tk.100/- Tk.5,00,001-10,00,000----Tk.200/- Tk.10,00,001 and above--Tk.300/-
20.	BEFTN (Outgoing)	Up to Tk. 10,000---- Tk.20+ EFT Charge Tk.10/- Above Tk.10,000----Tk.20+Tk.1.00 for next per thousand or part there of + EFT Charge Tk.10/-
21.	RTGS (Outgoing)	Below Tk.5 lac Tk.50/- & Above Tk.5 lac Tk.86/-
22.	SMS Banking	Tk.50/- Half Yearly
23.	e-GP service Charges	
	a. Tender Registration Fee	At Actual
	b. Renewal Of Reg. Fee	At Actual
	c. Tender Document Purchase Fee	At Actual
	d. Tender Security Fee	At Actual

SL.	Types of Account/Service	Rate of Charges/Fees/Commissions
1.	L/C opening Commission	
	a) Cash At Sight (Foreign)	0.40% for each quarter or Min. Tk.1,000/-
	b) Cash At Sight (Local)	0.40% each quarter or Min. Tk.1,000/-
	c) Deferred/Usance (Foreign)	0.50% for each quarter or Min. Tk.1,000/-
	d) Deferred/Usance (Local)	0.50% for each quarter or Min. Tk.1,000/-
	e) Under Loan/Aid/Barter/STA	0.60% for 1 st quarter and 0.30% for each subsequent quarter or Min.Tk.500/-
	f) L/C Opening Processing Fee (for case to case L/C)	Tk.500/-
	g) L/C Advising	Tk.750/- Flat
2.	L/C opening Commission When 100 % cash security (Including MTDR)	
	i. Cash At Sight (Foreign)	0.25% for each quarter or Min. Tk.1000/-
	ii. Cash At Sight (Local)	0.25% for each quarter or Min. Tk.1000/-
	iii. Deferred/Usance (Foreign)	0.25% for each quarter or Min. Tk.1000/-
	iv. Deferred/Usance (Local)	0.25% for each quarter or Min. Tk.1000/-
3.	Back to Back L/C Opening Commission (Foreign)	0.40% for each quarter or Min. Tk.1000/-
4.	Back to Back L/C Opening Commission (Inland/EPZ)	0.40% for each quarter or Min. Tk.1000/-
5.	L/C Transmission (SWIFT)	At Actual or Min. Tk.3,000/- (Foreign) & Tk.1,500/- (Local)
6.	FCC (Foreign Correspondent Charge) for all types of Foreign L/Cs including Foreign BB L/C.	
	i. If Charges as on Beneficiary's A/C	At Actual
	ii. If charges as on Applicant's A/C	At Actual
7.	Cost of stationary in L/C opening (LCAF, IMP Form and others)	Tk.1,000/- plus cost of adhesive stamp
8.	Amendments of L/Cs	
	i. For Value increase/Time extension against L/Cs	Tk.750/- plus commission as per L/C Opening rate for increased value along with SWIFT charge at actual or Min. Tk.1,500/-
9.	Cancellation of L/C (Foreign)	
	i. Commission/Service Charge	Nil
	ii. SWIFT/Air mail Charges	At Actual or Min. Tk.1,000/-
	iii. Foreign bank Charges	At Actual
10.	Cancellation of L/C (Local)	
11.	Acceptance Commission under deferred payment (Local)	0.40% for each quarter or Min. Tk.1,000/-
12.	Acceptance Commission under deferred payment (Foreign)	0.40% for each quarter or Min. Tk.1,000/-
13.	SWIFT charges for issuance of acceptance	Tk.1,000/-
14.	Endorsement charge for clearance of goods against deposit of full value of documents	
15.	Third Bank confirmation	
	a) For sight LC on opener's A/C	Foreign bank charges at actual plus 0.20% Min. Tk.1,000/-
	b) For sight L/Cs on beneficiary A/C	Foreign bank charges at actual plus 0.20% Min. Tk.1,000/-
	c) For DP L/Cs including BB LC up to 180 days of opener's A/C	Foreign bank charges at actual plus 0.20% Min. Tk.1,000/-
	d) LCs over 180 days deferred on opener's A/C	Foreign bank charges at actual plus 0.20% Min. Tk.1,000/-
	e) For DP L/Cs including BB LC up to 180 days on beneficiary's A/C	Foreign bank charges at actual plus 0.20% Min. Tk.1,000/-

SL.	Types of Account/Service	Rate of Charges/Fees/Commissions
16.	Payment of Documents Charges for handling discrepant import documents (Local and Foreign)	
	a) For documents value up to USD 10,000	USD 50/-
	b) For documents value USD 10,000 to USD 1,00,000	USD 100/-
	c) For documents value above USD 1,00,000	USD 200/-
17.	Overseas Banks	
	Reimbursement/Negotiation charge (if charge are on Application's A/C)	Foreign Bank Charges at actual + charges \$20/-
18.	Settlement of L/C payment through Payment Instruction/Reimbursement Authority/Payment Intimation	Tk.1,000/- per instance
19.	Charges for Inward Documentary Collection without LC (Applicable for DP/Import against LCAF)	0.25% or Min. Tk.1,500/- plus SWIFT charge at actual or Min.Tk.3,000/- for intimation of maturity etc. plus stationary charges.
20.	Payment charges against inward collection documents without L/C)	
	a) For documents value up to USD 5,000/-	USD 15/-to be realized from Bill Value
	b) For documents value above USD5,000/-	USD 30/- to be realized from Bill value
21.	Charges on issuance of shipping indemnity/guarantee for release of consignment against our LCs	Tk.1,500/- per instance
22.	Charges on Certification of documents of import bills and related documents for the purpose of customs assessment	Tk.1,500/-
23.	Document Retirement Charge On Post Import facility	0.15% on Bill value or Min. Tk.750/-
24.	Issuance of Back to Back L/Certificate	Tk.500/- per instance
25.	Collection of Supplier's credit report	At actual cost plus Tk.1,000/-
26.	IRC renewal fee (for both importer and Indenter)	Tk.1000+ Govt. Fees
27.	Issuance of Import Performance Certificate/any certificate	Tk.1000/- per instance
28.	Handing charge of import document (on beneficiary's A/C related to import)	Up to USD 20,000--USD 30/- USD 20,001 to USD 50,000--USD 50/- Above USD 50000--USD 80/-
29.	All other charges not mentioned above in connection with Import	At actual or Min. Tk.1,000/-
30.	Lost Claim for LCAF/LCS/Negotiable	Service Charge Tk.1,000/-

SL.	Types of Account /Service	Rate of Charges / Fees/ Commissions
1.	Advising of L/Cs	
	a) Local/Foreign	Tk.750/- Flat
	b) Re-advising/2nd advising	Tk.750/- Flat
	c) Advising of Pre-Advice LC	Tk.750/- Flat
	d) Short Form/Pre-advice	Tk.750/- Flat
	e) Subsequent L/C Amendment Advising Charge	Tk.750/- Flat
2.	Advising of Inland Export L/C	
	Client/Non-Client	Tk.750/-
3.	Advising of L/Cs Amendments (Local/Foreign)	Tk.750/- per Amendment
4.	Advising of Amendment of Inland L/C	Tk.750/-
5.	Transfer of L/C	
	a) Local/Foreign	Tk.750/- for each transfer/authentication
	b) Subsequent Transfer	Tk.750/- for each transfer/authentication
	c) Cancellation of Transfer of L/C	Tk.750/- for each transfer/authentication
	d) Cancellation of Transfer of Export LC Amendment	Tk.750/- for each transfer/authentication
6.	Adding confirmation to Foreign Bank L/C	Commission @0.20% per Quarter
7.	Foreign Documentary Collection/ Negotiation Under export LC/Contract	Commission @ 0.15% or Min. Tk.500/-
8.	Cancellation of lien of Export L/C	
	i. Cancellation Charges	Tk.500/-
	ii. SWIFT charges	At Actual or Min. Tk.1,000/-
9.	Charges for encashment of TT against Export (For Advance payment Receipt)	Tk.500/- per case
10.	Obtaining negotiation authority from Foreign Bank for discrepant Bills	
	I. Charge for negotiation authority	Tk.1,000/- per authentication
	II. Foreign Bank Charges	At Actual
	III. Swift	At Actual or Min. Tk.1,000/-
11.	Documentary Collection under export LC/Contract (FBC)	
	a) Where exchange earned through buying and selling on realization	Nil
	b) Where no exchange earned on realization	
	i) Commission	Commission @0.50% or Min. Tk.300/-
	ii) Handling charge	Free
	iii) Foreign collection (clean bill)	0.10% or Min. Tk.300 plus Postage charge
	iv) For documentary collection bill	0.25% or Min. Tk.500/- plus Postage charge
12.	Inland Bill Purchased	
	a) Commission	0.25% Flat or Min. Tk.500/-
	b) Handling charge	Nil
13.	Collection of Local Export bills	
	a) Commission	0.20% or Min. Tk.500/-
	b) Handling Charge	Nil
14.	Bai-as-Sarf (Negotiation/Purchase) against Export Bills Under Export LC/Contract (Inland and Foreign)	0.15%
15.	Commission for collection of Local Export Bills under Inland Bills for Collection (IBC) including IBC against which MDB allowed	0.15%
16.	Collection of Local Export bills in Local Currency	0.15% or Min. Tk.2,000/-
17.	Mailing Export Documents	
	a. Foreign	At Actual or Min. 3,000/-
	b. Local	At Actual or Min. 300/-
18.	Issuance of PRC	
	a) Cash Assistance purpose	Tk.1,000/- per certificate
	b) For other purpose	Tk.1,000/- per page
19.	For Claiming reimbursement against export bills	
	a) By Mail	Tk.500/-
	b) By SWIFT	Min. Tk.1,000/-
20.	Service Charge on Export Credit	0.75% per quarter
21.	Service Charge for EDF file processing	Tk.2,000/- per instance
22.	Export Transaction:	
	a) Issuance of PRC	Tk.500/- per certificate
	b) Back to Back LC certificate	Tk.500/- per certificate

SL.	Types of Account /Service	Rate of Charges / Fees/ Commissions
	c) Cash Incentive document charge	Tk.1,000/- per instance
	d) Issuance of C&F Certificate	Tk.500/- per certificate
	e) Issuance of EXP	Tk.500/- per instance
	f) Cancellation of EXP	Tk.500/- per instance
	g) Lost of EXP Under The Custody Client	Tk.500/- per instance
	h) Issuance of Export performance /transaction certificate	Tk.500/- per certificate
	i) For other purpose	Tk.1,000/- per certificate
23.	Handling fees for processing per file against cash incentive	
	a. Up to Tk.3.00 Lac	Tk.3,000/-
	b. Above Tk.3.00 Lac	Tk.5,000/-
24.	Service Charge for EDF file processing (each file/bill)	Tk.2,000/- per instance
25.	Issuance of FDD/FTT drawn on overseas NOSTRO A/C	
	a) Issuance of FDD/FTT drawn on overseas NOSTRO A/C	Tk.600/- Plus SWIFT Charge Tk.1,000/-
	b) Issuance FC draft drawn on Bangladesh Bank clearing	0.10% or Min. USD 5/- Max USD 50/- per FDD
	c) Issuance of Counter draft at the request of local bank	USD 5/- per FDD from the remitted fund
	d) Issuance of duplicate FDD (Commission)	Tk.500/-
	I. SWIFT per message	At actual or Min. Tk.1,000/-
	II. Foreign Bank Charges	At actual
	e) Cancellation of FDD/TT/MT (cancellation fee)	Tk.200/-
	I. SWIFT per message	At actual or Min. Tk.1,000/-
	II. Foreign Bank Charges	At actual
	f) Sale of TC	At actual
	i) Commission	1%
	ii) Endorsement Fee Per passport	Tk.500/- up to USD 500/- Tk.500/- for above USD 500/-
	g) Sale of FC in Cash	
	i. Commission	Nil
	ii. Endorsement Fee Per passport	Tk.200/- up to USD 500/- Tk.500/- for above USD 500/-.
	j) Collection of refund warrant	USD 5 per instrument from proceeds
	k) Commission against purchase of foreign Bank Draft	
	i. Per USD	Tk.0.25
	ii. Per EURO	Tk.0.40
	iii. Per GBP	Tk.0.50
	iv. All other currencies	As per USD rate
	v. Mailing Charge	At Actual or Min.Tk.200/-
	a) Local	Tk.500/-
	b) Foreign	Tk.1000/-
	l) Inward Remittance by FTT/FDD (Other than Wage earner)	
	m) Encashment of /disbursement against any foreign remittance through TT/DD at our counter	
	i. In BDT	Nil
	ii. In FC	Tk.200/- per
	n) Collection of proceeds from local banks for any draft in FC which is not primarily collected through clearing	Tk.500/- per instrument
	o) Collection of Foreign currency draft from abroad	
	i. Commission	0.10% or Min.Tk.500/-
	ii. Mailing Charge	At Actual or Min.Tk.100/-
	iii. Foreign Bank Charges	At Actual
	p) Encashment / Refund of TC	
	i. Commission	0.10% or Min.Tk.500/
	ii. Mailing Charge	At Actual or Min.Tk.200/-
	iii. Foreign Bank Charges	At Actual
	q) Processing of application of remittance of profit/dividend	Tk.1,000/-
	r) Payment of indenting commission/ Technical know-how fees/Royalty etc.	Tk.1,000/-
	s) Opening of Student File for study abroad	
	i. Service Charge for Opening File	Tk.2,000/- (SAARC country) Tk.6,000/- (other than SAARC country)
	ii. For subsequent transaction	Tk.1,000/-
	iii. Issuance of NOC for study & other purpose	Tk.500/-

SL.	Types of Account /Service	Rate of Charges / Fees/ Commissions
	iv. Remittance charges for both cases (FDD, FTT etc. charge for remittance)	As per schedule of remittance charge or Min. Tk.1,000/-
	t) Bank Guarantee/Bid Bond/standby LC	
	i. Advising of Foreign Bank Guarantee	Tk.1,000/-
	ii. Advising of amendment of Guarantee	Tk.1,000/-
	iii. Advising of guarantee in original by adding our confirmation	
	a. Advising Charges	Tk.1,000/-
	b. Commission	0.50% per quarter or Min Tk.2,000/-
	iv. Issuance of BG/Bid Bond/PG/Standby LC against counter guarantee of foreign correspondent (Inward)	0.50% per quarter or Min \$75/- or equivalent BDT
	v. Issuance of BG/Bid Bond/PG/Standby LC at the request of customer (Outward)	0.50% per quarter or Min. Tk.5,000/- Foreign Bank Charges----At Actual SWIFT---At Actual
	vi. Advising of Guarantee to the beneficiary in original without engagement of bank	Tk.500/-
	vii. Charges on obtaining Bangladesh Bank permission for indenting/Buying/Shipping Agents etc. Under 18A FER Act 1947/18B FER Act 1947	New Tk.5,000/- Renewal/Inclusion of Principals Tk.3,000/- Yearly Fee Tk.1,000/-
	viii. Charges on processing documents of money changer for submission to Bangladesh Bank	Tk.2,000/-
	ix. Issuance of Lien Confirmation Certificate on FC Balance, Encashment Certificate, FC Balance Certificate Others	Tk.500/-
	x. Commission for Bank guarantee of Foreign bank against which add confirmation is required for ship building industry	Commission-1.50% PA FB Charge-At Actual Swift- BDT 1,000/-

Note: VAT & Other Govt. levies are applicable as per Govt. Laws (VAT isn't applicable for 100% export oriented industry).