

**Schedule of Bank Charges/ Commission in respect of Inland/Online Transaction**

Sl. No.	Types of Service	Nature of Charges	Rate of Charges/Commission
1	Current Account/STD Account	Maintenance Charges	Tk.500.00 (Half yearly)
		Account Closing Charges	Tk.100.00
2	Savings Account	Maintenance Charges	Tk.300.00 (Half yearly)
		Account Closing Charges	Tk.100.00
3	Cheque Book Issue	Charges	10 pages Tk.25.00 25 pages Tk.50.00 50 pages Tk.100.00
4	Collection (Local)		Conveyance at actual
	a. Collection of Local Cheques		Minimum Tk.50/- per instance
	b. Collection of outstation cheques/bills (clean/documentary)		i) Upto Tk.25,000/- @0.20% Min. Tk.50/- ii) Above Tk.25,000/- but not exceeding Tk.1.00 lac @0.20% Min.Tk.100/- iii) Above Tk.1.00/- Lac but not exceeding Tk.5.00 lac @0.15% Min.Tk.200/- iv) Over Tk.5.00 lac @0.10% Min. Tk.1,000/- Max. Tk.2,000/-
	c. Cheque returned unpaid from Clearing house		Tk.100.00
	d. Bounced Cheque drawn on us (Cash Clearing or Transfer)	Charge	Inward : Tk.100.00 Outward : Tk.100.00
	e. Postage (Regd.)	Charge	At Actual Minimum Tk.50.00
	f. Fax	Charge	Tk.50.00 (per page)
	g. Telephone	Charge	Tk.50.00 (Per Minute)
	h. e-mail/SMS	Charge	Tk.50.00
5	a. DD/TT issued	Commission	Commission 0.15% Charges Tk.25.00 Telegram : At actual min Tk.50.00 Telex : At actual min Tk.50.00
	b. Cancellation of DD/TT/PO/ SDR		Tk.100.00 (Flat)
	c. Issuance of Duplicate instrument		Tk.100.00 (Flat)
	d. Pay Order Issue	Commission	a) Upto Tk.1,000.00 Tk.15.00 b) Above Tk.1,000.00 but not exceeding Tk.1.00 lac - Tk.25.00 c) Above Tk.1.00 Lac but not exceeding Tk.5.00 Lac - Tk.50.00 d) Above Tk.5.00 Tk.100.00
6	Inland Bills Purchased (Taka)	Commission	Upto Tk.1.00 lac @ 1.25% min. Tk.250.00 Upto Tk.5.00 lac @ 1% min. Tk.1500.00 Over Tk.5.00 lac @ 0.75% min. Tk.5,000.00
		Postage Charges	At actual min. Tk.15.00
		e-mail/SMS Charges	At actual min. Tk.40.00
		Fax Charges	Tk.25.00 per minute Min. Tk.40.00
		Telephone Charges	At actual min. Tk.50.00
7	Standing Instruction	Commission	Tk.50.00
8	Charges of Parcel	Commission	Tk.40.00 for each parcel for first 10 days & additional Tk.10.00 for every subsequent 10 days or part thereof.
9	Godown Charges		
	a. Client's Godown under Bank's Custody	Clients Godown under Bank's custody	On Clients A/C
		i) Rent	On Clients A/C
		ii) Insurance	On Clients A/C
		iii) Salary & Allowances of Godown staff	On Clients A/C
	b. Bank's rented Godown	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-
10	Locker	a) Rent (Annually):	
		i) Small	Tk.1500.00
		ii) Medium	Tk.2000.00
		iii) Big	Tk.2500.00
		Security money for key of each locker	Fixed Tk.2,500.00
11	Solvency Certificate		Tk.300.00
12	Transfer of A/C from one branch to another		Tk.200.00
13	A/C Statement/Balance Confirmation Certificate	Per year	Nil – Two Times (per year)
			Tk. 200 per instance – in addition to over two times (per year)
	Certificate for BO		Tk. 100 per instance
14	Investment Processing Fee	Charges	Up to Tk.10.00 Lac @ 1%, Min. Tk.500/- Above Tk.10.00 Lac to Tk.50.00 Lac @ 0.75% Above Tk.50.00 Lac to Tk.1.00 Crore @ 0.50% Above Tk.1.00 Crore to Tk.5.00 Crore @ 0.25% Above Tk.5.00 Crore @ 0.10%
15	Re-Schedule Charges	Charges	@0.10% Min. Tk.1,000/-
16	ATM Banking Charge	Charges	ATM Card Issue Charge Tk.250.00 Annual Service Charge Tk.400.00 ATM Card Re-Issue Charge Tk.300.00 ATM Card Re-Issue PIN Charge Tk.100.00

17	<p>Online Charges:</p> <ul style="list-style-type: none"><li>a) Cash withdrawal limit <i>Tk.5,00,000.00 (Five Lac)</i></li><li>b) Deposit/ Transfer amount -Unlimited</li><li>c) Tk.25.00 upto Tk.20,000.00 + Tk.0.60 per next one thousand or part thereof</li><li>d) Highest online charges not over Tk.5,000.00</li><li>e) Officials of UBL may be allowed to avail of the online banking facilities free of charges up to the limit of his/her monthly gross salary, subject to prior approval to branch Manager</li><li>f) Online transaction will be closed at 4.00 pm and after 4.00 pm if any party seeks transfer/deposit/withdrawal any fund then T.T. cost will be applicable.</li></ul>
<b>Note: VAT &amp; other Govt. Levies are applicable as per Govt. Laws</b>	

## Schedule of Charges/Commission on Foreign Exchange Business Transactions/Services

Sl. No.	Types of Service/Particulars	Rate of Charges/Commission
<b>IMPORT</b>		
1	<b>L/C opening Commission</b>	
	a) Cash At Sight (Foreign)	@ 0.40% for each quarter
	b) Cash At Sight (Local)	
	c) Deferred/Usance (Foreign)	1 <sup>st</sup> quarter @ 0.50% subsequent each quarter @ 0.40% minimum Tk.1000
	d) Deferred/Usance (Local)	
	LC Transmission (SWIFT)	At actual
	L/C Advising	Tk.750/- Flat
2	<b>L/C Opening Commission when 100% cash security</b>	
	a) Cash At Sight (Foreign)	1 <sup>st</sup> quarter @ 0.25% subsequent quarter @ 0.20% minimum Tk.500/-
	b) Cash At Sight (Local)	
	c) Deferred/Usance (Foreign)	
	d) Deferred/Usance (Local)	
3	<b>Back to Back L/C opening Comm. (Foreign)</b>	1 <sup>st</sup> quarter @ 0.40% subsequent each quarter @ 0.30% minimum Tk.1000/-
4	<b>Back to Back L/C opening Comm. (Inland/EPZ)</b>	1 <sup>st</sup> quarter @ 0.40% subsequent each quarter @ 0.30% minimum Tk.1000/-.
5	<b>FCC (Foreign Correspondent Charge) for all types of Foreign L/Cs including Foreign BB L/C</b>	
	a) If charges as on Beneficiary's A/c	At actual
	b) If charges as on Applicant's A/c	
6	<b>Cost of stationary in L/C opening (LCAF, IMP Form and others)</b>	Tk.300 plus cost of adhesive stamp.
7	<b>Amendments of L/Cs</b>	
	a) For value increase/Time extension against L/Cs	Commission as per L/C opening rate for value increase <i>plus SWIF Charge at actual</i>
	b) For all amendments other than value increase and time extension	At actual
8	<b>Cancellation of L/C (Foreign)</b>	
	a) Commission	Nil
	b) Swift/Air mail charges	At actual
	c) Foreign bank charges	At actual
9	<b>Cancellation of L/C (Local)</b>	Nil
10	<b>Acceptance Commission under deferred payment (Local)</b>	1 <sup>st</sup> quarter @ 0.40% subsequent each quarter @ 0.30% minimum Tk.500.
11	<b>Acceptance Commission under deferred payment (Foreign)</b>	1 <sup>st</sup> quarter @ 0.40% subsequent each quarter @ 0.30% minimum Tk.500.
12	<b>Endorsement charge for clearance of goods against deposit of full value of documents</b>	Nil
13	<b>Third Bank confirmation</b>	
	a) For sight LC on opener's A/C	Foreign bank charges at actual plus @ 0.25% minimum Tk.500
	b) For sight L/Cs on beneficiary A/C	
	c) For DP L/Cs including BB LC	
	Upto 180 days of opener's A/C	
	d) L/Cs over 180 days deferred on	
	opener's A/C	
	e) For DP L/Cs including BB LC	
	upto 180 days on beneficiary's A/C	
	<b>Payment of Documents</b>	
14	<b>Charges for handling discrepant import documents (Local and Foreign)</b>	
	a) For documents value upto USD 10,000/-	USD 40.00
	b) For documents value above USD10,000/-	USD 60.00
15	<b>Overseas Banks</b>	
	Reimbursement/Negotiation charges	Foreign Bank charges at actual + our charges \$ 20.00
	(If charges are on Application's A/C)	
16	<b>Settlement of L/C payment through Payment Instruction/Reimbursement Authority/Payment Intimation</b>	Tk.1000/- per instance
17	<b>Charges for Inward Documentary Collection without LC (Applicable for DP/Import against LCAF)</b>	@ 0.25% Min. Tk.500/- + SWIFT charge Tk.1000/- for intimation of maturity etc.
Sl. No.	Types of Service / Particulars	Rate of Charges / Commission
18	<b>Payment charges against inward collection documents without L/C</b>	
	a) For documents value upto USD5000/-	USD15/- to be realized from Bill value.
	b) For documents value above USD 5,000/-	USD30/- to be realized from Bill value.
19	<b>Issuance of Back to Back L/C Certificate</b>	Tk.200/- per instance
20	<b>Issuance of Import performance Certificate</b>	Tk.300/- per instance
21	<b>All other charges not mentioned above in connection with opening and advising L/Cs</b>	At actual min. Tk.500/-

Sl. No.	Types of Service / Particulars	Rate of Charges / Commission
<b>EXPORT</b>		
23	<b>Advising of L/Cs</b>	
	a) Local/Foreign	
	b) Re-advising/2nd advising	Tk.750/- Flat
	c) Advising of Pre-Advice LC	
	d) Short Form/Pre-advice	
24	<b>Advising of L/Cs Amendments</b>	
	a) Local/Foreign	Tk.1000/- Per Amendment
25	<b>Adding confirmation to Foreign Bank L/Cs</b>	
	a) Commission	@ 0.20% per quarter
26	<b>Documentary Collection under export LC/Contract (FBC)</b>	
	a) Where exchange earned through buying and selling on realization	Nil
	b) Where no exchange earned on realization	
	i) Commission	Commission @ 0.15% Min. Tk.300/-
	ii) Handling charge	Nil
	iii) Foreign collection (clean bill)	@ 0.10% minimum Tk.300 plus postage charge
	iv) For documentary collection bill	@ 0.25% minimum Tk.500 plus postage charge at actual
27	<b>Inland Bill Purchased</b>	
	a) Commission	@ 0.25% flat minimum Tk.300/-
	b) Handling charge	Nil
28	<b>Collection of Local Export bills</b>	
	a) Commission	@ 0.20% Min. Tk.300/-
	b) Handling charge	Nil
29	<b>Issuance of PRC</b>	
	a) Cash Assistance purpose	Tk.500/- per certificate
	b) For other purpose	Tk. 500/- per page
30	<b>Mailing of Export documents</b>	At actual
31	<b>For Claiming reimbursement against export bills</b>	
	a) By Mail	Tk.500/-
	b) By SWIFT	Tk.750/-
32	<b>Service Charge on Export Credit</b>	@ 0.75% per quarter
33	<b>Export Transaction:</b>	
	Issuance of PRC	Tk.500 per certificate
	Cash incentive document chg.	Tk.1000 per instance
	Issuance of C&F Certificate	Tk.200 per certificate
34	<b>Foreign remittance</b>	
	a) Issuance of FDD/FTT drawn on overseas NOSTRO A/C	Tk.600 SWIFT-Tk.500
	b) Issuance FC draft drawn on Bangladesh Bank clearing	@0.10% minimum 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.200/-
	SWIFT per message	At actual minimum Tk.500/-
	Foreign Bank Charges	At actual
	e) Cancellation of FDD/TT/MT (cancellation fee)	Tk.200/-
	SWIFT per message	At actual minimum Tk.500/-
	Foreign Bank Charges	At actual
	f) Sale of TC (Commission)	Commission 1%
		Endorsement fee per passport Tk.100 upto USD 500 and Tk.200 for more than USD 500.
<b>Sl. No.</b>	<b>Types of Service/Particulars</b>	<b>Rate of Charges/Commission</b>
	g) Sale of FC in Cash	Commission Nil
		Endorsement fee per passport Tk.100 upto USD 500 and Tk.200 for more than USD 500.
	h) Collection of refund warrant	USD 5 per instrument from proceeds
	i) Commission against purchase of Foreign Bank Draft	Tk.0.25 per USD
		Tk.0.40 per EURO
		Tk.0.50 per GBP
		All other currencies at USD rate
		Mailing Charge at actual minimum Tk.200/-
	j) Encashment of / disbursement against any foreign remittance through TT/DD at our counter	In Taka nil
		In FC Tk.100/- per TT
	k) Collection of proceeds from local banks for any draft in FC which is not primarily collected through clearing	Tk.300/- per instrument
	l) Collection of Foreign currency draft from abroad	Commission @ 0.10% minimum Tk.200/-, Mailing Charge at actual minimum Tk.100, Foreign Bank Charges at actual
	m) Encashment / Refund of TC	Commission 0.10% minimum Tk.250/-, Mailing Charge at actual min. Tk.100, Foreign Bank Charges at actual.
	n) Processing of application of remittance of profit/dividend	Tk.500/-
	o) Payment of indenting commission/ Technical know how fees/Royalty etc.	Tk.500/-
All other charges are to be calculated at actual cost.		

VAT, Income Tax and other Govt. levies (Wherever applicable) are to be added with all of the above charges.