

**SCHEDULE OF CHARGES**  
**of**  
**TRUST BANK LIMITED**  
Effective from 1 January, 2010

## SCHEDULE OF CHARGES (Exclusive of VAT)

### A. General Banking & Local Remittance

Sl. #	Particulars	Rate	Remarks
A1	Incidental charge on Current Account	i. No charges in any balance for personal current a/c ii. No charges in any balance for corporate current a/c	
A2	Service Charge SB A/C	No charges in any balance	
A3	Accounts Maintenance Fees	i. SB A/c & Mudaraba SB A/c : Tk. 300 per half year per account, ii. STD A/C & Mudarabah STD : Tk. 500 per year per account & ii. Current : Tk. 500 per half year per account	
A4	Account closing charge	i. SB A/c & Mudaraba SB A/c : Tk. 200 ii. STD & Mudarabah STD : TK. 300 & iii. Current A/c : Tk. 300 Per account	
A5	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.
A6	Balance Certificate	No Charge for the first one (Half yearly & Yearly), for next issue per certificate Tk.200.00	
A7	Solvency	Tk. 200.00 per instance. * No charge for serving Army personnel.	
A8	Standing instruction	Tk. 200.00 per instance. * No charge for serving Army personnel.	
A9	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.
A10	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	

Sl. #	Particulars	Rate	Remarks												
	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.													
A11	<u>Remittance</u> a) DD/TT/MT issuance	<ul style="list-style-type: none"> <li>No charge for Armed Forces Division and all Army Units for official purpose only.</li> <li>@ 0.10% min. Tk. 50.00 + Tel/Tlx/Fax at actual min.Tk. 50.00</li> </ul>	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.												
	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.													
A12	Issuance of Bangladesh Bank cheque.	Tk. 500.00 per instance.													
A13	Issue of Cheque Book	i. Normal Cheque : Tk. 1.00 per leaf ii. MICR Cheque : Tk. 2.00 Per Leaf													
A14	<u>Cheque/Inland bill Purchase</u> Upto Tk. 0.25 Lac Above Tk.0.25 Lac to Tk.1.00 Lac. Above Tk.1.00 Lac to Tk. 5.00 Lac Above Tk. 5.00 Lac	@ 0.15%, min. Tk. 25.00 + SC Tk. 100.00 @ 0.15%, min. Tk. 100.00 + SC Tk. 200.00 @ 0.10%, min. Tk. 250.00 + SC Tk. 300.00 @0.05%, min. Tk. 500.00 + SC Tk. 500.00 <b>Note : SC = Service Charge</b>	<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>												
A15	Enlistment of C&F agents	For fresh enlistment Tk. 10,000.00 For renewal Tk. 5,000.00													
A16	Enlistment of Local Suppliers/Contractors	For fresh enlistment Tk. 2,000.00 For renewal Tk. 1,000.00													
A17	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.													
A18	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.													
A19	Stop Payment instruction [for all type of acctt.]	Tk. 100.00 per instance.													
A20	Locker/ safe custody	<table border="1"> <thead> <tr> <th>Type</th> <th>Rent</th> <th>Key Deposits</th> </tr> </thead> <tbody> <tr> <td>Small</td> <td>Tk. 1,500.00</td> <td>Tk. 15,000.00</td> </tr> <tr> <td>Medium</td> <td>Tk. 2,000.00</td> <td>Tk. 20,000.00</td> </tr> <tr> <td>Large</td> <td>Tk. 2,500.00</td> <td>Tk. 25,000.00</td> </tr> </tbody> </table>	Type	Rent	Key Deposits	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	Rent or Key deposits is applicable. * 50% off for serving Army personnel & permanent employee of the TBL.
Type	Rent	Key Deposits													
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													
A21	Locker Key Replacement	Actual Cost + Tk. 1,000.00													
A22	Documentary Bills – Collections	0.15% or minimum Tk. 300.00 + other cost at actual for LCY and minimum Tk. 700.00 for FC.													
A23	Online Cash Deposit	No Charge													
A24	Online Cash withdrawal	No Charge													
A25	Online Cheque deposit	No Charge													
A26	Online inward clearing	No Charge													
A27	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. Salaray & allowances of godown staff – at actual.  Rent – actual rent for space occupied + 75% to meet other maintenance cost. Insurance – to be realized proportionately. Salaray & 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 for Loan	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	No charges for TBL Employee						
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: 50%;">Up to Tk. 10.00 lac</td> <td style="width: 50%;">1.00% min Tk. 1,000</td> </tr> <tr> <td>Above Tk. 10.00 lac up to 1.00 Crore</td> <td>0.50% min Tk. 11,000</td> </tr> <tr> <td>Above Tk. 1.00 Crore</td> <td>0.25% min Tk. 51,000</td> </tr> </table>	Up to Tk. 10.00 lac	1.00% min Tk. 1,000	Above Tk. 10.00 lac up to 1.00 Crore	0.50% min Tk. 11,000	Above Tk. 1.00 Crore	0.25% min Tk. 51,000	No charges for TBL Employee
Up to Tk. 10.00 lac	1.00% min Tk. 1,000								
Above Tk. 10.00 lac up to 1.00 Crore	0.50% min Tk. 11,000								
Above Tk. 1.00 Crore	0.25% min Tk. 51,000								
B6	L/C Opening Commission	<ul style="list-style-type: none"> <li>i. Sight L/C : 0.40% per Qtr.</li> <li>ii. Deferred/Usance L/C : 0.50% per Qtr.</li> <li>iii. 100% Cash Margin : 0.25% per Qtr.</li> <li>iv. Back to back L/C : 0.40% per Qtr.</li> </ul> Minimum Tk. 750							
	L/C Opening Documentation Charges	Local L/C : Tk. 500 Foreign : Tk 850							
B7	Export L/C Advising	> Tk. 750.00							
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. Tk 2,000.00</li> <li>&gt; by SWIFT—at actual min. Tk. 3,500.00</li> </ul>							
B9	L/C Acceptance	> Per Qtr. 0.40%, Minimum Tk. 500 + Postage at actual, min. Tk. 200/SWIFT at actual, min Tk.700							
B10	L/C Amendment	Tk. 750.00 per L/C							
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 + 0.20%							
B13	FCC – Local	No Charge							
B14	FCC – Foreign	At actual	No charge will be received at the time of opening the L/C but if any FCC incur later, will be realized at actual which will be credited to the respective Expenditure A/c.						
B15	FCC for L/C Amendments	No Charge							

Sl. #	Particulars	Rate	Remarks
B16	Correspondence charge regarding L/C Cancellation	Charges imposed by LC advising/Presenting/ Negotiating Bank + SWIFT – at actual, min Tk. 1,500 or Mail – at actual, Min Tk. 500	
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	No charge	
B19	Handling Charges – Import Doc.	No charge	
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\$ 80 for foreign documents > Tk. 1,000.00 for local documents	
B23	Documentation charges for LIM/LTR	Tk. 500 per disbursement.	
B24	Transfer of Export L/C	Tk. 750.00 + SWIFT – at actual, min Tk. 700 or mail – at actual, Min Tk. 200	
B25	Purchase/Discount of Export documents drawn against L/C or contract.	@ 0.15% of the bill amount, Minimum Tk. 1,000.00 + postage at actual, minimum Tk. 2,000.00 for foreign or 250 for local	
B26	Processing of document under collection in LCY	@ 0.15%. min.Tk. 750.00 & max Tk. 10,000.00 + + other cost at actual, minimum Tk. 700.00	
B27	Documentary Bills – Collections	0.15% or minimum Tk. 500.00 + other cost at actual, minimum Tk. 700.00	
B28	Issuance of export PRC,	Tk. 500.00 flat	
B29	Back to back L/c/C&F/PRC/ FOB Certificate	Tk. 500 per certificate	
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]	Commission 0.10%, Min Tk. 500.00* + SWIFT/Mail Charges at actual, min Tk. 700.00 for FTT and Tk.500.00 for FDD.	i. Waiver of commission may be allowed to Serving Army Personnel upto 50%. ii. Head of the branch may waive incase of Mandate A/c
B33	Foreign Inward Remittance ; Purchase of FC Drafts d/o abroad.	@ 0.40%, Minimum Tk. 500 + Actual SWIFT, Min Tk. 750 /Mail Charges, Min, Tk. 200 for local or 2,000 for foreign.	
B34	Collection of Clean Item	@0.10%, min. Tk. 500.00 + Actual SWIFT, Min Tk. 750 /Mail Charges, Min, Tk. 200 for local or 2,000 for foreign.	
B35	Issuance of Cash FC – PP Endorsement	Service Charge Tk. 150.00 flat per PP	
B36	Issuance of certificate agt. PP endorsement	Tk. 200 per instance (Tk. 100 for serving Army Personnel)	
B37	Cancellation FC Draft	0.10% Min. Tk. 200.00 per instance + SWIFT Charges at actual, min. Tk. 700	
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	50.00	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 500.00 (for local part)	No Charge for TBL Employee
C4	Replacement fee	500.00	1500.00	30.00	50.00	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	First time reissue Charge free for TBL Employee
C8	<b>Cash Advance Fee from ATM:</b>					
	a. TBL ATM	50.00	50.00	50.00 (For domestic use only)	50.00 (For domestic use only)	
	b. ATM at abroad	N/A	N/A	2% or US\$ 2 whichever is higher	2% or US\$ 2 whichever is higher	
	c. Q- Cash network ATM	60.00	60.00	Tk 60.00 (For domestic use only)	Tk 60.00 (For domestic use only)	
	d. BRAC Bank & DBBL ATM	70.00	70.00	Tk 70.00 (For domestic use only)	Tk 70.00 (For domestic use only)	
	e. VISA acquiring ATM Other than Q-cash, BRAC Bank & DBBL ATMs	125.00	125.00	Tk 125.00 (For domestic use only)	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 300.00(First year free until further instruction)	No Charge for TBL Employee
D2	Supplementary Card Fee	Tk. 300.00 (First Year Free)	No Charge for TBL Employee
D3	Renewal Fee	Tk. 300.00	No Charge for TBL Employee
D4	Card Replacement Fee	Tk 300.00	First Time Reissue Charge free for TBL Employee
D5	PIN Reissuing fee	Tk. 300.00	First Time Reissue Charge free for TBL Employee
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	

### **E. Trust VISA Prepaid Card**

Sl#	Particulars	EXISTING	
		Rate	Remarks
E1	Issuing Fee	Tk. 500.00	
E2	PIN Reissuing fee	Tk. 200.00	
E3	Card Replacement Fee	Tk. 500.00	
E4	Yearly Service Charge	Tk 500.00	
E5	Endorsement Fee	Tk 200.00	
E6	Card Cancellation Charge	Tk 300.00	
E7	Transaction Fee (Trust Bank ATMs)	No Charge	
E8	Transaction fee (other Q-Cash ATMs)	Tk. 10.00	
E9	Transaction fee (BRAC Bank & DBBL ATMs)	Tk. 20.00	

**Note :** *1. All charges/fees mentioned under serial A, B, C, D & E 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.*