

Schedule of Charges, Fees & Commissions

Effective from November 13, 2023

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, kindly visit or contact with any of our Branches for 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 Employee Banking 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 on 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 would be treated as a part of this schedule.

Items	Nature of Charges	Features & Fees
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DEPOSIT ACCOUNTS

Current Account– Local Currency

Current Account Maintenance Fees (half-yearly)	Fees	Tk. 300
Progati Account Maintenance Fees-(half-yearly) (SME Business Account)	Fees	Tk. 300 (1 st year exemption only)
Closing of Account	Charges	Tk. 300

Current Account – Foreign Currency

Account Maintenance Fees (half-yearly) (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

Savings Account

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

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)-Fees-**Free**

Shampurna (Savings Account)

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

Max Saver Account (Savings Account)

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

Smart Saver Account (Savings Account)

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

AB Height Account (Savings Account)

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

AB Student Account (AB Minor)

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

AB Student Account (AB Major)

Account- Maintenance (half yearly), Closing of Account, All account transfer, Solvency Certificate, Standing Instructions, Collection BACH (outward clearing), RTGS Transaction, Remittance	Fees	As per Generic Savings Account
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Student Account File

Student New File Opening	Charges	Male Student: Tk. 5,000 Female Student: Tk. 4,500
Student File Renewal	Charges	Male Student: Tk. 5,000 Female Student: Tk. 4,500

Employee Banking Account

Salary Account Processing Fee	Fees	Free
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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 (NFCDA)/Resident Foreign Currency Deposit Account (RFCDA)

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) 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
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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
Duplicate Statements	Charges	Tk. 100 per year
Duplicate Statements AB Student Account (Major & Minor)	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
Statement Verification Charge	Charges	Tk. 300
Solvency Certificate	Charges	Tk. 200
Beneficiary Owner's (BO) Certificate	Charges	Tk. 100
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 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/ Shampurna -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 (Minor) -10 Leaves	Charges	Free
Cheque Book-AB Student Account (Major) -10/20 Leaves	Charges	At Actual (Tk.80/Tk.160)
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

Debit Card

Yearly Fee: Debit Card	Fees	Tk. 500
Yearly Fee: Max Saver Account	Fees	Tk. 500
Yearly Fee: Shampurna Account	Fees	Tk. 500
Yearly Fee: Smart Saver Account	Fees	Tk. 500
Yearly Fee: Employee Banking Account	Fees	Tk. 500
Yearly Fee: AB Height Account	Fees	Tk. 500
Yearly Fee: AB Jonmobhumi Account	Fees	Tk. 500
Yearly Fee: AB Student Account (Minor)	Fees	Free
Yearly Fee: AB Student Account (Major)	Fees	Tk. 300
Paper based PIN Issuance	Fees	Tk. 300
Card Replacement Fee:	Fees	Tk. 500
Card Replacement Fee: AB Student Account (Major & Minor)	Fees	Tk. 500
PIN Replacement Fees	Fees	Free, If requested through IVR Tk. 200, If paper based PIN require
ATM transaction at AB Bank ATMs	Charges	Free
ATM transaction at other VISA/MasterCard ATMs	Charges	Tk. 35
ATM Cash Withdrawal at National Payment Switch of Bangladesh (NPSB) Member Banks ATMs	Charges	Tk. 15 (including VAT)
Uncollected Debit PIN (destruction within 6 months)	Charges	Free
Uncollected Debit Card (destruction within 6 months)	Charges	Tk. 100
Cross Currency Mark-up fee (except cash withdrawal)	Fees	2.5 % of transaction amount
International Cash Withdrawal Fee	Fees	4.5 % of transaction amount (Minimum Tk.500)
Yearly Fee: Progati: Debit Card	Tk. 500 (1 st year exemption only)	

Credit Card

		MasterCard Gold	MasterCard Titanium	MasterCard World
Annual Fee	Fees	Tk. 3,000	Tk. 5,000	Tk. 10,000
Supplementary Card Fee (1 st supplementary card free)	Fees	Tk. 500	Tk. 500	Tk. 1,000
Card Replacement Fee	Fees	Tk. 500	Tk. 500	Tk. 750
PIN Replacement Fee (through IVR)	Fees	Free	Free	Free
PIN Replacement Fee (for paper based PIN as per card holder request)	Fees	Tk. 500	Tk. 500	Tk. 500
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 (Per month)	Fees	Tk. 100	Tk. 100	Tk. 100

Returned Cheque Fee/Payment Return Fee during Auto debit	Fees	Tk. 500	Tk. 500	Tk. 500
Certificate Charge	Charges	Tk. 300	Tk. 300	Tk. 300
CIB/Verification Fee	Fees	At Actual	At Actual	At Actual
SMS Alert Fee (Yearly)	Fees	Tk. 300	Tk. 300	Tk. 300
EMI Pre-closure Charges	Charges	2% of Outstanding Balance	2% of Outstanding Balance	2% of Outstanding Balance
Card Cheque	Fees	12 Leaves: At Actual (Tk. 150) & 25 Leaves : At Actual (Tk. 250)		
Card Cheque Processing Fees	Fees	2.5% 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		
Cross Currency Mark-up fee (Cash Withdrawal and Merchant Transaction)	Fees	2.5 % of transaction amount		

SMS & I-Banking

SMS yearly alert fee (Except AB Student Account (Minor), Workers of Apparel, Leather Industry Accounts, & for Progati Account-1 st year exemption only)	Charges	Tk. 300
SMS yearly alert fee AB Student Account Major	Charges	Tk. 150
I-banking	Charges	Free

Video/CCTV footage

Video/CCTV footage at ABBL ATM'S	Charges	Tk. 4,000 per transaction
Video/CCTV footage at other Partner ATM'S	Charges	Tk. 4,000 per transaction
Branch Video Record Checking Upon Accountholder's 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 (Due to insufficient fund)	Charges	Tk. 100
Cancellation of Standing Instructions	Charges	Free
Transaction fee for standing instruction between accounts	Charges	Tk. 100 (except Scheme Deposits and Loan installments)
Stop Payment Instructions	Charges	Tk. 100 per instruction
Cancelation Stop Payment Instructions	Charges	Tk.50

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% Above Tk.25,000 but not exceeding Tk.100,000 @0.15% Above Tk.100,000 but not exceeding Tk.500,000 @ 0.10% Above Tk.500,000 but not exceeding Tk.1,000,000 @ 0.05% Above Tk.1,000,000 @ 0.05% Minimum amount Tk. 25 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)
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 (including VAT)
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Remittance (Inland)

Issuance of DD/TT/MT -Telegraphic/Fax	Commissions	Up to Tk. 1,000, Tk. 20 From 1,001 to 1,00,000 Tk.50 From Tk. 1,00,001 to Tk. 5,00,000, Tk. 100 From Tk. 5,00,001, to 10,00,000 Tk. 200 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 From Tk. 1,001 to Tk. 100,000 Tk. 50 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% From Tk.25,001 but not exceeding Tk.100,000 @ 0.15% From Tk.100,001 but not exceeding Tk.500,000 @ 0.10% From Tk.500,001 but not exceeding Tk.1,000,000 @ 0.05% From Tk.1,000,001 and above @ 0.05% Minimum amount Tk. 50 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 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. 100 From Tk. 100,001 to Tk. 300,000, Tk. 200 From Tk. 300,001 to Tk. 500,000, Tk. 300 From Tk. 500,001 to Tk. 1,000,000, Tk. 400 From Tk. 1,000,001 to Tk. 2,000,000, Tk. 1,000 From Tk. 2,000,001 & above, Tk. 1,500
Cash Withdrawal	Fees	Maximum Limit Tk. 500,000 ** Up to Tk. 100,000, Tk. 100 From Tk. 100,001 to Tk. 300,000, Tk. 200 From Tk. 300,001 to Tk. 500,000, Tk. 300 From Tk. 500,001 to Tk. 1,000,000, Tk. 400 From Tk. 1,000,001 to Tk. 2,000,000, Tk. 800 From Tk. 2,000,001 to Tk. 5,000,000, Tk. 1,000 From Tk. 5,000,001 & above, Tk. 1,200
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

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 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
Supervision Charge (Personal & Auto Loan under CCS)	Charges	1.00% (to be realized in each and every year on loan outstanding till final settlement of the loan.)***

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
***Supervision Charge can be imposed in proportionate to 1% in case of adjustment of loan in an interim period of a year & No compounding interest can be charged/imposed on Supervision Charge.

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 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 (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
Supervision Charge	Charges	1% (once in a year)*

Note: * Supervision Charge can be imposed in proportionate to 1% in case of adjustment of loan in an interim period of a year & No compounding interest can be charged/imposed on Supervision Charge.

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 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 (other than loan syndication)	Fees	Free

Documents Deferral

Deferral for completion of Mortgage & Charge Creation	Fees	1 st Deferral: @0.15% of the loan amount, min- Tk.20,000, max-Tk.100,000 2 nd Deferral: @0.20% of the loan amount, min- Tk.30,000, max-Tk.200,000 3 rd & 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	1 st Deferral: @0.05% of the loan amount, min- Tk.5,000, max-Tk.20,000 2 nd Deferral: @0.10% of the loan amount, min- Tk.10,000, max-Tk.30,000 3 rd & 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 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. 100
Duplicate Loan Balance certificate	Charges	Tk. 100

Other Services

Other Charges

Issuance of Guarantee	Commissions	Up-to 0.50% for each quarter and minimum Commission Tk.1,000 (In case of Guarantee Period less than 1 st quarter- Commission for minimum 1 st quarter to be realized. In case of Guarantee Period more than 1 st 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 (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 st quarter- Commission for minimum 1 st quarter to be realized In case of Period more than 1 st 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	Charges	At actual
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of registered mail of L/C to advising Bank & copy to reimbursing Bank)		
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	1 st 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) 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- Fees-0.30% Min. Tk. 1,000+ SWIFT charge At actual
		Applicable for Sight/deferred Import against less than 100% cash security- Fees-0.35% Min. Tk.1000+ SWIFT charge At actual
Bill of Landing Endorsement Signature Verification	Charges	Tk. 200

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	At actual
	By Post	Charges
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)
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	Commissions	Tk. 1,500 (Flat)
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without any engagement on our part		
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 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
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
*Note: FDD issuing charge under Bangladesh-Myanmar Border Trade Agreement is subject to change from time to time as per Management Decision.		

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 Up-to Tk.1,00,000 Tk. 100 Above Tk.1,00,000 to Tk.5,00,000 Tk. 200 Above Tk.5,00,000 to Tk.10,00,000 Tk. 300 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% 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
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L/C Amendement Advising	USD 10
L/C Pre-Advice	USD 8
L/C Transfer	Customer USD 10 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
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

Cash Deposit	Same Agent Other Agent Any Branch	Free
	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
Account to Account Fund Transfer	Using POS at other Agent /Branch	0.25% (Min Tk. 10 Max. 500)
	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.100
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RTGS Transaction

Outward RTGS Per Transaction	Charges	Tk. 100
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Statements

Issue of Duplicate Statements	Charges	Tk. 100 per year
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Standing Instruction

Standing Instruction Setup	Charges	Tk. 100 for compliance of each instruction
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*All other charges will be governed by latest Schedule of Charges