

Union Bank PLC.

Head Office, Dhaka.

Schedule of Charges (w.e.f 1st January 2024)

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.1,000/-
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. For Two Times Per Year b) Tk.100/- Per instance –in addition to over two times per year.
05.	Cheque Book Issue Charge	Tk.5/- per leaf
06.	Stop Payment Instruction Charge	Stop Payment Instruction Charge-----100/- Stop Payment Instruction Cancel-----50/- (Per instance both cases)
07.	Solvency Certificate	Tk.200/- (Per Instance)
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/ Bounced from BACH, Cash or Transfer (Inward & Outward)	Tk.50/- (Per Instance)
	IV. Postage Courier (Registered)	At actual min.Tk.50/-
12.	Pay Order, TT, DD:	
	I. PO issue Charge/Commission	--Up to Tk.1,000/-----Tk.20/- --Tk.1,001 to Tk.1,00,00/-----Tk.50/- --Above Tk.1,00,000/-----Tk.100/-
	II. DD/TT/MT issue Charge/Commission	--Up to Tk.1,000/-----Tk.20/- --Tk.1,001 to Tk.1,00,00/-----Tk.50/- --Tk.1,00,000 to Tk.5,00,000/-----Tk.100/- --Tk.5,00,001 lac to Tk.10,00,000/-----Tk.200/- --Above Tk.10,00,000/-----Tk.300/-
	III. Cancellation of PO/DD/TT/MT	Tk.50/- (Per Instance)
	IV. Issuance of Duplicate instrument	Tk. 100/- (Per Instance)



SL.	Types of Account /Service	Rate of Charges/Fees/Commissions
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/-
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.3,500/-
	II. Medium	Tk.4,500/-
	III. Big	Tk.6,000/-
	IV. Security Deposit (Refundable)	Tk.5,000/- for each locker
16.	Transfer of A/C from one branch to another	--Intra District (within district)-----Tk.50/- --Inter District (out of district)-----Tk.100/-
17.	Fees/Charges for Investment	
	I. Application form	Nil
	II. Documentation fee	At Actual
	III. Legal Opinion	At Actual
	IV. Valuation	At Actual
	V. Processing fee	--Up to Tk.50 lac-----0.50% (Max. Tk.15,000) --Above Tk.50 lac-----0.30% (Max. Tk.20,000)
	VI. For creation of new deal	Tk.100/- Each Case
18.	ATM Banking Charge	
	1. ATM Card Issue Charge	Tk.250/-
	2. Annual Service Charge	Tk.400/-
	3. ATM Card Re-issue Charge	Tk.300/-
	4. ATM Card Re-Issue Pin Charge	Tk.100/-
	5. VISA Card Issue Fee	Tk.500/-
	6. VISA Card Re-Issue Fee	Tk.500/-
	7. VISA Card PIN Re-Issue Fee	Tk.200/-
	8. VISA Card Annual Fee	Tk.500/-
	ATM Local Transaction (withdraw) Charges	
	I. Own ATM	Free
	II. Q-Cash Network	10/-
	III. NPSB Network	15/-
	IV. VISA Network	25/-
	ATM Local (Balance Enquiry & Mini Statement) Charges	
	I. Own ATM	Free
	II. Q-Cash Network	Free
	III. NPSB Network	5/-
	IV. VISA Network	5/-
19.	Online Banking (Charges)	
	a. Intra District (Within District)	
	i. Cash Deposit	--Up to 5 Lac-----Free --Above 5 Lac to 10 Lac----Tk.50/- --Above 10 Lac-----Tk.100/-
	ii. Cash Withdrawal	--Up to 5 Lac-----Free --Above 5 Lac----Tk.100/-



SL.	Types of Account/Service	Rate of Charges/Fees/Commissions
	b. Inter District (Out of District)	
	i. Cash Deposit	--Up 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	--Up 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.	RTGS (Outgoing)	Below Tk.5 lac Tk.50/- & Above Tk.5 lac Tk.86/-
21.	Internet Banking Fund Transfer through NPSB	Tk.8.70/-
22.	SMS Banking	Tk.100/- 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

Import

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
	b) Cash At Sight (Local)	0.40% each quarter
	c) Deferred/Usance (Foreign)	0.50% for each quarter
	d) Deferred/Usance (Local)	0.50% for each quarter
	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
	ii. Cash At Sight (Local)	0.25% for each quarter
	iii. Deferred/Usance (Foreign)	0.25% for each quarter
	iv. Deferred/Usance (Local)	0.25% for each quarter
3.	Back to Back L/C Opening Commission (Foreign)	0.40% for each quarter
4.	Back to Back L/C Opening Commission (Inland/EPZ)	0.40% for each quarter
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	Nil
	ii. If charges as on Applicant's A/C	Nil
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 (if any)	At Actual
	iii. Foreign bank Charges	Nil



SL.	Types of Account/Service	Rate of Charges/Fees/Commissions
10.	Cancellation of L/C (Local)	Nil
11.	Acceptance Commission under deferred payment (Local)	0.40% for each quarter
12.	Acceptance Commission under deferred payment (Foreign)	0.40% for each quarter
13.	SWIFT charges for issuance of acceptance	Tk.1,000/-
14.	Endorsement charge for clearance of goods against deposit of full value of documents	Nil
15.	Third Bank confirmation	
	a) For sight LC on opener's A/C	Foreign bank charges at actual plus 0.20%
	b) For sight L/Cs on beneficiary A/C	Foreign bank charges at actual plus 0.20%
	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%
	d) LCs over 180 days deferred on opener's A/C	Foreign bank charges at actual plus 0.20%
	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%
16.	Discrepancy charge for import documents (if any)	
	a) For documents value up to USD 10,000	USD 50/-
	b) For documents value USD 10,000 to USD 1,00,000	USD 75/-
	c) For documents value above USD 1,00,000	USD 100/-
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	Nil
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.	Issuance of Import Performance Certificate/any certificate	Tk.1000/- per instance
27.	Reimbursement charges of import document (on beneficiary's A/C) (if any)	Up to USD 20,000--USD 25/- USD 20,001 to USD 50,000--USD 50/- Above USD 50000--USD 75/-
28.	All other charges not mentioned above in connection with Import	At actual or Min. Tk.1,000/-
29.	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	Tk.500/- per instance
	b) Where no exchange earned on realization	
	i) Commission	0.15%
	ii) Handling charge	Free
	iii) Foreign collection (clean bill)	0.15% plus Postage charge
	iv) For documentary collection bill	0.15% plus Postage charge
12.	Inland Bill Purchased	
	a) Commission	0.15%
	b) Handling charge	Nil
13.	Collection of Local Export bills	
	a) Commission	0.15%
	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.	For Claiming reimbursement against export bills	
	a) By Mail	Tk.500/-
	b) By SWIFT	Min. Tk.1,000/-
19.	Service Charge on Export Credit	0.75% per quarter
20.	Service Charge for EDF file processing	Tk.2,000/- per instance
21.	Export Transaction:	
	a) Issuance of PRC	Tk.500/- per certificate
	b) Back to Back LC certificate	Tk.500/- per certificate
	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



SL.	Types of Account /Service	Rate of Charges / Fees/ Commissions
22.	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/-
23.	Service Charge for EDF file processing (each file/bill)	Tk.2,000/- per instance
24.	Issuance of FDD/FTT drawn on overseas NOSTRO A/C	
	a) Issuance of FDD/FTT drawn on overseas NOSTRO A/C	Tk. Up to 1,00,000-----Tk.100/- Tk.1,00,001 to 5,00,000--Tk.200/- Tk.5,00,001-10,00,000----Tk.300/- Tk.10,00,001 and above--Tk.500/- Plus SWIFT Charge Tk.1,000/- for all steps
	b) Issuance FC draft drawn on Bangladesh Bank clearing and Issuance of Counter draft at the request of local bank	Tk. Up to 1,00,000-----Tk.100/- Tk.1,00,001 to 5,00,000--Tk.200/- Tk.5,00,001-10,00,000----Tk.300/- Tk.10,00,001 and above--Tk.500/-
	c) Issuance of duplicate FDD (Commission)	Tk.500/-
	I. SWIFT per message	At actual or Min. Tk.1,000/-
	II. Foreign Bank Charges	At actual
	d) 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
	e) 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/-.
	f) Collection of refund warrant	USD 5 per instrument from proceeds
	g) 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/-
	h) Inward Remittance by FTT/FDD (Other than Wage earner)	
	i) Encashment of /disbursement against any foreign remittance through TT/DD at our counter	
	i. In BDT	Nil
	ii. In FC	Tk.200/- per
	j) Collection of proceeds from local banks for any draft in FC which is not primarily collected through clearing	Tk.500/- per instrument
	k) 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
	l) 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
	m) Processing of application of remittance of profit/dividend	Tk.1,000/-
	n) Payment of indenting commission/ Technical know-how fees/Royalty etc.	Tk.1,000/-
	o) 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/-
	iv. Remittance charges for both cases (FDD, FTT etc. charge for remittance)	As per schedule of remittance charge or Min. Tk.1,000/-



SL.	Types of Account /Service	Rate of Charges / Fees/ Commissions
	p) 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).

