

COMMUNITY BANK BANGLADESH LIMITED	
Amount of Charges & Commission	
Nature of Charges	Charges/Commission
CURRENT ACCOUNT	
Account Opening Initial Deposit	BDT 1000 Other than Special Facilitated Accounts as per BRPD Circular No. 11 Dated 10.06.2021
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
SAVINGS ACCOUNT	
Account Opening Initial Deposit	BDT 500 Other than Special Facilitated Accounts as per BRPD Circular No. 11 Dated 10.06.2021
Savings Account Maintenance Fee (Yearly/ Half Yearly) No Charge for Police DDO A/Cs, Payroll Accounts & CBBL Staff	Free: Average Balance Up to BDT 10,000
	BDT 100 + VAT (Yearly) : Average balance more than BDT 10,000 to below or equal to BDT 25,000
	BDT 200 + VAT (Yearly): Average balance more than BDT 25,000 to below or equal to BDT 2,00,000
	BDT 250 + VAT (Yearly): Average balance more than BDT 2,00,000 to below or equal to BDT 10,00,000
	BDT 300 + VAT (Half Yearly) : 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 Charge applicable Second Cheque books onwards)	BDT 125+ VAT (for 25 leaf /BDT 5 per leaf)
SND ACCOUNT	
Account Opening Initial Deposit	BDT 1000 Other than Special Facilitated Accounts as per BRPD Circular No. 11 Dated 10.06.2021
Account Maintenance Fee (Half Yearly)	BDT 500+ VAT No Charge for Police DDO & Police Institutions A/Cs
Cheque Book Charges (No Charge for Police DDO & Police Institutions A/Cs)	BDT 125 + VAT (for 25 leaf/ BDT 5 per leaf)
	BDT 250 + VAT (for 50 leaf)

	BDT 500 + VAT (for 100 leaf)
Account Closing Charge	BDT 300 per account + VAT
PAYROLL ACCOUNT	
Incidental Charge	NIL
Account Maintenance Fee (Half Yearly)	Free: Average Balance Up to BDT 10,000
	BDT 100 + VAT (Yearly): Average balance more than BDT 10,000 to below or equal to BDT 25,000
	BDT 200 + VAT (Yearly): Average balance more than BDT 25,000 to below or equal to BDT 2,00,000
	BDT 250 + VAT (Yearly): Average balance more than BDT 2,00,000 to below or equal to BDT 10,00,000
	BDT 300 + VAT (Half Yearly): 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	BDT 300 + VAT
Debit Card Re-Issuance Fee	BDT 300 + VAT
Debit Card PIN Re-Issuance Fee	BDT 100 + VAT
Cheque Book Fees	(First Issuance Free)
Cheque Book-25 Pages (Second Time onwards)	125 + VAT
BUSINESS ACCOUNT	
Account Maintenance Fee (Half Yearly)	BDT 300 + VAT
Network Fee (SMS)	BDT 200 + VAT
Account Closing Charge	BDT 300 +VAT
Cheque Book Charge	As per Current Account Prescribe rate
OTHER GENERAL CHARGES	
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
Alternative delivery Channel Fees	
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) Issue Fee	Free
Student Account Debit Card (Proprietary) Reissue Fee	BDT 150+ VAT

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
Green Pin	Free
Green Pin reissuance	BDT 100 + VAT
Cash Counter Transaction Fee	Free
Internet Banking Fund Transfer	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+ VAT (Statement Up to 5 Pages) Maximum BDT 200+VAT (Statement More than 5 Pages) for each issuance.
Balance Confirmation Certificate	No Charge for Twice a Year (Half Yearly & Yearly) Subsequently Per Certificate BDT 100+ VAT
Solvency Certificate	BDT 200 per issuance+ VAT
Shanchay Patra issuance confirmation Certificate	BDT 300 per issuance +VAT
Account Confirmation Certificate	BDT 100 + VAT
Statement Verification Charge (at the request of other Bank/NBFI)	BDT 300 per instance + VAT
BO Certificate	BDT 100+ VAT
Standing Instruction	BDT 200 per Instruction + VAT (excluding DPS & Loan Installment payment)
Amendment of Standing Instruction	BDT 50+ VAT
Cancellation of Standing Instruction	Free
Stop Payment instruction	BDT 100 + VAT for Execution instruction BDT 50 + VAT for Withdraw of instruction
Lien Confirmation Certificate (Other Banks instrument kept under lien in our Bank)	BDT 100+VAT
Lien Confirmation Certificate (Our Banks instrument kept under lien in other Bank)	BDT 250+VAT

COLLECTION OF CHEQUE THROUGH BACH/CLEARING	
Cheques returned, unpaid from clearing house (Outward)	No Charge
Bounced cheque drawn on us (cash, clearing and transfer)	BDT 50 + VAT per instance for insufficient balance Beside in case of Cash & Clearing & transfer
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 + VAT
	Above BDT 1,00,000 is BDT 200 +VAT
	Postage (Registered): At Actual
PAY ORDER & GENERAL ISSUES	
Pay Order Issue	BDT 20 + VAT : Up to BDT 1000/- BDT 50+ VAT : BDT 1001/- to BDT 100,000/- BDT 100 + VAT : More than BDT 100,000 (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)
Pay Order Cancellation	BDT 50 (for A/C Holder and 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 + VAT (Free, for same account holder)
DEBIT CARD TRANSACTION & ATM RELATED FEES (PER INSTANCE)	
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 (VAT Inclusive)
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
LOAN ACCOUNTS	
PERSONAL LOAN	
Processing Fee	0.5 % of Loan amount or maximum BDT 15,000/- + VAT whichever is lower for General Customers. No Fees for Platinum, Gold, Silver Category A/C Holder.
Partial Settlement Fee	0.5% on outstanding for General Customers + VAT No Fees for Platinum, Gold, Silver Category A/C Holder & & CBBL Staff.
Early Settlement Fee	0.5% on outstanding for General Customers + VAT No Charge for Platinum, Gold & Silver Category account holder & CBBL Staff. Also not applicable for top up.
CAR LOAN	
Processing Fee	0.5% of Loan Amount or BDT 15,000.00 + VAT whichever is lower. No Fees for Platinum, Gold, Silver Category A/C Holder & & CBBL Staff.
Partial Settlement Fee	0.5% on outstanding for General Customers + VAT No Fees for Platinum, Gold, Silver Category A/C Holder & & CBBL Staff.
Early Settlement Fee	0.5% on outstanding for General Customers +VAT No Fees for Platinum, Gold, Silver Category A/C Holder & & CBBL Staff.
Quotation Change Fee	BDT 500.00
HOME LOAN	
Processing Fee	0.5 % of Loan amount or maximum BDT 15,000.00 + VAT whichever is lower for General Customers up-to Loan amount 50.00 Lac. 0.3% or maximum BDT 20,000.00 for Loan amount greater than 50.00 Lac No Fees for Platinum, Gold, Silver Category A/C Holder & & CBBL Staff.
Processing Fee (Takeover)	Nil
Partial Settlement Fee	0.5% on outstanding for General Customers + VAT No Fees for Platinum, Gold, Silver Category A/C Holder & & CBBL Staff.
Early Settlement Fee	0.5% on outstanding for General Customers. No Fees for Platinum, Gold, Silver Category A/C Holder & & CBBL Staff.
Legal Charge	At actual
Valuation Charges	At actual

SECURED LOAN-SOD	
Processing Fee	BDT 1,000 + VAT 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 & CBBL Staff.
Enhancement/Reduction/ Security Replacement Fee	BDT 500 + VAT
Renewal Fee	Nil
SECURED LOAN-TERM	
Processing Fee	BDT 1,000 + VAT 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 & CBBL Staff.
Partial Settlement Fee	0.5% on outstanding for General Customers. No Fees for Platinum, Gold, Silver Category A/C Holder & CBBL Staff.
Early Settlement Fee	0.5% on outstanding for General Customers. No Fees for Platinum, Gold, Silver Category A/C Holder & CBBL Staff.
Security replacement Fee	BDT 500.00 + VAT
BIKE LOAN (FOR POLICE EMPLOYEES ONLY)	
Processing Fee	Free for Platinum & Gold Category A/C Holder.
Partial Settlement Fee	Nil
Early Settlement Fee	
GPF BACKED LOAN (FOR POLICE EMPLOYEES ONLY)	
Processing Fee	Nil
Partial Settlement Fee	Nil
Early Settlement Fee	
CMSME LOAN FEES/CHARGES	
Processing Fee	0.5 % of Loan amount or maximum BDT 15,000.00 + VAT whichever is lower for General Customers up-to Loan amount 50.00 Lac. 0.3% or maximum BDT 20,000.00+ VAT for Loan amount greater than 50.00 Lac
Loan Application Fee	Nil
Documentation Fee	At Actual
Restructure Fee	Nil
Security Replacement Fee	Nil
Relationship Charge	Nil
Early/Partial/Full Settlement Fee	Nil for Cottage, Micro and Small Enterprises. 0.50% on outstanding amount in case of others + VAT
LOAN RELATED OTHER CHARGES	
Penal Interest	2% above the rate of interest on the Overdue Amount for General Customers

Loan rescheduling charge	0.25 % of Loan amount or maximum BDT 10,000.00 + VAT
NOC/No Liability Certificate	1st Time Free. Duplicate issue BDT 200 + VAT for per instances for General Customers.
Loan Account Statement	1 st Time Free. BDT 200 + VAT for per instances on second time and onward for General Customers.
CIB Charge	At Actual + VAT

Stamp Charge	At Actual
CPV Charges (through 3 rd Party agent)	At Actual
Legal (Legal Opinion, Property Vetting, Title Search, Mortgage, IGPA, Satisfaction Certificate) & Valuation Charge	At Actual
Documentation Charges	At Actual
Prepaid Card (Proprietary) Charges	
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 re-issuance Fee for General Customer	BDT 300 + VAT
Prepaid Card PIN re-issuance Fee for General Customer	BDT 100 + VAT
e-GP SERVICE CHARGES & FEES	
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
Cancellation of Payment Order (Security)	Free

IMPORT		
LC OPENING		
LC ISSUE (SIGHT)	COMMISSION	MAX 0.40 PCT PER QUARTER, MIN BDT 750 AND FOR FRACTION DAYS AFTER 1 ST QUARTER ON PER DAY BASIS AS PER SANCTION ARRANGEMENT.
LC ISSUE (USANCE)	COMMISSION	MAX 0.50 PCT PER QUARTER, MIN BDT 750 AFTER 1 ST QUARTER ON PER DAY BASIS AS PER SANCTION ARRANGEMENT.
LC AGAINST 100 PCT CASH MARGIN	COMMISSION	MAX 0.25 PCT PER QUARTER, MIN BDT 750 AFTER 1 ST QUARTER ON PER DAY BASIS AS PER SANCTION ARRANGEMENT.
LC ISSUE (BACK TO BACK)	COMMISSION	MAX 0.40 PCT PER QUARTER, MIN BDT 750 AFTER 1 ST QUARTER ON PER DAY BASIS AS PER SANCTION ARRANGEMENT.
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
LC AMENDMENT		
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 AFTER 1 ST QUARTER ON PER DAY BASIS AS PER SANCTION ARRANGEMENT.
CHANGE IN AMOUNT OR TENOR OR BOTH – USANCE	COMMISSION	MAX 0.50 PCT PER QUARTER, MIN BDT 750 AFTER 1 ST QUARTER ON PER DAY BASIS AS PER SANCTION ARRANGEMENT.
CHANGE IN AMOUNT OR TENOR OR BOTH – BACK TO BACK	COMMISSION	MAX 0.40 PCT PER QUARTER, MIN BDT 750 AFTER 1 ST QUARTER ON PER DAY BASIS AS PER SANCTION ARRANGEMENT.
SWIFT – AMENDMENT CHARGE	CHARGE	AT ACTUAL
DELIVERY ORDER/SHIPPING GUARANTEE/AIRWAY BILL		
ISSUANCE OF DELIVERY ORDER/SHIPPING GUARANTEE/N.O.C AGAINST NON NEGOTIABLE DOCUMENTS	CHARGE	MIN BDT 500 TO MAX BDT 1000
USANCE BILL		
ACCEPTANCE COMMISSION	COMMISSION	MAX 0.40 PCT PER QUARTER, MIN BDT 750 AFTER 1 ST QUARTER ON PER DAY BASIS AS PER SANCTION ARRANGEMENT.
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

OTHERS		
CERTIFICATE ISSUE (INCLUDING BACK TO BACK LC)	CHARGE	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

***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*

EXPORT		
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 + VAT
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 + VAT
NO OBJECTION CERTIFICATE/OTHER CERTIFICATE	CHARGE	BDT 500 + VAT
NEGOTIATION/DISCOUNT OF BILLS DRAWN ON LOCAL BANK AND PAYMENT RECEIVED IN LOCAL	CHARGE	MIN BDT 500 TO MAX AT ACTUAL

CURRENCY		
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).**

GUARANTEE		
BANK GUARANTEE ISSUANCE	COMMISSION	MAX 0.50 PCT PER QUARTER OR MIN BDT 750 AND AFTER 1 ST QUARTER ON PER DAY BASIS AS PER SANCTION ARRANGEMENT.
AMENDMENT OF GURANTEE (OTHER THAN AMOUNT/ TENOR OR BOTH)	CHARGE	BDT 1000 + VAT
AMENDMENT OF GURANTEE (FOR AMOUNT / TENOR OR BOTH)	COMMISSION	0.50 PCT PER QUARTER ON ENHANCED AMOUNT OR ENHANCED TENOR OR MIN BDT 1000 AND AFTER 1 ST QUARTER ON PER DAY BASIS AS PER SANCTION ARRANGEMENT.
ADVISING OF GURANTEE TO THE BENEFICIARY IN ORIGINAL WIHTOUT ANY ENGAGEMENT ON OUR PART	CHARGE	BDT 1000 + VAT
ADVISING OF AMENDMENT OF GURANTEE TO THE BENEFICIARY IN ORIGINAL WIHTOUT ANY ENGAGEMENT ON OUR PART	CHARGE	BDT 1000 + VAT
ADVISING OF GURANTEE TO THE BENEFICIARY IN ORIGINAL BY ADDING OUR CONFIRMATION	COMMISSION	MIN BDT 3000, MAX 0.50 PCT/QTR + VAT
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 + VAT
ADVISING OF AMENDMENT OF GURANTEE WITHOUT EXTENSION OF VALIDITY / INCREASE OF AMOUNT IN ORIGINAL TO THE BENEFICIARY BY ADDING OUR CONFIRMATION	CHARGE	BDT 1000 + VAT
STAMP CHARGE	CHARGE	AT ACTUAL

CREDIT CARD CHARGES				
Particular	Visa Classic	Visa Gold Dual	VISA Platinum Dual Currency	VISA Signature Dual Currency
Annual Fee (Basic Card)	BDT 1000 + VAT	BDT 1500 + VAT	BDT 2000 + VAT	BDT 2500+ VAT
Annual Fee (Supplementary 1st Card)	Free	Free	Free	Free
Annual Fee (Supplementary 2 nd to Onward)	BDT 500 + VAT	BDT 750 + VAT	BDT 1000 + VAT	BDT 1250+ VAT
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 (Police)	18% yearly	18% yearly	18% yearly	18% yearly
Interest Rate (General)	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
EMI Early Settlement Fee	3% of EMI Outstanding	3% of EMI Outstanding	3% of EMI Outstanding	3% of EMI Outstanding
Bank POS Cash Transaction & Fund Transfer Fee	1% or BDT 50 + VAT whichever is higher	1% or BDT 50 + VAT whichever is higher	1% or BDT 50 + VAT whichever is higher	1% or BDT 50 + VAT 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	AT ACTUAL	AT ACTUAL	AT ACTUAL	AT ACTUAL
Insurance (optional)	0.35%	0.35%	0.35%	0.35%
Certificate Charge	BDT 100	BDT 100	BDT 100	BDT 100

Yearly Locker Service Charges (BDT) for each instances			
Customer Segment		All Types of Customer's	Insured Value
Locker Type	Small	3000 + VAT	1,00,000.00
	Medium	4000+ VAT	1,50,000.00
	Large	5000 + VAT	2,00,000.00
Other Locker Service Charges (BDT) for each instances			
SL	Description	Charges	
1	Lost Key Replacement	300 + Actual Cost of Key + VAT	
2	Entry After Schedule Time	500+ VAT	
3	Late Payment Fee	500+ VAT	
♦ 01 (One) years advance rent will be deposited at the time of opening new Locker.			

CONDITIONS:

- Bank reserves the right to charge other fees on case to case basis as per banker customer relationships
- 15% VAT is applicable on all fees 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.