

# **Schedule of Charges**

**Community Bank Bangladesh Limited**

**November 03, 2019**

**SCHEDULE OF CHARGES**  
**Amount of Charges & Commission**

<b>Nature of Charges</b>	
<b>Demand Deposit:</b>	
<b>Current Accounts</b>	
Incidental Charge/Charge over not maintaining minimum balance	Free
Account Maintenance Fee (Half Yearly)	BDT 0 – BDT 300 (No Charge for Police employees and Police Institution,)
Account Closing Charge	BDT 0 – BDT 300 per Account (No Charge for Police employees and Police Institution)
<b>Savings Account</b>	
Incidental Charge/ Charge over not maintaining minimum balance	Nil
Account Maintenance Fee (Half Yearly)	Free: Average Balance below BDT 10,000 BDT 100: Average balance more than BDT 10,000 to below or equal to BDT 25,000 BDT 200: Average balance more than BDT 25,000 to below or equal to BDT 200,000 BDT 250: Average balance more than BDT 200,000 to below or equal to BDT 1,000,000 BDT 300: Average balance more than BDT 1,000,000 (No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff)
Account Closing Charge	BDT 0 - BDT 200 per account (No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff)
<b>SND</b>	
Incidental Charge	Nil
Account Maintenance Fee (Half Yearly)	Free: Average Balance below BDT 10,000 BDT 100: Average balance more than BDT 10,000 to below or equal to BDT 25,000 BDT 200: Average balance more than BDT 25,000 to below or equal to BDT 200,000 BDT 250: Average balance more than BDT 200,000 to below or equal to BDT 1,000,000 BDT 300: Average balance more than BDT 1,000,000 No Charge for Police Institution
Account Closing Charge	BDT 200 per account

General Charges For Demand Deposit Accounts	
Issue of Cheque Book (MICR)	BDT 5 per Leaf BDT 3 per Leaf for Platinum, Gold, Silver Category A/C, and CBBL Staff
Debit Card Issuance Fee	BDT 0 – BDT 300
	Free for Platinum, Gold, Silver Category A/C Holder and CBBL Staff
Debit Card Replacement Fee	BDT 0 – BDT 300
	BDT 100 for Platinum, Gold, Silver Category A/C Holder
Debit Card Annual Charge	BDT 0 - BDT 150
	Free for Platinum, Gold, Silver Category A/C Holder and CBBL Staff
SMS Notification (network fee)	BDT 0/Year - BDT 200/Year (No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff)
Internet Banking Fund Transfer	Free
BEFTN Processing Fee/ Fund Transfer	Free
RTGS Processing Fee/ Fund Transfer	BDT 100 per transaction
Duplicate Statement	No Charge for Twice a Year (half Yearly & Yearly A/C Statement) Subsequently Per Statement Minimum BDT 100 Maximum BDT 200
Balance Confirmation Certificate	No Charge for one time (half Yearly & Yearly) Subsequently, Per Certificate BDT 0 – BDT 200 (No Charges for Platinum, Gold, Silver Category A/C Holder)
Shanchaypatra issuance confirmation Certificate	BDT 0 – BDT 300 per issuance (No Charges for Platinum, Gold, Silver Category A/C Holder and)
Account Confirmation Certificate	BDT 0 – BDT 100 No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff
Statement Verification Charge (at the request of other Bank/NBFI)	BDT 0 – BDT 300 per instance No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff
BO Certificate	BDT 0 – BDT 100
	No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff
Standing Instruction	BDT 200 per instance (excluding DPS & Loan Installment payment)
	No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff
Amendment of Standing Instruction	BDT 0 - BDT 50 No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff

Cancellation of Standing Instruction	Free
Stop payment instruction	BDT 500 for imposing and no charge for withdraw of instruction. BDT 100 for Platinum, Gold, Silver Category A/C Holder and CBBL Staff
Premature Encashment fee for Monthly Deposit Scheme	Free
Dormant account activation	Free
Lien Confirmation Certificate (Other Banks instrument kept under lien in our Bank)	BDT 0 – BDT 100 (No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff)
Lien Confirmation Certificate (Our Banks instrument kept under lien in other Bank)	BDT 0 - BDT 250 (No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff)
<b>Cheque Collection</b>	
Cheques returned, unpaid from clearing house (Outward)	No Charge
Bounced cheque drawn on us (cash, clearing and transfer)	Tk. 500 per instance for insufficient balance Beside in case of Cash & transfer, BDT 100 from beneficiary (if return memo is issued)
Stop Payment/ Cheque Cancellation	BDT 100
Collection of outstation cheques/bills (Clean/ Documents)	i) Up to Tk. 50,000/- Tk. 50/-(flat) ii) From Tk. 50,001/- to Tk. 100,000/@0.20% iii) From Tk. 100,001/- to Tk. 500,000/@0.15%, Minimum Tk. 200/-. iv) Over Tk. 500,000/- @0.10%, Minimum Tk. 600/- and Maximum Tk. 3,000/-
	Postage (Registered): At Actual
	Telephone/Telex e-mail/Telegram/ Fax/SWIFT: At Actual
<b>Collection of Cheque through BACH/Clearing</b>	
Less than BDT 50,000	Free
Above BDT 50,000 but less than BDT 5,00,000	BDT 10 (including VAT), BDT 8 for BACH & BDT 2 for presenting Bank
High Value: BDT 5,00,000 and above (same day clearing)	BDT 60 (including VAT), BDT 50 for BACH & BDT 10 for presenting Bank
BDT 5,00,000 and above (if presented as regular value clearing)	BDT 25 (including VAT), BDT 20 for BACH & BDT 5 for Presenting Bank
Any G2G Transaction (Govt.2 Public Payment)	Free
Cheque against Govt. receivables (treasury challan/Sp purchase etc.) Utility Bill, City Corporation/Pourashava Bill	Free
Collection of outstation cheque/bills (except BACH)	Up to BDT 1,00,000 is BDT 0 - BDT 100 Above BDT 1,00,000 is BDT 0 – BDT 200

Collection of outstation cheque/bills (except BACH)	No Charge for Platinum, Gold, Silver Category A/C Holder and CBBL Staff
<b>Pay Order &amp; General Issues</b>	
Pay Order Issue	BDT 100 per issue for A/C Holder/Loan Customer. No charge for Job seeker and the customer who will avail CBBL Pay order (SME Product)/Govt. to Govt.
	Free, Platinum, Gold, Silver Category A/C Holder and CBBL Staff
	For non-customer BDT 300
Pay Order Cancellation	BDT 300 (for A/C Holder), BDT 500 (for non-customer)
Pay Order/FDR Duplicate Issue	BDT 500 per instrument and stamp charge for indemnity. (BDT 300 for Platinum, Gold, Silver Category A/C Holder and CBBL Staff)
Foreign Remittance (inward)	Free
Issuance of Bangladesh Bank Cheque	BDT 500 per instance (Free, for same account holder)
<b>Debit Card Transaction and ATM related Fees (Per Instance)</b>	
Transaction Fee (CBBL-ATM)	Free
Transaction Fee (Q-Cash ATM)	BDT 11.5 (VAT Inclusive)
Transaction Fee (NPSB ATM)	BDT 15 (VAT Inclusive)
Mini statement/Balance Query (NPSB ATMs)	BDT 5
Card Cancellation Charge	No Charge
Fund Transfer through ATM-NPSB Network	No Charge
Fund Transfer through Internet-NPSB Network	No Charge
ATM Footage (Video) Request-CBBL ATM & ATM Footage (Video) Request-Other ATM	BDT 3,000 BDT 5,000
<b>Inter-Zone Fund Transfer</b>	
<b>Amount of Transactions</b>	<b>Fees per transaction per day for inter-zonal transactions</b>
Up to Tk.2.00 lac	Nil
Above Tk. 2.00 lac to Tk. 5.00 lac	BDT 200
Above Tk. 5.00 lac to Tk. 10.00 lac	BDT 300
Above Tk. 10.00 lac to Tk.25.00 lac	BDT 400
Above Tk. 25.00 lac to Tk.50.00 lac	BDT 500
Above Tk. 50 lac	BDT 5000
Zone: Divisions are considered as Zone	
<b>Loan Accounts</b>	
<b>Personal Loan</b>	

Processing Fee	0.50%-1% of Loan amount or minimum BDT 2,000/- Charge Document fees at Actual.
	0.25% or BDT 2,000/- whichever is lower- for Platinum, Gold, Silver Category A/C Holder.
Partial Settlement Fee	1% on outstanding or minimum BDT 1,000/- 0.5% for for Platinum, Gold, Silver Category A/C Holder.
Early Settlement Fee	2% before one year and 0.5% above one year on the outstanding amount.
	No charge for Platinum, Gold, Silver Category A/C Holder-any time.
<b>Car Loan</b>	
Processing Fee	1% of Loan Amount. Charge Document fees at Actual.
	0.50% for Platinum, Gold, Silver Category A/C Holder.
Partial Settlement Fee	1% on outstanding or minimum BDT 1,000/-  For General & Police Employees.
Early Settlement Fee	1% before one year and 0.5% above one year on the outstanding amount.
	No charge for Platinum, Gold, Silver Category A/C Holder-any time.
Quotation Change Fee	BDT 500/-
<b>Home Loan</b>	
Processing Fee (General)	1% or minimum BDT 3000/- Charge Document fees at Actual.
	For Platinum, Gold, Silver Category A/C Holder.: All cost at actual.
Processing Fee (Takeover)	0%
Partial Settlement Fee	1% or minimum BDT 2,000/-
Early Settlement Fee	1% before one year and 0.5% above one year on the outstanding amount.
	No charge for Platinum, Gold, Silver Category A/C Holder-any time.
Vetting Charge	At actual
Valuation Charges	At actual
<b>Secured Loan ( SOD)</b>	
Processing Fee (New)	BDT 1,000/- and For other bank FDR 0.25% of loan amount or BDT 2000 whichever is higher. Charge Document fees at Actual.
	No fees for Platinum, Gold, Silver Category A/C Holder. Charge Document fees at Actual.
Enhancement/Reduction/ Security Replacement Fee	BDT 500/-
Renewal Fee	Nil
<b>Secured Loan (Term)</b>	
Processing Fee	BDT 1,000/- and for other bank FDR 0.25% of loan amount or BDT 2000 whichever is higher. Charge Document fees at Actual.
	No fees for Platinum, Gold, Silver Category A/C

	Holder. Charge Document fees at Actual.
Partial Settlement Fee	1% or minimum BDT 1,000/-
Early Settlement Fee	1% or minimum BDT 1,000/-
Security replacement Fee	BDT 500/-
<b>Bike Loan (Police Employees Only)</b>	
Processing Fee	Free for Platinum & Gold Category A/C Holder.
Partial Settlement Fee	1% or minimum BDT 1,000/-
Early Settlement Fee	2% or Minimum BDT 1,000/-
Quotation Change Fee	BDT 500/-
<b>GPF Backed Loan (For Police Employees only)</b>	
Processing Fee	Charge Documents Cost At Actual.
Partial Settlement Fee	Nil
Early Settlement Fee	
<b>Loan Related Other Charges</b>	
Penal Interest	2% on the Overdue Amount. For Platinum, Gold, Silver Category A/C Holder and CBBL Staff 50% of the above prescribed rate.
Loan rescheduling charge	Individual :BDT 1,000
Documentation Fee/CIB Charge/Stamp Charge	At Actual
CPV Charges (through 3 <sup>rd</sup> Party agent)	At Actual
Legal & Valuation Fee	At Actual

\*\* 15% VAT is applicable on all fees and commissions as per Govt. circular no SRO 117-LAW/2002/342-VAT dated June 06, 2002.

\*\* Community Bank Bangladesh Limited reserves the right to change the fees & commissions without prior notice.

\*\* This schedule of Charges will not be applicable for any special package or offer. The charges or fees in the special package or offer will be applied.