

Schedule of Charges, Fees & Commissions

Effective from January 01, 2019

General

This guide is intended to give you a clear picture of our charges, fees and commissions. If you have any queries about the fees, charges or commissions in the guide, kindly visit or contact any of our Branch offices for the details.

1. VAT is applicable @15% on all charges, fees & commissions effective from July 01, 2002 as per Government circular no. SRO# 117-Law/ 2002/342-VAT, dated June 6, 2002 and SRO#171-Law/2004/ 417-VAT dated June 10, 2004.
2. VAT is not applicable on commissions, fees or charges against Export and Export related services provided by a Banking and Non-Banking Service Provider. (SRO # 188/law/2012/ 646/VAT dated June 07, 2012).
3. Any Government Taxes, Duties or other charges will be recovered in addition to the foregoing and as per Government Regulations.
4. Stamp charges are levied where applicable.
5. Correspondents/Other Bank charges, if any, will be additionally recovered from customers.
6. The Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend without prior notice the terms or conditions stated in this schedule.
7. Any service, which is not mentioned below, will be charged separately.
8. Charges & Fees relating to Payroll Accounts will be realized as per agreement signed with the respective corporate clients.
9. Debit Card Fees & VAT for Smart Saver, Max Saver & Shampura Savings accounts will be blocked at the beginning of the year to ensure recovery. At the end of the year the blocked amount of fees & VAT will be realized or released based on maintaining the average balance.
10. If the Bank provides services to its clients at reduced rate, VAT is to be collected as per the standard fees, charges or commissions listed below.
11. There will be no waiver of VAT, Excise Duty and/or any Govt. Levy even if the applicable fee/charge is waived/refunded in consideration of Customer's relationship with the Bank.

Items	Nature of Charges	Features & Fees
DEPOSIT ACCOUNTS		
Current Account– Local Currency		
Account Maintenance Fees (half-yearly)	Fees	Tk. 500
Closing of Account	Charges	Tk. 300
Account Maintenance Fees-Progati (SME Business Account)	Fees	Free (1 st year exemption only)
Current Account – Foreign Currency		
Account Maintenance Fees (half-yearly) (Except Wage Earner's Account)	Fees	Tk. 500 or equivalent USD ,GBP or EUR
Closing of Account	Charges	Tk. 300 or equivalent USD ,GBP or EUR
Savings Account		
Account Maintenance Fees (average balance up to Tk. 5,000)	Fees	Free
Account Maintenance Fees (half-yearly) (average balance Tk. 5,000 above and up to Tk. 25,000)	Fees	Tk. 100
Account Maintenance Fees (half-yearly) (average balance above Tk. 25,000)	Fees	Tk. 300
Closing of Account	Charges	Tk. 200
Shampurna (Savings Account)		
Account Maintenance Fees (Avg. balance below Tk. 5,000)	Fees	Free
Account Maintenance Fees (half-yearly) (Avg. balance Tk. 5,000 to below Tk.25,000)	Fees	Tk. 100
Account Maintenance Fees (Avg. balance above Tk.2,5000)	Fees	Free
Closing of Account	Charges	Tk. 200
Max Saver Account		
Account Maintenance Fees (half yearly) (average balance up to Tk. 5,000)	Fees	Free
Account Maintenance Fees (half-yearly) (average balance Tk. 5,000 above and up to Tk. 25,000)	Fees	Tk. 100
Account Maintenance Fees (half-yearly) (average balance between Tk. 25,000 above and up to Tk. 49,999)	Fees	Tk. 300

Account Maintenance Fees (half yearly) (average balance of Tk. 50,000 or above)	Fees	Free
Closing of Account	Charges	Tk. 200

Smart Saver Account

Account Maintenance Fees	Fees	Free
Closing of Account	Charges	Tk. 200

AB Student Account (AB Minor & AB Major)

Account Maintenance Fees	Fees	No charge will be applicable for AB Student Account (Government Duties will be imposed as per law)
Closing of Account	Charges	

Special Notice Deposit (SND) Account

Account Maintenance Fees (half-yearly)	Fees	Tk. 500
Closing of Account	Charges	Tk. 300

Non-Resident Foreign Currency Deposit Account (NFCD)/Resident Foreign Currency Deposit Account (RFCD)

Minimum opening balance		USD 1,000
		GBP 500
		EURO 1,000
Closing of Account	Charges	Tk. 300 or equivalent USD ,GBP or EURO

Convertible Account

Account Maintenance Fees (half-yearly)	Fees	Tk. 500 (Current deposit account) Tk. 300 (Savings bank account)
Counter Transaction Fees	Fees	Free
Closing of Account	Charges	Free

Dormant Account

Activation charge for Dormant Account (not applicable for Non-resident account)	Charges	Tk. 500
Activation charge for AB Student Account	Charges	Free

Other Services - All Deposit Accounts

Statements/Certificates

Account Statement (quarterly & half-yearly)	Charges	Free
Balance Confirmation Certificate (half-yearly & yearly)	Charges	Free
Issue of Duplicate Statements	Charges	Tk. 300 (Current Year) Tk. 500 (Previous per Year)
Account Statement for Income Tax Purpose (Period from July to June)	Charges	Tk. 300
Solvency Certificate	Charges	Tk. 300
Issue of BO Certificate	Charges	Tk. 100
Issue of Duplicate Balance Confirmation Certificate	Charges	Tk. 200
Certificate of Interest	Charges	Tk. 250
Encashment Certificates (FD, Bonds, Securities etc.)	Charges	Tk. 250
Closing Fees of All Unsatisfactory Account	Charges	Tk. 200 for Savings & Max Savers account and Tk. 300 for Current Deposit account & SND account

Cheque Books

Cheque Book- Savings/Current Account-20 Leaves	Charges	Tk. 125
Cheque Book- SND/Current Account -50 Leaves	Charges	Tk. 300
Cheque Book- Max Saver (average balance up to Tk. 49,999) -20 Leaves	Charges	Tk. 125
Cheque Book-Max Saver (average balance of Tk. 50,000 or above)-20 Leaves	Charges	Free
Cheque Book-Smart Saver -20 Leaves	Charges	Tk.10 per leaf
Cheque Book-AB Student Account -20 Leaves	Charges	Free
Uncollected Cheque book (destruction within 6 months)	Charges	Tk. 100
Cheque Book- Shampurna (Savings Account) (if average balance of Tk.25,000)	Charges	1 st cheque book free

Debit Card

Yearly Fee: Debit Card	Fees	Tk. 500
Yearly Fee: Debit Card (Yearly minimum balance Tk.1,00,000)	Fees	Free
Yearly Fee: Max Saver: Debit Card (yearly average balance up to Tk. 49,999)	Fees	Tk. 500
Yearly Fee: Max Saver: Debit Card (yearly average balance of Tk. 50,000 or above)	Fees	Free
Yearly Fee: Smart Saver: Debit Card (yearly average balance up to Tk.4,999)	Fees	Tk.500
Yearly Fee: Smart Saver: Debit Card (yearly average balance of Tk.5,000 and above)	Fees	Free
Yearly Fee: AB Student Account: Debit Card	Fees	Free
Card Replacement Fee:	Fees	Tk. 500
Card Replacement Fee: AB Student Account	Fees	Tk. 500
PIN Replacement Fees	Fees	Tk. 200
ATM transaction at AB Bank ATMs	Charges	Free
ATM transaction at other VISA ATMs	Charges	Tk. 35
ATM Cash Withdrawal at National Payment Switch of Bangladesh (NPSB) Member Bank ATMs	Charges	Tk. 15

ATM Mini Statement at National Payment Switch of Bangladesh (NPSB) Member Bank's ATMs	Charges	Tk. 5
ATM Balance Inquiry at National Payment Switch of Bangladesh (NPSB) Member Bank's ATMs	Charges	Tk. 5
Uncollected Debit Card/PIN (destruction within 6 months)	Charges	Free
Debit Card endorsement fee	Fees	0.5% of endorsement fees or Tk. 1000 whichever is lower
Yearly Fee: Progati: Debit Card	1 st year exemption only	
Debit Card Issuance Fees for Shampurna (Savings Account)	1 st year Free	
Debit Card Charges for Shampurna (Savings Account)	From 2 nd year onwards: Free (if average balance is less than Tk. 25,000 charge will be applicable)	

Credit Card

		MasterCard Gold	MasterCard Titanium	MasterCard World
Annual Fee	Fees	Tk. 2,000	Tk. 4,500	Tk. 8,000
1 st Year Fee	Fees	100% annual fee waiver for 1 st year	100% annual fee waiver for 1 st year	50% waiver on annual fee for 1 st year
Supplementary Card Fee (1 st supplementary card free)	Fees	Tk. 500	Tk. 500	Tk. 500
Card/PIN Replacement Fee	Fees	Tk. 400	Tk. 500	Tk. 500
Late Payment Fee	Fees	Tk. 400	Tk. 400	Tk. 500
Overlimit Fee	Fees	Tk. 400	Tk. 400	Tk. 500
Cash Advance Fee	Fees	2.50%	2.50%	2.50%
Duplicate Statement Fee	Fees	Tk. 100	Tk. 100	Tk. 100
Returned Cheque Fee/Payment Return Fee during Auto debit	Fees	Tk. 125	Tk. 125	Tk. 125
Outstation Cheque Processing Fee	Fees	Tk. 100	Tk. 100	Tk. 100
Clearing Cheque Processing Fee				
< BDT 50,000	Charges	Nil	Nil	Nil
BDT 50,000 > BDT 500,000 (Including VAT)	Charges	Tk. 10	Tk. 10	Tk. 10
BDT 500,000+ - Normal Clearing (Including VAT)	Charges	Tk. 25	Tk. 25	Tk. 25
BDT 500,000+ - Same Day Clearing (Including VAT)	Charges	Tk. 60	Tk. 60	Tk. 60
Voucher Retrieval Fee	Fees	Tk. 150	Tk. 150	Tk. 150
Certificate Charge	Charges	Tk. 150	Tk. 150	Tk. 150
CIB/Verification Fee	Fees	Tk. 200	Tk. 200	Tk. 200
SMS Notification Fee	Fees	Tk. 150	Tk. 150	Tk. 150
Stop Payment of Clearing Cheque	Fees	Tk. 100	Tk. 100	Tk. 100
EMI Pre-closure Charges	Charges	Free	Free	Free
FOREX Markup	Fees	2.5%	2.5%	2.5%
Balance Transfer Fee	Fees	1%	1%	1%
Card Cheque	Fees	12 Leaf : Tk. 150 + VAT 25 Leaf : Tk. 250 + VAT		
Card Cheque Processing Fees	Fees	1.5% of Cheque withdrawal amount + VAT		
Card Cheque Return Fees	Fees	Tk. 100+VAT		

SMS & I-Banking

SMS yearly alert fee (Except Max Saver, Smart Saver, AB Student Account, Workers of Apparel , Leather Industry Accounts, Shampurna (savings account) & for Progati 1 st year exemption only)	Charges	Tk. 150
SMS Banking for Shampurna (savings account)	Charges	Free
I-banking	Charges	Free

Video/CCTV footage

Video/CCTV footage at ABBL ATM'S (Subject to management approval)	Charges	Tk. 4,000 per transaction
Video/CCTV footage at other Partner ATM'S (Subject to management approval)	Charges	Tk. 4,000 per transaction
Video/CCTV footage at VISA ATM'S (Subject to management approval)	Charges	As per VISA rule / At actual

Locker Charges

Large locker	Charges	Tk. 6,500 Annually collected on a prorated basis
Medium locker	Charges	Tk. 4,000 Annually collected on a prorated basis
Small locker	Charges	Tk. 2,000 Annually collected on a prorated basis
Access outside Schedule time	Charges	Tk. 100
Late Payment Fees	Fees	Tk. 500
Security Money		Tk. 5,000
Replacement of lost keys		Actual cost
Locker Facility for Shampurna (savings account)	Charges	25% discount subject to availability
Insurance Premium for Locker		Charges at Actual
Annual rental/other Charges of Locker are to be realized in advance.		

Standing Instruction

Standing Instruction setup	Charges	Tk. 200 for compliance of each instruction
Amendment	Charges	Tk. 100 per amendment
Cancellation of Standing Instructions	Charges	Free

Collection

Collection of Cheques (Local where there is a Clearing House)	Commissions	No Charges
Where there is no Clearing House	Charges	At actual for conveyance min. Tk. 100
Collection of outstation Cheque/Bills Commission (clean/documentary)	Commissions	Up to Tk. 25,000 0.15% min. Tk. 25 From Tk. 25,001 but not exceeding Tk. 100,000 0.15% min. Tk. 50 From Tk. 100,001 but not exceeding Tk. 500,000 0.10% min. Tk. 200 From Tk. 500,001 but not exceeding Tk. 1,000,000 0.05% min. Tk. 500 max Tk. 1,500 From Tk. 1,000,001 0.05% min. Tk. 750 max Tk. 2,000
Postage(Registered) / Courier charges	Charges	At actual min. Tk. 25
E-mail/FAX/ Phone	Charges	At actual min. Tk. 50

Bangladesh Automated Clearing House (BACH) Transaction Related Charges (For outward clearing)

High value Cheque clearing	Charges	Tk. 60 (Including VAT)
Regular value Cheque clearing:		
Below Tk. 50,000		Nil
Tk. 50,000 and above but below Tk. 500,000	Charges	Tk.10 (Including VAT)
Tk. 500,000 and above		Tk. 25 (Including VAT)
Any EFT Transaction	Charges	Nil

RTGS Transaction

Outward RTGS Per Transaction (No charge will be applicable for Government entities)	Charges	Tk. 100
--	---------	---------

Remittance (Inland)

DD/TT/MT/issuance -Telegraphic/Fax	Commissions	0.10% min. Tk. 50
Telegraphic/Fax Charge for TTs issued. Email/FAX	Charges	At actual min Tk. 100
Cancellation of DD/TT/MT/PO	Charges	DD: Tk. 100 (Flat) for any amount PO :Up to Tk. 500, Tk. 25 From Tk. 501 to Tk. 5,000, Tk. 50 From Tk. 5,001, Tk. 100
Issuance of duplicate instrument	Charges	Tk. 100 plus FAX/Phone/Postage at actual + Stamp Duty at actual.
Payment Order	Charges	PO: Up to Tk. 1,000 Tk. 25 From Tk. 1,001 but not exceeding Tk. 100,000 Tk. 50 From Tk. 100,001 but not exceeding Tk. 500,000 Tk. 75. From Tk. 500,001 Tk. 100
Issuance of Chq. on BB at client's request.	Charges	Tk. 350 per instance

Purchase of Cheques and Inland Bills

Purchase of Cheques and Inland Bills	Commissions	Up to Tk. 25,000 0.15% min. Tk. 50 From Tk. 25,001 but not exceeding Tk. 100,000 0.15% min. Tk. 150 From Tk. 100,001 but not exceeding Tk. 500,000 0.10% min. Tk. 300 From Tk. 500,001 but not exceeding Tk. 1,000,000 0.05% min. Tk. 750 max Tk. 2,000 From Tk. 1,000,001 0.05% min. Tk. 500 maximum Tk. 2,000
Postage(Registered)	Charges	At actual minimum Tk. 50
Fax/Phone/E-mail Charges	Charges	Charges At actual plus service charges minimum Tk. 100

Online Transaction**Intra City**

Cash Deposit	Fees	Maximum Limit – Unlimited
		Up to Tk. 500,000, Free
		From Tk. 500,001 & above, Tk. 100
Cash Withdrawal	Fees	Maximum Limit Tk. 500,000 **
		Up to Tk. 200,000, Free
		From Tk. 200,001 & above Tk. 100
Account to Account Fund Transfer	Fees	Maximum Limit - Unlimited
		Up to Tk. 200,000, Free
		From Tk. 200,001 & above, Tk. 100

Inter City

Cash Deposit	Fees	Maximum Limit – Unlimited
		Up to Tk. 100,000, Tk. 50
		From Tk. 100,001 to Tk. 300,000, Tk. 150
		From Tk. 300,001 to Tk. 500,000, Tk. 200
		From Tk. 500,001 to Tk. 1,000,000, Tk. 300
		From Tk. 1,000,001 to Tk. 2,000,000, Tk. 800
		From Tk. 2,000,001 & above, Tk. 1200
Cash Withdrawal	Fees	Maximum Limit Tk. 500,000 **
		Up to Tk. 100,000, Tk. 50
		From Tk. 100,001 to Tk. 300,000, Tk. 100
		From Tk. 300,001 to Tk. 500,000, Tk. 200
		From Tk. 500,001 to Tk. 1,000,000, Tk. 300
		From Tk. 1,000,001 to Tk. 2,000,000, Tk. 500
		From Tk. 2,000,001 to Tk. 5,000,000, Tk. 800
Account to Account Fund Transfer	Fees	Maximum Limit – Unlimited
		Up to Tk. 100,000, Free
		From Tk. 100,001 to Tk. 250,000, Tk. 50
		From Tk. 250,001 to Tk. 500,000, Tk. 100
		From Tk. 500,001 to Tk. 1,000,000, Tk. 250
		From Tk. 1,000,001 to Tk. 1,500,000, Tk. 500
		From Tk. 1,500,001 to Tk. 2,000,000, Tk. 750
		From Tk. 2,000,001 & above, Tk. 1,000
i. ** Branch Relationship Manager will have discretion to allow cash withdrawal above Tk. 500,000 considering the Merit of the Transaction.		
ii. Online transaction fees of SME Business Account "Progati":- Free up to Tk. 1,000,000 for all type of Intercity online transaction		

Deposit of Scheme Deposit

Online fees for deposit of "Scheme Deposit" installment	Charges	Free if deposited in the specific scheme deposit slip
---	---------	---

Consumer Lending**Personal Loan - Unsecured**

Application Fee	Fees	Tk. 500
Processing Fee	Fees	1% of the approved loan amount
Early Adjustment Fee**	Fees	2% on the outstanding loan amount
Partial Payment Fee	Fees	1% of the partial amount
Penal Charge	Charges	Additional 2% interest on the defaulted amount
Post approval Quotation Change	Fees	Tk. 500 per change of quotation
Rescheduling Fee	Fees	Tk. 1,000 per reschedule
Restructuring Fee	Fees	Tk. 2,000 per restructuring

Auto Loan - Unsecured

Application Fee	Fees	Tk. 500
Processing Fee	Fees	1% of the approved loan amount
Early Adjustment Fee**	Fees	2% on the outstanding loan amount
Partial Payment Fee	Fees	1% of the partial amount
Penal Charge	Charges	Additional 2% interest on the defaulted amount
Post approval Quotation Change	Fees	Tk. 500 per change of quotation
Rescheduling Fee	Fees	Tk. 1,000 per reschedule
Restructuring Fee	Fees	Tk. 2,000 per restructuring

Education Loan-Unsecured

Application Fee	Fees	Tk. 500
Processing Fee	Fees	1% of the approved loan amount or Tk. 1,000 whichever is higher
Early Adjustment Fee**	Fees	2% on the outstanding loan amount
Partial Payment Fee	Fees	1% of the partial amount
Penal Charge	Charges	Additional 2% interest on the defaulted amount
Post approval Quotation Change	Fees	Tk. 500 per change of quotation
Rescheduling Fee	Fees	Tk. 1,000 per reschedule
Restructuring Fee	Fees	Tk. 2,000 per restructuring

Home Loan-Unsecured

Application Fee	Fees	Tk. 500
Processing Fee	Fees	1% of the approved loan amount
Early Adjustment Fee**	Fees	2% if the first half tenor, otherwise 1% on the outstanding loan amount
Partial Payment Fee	Fees	1% of the partial amount
Penal Charge	Charges	Additional 2% interest on the

		defaulted amount
Post approval Quotation Change	Fees	Tk. 500 per change of quotation
Rescheduling Fee	Fees	Tk. 1,000 per reschedule
Restructuring Fee	Fees	Tk. 2,000 per restructuring

Personal Loan-Secured

Processing Fee	Fees	0.5% of the approved loan amount subject to minimum Tk. 2,000 and maximum Tk. 5,000
Early Adjustment Fee**	Fees	Free
Renewal Fee	Fees	Tk. 500

** If any term/time loan is settled before maturity due to increased rate of interest and if it is settled within one month from date interest rate increased, in that case no early settlement fee will be applicable (FICSD Circular letter No. 1 dated 12th Feb 2017)

SME Lending

SME Lending

Loan Application Fee	Fees	Tk. 200
Loan Processing Fee	Fees	Free
Documentation fee, CIB Charge, Stamp Charge, Legal and Valuation Fee	Fees	At Actual
Early Settlement Fee (No early settlement fee for Cottage and Micro Enterprises)	Fees	2% of current outstanding balance for Small & Medium Enterprises

Other Services All Lending Accounts

Loan Syndication Services

Syndication Arrangement	Fees	As per agreement with client
Agency Function	Fees	As per agreement with client
Syndication Participation	Fees	As per agreement with client
Equity Financing / Arrangement	Fees	As per agreement with client
Corporate Advisory Service	Fees	Minimum Tk. 50,000

Lien Mark

Other Bank's instruments kept under lien in our Bank	Charges	Tk. 250
Our Bank's instruments kept under lien in other Bank	Charges	Tk. 250

Loan processing fees (Other than SME Loan)

Loan Amount	Processing Fee - New/Enhance/Interim Approval	Processing Fee - Renewal Approval
a) Less than Tk. 1,000,000	Tk. 2,000	Minimum Tk. 2,000 or @ 0.025% subject to maximum Tk. 25,000
b) Tk. 1,000,001 to Tk. 5,000,000	0.25% subject to min Tk. 2,500 max Tk. 5,000	
c) Tk. 5,000,001 to Tk. 20,000,000	0.10% subject to min Tk. 5,000 max Tk.10,000	
d) Tk. 20,000,001 to Tk. 50,000,000	0.05% subject to min Tk. 10,000 max Tk. 25,000	
e) Tk. 50,000,001 to Tk. 75,000,000	0.05% subject to min Tk. 25,000 max Tk. 35,000	
f) Above Tk. 75,000,000	0.05% subject to min Tk. 35,000 max Tk. 50,000	
Loan reschedule charges	Charges	Tk. 5,000
Restructuring Fees	Fees	Minimum Tk. 3,500 maximum Tk. 50,000 based on banker customers relationship
Processing Fee (Packing Credit)	Fees	2% p.a. on sanction amount of packing credit
Penal Charges	Charges	Additional 2% interest on the overdue amount for the overdue period
Limit reduction fee	Fees	Tk. 1,000
CIB Charges	Fees	Tk. 200 per enquiry

Fund arrangement fee (other than loan syndication)	Fees	0.05% maximum Tk.50,000
--	------	-------------------------

Documents Deferral

Deferral for completion of Mortgage & Charge Creation	Fees	1st Deferral: @0.15% of the loan amount, min- Tk.20,000, max-Tk.100,000 2nd Deferral: @0.20% of the loan amount, min- Tk.30,000, max-Tk.200,000 3rd & Subsequent Deferral: @0.25% of the loan amount, min- Tk.50,000, max-Tk.500,000
Other types of deferral (Except Mortgage & Charge Creation)	Fees	1st Deferral: @0.05% of the loan amount, min- Tk.5,000, max-Tk.20,000 2nd Deferral: @0.10% of the loan amount, min- Tk.10,000, max-Tk.30,000 3rd & Subsequent Deferral: @0.15% of the loan amount, min- Tk.15,000, max-Tk.50,000

Charges for Delay/Waiver/Non-compliance of covenant/ condition

Non-compliance with regards to building up margin as per sanction terms against usance LCs/Guarantee		
For Facility Amount		Charges (for each failure)
Less than Tk. 1,000,000		Tk. 1,000
From Tk. 1,000,001 to Tk. 5,000,000		0.15% but maximum Tk. 5,000
From Tk. 5,000,001 to Tk. 50,000,000		0.12% but maximum Tk. 30,000
Above Tk. 50,000,000		0.10% but maximum Tk. 75,000
Delay / Waiver / Non-compliance with regard to other sanction terms & conditions	Fees	Tk. 1,000 per Delay/Waiver/Non-compliance
Issuance of recommendation letter as a part of tender document/letter of comfort and/or commitment	Fees	* As per bank Guarantee commission (Bid Bond) but minimum of Tk. 10,000 per issue of such letter
* Note: above Charges and Fees shall be applicable to all ABBL customers (existing or future) and the amount shall be based on banker customer relationship subject to prior approval from MD's office.		

Godown Charges

Borrowers Godown under Bank's Custody – Rent, Insurance & Salary & Allowance of Godown Staff	Charges	On borrower's A/C
Bank's Rented Godown Rent	Charges	Actual rent for floor occupied plus 75% to meet other maintenance cost
Insurance	Charges	To be realized from borrowers proportionately

Other Charges

Issuance of Guarantee	Commissions	0.20% to 0.60% per quarter and for fraction date after 1 st quarter on prodata basis as per approved Sanction Letter.
Issuance of solvency certificate	Charges	Tk. 250 per instance
Issuance of Delivery Order	Charges	Tk. 100 per instance + conveyance at actual
Issuance of No Objection Certificate (NOC) for creation/ modification of charge by other Bank/FI	Charges	Up to Tk. 10,000 per NOC
Issuance of No objection Certificate (NOC), Others		Up to Tk. 5,000 per NOC
Documentation Charges / Fees (Mortgage / Registration & others)	Charges / Fees	Stamp duty, Legal Fees etc. at actual plus service Charges @ 0.125% Minimum Tk. 1,500, maximum Tk. 8,000
Chq. return on A/C of insufficient fund, bounce chq. drawn on us	Charges	Tk. 100 + postage Charge of Tk. 25
Stop Payment Instruction	Charges	Tk. 300 per instruction
Project evaluation fees for term loan	Fees	0.02% minimum Tk. 20,000
Debt rescheduling fees	Fees	Individual Tk. 2,500 & Corporate Tk. 20,000
Collection of utility bill payments for private sector utility vendor	Fees	As per agreement with utility vendor

e-GP Services

Payment of e-GP Registration Fee, Document Fees, Tender/Proposal Security, Performance Security and New Performance Security for the regular customer having Credit Limited with AB Bank Limited	Charges	Tk. 300
Payment of e-GP Registration Fee, Document Fees, Tender/Proposal Security, Performance Security and New Performance Security for the other customers	Charges	Tk. 500

Foreign Exchange Services**Letter of Credit**

i. L/C Opening Commission under 100% cash Margin	Commissions	0.25% for each quarter
ii. Sight L/C Opening Commission	Commissions	Up to 0.40% for each quarter
iii. L/C Opening Commission under AID/Loan Credit/Barter	Commissions	0.50% 1 st quarter 0.30% for each subsequent quarter
iv. L/C Opening Commission for Back to Back L/C on A/C of export oriented Garments or specialized textile Industries	Commissions	Up to 0.40% for each quarter
v. L/C Opening Commission for Back to Back L/C's other than export oriented Garments or specialized textile Industries	Commissions	Up to 0.40% for each quarter
vi. L/C Opening Commission under deferred payment Usance L/C	Commissions	Up to 0.50% for each quarter
vii. Acceptance Commission under deferred payment including back to back L/Cs	Commissions	Up to 0.40% for each quarter
viii. Local confirmation of L/C	Commissions	0.20% for each quarter
ix. Inland L/C Commission - Sight L/C	Commissions	0.40% for each quarter
x. Inland L/C Commission - Under Deferred payment Usance L/C	Commissions	0.50% for each quarter
L/C Opening Commission where 100% FC fund under lien or against Stand By L/C	Commissions	0.25% for each quarter
If L/C s are transmitted by mail (This shall cover cost of registered mail of L/C to advising Bank & copy to reimbursing Bank)	Charges	At actual
If operative L/Cs are transmitted in full by authenticated SWIFT	Charges	At actual
If Non-operative L/Cs are transmitted in short by SWIFT	Charges	At actual
SWIFT Charges	Charges	At actual
Amendment of L/C by mail (This shall cover cost of Registered mail of amendments to Advising and Reimbursing Bank's)	Charges	At actual
If amendment of L/C is transmitted by SWIFT	Charges	At actual
If amendment includes increase of value of extension of time then L/C opening commission for additional time and value should be recovered as prescribed in the opening stage	Charges	As prescribed rate(under Sl. No. i & v)
If amendment intended mail etc. fixed for fresh L/C shall be recovered	Charges	As prescribed rate(under Sl. No. i & v)
For our arranging confirmation from third Bank	Charges/Fees	0.20% per quarter

Confirmation of third Bank L/C	For sight L/C's on opener's A/C	At actual
	For DP L/C's up to 180 days on opener's account	At actual
Issuance of Delivery Order/NOC against Non Negotiable Documents/Shipping Guarantee in absence of original Documents provided full value of documents has deposited by the client	Charges	Tk.1,000//Flat
Import Transaction : IMP/LCA/LC application form	Charges	Tk. 250 + cost of stamps

Communication Charges for cancellation or expired/unutilised L/C Refreshed

By SWIFT	Charges	At actual
By Air Mail	Charges	At actual
Collection of Credit Report on the beneficiary	Charges / postage	At actual plus service Charges min Tk. 1,000 for each SWIFT

L/C by SWIFT / Air Mail

L/C Transmitted through SWIFT	Charges	At actual
L/Cs dispatched by Courier (for each L/C irrespective of original or amendment)	Charges	At actual
SWIFT Charge for communicating acceptance/due date of issuance Back to Back L/C	Charges	At actual
Handling of Documents for LIM	Charges	Tk. 1,000 per instance
All other Charges not mentioned above in connection with opening and advising of L/Cs	Charges	At actual

Export

Negotiation commission for export bills (where exchange is earned through buying and selling)	Commissions	Maximum Tk. 500	
Negotiation Commission for export bills (where no exchange is earned)	Commissions	0.15%	
Advising of Foreign Bank L/Cs to the Local beneficiary	Commissions	Tk. 750	
- do - (Amendment Advice)	Charges	Tk. 750	
Transfer of L/C's (Garments)	Charges	Tk. 750	
Add confirmation Charges	Charges	0.75% to 1% per quarter	
Processing of documents under collection (where exchange is earned through buying & selling on realization)	Charges	Handling Charge of Tk. 500	
Processing of documents under collection (where no exchange is earned on realization)	Charges	0.15% min. Tk. 1,000 plus Postage/ SWIFT / Mail	
Any other Charges not mentioned above	Charges	At actual min Tk. 1,000	
Mailing of Export	By courier	Charges	At actual
	By Post	Charges	At actual
Encashment of FDD (VOSTRO Account)	Commissions	Tk. 1,500 (up to FDD value for USD 10,000) Tk. 2,000 (up to FDD value for USD 10,001 and above)	
Issuance of PRC	Fees	Tk. 500 per instance	
Cancellation of Export LC transfer	Fees	Tk. 500 per instance	
EXP form Certification	Fees	Tk. 500 per item	
Misc. Certification	Fees	Tk. 500 per item	
Handling Charges for Cash Subsidy & Duty Draw Back	Fees	Tk. 2,000 per application	

Foreign Guarantee

Advising of Guarantees to the beneficiary in original without any engagement on our part	Commissions	Tk. 1,500 (Flat)
Advising of Guarantees in original by adding our confirmation	Commissions	0.60% per quarter or part thereof, min. Tk.1,000 or USD25, to be paid by foreign corres./ beneficiary + at actual cost
Issuance of Guarantee in our own format or on the format supplied by the opening Bank with our full engagement	Commissions	Upto 0.60% per quarter or part thereof, min. Tk.1,000 or USD25, to be paid by foreign corres./ beneficiary
Issuance of Guarantee for manufacture of ship to foreign correspondent	Commissions	1.50% yearly

Foreign Remittances

Purchase of Foreign Bank Drafts/TC drawn on correspondents abroad	Commissions	0.25% on draft amount
Payment of any foreign Drafts/TT which are drawn in Taka or FC on our Bank	Charges	No Charges
Handling Charges for students	Charges	Tk. 3,000 per case(file) plus TC or TT charge
Outward Remittance	Charges	SWIFT Charges at actual

Collection (Inward)

Handling Commission		
For collection of clean items(Inward)	Commissions	0.15% (flat) min. Tk. 1,000 for outstation branches
For documentary collection bills (under all types of L/C's)	Charges	0.25% (flat) min. Tk. 2,000
For documentary bill under grant (without L/C's)	Commissions	0.25% (flat) min. Tk. 2,000
All other Charges including SWIFT etc.	Charges	At actual
Postage / SWIFT Charges for collection of Foreign	Charges	At actual postage/SWIFT charges etc. to be deducted

currency Draft from abroad		from the collecting proceeds
Handling Charges for encashment of any Foreign Currency Draft/ TT at our counter (Except Wage Earners' Remittances)	Charges	Up to Tk. 100,000 Tk. 150, up to Tk. 200,000 Tk. 250 and above Tk. 200,000 Tk. 350
Selling of cash FC only & endorsement in passport	Charges / Fees	Cash selling rate plus handling charge of Tk. 200
Transaction by Nominee/Account holder in FC A/Cs	Charges / Fees	Free
Issuance of FC Drafts/TT on Foreign Correspondents	Charges	Tk. 1,000 per instrument
Remittance by TT(FC) through Foreign Correspondents	Charges	Govt. Taxes & Fees (if any)
Cancellation of Drafts in Foreign Currencies	Charges	Tk. 500 (flat) plus SWIFT charges at actual
Enlistment Fees for C&F Ag	Fees	Tk. 10,000

Off Shore Banking

Import

Sight L/C	Each quarter 0.40% Minimum USD 10
Usance L/C	Each quarter 0.50% Minimum USD 10
Back to Back L/C	Each quarter 0.40%
100% cash covered L/C	Each quarter 0.25% Minimum USD 10
Amendment of L/C Except increase of Value / Validity	USD 10
If amendment includes increase of value or extension of time	As per L/C Opening commission
L/C Cancellation	At Actual
Import Bill retirement (Under Sight L/C)	USD 10
Acceptance Commission of Usance L/Cs	0.40% per quarter
Copy document certification	USD 8
Credit Report Collection	USD 10 + Credit Report Agency's Charge
TR Refinance Fee	USD 10
Add Confirmation/ Discounting	L+ Margin (All in up 4% to 6%)
Cost of Form	
L/C Application	USD 8
LCA	USD 8
IMP	USD 2
Issuance of Certificate	USD 10
Renewal of IRC	USD 25
Issuance of Delivery Order/NOC against Non Negotiable Documents/Shipping Guarantee in absence of original Documents provided full value of documents has deposited by the client	USD 20

Export

L/C Advising	USD 15
L/C Amendent Advising	USD 10
L/C Pre-Advice	USD 8
L/C Transfer	Customer USD 10 Non- Customer USD 15
Negotiation of Bill	0.15%
Collection of Bills	@ 0.15% or min USD 15
Advance Receipt Against Export	USD 10
Bill discount/ Invoice Finance	L+ Margin (All in up 4% to 6%)
Outward Remittance	SWIFT Charges at actual
Cost of Forms	
EXP Form Certify	USD 10 per set
Miscellaneous	
Extension of maturity date	Discount rate + 1%
Overdue Interest	Discount rate + 2%
Issuance of PRC	USD 8
Issuance of other certificate	USD 10 Per Certificate
Attestation of Export L/C Doc	USD 10
Payment Reminder Fee	USD 10
Direct Guarantees / Advising Guarantees	
Without our Engagement or Responsibility	USD 22
Advising Guarantees by adding Confirmation	0.60% or minimum USD 30
Advising Guarantees with our full engagement	0.60% or minimum USD 30
Bond and Guarantees	
Issuance / Extension of Validity/ Amount Increase	As per advising commission
Stamp Duty	USD 5
Communication Cost	
Full operative SWIFT LC/LG	At Actual
Amendment of LC/LG by SWIFT	At Actual
Other short & non-operative SWIFT MESSAGE	At Actual
Courier & Postage (Outside /Inside)	At Actual

Agent Banking

Deposit	Same Agent Other Agent Any Branch	Free
	Branch client at Agent point	0.15% (Min Tk. 10 to Max. Tk. 500)
Withdrawal	Same Agent	Free
	Other Agent	0.25% (Min Tk. 10 to Max. Tk. 500)
	Agent customer at Branch	Free
	Branch customer at Agent point	0.50% (Min Tk. 10 to Max. Tk. 500)
	ATM-AB	Free
	ATM-others	As per schedule of charges
	Using POS (same agent)	Free
Fund Transfer	Using POS at other Agent /Branch	0.25% (Min Tk. 10 Max. 500)
	Same Agent	Free
	Other Agent	0.25% (Min Tk. 10 to Max. Tk. 500)
	Branch account	0.25% (Min Tk. 10 to Max. Tk. 500)
	Branch A/C to Agent A/C	Free

*All other charges will be governed by latest Schedule of Charges