

## Schedule of Charges, Fees & Commissions

Effective from July 01, 2021

### 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, 2019 as per Section 15(3) of the Value Added Tax & Supplementary Duty Act 2012 amended by Finance Act 2019 and SRO# 168-Law/2019/25-VAT dated June 13, 2019.
2. VAT is not applicable on commissions, fees or charges against Export and Export related services provided by Banking and Non-Banking Service Provider. (SRO # 189-law/2019/46/VAT dated June 13, 2019).
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. Fees & Charges relating to Payroll Accounts will be rearranged as per company profile, scope of business and agreement signed with the respective corporate clients for Employee Banking.
9. 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.
10. 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.
11. Any changes and modifications of this schedule would be notified and viewed through Bank's website(<http://abbl.com/schedule-of-charges/>) and it would be treated as a part of this schedule.

| Items   | Nature of Charges | Features & Fees                               |
|---|-------------------|---|
| <b>DEPOSIT ACCOUNTS</b>   |                   |   |
| <b>Current Account– Local Currency</b>  |                   |   |
| Current Account Maintenance Fees (half-yearly)  | Fees              | Tk. 300                                       |
| Progati Account Maintenance Fees-(half-yearly)<br>(SME Business Account)  | Fees              | Tk. 300 (1 <sup>st</sup> year exemption only) |
| Closing of Account  | Charges           | Tk. 300                                       |
| <b>Current Account – Foreign Currency</b>   |                   |   |
| Account Maintenance Fees (half-yearly)<br>(Except Wage Earner's Account)  | Fees              | Tk. 300 or equivalent USD ,GBP or EUR         |
| Closing of Account  | Charges           | Tk. 300 or equivalent USD ,GBP or EUR         |
| <b>Savings Account</b>  |                   |   |
| Account Maintenance Fees<br>(average balance up to Tk. 10,000)  | Fees              | Free  |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 10,000 to Tk. 25,000)   | Fees              | Tk. 100                                       |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 25,000 to Tk.2,00,000)  | Fees              | Tk. 200                                       |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 2,00,000 to Tk.10,00,000)   | Fees              | Tk. 250                                       |
| Account Maintenance Fees (half-yearly)<br>(average balance above Tk. 10,00,000)   | Fees              | Tk. 300                                       |
| Note: Account Maintenance and Account Closing Fees for farmers, freedom fighters, poor people, cleaners of Dhaka North and South City Corporation, street and working children, facilitator of National Service Program, workers of readymade garments, workers of leather goods and student accounts (minor & Major)-Fees-Free |                   |   |
| <b>Shampurna (Savings Account)</b>  |                   |   |
| Account Maintenance Fees<br>(Avg. balance below Tk. 10,000)   | Fees              | Free  |
| Account Maintenance Fees (yearly)<br>(Avg. balance above Tk. 10,000 to Tk.25,000)   | Fees              | Tk. 100                                       |
| Account Maintenance Fees<br>(Avg. balance above Tk.25,000)  | Fees              | Free  |
| Closing of Account  | Charges           | Tk. 200                                       |

**Max Saver Account (Savings Account)**

|  |         |         |
|--|---------|---------|
| Account Maintenance Fees (yearly)<br>(average balance up to Tk. 10,000)                | Fees    | Free    |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 10,000 to Tk. 25,000)  | Fees    | Tk. 100 |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 25,000 to Tk. 100,000) | Fees    | Tk. 200 |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 1,00,000)              | Fees    | Free    |
| Closing of Account   | Charges | Tk. 200 |

**Smart Saver Account (Savings Account)**

|  |         |         |
|--|---------|---------|
| Account Maintenance Fees (yearly)<br>(average balance up to Tk. 10,000)                | Fees    | Free    |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 10,000 to Tk. 25,000)  | Fees    | Tk. 100 |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 25,000 to Tk. 100,000) | Fees    | Tk. 200 |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 1,00,000)              | Fees    | Free    |
| Closing of Account   | Charges | Tk. 200 |

**AB Height Account (Savings Account)**

|   |         |         |
|---|---------|---------|
| Account Maintenance Fees<br>(average balance up to Tk. 10,000)                            | Fees    | Free    |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 10,000 to Tk. 25,000)     | Fees    | Tk. 100 |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 25,000 to Tk.2,00,000)    | Fees    | Tk. 200 |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 2,00,000 to Tk.10,00,000) | Fees    | Tk. 250 |
| Account Maintenance Fees (half-yearly)<br>(average balance above Tk. 10,00,000)           | Fees    | Tk. 300 |
| Closing of Account  | Charges | Tk. 200 |

**AB জন্মভূমি Account (NRB- Savings Account)**

|   |         |         |
|---|---------|---------|
| Account Maintenance Fees<br>(average balance up to Tk. 10,000)                            | Fees    | Free    |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 10,000 to Tk. 25,000)     | Fees    | Tk. 100 |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 25,000 to Tk.2,00,000)    | Fees    | Tk. 200 |
| Account Maintenance Fees (yearly)<br>(average balance above Tk. 2,00,000 to Tk.10,00,000) | Fees    | Tk. 250 |
| Account Maintenance Fees (half-yearly)<br>(average balance above Tk. 10,00,000)           | Fees    | Tk. 300 |
| 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<br>(Government Duties will be imposed as per law) |
| Closing of Account       | Charges |   |

**Payroll Salary Account**

|   |      |                               |
|---|------|-------------------------------|
| Payroll Salary Processing Fee (hard copy) | Fees | Tk. 50 per salary instruction |
| Payroll Salary Processing Fee (online)    | Fees | Free                          |

**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. 300 (Current deposit account)<br>Tk. 300 Max.(Savings bank account) |
| Counter Transaction Fees               | Fees    | Free  |
| Closing of Account                     | Charges | Free  |

**Dormant Account**

|                                       |         |  |
|---------------------------------------|---------|--|
| Activation charge for Dormant Account | Charges | Free (Savings & AB Student Account)<br>Tk. 500 (Current/SND Account) |
|---------------------------------------|---------|--|

**All Account Transfer**

|                                      |      |         |
|--------------------------------------|------|---------|
| Account Transfer fee within District | Fees | Tk. 50  |
| Account Transfer fee other District  | Fees | Tk. 100 |

## Other Services - All Deposit Accounts

### Statements/Certificates

|   |         |   |
|---|---------|---|
| Account Statement (half-yearly)                                     | Charges | Free  |
| Balance Confirmation Certificate (half-yearly & yearly)             | Charges | Free  |
| Issue of Duplicate Statements                                       | Charges | Tk. 100 per year  |
| Account Statement for Income Tax Purpose (Period from July to June) | Charges | Tk. 100 per year  |
| Income Tax Certificate  | Charges | Tk. 200   |
| ABBL Statement Verification Charge                                  | Charges | Tk. 300   |
| Solvency Certificate  | Charges | Tk. 200   |
| Issue of Beneficiary Owner's (BO) Certificate                       | Charges | Tk. 100   |
| Issue of Duplicate Balance Confirmation Certificate                 | Charges | Tk. 100   |
| Certificate of Interest   | Charges | Tk. 250   |
| Encashment Certificates (FD, Bonds, Securities etc.)                | Charges | Tk. 250   |
| Cash (FCY) encashment Certificate                                   | Charges | Tk. 100   |
| Inward Remittance Certificate (other than Wage Earners)             | Charges | Tk. 250 per Remittance  |
| Closing Fees of All Unsatisfactory Account                          | Charges | Tk. 200 for Savings & Max Savers account<br>Tk. 300 for Current Deposit account & SND account |

### Cheque Books

|  |         |                                    |
|--|---------|------------------------------------|
| Cheque Book- Savings/Current Account-20 Leaves                             | Charges | At Actual (Tk. 160)                |
| Cheque Book- SND/Current Account -50 Leaves                                | Charges | At Actual (Tk. 375)                |
| Cheque Book- Max Saver/ Smart Saver -20 Leaves                             | Charges | At Actual (Tk. 160)                |
| Cheque Book-AB Height/AB Jonmobhumi -20 Leaves                             | Charges | At Actual (Tk. 160)                |
| Cheque Book-AB Student Account -20 Leaves                                  | Charges | Free                               |
| Uncollected Cheque book (Destruction within 6 months)                      | Charges | Tk. 100                            |
| Cheque Return on A/C of Insufficient Fund, Bounce cheque drawn on us       | Charges | Tk. 50                             |
| Cheque Book- Shampurna (Savings Account) (If Average Balance of Tk.25,000) | Charges | Free (1 <sup>st</sup> Cheque Book) |

### Debit Card

|  |         |  |
|--|---------|--|
| Yearly Fee: Debit Card   | Fees    | Tk. 500  |
| Yearly Fee: Max Saver Account  | Fees    | Tk. 500  |
| Yearly Fee: Smart Saver Account  | Fees    | Tk.500   |
| Yearly Fee: Payroll Management Account   | Fees    | Tk. 500  |
| Yearly Fee: AB Height Account  | Fees    | Tk. 500  |
| Yearly Fee: AB Jonmobhumi Account  | Fees    | Tk. 500  |
| Yearly Fee: FC Account   | Fees    | Tk. 300  |
| 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 Banks 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 | Charges | Tk. 5  |
| Uncollected Debit PIN (destruction within 6 months)  | Charges | Free   |
| Uncollected Debit Card (destruction within 6 months)   | Charges | Tk. 100  |
| Debit Card endorsement fee   | Fees    | 0.5% of endorsement fee or Tk. 1,000 whichever is lower  |
| Yearly Fee: Progati: Debit Card  |         | Tk. 500 (1 <sup>st</sup> year exemption only)  |
| Debit Card Issuance Fees for Shampurna (Savings Account)                                       |         | Tk. 500 (1 <sup>st</sup> year exemption only)  |
| Debit Card Charges for Shampurna (Savings Account)   |         | From 2 <sup>nd</sup> 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. 3,000       | Tk. 5,000           | Tk. 10,000       |
| Supplementary Card Fee (1 <sup>st</sup> supplementary card free) | Fees    | Tk. 500         | Tk. 500             | Tk. 1,000        |
| Card/PIN Replacement Fee   | Fees    | Tk. 500         | Tk. 500             | Tk. 750          |
| Late Payment Fee   | Fees    | Tk. 500         | Tk. 500             | Tk. 1,000        |
| Overlimit Fee  | Fees    | Tk. 500         | Tk. 500             | Tk. 750          |
| 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. 500         | Tk. 500             | Tk. 500          |
| 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. 300   | TK. 300                   | TK. 300                   |
| CIB/Verification Fee            | Fees    | At Actual   | At Actual                 | At Actual                 |
| 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 | 2% of Outstanding Balance   | 2% of Outstanding Balance | 2% of Outstanding Balance |
| FOREX Markup                    | Fees    | 2.5%  | 2.5%                      | 2.5%                      |
| Balance Transfer Fee            | Fees    | 1%  | 1%                        | 1%                        |
| Card Cheque                     | Fees    | 12 Leaves: At Actual (Tk. 150) & 25 Leaves : At Actual (Tk. 250)  |                           |                           |
| Card Cheque Processing Fees     | Fees    | 1.5% of Cheque withdrawal amount                                  |                           |                           |
| Credit Shield Insurance Premium | Charges | 0.35% on Credit Card Outstanding Balance at the end of each month |                           |                           |
| Card Cheque Return Fees         | Fees    | Tk. 50  |                           |                           |

#### SMS & I-Banking

|   |         |         |
|---|---------|---------|
| SMS yearly alert fee<br>(Except AB Student Account, Workers of Apparel,<br>Leather Industry Accounts, Shampurna & for Pragati<br>Account-1 <sup>st</sup> year exemption only) | Charges | Tk. 300 |
| I-banking   | Charges | Free    |

#### Video/CCTV footage

|   |         |                              |
|---|---------|------------------------------|
| Video/CCTV footage at ABBL ATM'S<br>(Subject to management approval)          | Charges | Tk. 4,000 per transaction    |
| Video/CCTV footage at other Partner ATM'S<br>(Subject to management approval) | Charges | Tk. 4,000 per transaction    |
| Video/CCTV footage at VISA ATM'S<br>(Subject to management approval)          | Charges | As per VISA rule / At actual |
| Branch Video Record Checking Upon Accountholder's<br>Request for Any Dispute  | Charges | Tk. 5,000                    |

#### Locker Charges

|   |         |  |
|---|---------|--|
| Large locker                                    | Charges | Tk. 8,000 Annually collected on a prorated basis |
| Medium locker                                   | Charges | Tk. 6,000 Annually collected on a prorated basis |
| Small locker                                    | Charges | Tk. 4,000 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 +Tk.1,000                            |
| Locker Facility for Shampurna (savings account) | Charges | 25% discount subject to availability             |
| Insurance Premium for Locker                    |         | Charges at Actual                                |

Note: Annual rental/other Charges of Locker are to be realized in advance.

#### Standing Instructions

|   |         |   |
|---|---------|---|
| Standing Instructions setup                                     | Charges | Tk. 200 for compliance of each instruction                |
| Amendment   | Charges | Tk. 100 per amendment                                     |
| Standing Instructions failure Fee<br>(Due to insufficient fund) | Charges | Tk. 100   |
| Cancellation of Standing Instructions                           | Charges | Free  |
| Transaction fee for standing instruction between<br>accounts    | Charges | Tk. 100<br>(except Scheme Deposits and Loan installments) |
| Stop Payment Instructions                                       | Charges | Tk. 100 per instruction                                   |
| Cancellation Stop Payment Instructions                          | Charges | Tk.50   |

#### Collection

|   |             |  |
|---|-------------|--|
| Collection of Cheques<br>(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<br>(clean/documentary) | Commissions | Up to Tk.25,000 @ 0.15%<br>Above Tk.25,000 but not exceeding Tk.100,000<br>@0.15%<br>Above Tk.100,000 but not exceeding Tk.500,000<br>@ 0.10%<br>Above Tk.500,000 but not exceeding Tk.1,000,000<br>@ 0.05%<br>Above Tk.1,000,000 @ 0.05%<br>Minimum amount Tk. 25<br>Maximum amount 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) |
| <b>Regular value Cheque clearing:</b>      |         |                        |
| 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<br>(No charge will be applicable for Government<br>entities) | Charges | Tk. 100 ( including VAT) |
|---|---------|--------------------------|

#### Remittance (Inland)

|  |             |   |
|--|-------------|---|
| Issuance of DD/TT/MT -Telegraphic/Fax            | Commissions | Up to Tk. 1,000, Tk. 20<br>From 1,001 to 1,00,000 Tk.50<br>From Tk. 1,00,001 to Tk. 5,00,000, Tk. 100<br>From Tk. 5,00,001, to 10,00,000 Tk. 200<br>From 10,00,001 and above Tk.300 |
| Telegraphic/Fax Charge for TTs issued. Email/FAX | Charges     | At actual min Tk. 100   |

|   |         |  |
|---|---------|--|
| Cancellation of DD/TT/MT/PO                         | Charges | Tk. 50   |
| Issuance of duplicate instrument (FD, DD, PO, etc.) | Charges | Tk. 200  |
| Payment Order                                       | Charges | PO: Up to Tk. 1,000 Tk. 20<br>From Tk. 1,001 to Tk. 100,000 Tk. 50<br>From Tk. 100,001 and Above Tk. 100 |
| Issuance of Cheque 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%<br>From Tk.25,001 but not exceeding Tk.100,000 @ 0.15%<br>From Tk.100,001 but not exceeding Tk.500,000 @ 0.10%<br>From Tk.500,001 but not exceeding Tk.1,000,000 @ 0.05%<br>From Tk.1,000,001 and above @ 0.05%<br>Minimum amount Tk. 50<br>Maximum amount 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<br>Up to Tk. 500,000, Free<br>From Tk. 500,001 & above, Tk. 100   |
| Cash Withdrawal                  | Fees | Maximum Limit Tk. 500,000 **<br>Up to Tk. 200,000, Free<br>From Tk. 200,001 & above Tk. 100 |
| Account to Account Fund Transfer | Fees | Maximum Limit - Unlimited<br>Up to Tk. 200,000, Free<br>From Tk. 200,001 & above, Tk. 100   |

##### Inter City

|                                  |      |   |
|----------------------------------|------|---|
| Cash Deposit                     | Fees | Maximum Limit – Unlimited<br>Up to Tk. 100,000, Tk. 100<br>From Tk. 100,001 to Tk. 300,000, Tk. 200<br>From Tk. 300,001 to Tk. 500,000, Tk. 300<br>From Tk. 500,001 to Tk. 1,000,000, Tk. 400<br>From Tk. 1,000,001 to Tk. 2,000,000, Tk. 1,000<br>From Tk. 2,000,001 & above, Tk. 1,500  |
| Cash Withdrawal                  | Fees | Maximum Limit Tk. 500,000 **<br>Up to Tk. 100,000, Tk. 100<br>From Tk. 100,001 to Tk. 300,000, Tk. 200<br>From Tk. 300,001 to Tk. 500,000, Tk. 300<br>From Tk. 500,001 to Tk. 1,000,000, Tk. 400<br>From Tk. 1,000,001 to Tk. 2,000,000, Tk. 800<br>From Tk. 2,000,001 to Tk. 5,000,000, Tk. 1,000<br>From Tk. 5,000,001 & above, Tk. 1,200 |
| Account to Account Fund Transfer | Fees | Maximum Limit – Unlimited<br>Up to Tk. 100,000, Free<br>From Tk. 100,001 to Tk. 250,000, Tk. 50<br>From Tk. 250,001 to Tk. 500,000, Tk. 100<br>From Tk. 500,001 to Tk. 1,000,000, Tk. 250<br>From Tk. 1,000,001 to Tk. 1,500,000, Tk. 500<br>From Tk. 1,500,001 to Tk. 2,000,000, Tk. 750<br>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

##### Secured Loan - (Personal Loan)

|                        |      |   |
|------------------------|------|---|
| 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   |

##### Unsecured Loan - (Personal Loan/ Auto Loan/ Education Loan) & Home Loan

|                                |      |  |
|--------------------------------|------|--|
| Application Fee                | Fees | Free   |
| Processing Fee                 | Fees | Loan Limit up to Tk.50.00 lac @0.50% but not over Tk.15,000<br>Loan Limit above Tk.50.00 lac @0.30% but not over Tk.20,000 |
| Early Adjustment Fee**         | Fees | Up to 0.50% of the outstanding amount of Loan  |
| Partial Payment Fee            | Fees | 1% of the partial amount   |
| Post approval Quotation Change | Fees | Tk. 500 per change of quotation  |
| Rescheduling Fee               | Fees | Up to 0.25% of loan amount but not over Tk.10,000  |
| Restructuring Fee              | Fees | Up to 0.25% of loan amount but not over Tk.10,000  |

Note: \*\* 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

**SME Lending****SME Lending**

|  |      |  |
|--|------|--|
| Loan Application Fee   | Fees | Free   |
| Loan Processing Fee  | Fees | Loan Limit up to Tk.50.00 lac @0.50% but not over Tk.15,000<br>Loan Limit above Tk.50.00 lac @0.30% but not over Tk.20,000 |
| Documentation fee, CIB Charge, Stamp Charge, Legal and Valuation Fee                       | Fees | At Actual  |
| Early Settlement Fee<br>(No early settlement fee for Cottage, Micro and Small Enterprises) | Fees | 0.50% of current outstanding balance for Medium Enterprises  |
| Rescheduling Fee   | Fees | Free   |
| Restructuring Fee  | Fees | Free   |

**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 (Corporate Loan)**

|                                    |         |  |
|------------------------------------|---------|--|
| Loan processing fees (New/Renewal) | Fees    | Loan Limit up to Tk.50.00 lac @0.50% but not over Tk.15,000<br>Loan Limit above Tk.50.00 lac @0.30% but not over Tk.20,000 |
| Loan reschedule charges            | Charges | Up to 0.25% of loan amount but not over Tk.10,000  |
| Restructuring Fees                 | Fees    | Up to 0.25% of loan amount but not over Tk.10,000  |
| Limit reduction fee                | Fees    | Free   |
| CIB Charges                        | Fees    | At Actual  |

|   |      |      |
|---|------|------|
| Fund arrangement fee<br>(other than loan syndication) | Fees | Free |
|---|------|------|

**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<br>2nd Deferral: @0.20% of the loan amount, min- Tk.30,000, max-Tk.200,000<br>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<br>2nd Deferral: @0.10% of the loan amount, min- Tk.10,000, max-Tk.30,000<br>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   | Rate    | Minimum amount | Maximum amount   |
| Less than Tk. 1,000,000   | 0.10%   | Tk. 1,000      | Tk. 75,000   |
| Above Tk. 1,000,000 to Tk. 5,000,000  | 0.15%   |                |  |
| Above Tk. 5,000,000 to Tk. 50,000,000   | 0.12%   |                |  |
| Above Tk. 50,000,000  | 0.10%   |                |  |
| 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    |                | Up to Tk. 5,00,00,000 : Tk.1,000<br>Tk. 5,00,00,000 above : Tk.2,000 |
| Undrawn Commitment Charges  | Charges |                | 0.15%  |
| * 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. |         |                |  |

**Duplicate Loan Account Statements/Certificates**

|                                      |         |         |
|--------------------------------------|---------|---------|
| Duplicate Loan account statement fee | Charges | Tk. 300 |
| Duplicate Loan Balance certificate   | Charges | Tk. 200 |

## Other Services

### Other Charges

|  |                |   |
|--|----------------|---|
| Issuance of Guarantee  | Commissions    | Up-to 0.50% for each quarter and minimum Commission Tk.1,000<br>(In case of Guarantee Period less than 1st quarter- Commission for minimum 1 <sup>st</sup> quarter to be realized.<br>In case of Guarantee Period more than 1st quarter- Commission to be realized for subsequent quarter(s) and it's fraction Upto the Maturity) |
| 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   | Charges        | Up to Tk. 5,000 per NOC   |
| Documentation Charges / Fees (Mortgage / Registration & others)                                  | Charges / Fees | At actual   |
| 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 Limit with AB Bank Limited | Charges | Tk. 300<br>(For AB e-Money (PO) Customer-Tk.150.00) |
| Payment of e-GP Registration Fee, Document Fees, Tender/Proposal Security, Performance Security and New Performance Security for the other customers   | Charges | Tk. 500   |
| Payment Order for AB e-Money (PO) Customer   | Charges | Tk.50.00  |

### Custodial Services

|   |         |  |
|---|---------|--|
| Account Opening Fees                                    | Fees    | Tk. 1,000  |
| Safe Keeping Fees                                       | Charges | 0.30% p.a. Minimum USD 500                           |
| Transaction Fees  | Charges | USD 100 per transaction irrespective of any quantity |
| Bonus/Dividend collection                               | Charges | USD 100  |
| Out of Pocket expense (FAX)                             | Charges | USD 25   |
| Stamp Duty/Tax if any                                   | Charges | At actual (If any)                                   |
| Sales/Purchase of Shares at the instructions of clients | Charges | 1%. rates are for large amount                       |
| Commitment Fees   | Charges | 0.50% of the un-disbursed amount                     |
| Handling and payment of Dividend Warrant                | Charges | 0.25% on full amount                                 |
| Service/Processing Charges                              | Charges | Lump sum on case to case basis                       |
| Custody fee for Sponsor Share                           | Fees    | Based on Contract agreement                          |
| Pledge/Un-pledge Charge (for CDBL)                      | Fees    | Tk. 0.175 per Tk.1,000 of market value of share      |
| Pledge/Un-pledge Charge( for Custodian Department)      | Fees    | Tk. 0.175 per Tk.1,000 of market value of share      |
| Management Fees (for Pledge)                            | Fees    | 1.5% on face value                                   |

## Foreign Exchange Services

### LC Opening/LC Acceptance/LC Confirmation

|   |             |                              |
|---|-------------|------------------------------|
| 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 | Up to 0.40% for each 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       |
| Note: In case of Period less than 1 <sup>st</sup> quarter- Commission for minimum 1 <sup>st</sup> quarter to be realized<br>In case of Period more than 1 <sup>st</sup> quarter- Commission to be realized for subsequent quarter(s) and its fraction upto the Maturity |             |                              |

### Others Charges for Letter of Credit

|   |   |   |
|---|---|---|
| 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   | Free  |
| Import Transaction : IMP/LCA/LC application form  | Charges   | Tk. 250 + cost of stamps  |
| Import Under LCAF (Advance payment or DA)   | Charges   | 1st Qtr. 0.10 % - 0.40%, Subsequent Qtr. 0.10%-0.40%, Min. Tk. 1,000+ Swift /Communication Charge at actual                   |
| Commission for import through LCAF (charges for inward documentary collection without LC)<br><br>Applicable for all types of advance payment if not covered by the letter of Credit | Charges   | Applicable for Sight/deferred Import against 100% cash security-<br>Fees-0.30% Min. Tk. 1,000+ SWIFT charge At actual         |
|   |   | Applicable for Sight/deferred Import against less than 100% cash security-<br>Fees-0.35% Min. Tk.1000+ SWIFT charge At actual |

### 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 | Free      |
| 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     | Tk. 500  |
| Processing of documents under collection (where no exchange is earned on realization)                       | Charges     | 0.15%  |
| Any other Charges not mentioned above   | Charges     | At actual min Tk. 1,000  |
| Mailing of Export   | By courier  | Charges  |
|   | By Post     | Charges  |
| Encashment of FDD (VOSTRO Account)  | Commissions | Tk. 1,500 (up to FDD value for USD 10,000)<br>Tk. 2,000 (up to FDD value for USD 10,001 and above) |
| Cancellation of Export LC transfer  | Fees        | Free   |
| EXP form Certification  | Fees        | Tk. 500 per item   |
| Issuance of Back to Back LC Certificate/ C&F Certificate/ Issuance of PRC /Misc. Certification              | Fees        | Tk. 500 per item   |
| Handling Charges for Cash Subsidy & Duty Draw Back  | Fees        | Free   |



**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 currencies/ 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 currencies/ 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     | Free                    |
| Outward Remittance  | Charges     | SWIFT Charges at actual |
| Foreign Correspondence Charge (local part), Data Max, Handling Charge, Copy Document Endorsement Charge, LC Cancellation Charge or Expired unutilized LC Charge cannot be realized. | Charges     | Free                    |

**Collection (Inward)**

|   |                |   |
|---|----------------|---|
| 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 currency Draft from abroad  | Charges        | At actual postage/SWIFT charges etc. to be deducted from the collecting proceeds  |
| Handling Charges for encashment of any Foreign Currency Draft/ TT at our counter (Except Wage Earners' Remittances) | Charges        | Free  |
| 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/MT on Foreign Correspondents   | Charges        | For FC equivalent to BDT<br>Up-to Tk.1,00,000 Tk. 100<br>Above Tk.1,00,000 to Tk.5,00,000 Tk. 200<br>Above Tk.5,00,000 to Tk.10,00,000 Tk. 300<br>Above 10,00,000 Tk. 500 |
| Remittance by TT(FC) through Foreign Correspondents   | Charges        | Govt. Taxes & Fees (if any)   |
| Cancellation of Drafts in Foreign Currencies  | Charges        | Tk. 200 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%<br>Minimum USD 10   |
| Usance L/C   | Each quarter 0.50%<br>Minimum USD 10   |
| Back to Back L/C   | Each quarter 0.40%                     |
| 100% cash covered L/C  | Each quarter 0.25%<br>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%)         |
| <b>Cost of Form</b>  |  |
| 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<br>Non- Customer USD 15 |
| Negotiation of Bills                              | 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                 |
| <b>Cost of Forms</b>                              |   |
| EXP Form Certify                                  | USD 10 per set                          |
| <b>Miscellaneous</b>                              |   |
| 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                                  |
| <b>Direct Guarantees / Advising Guarantees</b>    |   |
| 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                 |
| <b>Bond and Guarantees</b>                        |   |
| Issuance / Extension of Validity/ Amount Increase | As per advising commission              |
| Stamp Duty  | USD 5                                   |
| <b>Communication Cost</b>                         |   |
| 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**

|                                     |                                  |                                    |
|-------------------------------------|----------------------------------|------------------------------------|
| Cash Deposit                        | Same Agent                       | Free                               |
|                                     | Other Agent<br>Any Branch        |                                    |
|                                     | Branch client at Agent outlet    | 0.075% (Min Tk. 10 to Max. Tk.300) |
| Cash Withdrawal                     | Same Agent                       | Free                               |
|                                     | Other Agent                      | 0.15% (Min Tk. 10 to Max. Tk.300)  |
|                                     | Agent client at Branch           | Free                               |
|                                     | Branch client at Agent outlet    | 0.15% (Min Tk. 10 to Max. Tk.300)  |
|                                     | ATM-AB                           | Free                               |
|                                     | ATM-others                       | As per schedule of charges         |
|                                     | Using POS (same agent)           | Free                               |
|                                     | Using POS at other Agent /Branch | 0.25% (Min Tk. 10 Max. 500)        |
| Account to Account<br>Fund Transfer | Same Agent                       | Free                               |
|                                     | Other Agent                      | 0.15% (Min Tk. 10 to Max. Tk.300)  |
|                                     | Branch account                   | 0.15% (Min Tk. 10 to Max. Tk.300)  |
|                                     | Branch A/C to Agent A/C          | Free                               |

**SMS**

|                      |         |         |
|----------------------|---------|---------|
| SMS yearly alert fee | Charges | Tk. 300 |
|----------------------|---------|---------|

**RTGS Transaction**

|                              |         |         |
|------------------------------|---------|---------|
| Outward RTGS Per Transaction | Charges | Tk. 100 |
|------------------------------|---------|---------|

**Statements**

|                               |         |                  |
|-------------------------------|---------|------------------|
| Issue of Duplicate Statements | Charges | Tk. 100 per year |
|-------------------------------|---------|------------------|

**Standing Instruction**

|                            |         |  |
|----------------------------|---------|--|
| Standing Instruction Setup | Charges | Tk. 100 for compliance of each instruction |
|----------------------------|---------|--|

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