

<b>COMMUNITY BANK BANGLADESH LIMITED</b>	
<b>Amount of Charges &amp; Commission</b>	
<b>Nature of Charges</b>	<b>Charges/Commission</b>
<b>CURRENT ACCOUNT</b>	
Incidental Charge/Charge over not maintaining minimum balance	Free
Account Maintenance Fee (Half Yearly)	BDT 300+ VAT No Charge for Police DDO & Police Institutions A/Cs
Account Closing Charge	BDT 300 per Account+ VAT No Charge for Police DDO & Police Institutions A/Cs
Cheque Book Charges	
Current Account (All Types)	BDT 125 + VAT (for 25 leaf) No Charge for Police DDO A/Cs
Current Account (All Types)	BDT 250 + VAT (for 50 leaf) No Charge for Police DDO A/Cs
Current Account (All Types)	BDT 500 + VAT (for 100 leaf) No Charge for Police DDO A/Cs
<b>SAVINGS ACCOUNT</b>	
Incidental Charge/ Charge over not maintaining minimum balance	Nil
Savings Account Maintenance Fee (Half Yearly) No Charge for Police DDO A/Cs, Payroll Accounts & CBBL Staff	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 2,00,000
	BDT 250: Average balance more than BDT 2,00,000 to below or equal to BDT 10,00,000
	BDT 300: Average balance more than BDT 10,00,000
Account Closing Charge	BDT 200 per account + VAT No Charge for Police Payroll & CBBL Staff
Cheque Book Charge	
General Savings Account (Platinum, Gold, Silver, Staff) (Platinum, Gold Charge applicable Second Cheque books onwards)	BDT 75+ VAT (for 25 leaf/BDT 3 per leaf)
General Savings Account ( all others-where applicable)	BDT 125+ VAT (for 25 leaf /BDT 5 per leaf)
<b>SND ACCOUNT</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 2,00,000
	BDT 250: Average balance more than BDT 2,00,000 to below or equal to BDT 10,00,000

	BDT 300: Average balance more than BDT 10,00,000
Account Closing Charge	BDT 200 per account +VAT
Cheque Book Charges	BDT 125 + VAT (for 25 leaf/ BDT 5 per leaf). No Charge for Police DDO A/Cs.
<b>PAYROLL ACCOUNT</b> (may vary depending on Agreement)	
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 2,00,000
	BDT 250: Average balance more than BDT 2,00,000 to below or equal to BDT 10,00,000
	BDT 300: Average balance more than BDT 10,00,000
Account Closing Charge	BDT 200 per account +VAT
Debit Card Issuance Fees	(First Issuance Free)
Debit Card Annual Fees	300 + VAT
Debit Card Re-Issuance Fee	300 + VAT
Debit Card PIN Re-Issuance Fee	100 + VAT
Cheque Book Fees	(First Issuance Free)
Cheque Book-25 Pages (Second Time onwards)	125 + VAT
ATM Transaction to other Banks ATM-Q-Cash	11.50 (with VAT)
ATM Transaction to other Banks ATM-NPSB	15.00 (with VAT)
<b>BUSINESS ACCOUNT</b>	
Account Maintenance Fee (Half Yearly)	BDT 300 + VAT
Incidental Charge	NIL
Network Fee (SMS)	BDT 200 + VAT
Account Closing Charge	BDT 200 per account +VAT
Cheque Book Charge	BDT 125 + VAT (for 25 leaf)
<b>OTHER GENERAL CHARGES</b>	
Debit Card (Proprietary) Issuance Fee	No Charge for Police Payroll ,CBBL Staff & Silver Account (Initial Card) BDT 300+VAT – For General Customers
Debit Card (Proprietary) Re-issue Fee-Platinum, Gold & Silver	BDT 100 + VAT
Debit Card(Proprietary) Re-issue Fee-All other Customers	BDT 300+VAT
Debit Card (Proprietary) PIN Re-issue Fee	BDT 100+VAT
<b>Alternative delivery Channel Fees</b>	
Debit Card (Proprietary) Annual/Renewal Fees	BDT 100 + VAT (All Police Segment & CBBL Staff)
Network Fee	BDT 100 + VAT (All Police Segment & CBBL Staff)
Other Customer's Debit Card (Proprietary) Annual/Renewal Fee	BDT 300+VAT
Staff Account Debit Card (Proprietary) Reissue Fee	BDT 100+VAT
Staff Account Debit Card (Proprietary) PIN Reissue Fee	BDT 100+VAT
Student Account Debit Card (Proprietary) Reissue	BDT 150+ VAT

Fee	
Student Account Debit Card Pin Reissue Fee	BDT 100+VAT
SMS Notification/Network fee for General Customer	BDT 200/Year +VAT
DPS Penal Charge	BDT 100 + VAT for each month
Dormant Account activation fee	BDT 100 + VAT for each time
Green Pin	Free
Green Pin reissuance	BDT 100 + VAT
Cash Counter Transaction Fee	Free
Internet Banking Fund Transfer (BEFTN)	Free
BEFTN Processing Fee per Fund Transfer	Free
RTGS Processing Fee per Fund Transfer	BDT 100 per transaction (including VAT)
Account Statement	No Charge for Twice a Year (half Yearly & Yearly A/C Statement).Subsequently Per Statement Minimum BDT 100 Maximum BDT 200 for each issuance.
Balance Confirmation Certificate	No Charge for one time (half Yearly & Yearly) Subsequently, Per Certificate BDT 200 (No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff)
Solvency Certificate	BDT 200 per issuance+ VAT (No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff)
Shanchaypatra issuance confirmation Certificate	BDT 300 per issuance +VAT (No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff)
Account Confirmation Certificate	BDT 100 + VAT (No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff)
Statement Verification Charge (at the request of other Bank/NBFI)	BDT 300 per instance + VAT (No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff)
BO Certificate	BDT 100+VAT (No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff)
Standing Instruction	BDT 200 per instance + VAT (excluding DPS & Loan Installment payment)
Amendment of Standing Instruction	BDT 50+ VAT
Cancellation of Standing Instruction	Free
Stop payment instruction	BDT 500 + VAT for imposing and no charge for withdraw of instruction. BDT 100 + VAT for Platinum, Gold, Silver Category A/C Holder and CBBL Staff
Lien Confirmation Certificate (Other Banks instrument kept under lien in our Bank)	BDT 100+VAT (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 250+VAT (No Charges for Platinum, Gold, Silver Category A/C Holder and CBBL Staff)
<b>COLLECTION</b>	
Cheques returned, unpaid from clearing house (Outward)	No Charge
Bounced cheque drawn on us (cash, clearing and transfer)	BDT 500 + VAT per instance for insufficient balance Beside in case of Cash & Clearing & transfer, BDT 100 from beneficiary (if return memo is issued)
Stop Payment /Cheque Cancellation	BDT 100+ VAT
Collection of outstation Bills (Clean/ Documents)	i) Up to BDT 50,000.00 BDT 50 (flat) + VAT ii) From BDT 50,001 to BDT 100,000 @0.20% + VAT iii) From BDT 100,001 to BDT 500,000 @0.15% + VAT or Minimum BDT 200+ VAT whichever is higher iv) Over BDT 500,000 @0.10% + VAT, Minimum BDT 600 and Maximum BDT 3,000.00
	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 Bangladesh Bank & BDT 2 for presenting Bank
High Value: BDT 5,00,000 and above (same day clearing)	BDT 60 (including VAT), BDT 50 for Bangladesh Bank & BDT 10 for presenting Bank
BDT 5,00,000 and above (if presented as regular value clearing)	BDT 25 (including VAT), BDT 20 for Bangladesh Bank & 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	Up to BDT 1,00,000 is BDT 100
	Above BDT 1,00,000 is BDT 200
	Postage (Registered): At Actual
<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., where Applicant or Beneficiary : Bangladesh Police
	For walk-in-customer BDT 300
Pay Order Cancellation	BDT 300 (for A/C Holder), BDT 500 (for walking customer) No Charge : where Applicant or Beneficiary : Bangladesh Police
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 No Charge : where Applicant or Beneficiary : Bangladesh Police
Foreign Remittance (inward)	Free
Inter zone Fund Transfer	Free
Issuance of Bangladesh Bank Cheque	BDT 500 per instance (Free, for same account holder)
<b>DEBIT CARD TRANSACTION &amp; 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>LOAN ACCOUNTS</b>	
<b>PERSONAL LOAN</b>	
Processing Fee	2 % of Loan amount or minimum BDT 3,000 whichever is higher for General Customers. No Fees for Platinum, Gold, Silver Category A/C Holder.
Partial Settlement Fee	1% on outstanding or minimum BDT 1,000 for General Customers. No Fees for Platinum, Gold, Silver Category A/C Holder.
Early Settlement Fee	2% within one year and 0.5% above one year on the outstanding for General Customers. No Charge for Platinum, Gold & Silver Category account holder. Also not applicable for top up.
<b>CAR LOAN</b>	
Processing Fee	1% of Loan Amount or BDT 10,000.00 whichever is higher. No Fees for Platinum, Gold, Silver Category A/C Holder.
Partial Settlement Fee	1% on outstanding or minimum BDT 1,000.00 No Fees for Platinum, Gold, Silver Category A/C Holder.
Early Settlement Fee	1% within one year and 0.5% above one year on the outstanding amount. No Fees for Platinum, Gold, Silver Category A/C Holder.
Quotation Change Fee	BDT 500.00
<b>HOME LOAN</b>	
Processing Fee	1% or minimum BDT 3,000.00 whichever is higher for General Customers. No Fees for Platinum, Gold, Silver Category A/C Holder.
Processing Fee (Takeover)	Nil
Partial Settlement Fee	1% or minimum BDT 2,000.00 for General Customers. No Fees for Platinum, Gold, Silver Category A/C Holder.

Early Settlement Fee	1% within one year and 0.5% above one year on the outstanding amount for General Customers. No Fees for Platinum, Gold, Silver Category A/C Holder.
Legal Charge	At actual
Valuation Charges	At actual
<b>SECURED LOAN-SOD</b>	
Processing Fee	BDT 1,000 in case of CBBL FDR and For other bank FDR, 0.25% of loan amount or BDT 2000 whichever is higher for General Customers. No Fees for Platinum, Gold, Silver Category A/C Holder.
Enhancement/Reduction/ Security Replacement Fee	BDT 500 + VAT
Renewal Fee	Nil
<b>SECURED LOAN-TERM</b>	
Processing Fee	BDT 1,000 in case of CBBL FDR and for other bank FDR, 0.25% of loan amount or BDT 2000 whichever is higher for General Customers. No Fees for Platinum, Gold, Silver Category A/C Holder.
Partial Settlement Fee	1% or minimum BDT 1,000.00 for General Customers. No Fees for Platinum, Gold, Silver Category A/C Holder.
Early Settlement Fee	1% or minimum BDT 1,000.00 for General Customers. No Fees for Platinum, Gold, Silver Category A/C Holder.
Security replacement Fee	BDT 500.00
<b>BIKE LOAN (FOR POLICE EMPLOYEES ONLY)</b>	
Processing Fee	Free for Platinum & Gold Category A/C Holder.
Partial Settlement Fee	Nil
Early Settlement Fee	
<b>GPF BACKED LOAN (FOR POLICE EMPLOYEES ONLY)</b>	
Processing Fee	Nil
Partial Settlement Fee	Nil
Early Settlement Fee	
<b>CMSME LOAN FEES/CHARGES</b>	
Loan Application Fee	BDT 200 + VAT
Documentation Fee	At Actual
Restructure Fee	Minimum BDT 500 to Maximum BDT 2000 as per Business Recommendation +VAT
Security Replacement Fee	BDT 2000 +VAT
Relationship Charge	Nil
Early/Partial/Full Settlement Fee	Nil for Cottage & Micro Segment. 2% on outstanding amount in case of others + VAT
<b>LOAN RELATED OTHER CHARGES</b>	
Penal Interest	2% above the rate of interest on the Overdue Amount for General Customers.
Loan rescheduling charge	BDT 1,000 per instances for General Customers.
NOC/No Liability Certificate	1 <sup>st</sup> Time Free. Duplicate issue BDT 200 + VAT for per instances for General Customers.
Loan Account Statement	1 <sup>st</sup> Time Free. BDT 200 + VAT for per instances on second time and onward for General Customers. s.

CIB Charge	BDT 200 + VAT (per instances)
Documentation Charge	At Actual
Stamp Charge	At Actual
CPV Charges (through 3 <sup>rd</sup> Party agent)	At Actual
Legal (Legal Opinion, Property Vetting, Title Search, Mortgage, IGPA, Satisfaction Certificate) & Valuation Charge	At Actual

<b>e-GP SERVICE CHARGES &amp; FEES</b>	
Tender Registration Fee	BDT 200 + VAT
Tender Document Purchase Fee	BDT 200 + VAT
Tender/Proposal Security Fee	BDT 200 + VAT
Performance Security Fee	BDT 200 + VAT
New Performance Security Fee	BDT 100 + VAT
Complaint Registration Fee	BDT 100 + VAT
Complaint Security Fee	BDT 100 + VAT
<b>Prepaid Card (Proprietary) Charges</b>	
Staff Prepaid Card issuance Fees (Initial)	Free
Staff Prepaid Card Annual/Renewal Fees	Free
Staff Prepaid Card re-issuance Fees	BDT 100 + VAT
Staff Prepaid Card PIN re-issuance Fees	BDT 100 + VAT
Prepaid Card issue/re-issuance Fee for General Customer	BDT 200 + VAT
Prepaid Card PIN re-issuance Fee for General Customer	BDT 100 + VAT

<b>IMPORT</b>		
<b>LC OPENING</b>		
LC ISSUE (SIGHT)	COMMISSION	MAX 0.40 PCT PER QUARTER, MIN BDT 750
LC ISSUE (USANCE)	COMMISSION	MAX 0.50 PCT PER QUARTER, MIN BDT 750
LC AGAINST 100 PCT CASH MARGIN	COMMISSION	MAX 0.25 PCT PER QUARTER, MIN BDT 750
LC ISSUE (BACK TO BACK)	COMMISSION	MAX 0.40 PCT PER QUARTER, MIN BDT 750
SWIFT – LC	CHARGE	AT ACTUAL
CONFIRMATION OF LC	COMMISSION	AT ACTUAL
LC APPLICATION FORM – FULL SET	COST	BDT 300 + STAMP CHARGE AT ACTUAL
CREDIT REPORT REQUEST/ENQUIRY FEE	CHARGE	OTHER BANK/ CREDIT RATING AGENCY'S CREDIT REPORT CHARGE: AT ACTUAL
<b>LC AMENDMENT</b>		
OTHER THAN AMOUNT OR TENOR (WITHIN QTR)	COMMISSION	BDT 750
CHANGE IN AMOUNT OR TENOR OR BOTH – SIGHT	COMMISSION	MAX 0.40 PCT PER QUARTER, MIN BDT 750
CHANGE IN AMOUNT OR TENOR OR BOTH – USANCE	COMMISSION	MAX 0.50 PCT PER QUARTER, MIN BDT 750
CHANGE IN AMOUNT OR TENOR OR BOTH – BACK TO BACK	COMMISSION	MAX 0.40 PCT PER QUARTER, MIN BDT 750
SWIFT – AMENDMENT CHARGE	CHARGE	AT ACTUAL
<b>DELIVERY ORDER/SHIPPING GUARANTEE/AIRWAY BILL</b>		
ISSUANCE OF DELIVERY ORDER/SHIPPING GUARANTEE/N.O.C AGAINST NON NEGOTIABLE DOCUMENTS	CHARGE	MIN BDT 500 TO MAX BDT 1000
<b>USANCE BILL</b>		
ACCEPTANCE COMMISSION	COMMISSION	MAX 0.40 PCT PER QUARTER, MIN BDT 750
MATURITY DATE EXTENSION (IF QUARTER IS CHANGED)	COMMISSION	AT ACTUAL
MATURITY DATE EXTENSION (IF QUARTER IS NOT CHANGED)	COMMISSION	MAX BDT 1000, MIN BDT 500
STAMP CHARGE	CHARGE	AT ACTUAL
<b>OTHERS</b>		
CERTIFICATE ISSUE (INCLUDING BACK TO BACK LC)	CHARGE	MAX BDT 1000, MIN BDT 500
REIMBURSEMENT FEE	CHARGE	USD 50 (FOREIGN) , USD 30 (LOCAL), BDT 1000 (FOR BDT LC)
DISCREPANCY FEE	CHARGE	USD 50 (FOREIGN), USD 30 (LOCAL), BDT 500 (FOR BDT LC)
PRE ADVISING LC BY SWIFT	CHARGE	AT ACTUAL
FOREIGN CORRESPONDENCE CHARGE	CHARGE	AT ACTUAL



MAIL	COURIER	AT ACTUAL
	POSTAGE	AT ACTUAL
LCA REGISTRATION FEE (IMPORT WITHOUT LC)	COMMISSION	MIN BDT 750 to MAX 0.25 PCT

**\*\*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**

<b>EXPORT</b>		
ADVISING OF LC	COMMISSION	BDT 150 TO BDT 750
ADVISING OF AMENDMENT	COMMISSION	BDT 150 TO BDT 750
CONFIRMATION	COMMISSION	0.20 PCT/QTR
TRANSFER OF LC	CHARGE	BDT 750
TRANSFER OF AMENDMENT	CHARGE	BDT 750
NEGOTIATION COMMISSION FOR EXPORT BILLS (WHERE EXCHANGE IS EARNED THROUGH BUYING AND SELLING)	CHARGE	BDT 500
NEGOTIATION COMMISSION FOR EXPORT BILLS (WHERE NO EXCHANGE IS EARNED)	COMMISSION	0.15 PCT
PROCESSING OF DOCUMENTS UNDER COLLECTION (WHERE EXCHANGE IS EARNED THROUGH BUYING & SELLING ON REALIZATION)	CHARGE	BDT 500
PROCESSING OF DOCUMENTS UNDER COLLECTION (WHERE NO EXCHANGE IS EARNED ON REALIZATION)	COMMISSION	0.15 PCT
RE-EXPORT DOCUMENT PROCESSING	COMMISSION	BDT 500 (IF EXCHANGE EXISTS) 0.15 PCT OR BDT 500 (IF NO EXCHANGE EXISTS) WHICH EVER IS HIGHER
MISCELLANEOUS CERTIFICATION (B2B LC, C&F, PRC ETC)	CHARGE	BDT 500 EACH
NO OBJECTION CERTIFICATE/OTHER CERTIFICATE	CHARGE	BDT 500
NEGOTIATION/DISCOUNT OF BILLS DRAWN ON LOCAL BANK AND PAYMENT RECEIVED IN LOCAL CURRENCY	CHARGE	MIN BDT 500 TO MAX AT ACTUAL
CASH INCENTIVE , CASH SUBSIDY AND DUTY DRAW BACK PROCESSING CHARGE	CHARGE	MIN BDT 1000 PER FILE OR 0.20 PCT ON DISBURSEMENT AMOUNT

**\*\* VAT IS NOT APPLICABLE ON COMMISSIONS, FEES OR CHARGES AGAINST EXPORT AND EXPORT RELATED SERVICES PROVIDED BY BANKING AND NONBANKING SERVICE PROVIDER. (SRO # 189-LAW/2019/ 46/VAT DATED JUNE 13, 2019).**

<b>GUARANTEE</b>		
AGAINST 100 PCT SECURED BY CASH COLLATERAL/MARGIN	COMMISSION	MAX 0.30 PCT PER QUARTER OR MIN BDT 750 AND FOR FRACTION DAYS AFTER 1 <sup>ST</sup> QUARTER ON PRORATA BASIS AS PER SANCTION ARRANGEMENT.
BELOW 100 PCT MARGIN	COMMISSION	MAX 0.50 PCT PER QUARTER OR MIN BDT 750 AND FOR FRACTION DAYS AFTER 1 <sup>ST</sup> QUARTER ON PRORATA BASIS AS PER SANCTION ARRANGEMENT.
AMENDMENT OF GURANTEE (OTHER THAN AMOUNT/ TENOR OR BOTH)	CHARGE	BDT 1000
AMENDMENT OF GURANTEE ( FOR AMOUNT / TENOR OR BOTH)	COMMISSION	0.50 PCT PER QUARTER ON ENHANCED AMOUNT OR ENHANCED TENOR OR MIN BDT 750 AND FOR FRACTION DAYS AFTER 1 <sup>ST</sup> QUARTER ON PRORATA BASIS AS PER SANCTION ARRANGEMENT.
ADVISING OF GURANTEE TO THE BENEFICIARY IN ORIGINAL WIHTOUT ANY ENGAGEMENT ON OUR PART	CHARGE	BDT 1000
ADVISING OF AMENDMENT OF GURANTEE TO THE BENEFICIARY IN ORIGINAL WIHTOUT ANY ENGAGEMENT ON OUR PART	CHARGE	BDT 1000
ADVISING OF GURANTEE TO THE BENEFICIARY IN ORIGINAL BY ADDING OUR CONFIRMATION	COMMISSION	MIN BDT 3000, MAX 0.50 PCT/QTR
ADVISING OF AMENDMENT OF GURANTEE FOR EXTENSION OF VALIDITY / INCREASE OF AMOUNT IN ORIGINAL TO THE BENEFICIARY BY ADDING OUR CONFIRMATION	COMMISSION	MIN BDT 1500, MAX 0.50 PCT/QTR
ADVISING OF AMENDMENT OF GURANTEE WITHOUT EXTENSION OF VALIDITY / INCREASE OF AMOUNT IN ORIGINAL TO THE BENEFICIARY BY ADDING OUR CONFIRMATION	CHARGE	BDT 1000
STAMP CHARGE	CHARGE	AT ACTUAL

<b>CREDIT CARD CHARGES</b>				
<b>Particular</b>	<b>Visa Classic</b>	<b>Visa Gold Dual</b>	<b>VISA Platinum Dual Currency</b>	<b>VISA Signature Dual Currency</b>
Annual Fee (Basic Card)	BDT 1000	BDT 1500	BDT 2000	BDT 2500
Annual Fee (Supplementary 1st Card)	Free	Free	Free	Free
Annual Fee (Supplementary 2 <sup>nd</sup> to Onward)	BDT 500	BDT 750	BDT 1000	BDT 1250
Minimum Amount	5% or BDT 500, USD 10 whichever is higher	5% or BDT 500, USD 10 whichever is higher	5% or BDT 500, USD 10 whichever is higher	5% or BDT 500, USD 10 whichever is higher
Interest Rate	20% yearly	20% yearly	20% yearly	20% yearly
Excess Limit Fee	BDT 500 or USD 8	BDT 500 or USD 8	BDT 500 or USD 8	BDT 500 or USD 8
Late Payment Fee	BDT 300 or USD 5	BDT 500 or USD 8	BDT 700 or USD 10	BDT 700 or USD 10
Card Reissue/ Replacement Fee	BDT 300	BDT 500	BDT 500	BDT 500
Return Cheque Fee	BDT 200 or USD 5	BDT 200 or USD 5	BDT 200 or USD 5	BDT 200 or USD 5
Physical PIN Reissue/ Replacement Fee	BDT 300	BDT 500	BDT 500	BDT 500
Green PIN Reissue/ Replacement Fee	BDT 200	BDT 200	BDT 200	BDT 200
Duplicate Statement Fee	BDT 100	BDT 100	BDT 100	BDT 100
Bank POS Cash Transaction & Fund Transfer Fee	1% or BDT 50 whichever is higher	1% or BDT 50 whichever is higher	1% or BDT 50 whichever is higher	1% or BDT 50 whichever is higher
Card Check book (10 pages) 1 <sup>st</sup> book	Free	Free	Free	Free
Card Check book (10 pages) from 2 <sup>nd</sup> book	BDT 200	BDT 200	BDT 200	BDT 200
Card Cheque Transaction Fee	2% or BDT 200 whichever is higher	2% or BDT 200 whichever is higher	2% or BDT 200 whichever is higher	2% or BDT 200 whichever is higher
Cash Advance Limit (Own Bank POS)	As per BB Circular	As per BB Circular	As per BB Circular	As per BB Circular
Cash Advance Limit (ATM)	Max 50% of Credit Limit	Max 50% of Credit Limit	Max 50% of Credit Limit	Max 50% of Credit Limit

Cash Advance Fee (At CBBL ATM)	1% or BDT 50 whichever is higher	1% or BDT 50 whichever is higher	1% or BDT 50 whichever is higher	1% or BDT 50 whichever is higher
Cash Advance Fee (At Other's ATM))	2% or BDT 100, USD \$2 whichever is higher	2% or BDT 100, USD \$2 whichever is higher	2% or BDT 100, USD \$2 whichever is higher	2% or BDT 100, USD \$2 whichever is higher
Cross border currency transaction markup	3%	3%	3%	3%
CIB Fee	BDT 100	BDT 100	BDT 100	BDT 100
Insurance (optional)	0.35%	0.35%	0.35%	0.35%
Certificate Charge	BDT 100	BDT 100	BDT 100	BDT 100
<b>Yearly Locker Service Charges (BDT) for each instances</b>				
<b>Customer Segment</b>		<b>All Types of Customer's</b>		<b>Insured Value</b>
Locker Type	Small	3000		1,00,000.00
	Medium	4000		1,50,000.00
	Large	5000		2,00,000.00
<b>Other Locker Service Charges (BDT) for each instances</b>				
<b>SL</b>	<b>Description</b>	<b>Charges</b>		
1	Lost Key Replacement	300 + Actual Cost of Key		
2	Entry After Schedule Time	500		
3	Late Payment Fee	500		
♦ 01 (One) years advance rent will be deposited at the time of opening new Locker.				

**CONDITIONS:**

- Related rates, charges and commissions mentioned in PPG's will not implement after this schedule of charge be effective. Effective Date 30<sup>th</sup> November 2020 to onwards.
- Bank reserves the right to charge other fees on case to case basis as per banker customer relationships
- Community Bank may charge arrangement fee, commitment fee and other charges multiple times in a year as mutually agreed with the customer.
- 15% VAT is applicable on all fee and commissions as per Govt. Circular no SRO 117-LAW/2002/342-VAT dated June 06, 2002 where VAT is not mentioned.
- Government Duty & Taxes will be charged whereas applicable as per NBR guideline.
- Transaction through Debit Card will not allow payment for participating in online casino/gambling/trading in forex/stock exchanges/purchase of crypto currencies/lottery tickets/purchase of goods-services originated in Bangladesh.
- MD & CEO shall resolve any exception(s) arises in case of that.