

| SI      | Description  | Schedule of Charges - 2012  |
|---------|--|---|
| A       | <b>General Banking &amp; Local Remittance</b>        |   |
| A1      | <b>Current Accounts/Al-Wadiah:</b>                   |   |
| A1-i    | Incidental Charge                                    | No Charge   |
| A1-ii   | Account Maintenance Fee                              | Tk.500 (Half Yearly)  |
| A1-iii  | Account closing charge                               | Tk.300 Per Account  |
| A1-iv   | Account Statement                                    | No Charge (Half Yearly & Yearly) for One Time<br>Subsequently, Per Page Tk.25 & Minimum Tk.100  |
| A1-v    | Balance Certificate                                  | No Charge (Half Yearly & Yearly) for One Time<br>Subsequently, Per Certificate Tk.200   |
| A1-vi   | Solvency Certificate                                 | Tk. 500.00 per instance<br>No charge for Defence Personnel & TBL Employees  |
| A1-vii  | Issue of Cheque Book (MICR)                          | Tk. 3 Per Leaf  |
| A1-viii | Standing instruction                                 | Tk. 150.00 per instance excluding DPS & Loan<br>Installment Payment<br>No charge for Defence Personnel & TBL Employees  |
| A2      | <b>Savings/Mudaraba Savings</b>                      |   |
| A2-i    | Incidental Charge                                    | No Charge   |
| A2-ii   | Service Charge                                       | No Charge   |
| A2-iii  | Account Maintenance Fee                              | No Charge for Balance less than or equal to Tk.5000<br>Tk.100 Half Yearly for Balance less than or equal to<br>Tk.25000<br>Tk.300 Half yearly for Balance greater than Tk.25000 |
| A2-iv   | Account closing charge                               | Tk.200 Per Account  |
| A2-v    | Account Statement                                    | No Charge (Half Yearly & Yearly) for One Time<br>Subsequently, Per Page Tk.25 & Minimum Tk.100  |
| A2-vi   | Balance Certificate                                  | No Charge (Half Yearly & Yearly) for One Time<br>Subsequently, Per Certificate Tk.200   |
| A2-vii  | Solvency Certificate                                 | Tk. 500.00 per instance<br>No charge for Defence Personnel and TBL Employees  |
| A2-viii | Issue of Cheque Book (MICR)                          | Tk. 3 Per Leaf  |
| A2-ix   | Standing instruction                                 | Tk. 200.00 per instance excluding DPS & Loan<br>Installment Payment<br>No charge for Defence Personnel and TBL Employees  |
| A2-x    | Activation Charge for Dormant A/C                    | Tk.100 Per Account  |
| A3      | <b>STD/Mudaraba STD</b>                              |   |
| A3-i    | Incidental Charge                                    | No Charge   |
| A3-ii   | Service Charge                                       | No Charge   |
| A3-iii  | Account Maintenance Fee                              | Tk.500 (Half Yearly)  |
| A3-iv   | Account closing charge                               | Tk.300 Per Account  |
| A3-v    | Account Statement                                    | No Charge (Half Yearly & Yearly) for One Time<br>Subsequently, Per Page Tk.25 & Minimum Tk.50   |
| A3-vi   | Balance Certificate                                  | No Charge (Half Yearly & Yearly) for One Time<br>Subsequently, Per Certificate Tk.200   |
| A3-vii  | Solvency Certificate                                 | Tk. 500.00 per instance<br>No charge for Defence Personnel and TBL Employees  |
| A3-viii | Issue of Cheque Book (MICR)                          | Tk.3 Per Leaf   |
| A3-ix   | Standing instruction                                 | Tk.200.00 per instance excluding DPS & Loan<br>Installment Payment<br>No charge for Defence Personnel and TBL Employees   |
| A4      | <b>Cheque Collection</b>                             |   |
| A4-i    | Collection of cheques through Clearing House         | No Charge   |
| A4-ii   | Outward cheque return (Collection or Clearing)       | No charge   |
| A4-iii  | Inward cheque returned for insufficient balance.     | Tk. 200.00 per instance.  |
| A4-iv   | Collection of outstation cheque/bills ( Except Bach) | Upto Tk. 1,00000.00 : Tk. 100.00<br>Above Tk. 1,00000.00 : Tk. 200.00<br>No charge for Defence Personnel & TBL Employees  |
| A5      | <b>DD/Pay Order &amp; General Issues</b>             |   |
| A5-i    | Pay Order Issue                                      | Tk. 100 Per Issue   |

|          |   |  |
|----------|---|--|
|          |   | For Walking customer Tk. 200,<br>No charge for Defence Personnel & TBL Employees                     |
| A5-ii    | Pay Order Cancellation  | Tk. 200.00 (flat) per instrument.  |
| A5-iii   | Pay Order Duplicate Issue   | Tk. 300.00 per instrument and stamp charge for indemnity   |
| A5-iv    | Foreign Remittance (Inward)   | No Charge  |
| A5-v     | DD/TT/MT issuance   | Tk. 500.00 Flat Per instance<br>No charge for Defence Personnel & TBL Employees                      |
| A5-vi    | Cancellation of DD/TT   | Tk.200.00 (flat) per instrument.   |
| A5-vii   | Issuance of Duplicate instrument such as DD,TT, FDR, TSSS etc..   | Tk.300.00 per instrument, plus stamp charge  |
| A5-viii  | Issuance of Bangladesh Bank cheque.   | Tk.500.00 per instance.  |
| A5-ix    | Issue of Cheque Book  | Cheque Book Tk. 3.00 Per Leaf excluding Corporate Salary A/C   |
| A5-x     | Cheque/Clean Bill Purchase  | 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>  |
| A5-xi    | Enlistment of C&F agents  | For fresh enlistment Tk. 10,000.00<br>For renewal Tk. 5,000.00                                       |
| A5-xii   | Enlistment of Local Suppliers/Contractors   | For fresh enlistment Tk. 2,000.00<br>For renewal Tk. 1,000.00  |
| A5-xiii  | Fund Transfer Instruction   | Account to Account Transfer Tk. 200.00<br>No charge for Same Account Holders                         |
| A5-xiv   | Statement Verification Charge (At the request of Other Banks/NBFI)  | Tk. 500 per instance   |
| A5-xv    | Account Transfer From one branch to another   | Service charge Tk. 500.00 plus postage at actual.<br>No charge for Defence Personnel & TBL Employees |
| A5-xvi   | Stop Payment instruction  | Tk. 100.00 per instance.   |
| A5-xvii  | Locker/ Safe Custody ( Either Yearly Rent or Security Key Deposit)  | <b>Type      Yearly Rent      Key Deposits</b>   |
|          |   | Small      Tk.2000      Tk.20,000.00   |
|          |   | Medium      Tk. 2500      Tk.25,000.00   |
|          |   | Large      Tk. 3000      Tk. 30,000.00   |
|          |   | For Defence Personnel & TBL Employees 50% of the above prescribed rate.                              |
| A5-xviii | Locker Key Replacement  | Actual Cost + Tk. 3,000.00   |
| A5-xix   | Clean Bills – Collections(OBC)  | 0.15% or minimum Tk. 300.00 + other cost at actual for LCY   |
| A5-xx    | Online Cash Transaction-Inter Br. Within City   | No Charge  |
| A5-xxi   | Online Cash Transaction- Inter City   | No Charge  |
| A5-xxii  | Online Cash Deposit   | No Charge  |
| A5-xxiii | Online Cash withdrawal  | No Charge  |
| A5-xxiv  | Online Cheque deposit   | No Charge  |
| A5-xxv   | Online inward clearing  | No Charge  |
| A5-xxvi  | BO Certificate  | Tk. 100.00 per instance.   |
| A5-xxvii | Trust Mobile Money: Transaction Fee   | Tk.10.00 up to Tk. 2,000.00<br>Tk.5.00 for additional Tk.1,000.00                                    |
| B        | <b>Credit Operations</b>  |  |
| B1       | <b>Loan processing Fees For General Customers:</b> All existing Unsecured Personal Loans  | 1.50%  |
|          |   | No Charge for TBL Employees  |
| B2       | <b>Loan processing Fees For General Customers:</b> Apon Nibash (Home Finance) & Ihsan Apartment Purchase Scheme, Barakat Home Construction Scheme   | 1.00% for general customers.<br>In case of taking over, 0.50%.<br>In case of Pay Roll clients 0.50%  |
|          |   | No Charge for TBL Employees.   |
| B3       | <b>Loan processing Fees For General Customers:</b> Car Loan (Private Used Car And Pic up only) & Barakat Car Scheme   | 1.00%  |
|          |   | No Charge for TBL Employees.   |
| B4       | <b>Loan processing Fees For Defence Personnel:</b> Any Purpose Loan, Doctors Loan/ TIB Doctors Scheme, Household Durables/ TIB Household Durable Scheme, Education Loan, Hospitalization Loan, Car Loan/TIB Car Scheme, Marriage Loan | 0.50%  |

|     |   |   |
|-----|---|---|
| B5  | <b>Loan processing Fees For Defence Personnel:</b> HBL(Reg. Mortgage), Loan against Commutation benefit, Army Officers Housing Scheme , Home Mortgage Loan-Sena Palli, RRDH & TIB House Building Scheme, TIB AOHS | 0.00%   |
| B6  | Bank Guarantee  | Maximum 0.50% per Qtr and minimum Tk. 2,000 per Qtr.  |
|     |   | For 100% Cash Margin, Tk. 1,000   |
|     |   | Where guarantee is fully covered by TBL Financial Instruments, maximum 0.20% per Qtr. and min Tk.2,000.             |
| B7  | Documentation Charges for Loan (Other Than Individuals)   | Stamp Charge at actual plus   |
|     |   | Upto Tk. 10 Lac: Tk. 1000.00  |
|     |   | From Tk. 10.00 Lac to upto 1 Crore: Tk. 3,000.00  |
|     |   | Above 1.00 Crore Tk. 5,000.00   |
|     |   | No Charge for Defence Personnel and TBL Employees   |
| B8  | Documentation Charges for Loan (Individuals including Retail Loans)   | Stamp Charge at actual plus Tk. 1000  |
| B9  | Credit Facility Backed By Cash Collaterals or Financial instruments ( Issued by TBL, Other Bank or NBFIs) for Individuals and Corporate (SOD & Secured Term Loan)   | No Charge for TBL Instruments   |
|     |   | For Other Instruments, maximum 0.50% on approved amount of loan or Tk. 10,000.00 whichever is lower.                |
| B10 | Loan Processing charge on Commercial Loan (Corporate)   | Maximum 1.00% and min Tk. 5,000.00  |
| B11 | Loan/Investment Rescheduling charge   | Individual : Tk.5,000.00  |
|     |   | Corporate : Tk.10,000.00  |
| B12 | SME Loan/Investment Processing fees   | Non collateral : 1% & minimum Tk. 5000  |
|     |   | Collateral: Upto Tk. 1.00 Crore @ .50% & minimum Tk. 2000   |
|     |   | Above Tk. 1.00 Crore 0.25%, Minimum Tk.10,000.00  |
|     |   | Risk Fund @ 1% for Non Collateral (Outsourcing Client)  |
| B13 | Early Settlement Fees   | For all unsecured Loans before 1st year 2% on the outstanding amount and above 1 year 1% on the outstanding amount. |
|     |   | No Charges for Defence & TBL Employees  |
| B14 | Valuation & Legal Fee   | Negotiable on case to case basis on the merit of case   |
| C   | <b>Foreign Trade Operations</b>   |   |
| C1  | L/C Opening Commission  | Sight L/C : Maximum 0.40% per Qtr   |
|     |   | Deferred/Usance L/C : Maximum 0.50% per Qtr.  |
|     |   | 100% Cash Margin :Maximum 0.25% per Qtr.  |
|     |   | Back to back L/C : Maximum 0.40% per Qtr.   |
|     |   | Minimum Tk. 2,000.00  |
| C2  | L/C Opening Documentation Charges   | Local L/C : Tk. 750.00  |
|     |   | Foreign : Tk 1000.00  |
| C3  | Export L/C Advising   | Maximum Tk. 750.00  |
| C4  | L/C Transmission  | By local mail – at actual, min. Tk. 500.00  |
|     |   | By Foreign – at actual min. Tk 2,500.00   |
|     |   | By SWIFT – at actual min. Tk. 2,500.00 for SAARC Countries and Others Tk. 3,000.00                                  |
| C5  | L/C Acceptance  | Maximum 0.40% per qtr, minimum Tk. 750.00 + Postage at actual, min. Tk. 200.00/SWIFT at actual, min Tk. 1000.00     |
| C6  | L/C Amendment   | Maximum Tk. 750.00 per L/C plus SWIFT Charge  |
| C7  | L/C Confirmation from 3 <sup>rd</sup> Bank  | At actual charge by 3 <sup>rd</sup> Bank + maximum 0.20% per qtr.   |
| C8  | FCC – Local   | No Charge   |

|       |   |   |
|-------|---|---|
| C9    | FCC – Foreign   | No Charge<br>No Charge  |
| C10   | FCC for L/C Amendments  | No Charge   |
| C11   | Correspondence charge regarding L/C Cancellation                            | Charges imposed by LC advising/Presenting/<br>Negotiating Bank + SWIFT – at actual, min Tk. 1,000<br>or Mail – at actual, Min Tk. 500   |
| C12   | Handling Charges – L/C  | No charge   |
| C13   | Handling Charges – Import Doc.  | No charge   |
| C14   | Discrepancy Charge -Discrepant Import Doc.                                  | US\$ 100.00 per doc. for foreign document+SWIFT at actual<br>Minimum \$ 20<br>Tk. 2,000.00 for local document+mail at actual<br>Minimum Tk. 500.00  |
| C15   | Indemnity for shipping Guarantee in absence of original documents.          | Tk. 1,000.00 Per instance   |
| C16   | Charges for Payment/ Reimbursement instruction.                             | US\$ 80 for foreign documents<br>Tk. 2,000.00 for local documents   |
| C17   | Transfer of Export L/C  | Tk. 750.00 + SWIFT – at actual, min Tk. 750 or mail –<br>at actual, Min Tk. 500   |
| C18   | Purchase/Discount of Export documents drawn against L/C or contract. (FDBP) | Minimum Tk. 2,000.00 + postage at actual, minimum<br>Tk. 3,000.00 for foreign documents   |
| C19   | Inland Bill Purchase (IBP) & Musharaka IBP                                  | Maximum @ 0.15%. min.Tk. 1000.00 & max Tk.<br>15,000.00 + other cost at actual, minimum Tk. 500.00  |
| C20   | Processing of document under collection in LCY                              | Maximum 0.15% and min Tk. 1000  |
| C21   | Documentary Bills – Collections ( FDBC, LDBC)                               | Maximum 0.15% or minimum Tk. 1000.00 , Maximum<br>Tk. 10,000.00, postage at actual minimum Tk.<br>3,000.00 for foreign.<br>Incase of exchange gain commission would be Tk. 500<br>maximum instead of .15% |
| C22   | Issuance of Export PRC,   | Tk. 500 per certificate   |
| C23   | Back to Back L/c/C&F/PRC/ FOB Certificate                                   | Tk. 500 per certificate   |
| C24   | Issuance of EXP   | Tk. 300 per set.  |
| C25   | Issuance of NOC for 2 <sup>nd</sup> Lien Bank                               | Tk. 2,000.00 per NOC  |
| C26   | Foreign outward remittance [TT/DD etc issue]                                | Commission maximum 0.15%, Min Tk. 750.00* +<br>SWIFT/Mail Charges at actual, min Tk. 750.00.  |
| C27   | Foreign Inward Remittance ; Purchase of FC Drafts d/o abroad.               | Maximum @ 0.40%, Minimum Tk. 750 + Actual<br>SWIFT, Min Tk. 750 /Mail Charges, Min, Tk. 500 for<br>local or 2,500 for foreign.  |
| C28   | Collection of Clean Item  | Maximum @0.25%, min. Tk. 750.00 + Actual SWIFT,<br>Min Tk. 750 /Mail Charges, Min, Tk. 200 for local or<br>2,000 for foreign.   |
| C29   | Issuance of Cash FC – PP Endorsement  | Service Charge Tk. 300.00 flat per PP   |
| C30   | Issuance of certificate agt. PP endorsement                                 | Tk. 200 per instance  |
| C31   | Cancellation FC Draft   | Maximum 0.25% Min. Tk. 500.00 per instance +<br>SWIFT Charges at actual, min. Tk. 750   |
| C32   | Issuance of TC  | Quoted FC selling rate + 1% TC Comm. & handling<br>charge Tk. 300.00 per PP.  |
| C33   | Processing of Student File  | Tk. 5,000 per file Issuance and Tk. 2000 for Renewal  |
| C34   | Collection of Credit Report on Supplier/Beneficiary                         | At actual min. \$ 100 (For foreign)<br>At actual min.Tk. 1000.00 (For Local)  |
| C35   | Cash incentive Processing Per File  | Tk.5000.00  |
| C36   | SWIFT message charge not mentioned elsewhere                                | At actual , Minimum Tk. 750.00  |
| D     | <b>Trust VISA Debit/ATM Card</b>  |   |
| D1    | Issuing Fee for Primary Card  | Tk. 300 ( First year No Charge until further instruction)<br>No Charge for TBL Employee   |
| D2    | Supplementary Card Fee (Spouse)   | No Charge for All   |
| D3    | Supplementary Card Fee (Other than Spouse)                                  | Tk. 300 per year<br>Tk.150 for TBL Employees  |
|       | <b>Renewal Fee :</b>  |   |
| D4    | Primary Card  | Tk. 300   |
| D5    | Spouse Supplementary Card   | No Charge for TBL Employees   |
| D6    | Supplementary Card (Other than Spouse)                                      | Tk. 300<br>Tk. 150  |
| D7    | Card Replacement Fee  | Tk. 300<br>No Charge for TBL Employees  |
| D8    | Transaction Fee:  |   |
| D8-i  | Transaction Fee (Own ATMs)  | No Charge   |
| D8-ii | Transaction fee Q-Cash ATMs)  | Tk. 10  |

|        |  |                             |
|--------|--|-----------------------------|
| D8-iii | Transaction fee (BRAC Bank & DBBL ATMs)  | Tk. 20 (Brac)               |
|        |  | Tk. 30 (DBBL)               |
| D8-iv  | Transaction fee ( VISA acquiring ATM Other than Q-Cash, BRAC Bank & DBBL ATMs) | Tk. 40                      |
| E      | <b>Trust VISA Prepaid Card</b>   |                             |
| E1     | Issuing Fee for Primary Card   | Tk. 500                     |
|        |  | Tk. 150 for TBL Employees   |
| E2     | Issuing fee for Supplementary Card   | Tk. 500                     |
|        |  | Tk. 150 for TBL Employees   |
| E3     | PIN Reissuing fee (Primary & Supplementary)                                    | Tk. 100                     |
|        |  | No Charge for TBL Employees |
| E4     | PIN Reissuing fee  | Tk. 300                     |
|        |  | Tk. 150 for TBL Employees   |
| E5     | Card Replacement Fee   | Tk. 300                     |
|        |  | Tk. 150 for TBL Employees   |
| E6     | Yearly Service Charge  | Tk. 300                     |
|        |  | No Charge for TBL Employees |
| E7     | Endorsement Fee  | Tk. 300                     |
|        |  | Tk. 150 for TBL Employees   |
| E8     | Card Cancellation Charge   | Tk. 300                     |
| E9     | Transaction Fee (Trust Bank ATMs)  | No Charge                   |
| E10    | Transaction fee (Q-Cash ATMs)  | Tk. 10                      |
| E11    | Transaction fee (BRAC Bank & DBBL ATMs)  | Tk. 20 (Brac)               |
|        |  | Tk. 30 (DBBL)               |
| E12    | VISA acquiring ATM Other than Q-cash, BRAC & DBBL ATMs                         | Tk. 40                      |

| Trust Bank Limited |  |                 |              |                 |                 |                  |
|--------------------|--|-----------------|--------------|-----------------|-----------------|------------------|
| Code               | Particulars  | Rate            |              |                 |                 | Remarks          |
| F                  | TRUST VISA CREDIT CARD   | Classic (Local) | Gold (Local) | Classic (Intl.) | Dual/Gold Intl. | For TBL Employee |
|                    |  | Taka            | Taka         | USD             | USD             | Taka             |
| F1                 | Annual Fee (Base Card- General)                                  | 500.00          | 1500.00      | 25.00           | 35.00           | No Charge        |
| F2                 | Annual Fee (Base Card- Lien agst. TBL FDR)                       | 300.00          | 300.00       | 5.00            | 10.00           | No Charge        |
| F3                 | Plastic Fee (Applicable if annual fee waived)-BDT                | 150.00          | 200.00       | 3.00            | 5.00            | N/A              |
| F4                 | Annual Fee for Supplementary Card General –First Card            | No Charge       | No Charge    | No Charge       | No Charge       | No Charge        |
|                    | Lien- First Card   | No Charge       | No Charge    | No Charge       | No Charge       |                  |
| F5                 | Annual Fee for Supplementary Card General & Lien- 2nd & 3rd Card | 500.00          | 700.00       | 10.00           | 15.00           | No Charge        |
| F6                 | PIN Issuance Fee First Time                                      | No Charge       | No Charge    | 5.00            | 5.00            | No Charge        |
| F7                 | Over Limit Interest (Per Month)                                  | 2.75%           | 2.75%        | 2.75%           | 2.75%           | 1.50%            |
| F8                 | Renewal Fee for <b>Primary Card</b> - General                    | 500.00          | 1500.00      | 25.00           | 35.00           | No Charge        |
|                    | Lien Card  | 500.00          | 1500.00      | 20.00           | 30.00           | No Charge        |
| F9                 | PIN Re-issuance Fee  | 300.00          | 300.00       | 10.00           | 10.00           | No Charge        |
| F10                | Renewal Fee for <b>Supplementary Card</b> - General              | 300.00          | 700.00       | 10.00           | 15.00           | No Charge        |
|                    | Lien Card  | 300.00          | 700.00       | 10.00           | 15.00           | No Charge        |
| F11                | Card Replacement Fee (General/Lien)                              | 300.00          | 500.00       | 5.00            | 10.00           | 150.00           |
| F12                | Late Payment Fee   | 500.00          | 500.00       | 8.00            | 8.00            | 200.00           |
| F13                | Excess over limit fee  | 500.00          | 500.00       | 10.00           | 10.00           | No Charge        |
| F14                | <b>Cash Advance Fee :</b>  |                 |              |                 |                 |                  |
|                    | a. TBL ATM   | 1%              | 1%           | N/A             | 1% *            | No Charge        |
|                    | b. ATM at abroad   | N/A             | N/A          | 2%*             | 2%*             | 1 %              |
|                    | c. Q- Cash network ATM   | 1.5%            | 1.5%         | N/A             | 1.5% *          | 60.00            |
|                    | d. BRAC Bank & DBBL ATM  | 1.5%            | 1.5%         | N/A             | 1.5% *          | 70.00            |
|                    | e. VISA acquiring ATM Other than Q-cash, BRAC Bank & DBBL ATMs   | 2%              | 2%           | N/A             | 2%              | Tk.125.00        |
|                    | f. Cash Advance From TBL POS/ATM                                 | 1.00%           | 1.00%        | N/A             | 1.00%           | No Charge        |

|     |   |                               |                               |       |           |                               |
|-----|---|-------------------------------|-------------------------------|-------|-----------|-------------------------------|
| F15 | Return Cheque Fee                                       | 500.00                        | 500.00                        | N/A   | 8.00*     | Tk.200.00                     |
| F16 | Balance Transfer Fee                                    | 1.00%                         | 1.00%                         | 1%*   | 1%*       | No Charge                     |
| F17 | Balance Transfer Interest Rate (Per Month)              | 1.75%                         | 1.75%                         | 1.75% | 1.75%     | 1.50%                         |
| F18 | Minimum Payment Due                                     | 500.00 or 5% whichever higher | 500.00 or 5% whichever higher | 8.00  | 8.00      | 500.00 or 5% whichever higher |
| F19 | Interest Rate ( Applicable if full due amount not paid) | 2.50%                         | 2.50%                         | 2.50% | 2.50%     | 1.50%                         |
| F20 | Card Cheque Book Fee 12 Leaves- First Book              | No Charge                     | No Charge                     | N/A   | No Charge | No Charge                     |
| F21 | Card Cheque Book Fee 12 Leaves- Second Onwards          | 150.00                        | 150.00                        | N/A   | N/A       | No Charge                     |
| F22 | Card Cheque Book Fee 25 Leaves                          | 250.00                        | 250.00                        | N/A   | N/A       | No Charge                     |
| F23 | Transaction Alter Fee( Per Year)                        | 100.00                        | 100.00                        | N/A   | 3.00*     | No Charge                     |
| F24 | Card Cheque Processing Fee                              | 1%                            | 1%                            | N/A   | 1%*       | Tk.50.00                      |
| F25 | Out Station Cheque Processing Fee                       | 200.00                        | 200.00                        | 5*    | 5.00*     | No Charge                     |
| F26 | Certificate Fee   | 150.00                        | 150.00                        | 3.00  | 3.00      | No Charge                     |
| F27 | Duplicate Statement 1 Fee                               | 100.00                        | 100.00                        | 3.00  | 3.00      | No Charge                     |
| F28 | Risk Assurance Fee-on the Outstanding                   | 0.35%                         | 0.35%                         | 0.35% | 0.35%     | N/A                           |
| F29 | SMS Fee (Per Year)**                                    | Tk.60                         | Tk.60                         | 1.00  | 1.00      | No Charge                     |
| F30 | Sales slip Retrieval Fee                                | 150.00                        | 150.00                        | 10.00 | 10.00     | No Charge                     |
| F31 | Out station Cheque Collection Fee                       | 200.00                        | 250.00                        | 15*   | 15*       | Tk.100.00                     |

1.\* Domestic Uses Only.

2. All charges/ fees mentioned above are exclusive of VAT. Amount of VAT are to be realized in the applicable case as per VAT Act, 1991 and VAT Rules,1991.

3. Management May Waive part or full amount of the above mentioned charges to the valued Clients.

4. \*\* SMS Fee Per Year & Transaction Alert Fee Per Year will be charged along with first statement.

5. In case of Loan in same products, ESF will not be applicable and loan processing fee will be charged on Net disbursement amount.

6. In case of Loan in other products, prior approval is required from competent authority before adjustment.