

**SCHEDULE OF CHARGES**  
**of**  
**TRUST BANK LIMITED**  
Effective from 1 January, 2009

## SCHEDULE OF CHARGES (Exclusive of VAT)

### A. General Banking & Local Remittance

Sl#	Particulars	Rate	Remarks
A1	Incidental charge on Current Account	Tk. 200.00 for personal current a/c Tk. 500.00 for corporate current a/c	If balance comes down to Tk. 5,000.00 or below in any day during the period ( 6 month i.e. Jan-Jun & Jul-Dec. )
A2	Service Charge SB A/C	Tk. 100.00 per 6 month. [June/Dec]	Service charge to be realized irrespective any amount/balance.
A3	Account closing charge	Tk. 100.00 flat	
A4	Account Statement	No charge for Half-yearly & Yearly Statement (one time). Subsequent/any other statement Tk. 25 Per Page, Min Tk. 50	Half yearly Statement of SB A/Cs & quarterly Statement of Loan A/Cs shall be dispatched by post/courier from respective Branch.
A5	Balance Certificate	No Charge for the first one (Half yearly & Yearly), for next issue per certificate Tk.100.00	
A6	Solvency	Tk. 200.00 per instance. * No charge for serving Army personnel.	
A7	Standing instruction	Tk. 200.00 per instance. * No charge for serving Army personnel.	
A8	a) Collection of cheques through clearing house	No charge	
	b) Coll. of chq. where no Clg. house exists	At actual conveyance. Minimum Tk. 50.00	Waiver may be allowed considering the account value by the discretion of Br. Mgt.
	c) Outward cheque return [collection or clearing].	Tk. 100.00 per cheque.	
	d) Inward cheque returned for insufficient balance.	Tk. 100.00 per instance.	Waiver may be allowed considering the account value by the discretion of Br. Mgt.
	e) Collection of outstation cheque/bills	Upto Tk. 25,000.00 @ 0.15% min. Tk. 20.00 From Tk. 25,001.00 to Tk. 1-00 lac @ 0.15% min. Tk. 50.00. Above Tk. 1-00 lac to Tk. 5-00 lac @ 0.10% min. Tk. 150.00 Above Tk. 5-00 lac @ 0.05% min. Tk. 600.00 max. Tk. 1,500.00. * No charge as commission for serving Army personnel.	Concession may be allowed for Govt./Corp./autonomous bodies/good clients of the Bank with approval from Head Office. Postage/Courier/Tlx/Fax charge at actual to be realized min.Tk. 25.00 each. * At actual for serving Army personnel.
A9	a) Pay Order – Issue	* No charge for account holders, Armed Forces Division and all Army Units for official purpose only. * Tk. 50.00 (flat) for non-customers/clients	
	b) Pay Order – cancellation	Tk. 100.00 (flat) per instrument.	Including other cost of stamp etc at actual to be realized.
	c) Pay Order- duplicate issue	Tk. 200.00 per instrument plus stamp charge for indemnity at actual.	
A10	<u>Remittance</u> a) DD/TT/MT issuance	•No charge for Armed Forces Division and all Army Units for official purpose only. •@ 0.10% min. Tk. 50.00 + Tel/Tlx/Fax at actual min.Tk. 50.00	Concession may be allowed for Govt./Corp./ autonomous bodies/good clients of the Bank as per discretionary power of Br. Manager.
	b) Cancellation of DD/TT	Tk. 100.00 (flat) per instrument.	Including other cost of stamp, postage etc at actual to be realized.

## A. General Banking & Local Remittance (Contd..)

Sl #	Particulars	Rate			Remarks
	c) Issuance of Duplicate instrument such as DD, TT, FDR, TSSS etc..	Tk. 200.00 (flat) per instrument, plus stamp charge for indemnity at actual.			
A11	Issuance of Bangladesh Bank cheque.	Tk. 500.00 per instance.			
A12	Issue of Cheque Book	Tk. 1.00 per leaf			
A13	<u>Cheque/Inland bill Purchase</u>				<ul style="list-style-type: none"> <li>▪ Normal delegation or approval from HO required.</li> <li>▪ Cost relating the stamp charge, postage, conveyance etc to be realized at actual.</li> <li>▪ Interest to be realized for the usance period.</li> </ul>
	Upto Tk. 0.25 Lac	@ 0.15%, min. Tk. 25.00 + SC Tk. 100.00			
	Above Tk.0.25 Lac to Tk.1.00 Lac.	@ 0.15%, min. Tk. 100.00 + SC Tk. 200.00			
	Above Tk.1.00 Lac to Tk. 5.00 Lac	@ 0.10%, min. Tk. 250.00 + SC Tk. 300.00			
	Above Tk. 5.00 Lac	@0.05%, min. Tk. 500.00 + SC Tk. 500.00 <b>Note : SC = Service Charge</b>			
A14	Enlistment of C&F agents	For fresh enlistment Tk. 10,000.00 For renewal Tk. 5,000.00			
A15	Enlistment of Local Suppliers/Contractors	For fresh enlistment Tk. 2,000.00 For renewal Tk. 1,000.00			
A16	Fund transfer instruction	> If fund transfer require issue of Payment Order, Tk. 100.00 to be realized as S.charge in addition to the normal remittance commission. > If fund transfer require issue of DD , Tk. 100.00 to be realized as S.charge in addition to the normal remittance commission.			
A17	Account Transfer From one branch to another as request of the client	Service charge Tk. 100.00 plus postage at actual. * No charge for serving Army personnel.			
A18	Stop Payment instruction [for all type of acctt.]	Tk. 100.00 per instance.			
A19	Locker/ safe custody	<b>Type</b>	<b>Rent</b>	<b>Key Deposits</b>	* Rent or Key deposits is applicable. * 50% off for serving Army personnel & permanent employee of the TBL.
		Small	Tk. 1,500.00	Tk. 15,000.00	
		Medium	Tk. 2,000.00	Tk. 20,000.00	
		Large	Tk. 2,500.00	Tk. 25,000.00	
A20	Locker Key Replacement	Actual Cost + Tk. 1,000.00			
A21	Documentary Bills – Collections	0.15% or minimum Tk. 300.00 + other cost at actual for LCY and minimum Tk. 700.00 for FC.			
A22	Online Cash Deposit	No Charge			
A23	Online Cash withdrawal	No Charge			
A24	Online Cheque deposit	No Charge			
A25	Online inward clearing	No Charge			
A26	BO Certificate	Tk. 100.00			

## B. Loans, Advance & Foreign exchange

Sl#	Particulars	Rate	Remarks						
B1	Bank Guarantee	<ul style="list-style-type: none"> <li>&gt; 0.50% - 0.75% per qtr.</li> <li>&gt; For 100% cash margin @ Tk.1,000.00 (flat)</li> <li>&gt; Where guarantee is fully covered by FDR - @0.30% per qtr.</li> <li>&gt; If partially covered by FDR, commission to be charged on pro-rata basis.</li> <li>&gt; Minimum charge Tk. 1,000.00.</li> </ul>							
B2	<u>Godown Charge</u> <ul style="list-style-type: none"> <li>a) Borrower's godown at Bank's custody</li> <li>b) Bank's rented godown</li> </ul>	Rent – at actual. Insurance – at actual. Salary & allowances of godown staff – at actual.  Rent – actual rent for space occupied + 75% to meet other maintenance cost. Insurance – to be realized proportionately. Salary & allowances of godown staff – do.							
B3	Issuance of Delivery Order (against delivery of goods from Bank's/Borrower godown)	Tk. 100.00 per delivery order plus actual conveyance.							
B4	Documentation charges	At actual on borrower account plus ; Upto Tk. 1 lac – Tk. 500.00 Above 1 lac upto Tk. 5 lac – Tk. 1,000.00 Above 5 lac upto Tk. 10 lac – Tk. 2,000.00 Above Tk. 10 lac – Tk. 3,000.00							
B5	Loan Processing charge on Term Loan, Commercial Loan & Loan against Financial Instruments.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Up to Tk. 10.00 lac</td> <td style="width: 20%;">1.00%</td> </tr> <tr> <td>Above Tk. 10.00 lac up to 1.00 Crore</td> <td>0.50%</td> </tr> <tr> <td>Above Tk. 1.00 Crore</td> <td>0.25%</td> </tr> </table>	Up to Tk. 10.00 lac	1.00%	Above Tk. 10.00 lac up to 1.00 Crore	0.50%	Above Tk. 1.00 Crore	0.25%	
Up to Tk. 10.00 lac	1.00%								
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Above Tk. 1.00 Crore	0.25%								
B6	L/C Opening Commission	<ul style="list-style-type: none"> <li>&gt; 1<sup>st</sup> qtr – 0.40% to 0.50%</li> <li>&gt; Subsequent qtr – 0.35% to 0.40%</li> <li>&gt; For 100% cash Margin-@0.25% per qtr (flat).</li> <li>&gt; For usance L/C 0.40% - 0.60%</li> <li>&gt; Min. Tk. 750.00</li> </ul>							
B7	Export L/C Advising	<ul style="list-style-type: none"> <li>&gt; Min.Tk. 700.00 for customer &amp;</li> <li>&gt; Tk. 1000.00 for non-customer.</li> </ul>							
B8	L/C Transmission	<ul style="list-style-type: none"> <li>&gt; By normal mail – at actual, min. Tk. 200.00</li> <li>&gt; By courier – at actual min. Tk1,500.00</li> <li>&gt; by SWIFT–SAARC–at actual min. Tk. 3,500.00</li> <li>&gt; SWIFT- others – at actual min. Tk. 3,500.00</li> </ul>							
B9	L/C Acceptance	<ul style="list-style-type: none"> <li>&gt; 1<sup>st</sup> Qtr. 0.30% - 0.40%</li> <li>&gt; Subsequent Qtr. 0.20%</li> <li>&gt; Minimum Tk. 500</li> </ul>	Rates may be negotiated depending on the value of connection/volume of business of the client.						
B10	L/C Amendment	At actual , min. Tk. 500.00	With actual transmission cost plus At per for additional vale in case of time & value enhancement as per Sl# 6 & 8.						
B11	Transmission Charges for Amendment of L/C	<ul style="list-style-type: none"> <li>&gt; by mail Tk. 200.00</li> <li>&gt; by SWIFT at actual min. Tk. 700.00</li> </ul>							
B12	L/C Confirmation from 3 <sup>rd</sup> Bank	At actual charge by 3 <sup>rd</sup> Bank + 0.25%							
B13	FCC - Local	No Charge							
B14	FCC - Foreign	At actual							
B15	FCC for Amendments	No Charge							
B16	Correspondence charge regarding L/C Cancellation	<ul style="list-style-type: none"> <li>&gt; by SWIFT/Internet – at actual</li> <li>&gt; by Air Mail – at actual</li> </ul>	FCC for LCs on openers A/c.						

## B. Loans, Advance & Foreign exchange (Contd..)

SI #	Particulars	Rate	Remarks
B17	Import Transaction/ Stationary	> IMP/LCAF/LC Appl. Form – Tk. 150.00 plus cost of adhesive stamp. >Stationary – Tk. 50.00 > Any certificate – Tk. 200.00 per certificate. *	* Rate may be negotiated depending on the value of connection/ volume of business of the client.
B18	Handling Charges – L/C	Tk.5,000 per instance [on L/Cs openers A/c].	
B19	Handling Charges – Import Doc.	> US\$ 50.00 per doc. for foreign document, > Tk. 1,000.00 for local document.	
B20	Discrepancy Charge -Discrepant Import Doc.	> US\$ 100.00 per doc. for foreign document, > Tk. 2,000.00 for local document.	
B21	Indemnity for shipping Guarantee in absence of original documents.	Tk. 1,500.00 per instance.	
B22	Charges for Payment/ Reimbursement instruction.	> US\$ 30 for foreign documents > Tk. 500.00 for local documents	
B23	Handling of Documents for LIM/LTR	Tk. 500 per disbursement.	
B24	Transfer of Export L/C	Tk. 1,500.00 for clients & Tk. 3,000.00 for non-clients.	
B25	Purchase/Discount of Export documents drawn against contract.	@ 0.25% of the bill amount, Minimum Tk. 1,000.00	
B26	Processing of document under collection in LCY	@ 0.20%. min.Tk. 500.00 & max Tk. 10,000.00.	
B27	Documentary Bills – Collections	0.15% or minimum Tk. 300.00 + other cost at actual for LCY and minimum Tk. 700.00 for FC.	
B28	Issuance of export PRC,	Tk. 500.00 flat	
B29	Back to back L/c/CRF/FOB Certificate	Tk. 200.00	
B30	Issuance of EXP	Tk. 200 per set.	
B31	Issuance of NOC for 2 <sup>nd</sup> Lien Bank	Tk. 1,000.00 per NOC	
B32	Foreign outward remittance [TT/DD etc issue]	0.10% & Min Tk. 500.00 + Actual SWIFT/Mail Charges	
B33	Foreign Inward Remittance ; Purchase of FC Drafts d/o abroad.	@ Tk. 0.25 per USD & @Tk. 0.40 per GBP Minimum Tk. 500 + Actual SWIFT/Mail Charges	
B34	Collection of Clean Item & refund warrant	@0.10% (flat) min. Tk. 500.00 plus all other charges of mail/Tlx etc at actual.	
B35	Issuance of Cash FC – PP Endorsement	Service Charge Tk. 150.00 flat per PP	
B36	Issuance of certificate agt. PP endorsement	Tk. 200	
B37	Cancellation FC Draft	0.10% Min. Tk. 200.00 flat per instance + SWIFT Charges	
B38	Issuance of TC	Quoted FC selling rate + 1% TC Comm & handling charge Tk. 200.00 per PP.	
B39	Processing of Student File	> SAARC & Myanmar – Tk. 1,000.00 for opening & Tk. 500.00 for renewal. > Other countries – Tk. 5,000.00 for opening & Tk. 2,000.00 for renewal.	
B40	Collection of Credit Report on Supplier/Beneficiary	At actual min.Tk. 1,000.00	

### C. Trust VISA Credit Card

Sl. #	Particulars	Rate				Remarks
		Classic (Local) (TK)	Gold (Local) (TK)	Classic Intl. (USD)	Dual/ Gold Intl. (USD)	
C1	Issuing/Renewal fee for Primary Card	500.00	1500.00	30.00	60.00	No Charge for TBL Employee
C2	Issuing fee for Supplementary Card	1 <sup>st</sup> year free	1 <sup>st</sup> year free	N/A	1 <sup>st</sup> Yr. free (for local part)	No Charge for TBL Employee
C3	Renewal fee for Supplementary Card	500.00	1500.00	N/A	Tk 1500.00 (for local part)	No Charge for TBL Employee
C4	Replacement fee	500.00	1500.00	30.00	60.00	No Charge for TBL Employee
C5	Late Payment Fee	300.00	300.00	10.00	10.00	
C6	Excess over limit fee	300.00	300.00	10.00	10.00	
C7	PIN Reissue fee	300.00	300.00	10.00	10.00	No Charge for TBL Employee
<b>C8</b>	<b>Cash Advance Fee from ATM:</b>					
	a. TBL ATM	50.00	50.00			
	b. ATM at abroad	N/A	N/A	2% or US\$ 2 whichever is higher	2% or US\$ 2 whichever is higher	
	b. Q- Cash network ATM	60.00	60.00	N/A	Tk 60.00 (For domestic use only)	
	c. BRAC Bank & DBBL ATM	70.00	70.00	N/A	Tk 70.00 (For domestic use only)	
	d. VISA acquiring ATM Other than Q-cash, BRAC Bank & DBBL ATMs	125 .00	125.00	N/A	Tk 125 .00 (For domestic use only)	
C9	Return Cheque Fee	300.00	300.00	15.00	15.00	
C10	Statement Retrieval Fee	50.00	50.00	2.00	2.00	
C11	Sales slip Retrieval Fee	100.00	100.00	5.00	5.00	
C12	Out station Cheque Collection Fee	200.00	250.00	15.00	15.00	

### D. Trust VISA Debit Card

Sl#	Particulars	Rate	Remarks
D1	Issuing Fee	Tk. 500.00 (First year free until further instruction)	No Charge for TBL Employee
D2	Supplementary Card Fee	Tk. 500.00 (First Year Free)	No Charge for TBL Employee
D3	Renewal Fee	Tk. 500.00	No Charge for TBL Employee
D4	Card Replacement Fee	Tk. 500.00	No Charge for TBL Employee
D5	PIN Reissuing fee	Tk. 300.00	
D6	Transaction Fee (Trust Bank ATMs)	No Charge	
D7	Transaction fee (other Q-Cash ATMs)	Tk. 10.00	
D8	Transaction fee (BRAC Bank & DBBL ATMs)	Tk. 20.00	
D9	Transaction fee ( VISA acquiring ATM Other than Q-cash, BRAC Bank & DBBL ATMs)	Tk. 125.00	

**Note :** 1. All charges/fees mentioned under serial a, b, c,&d above are exclusive of VAT. Amount of VAT will be realized in the case applicable as per VAT Act, 1991 and VAT Rules, 1991.

2. Management may waive part or full amount of the above mentioned charges to the valued clients.