



এনআরসি কমার্শিয়াল ব্যাংক লিমিটেড

NRBC BANK

Schedule of Charges, Fees and Commission

General Instruction

Effective from 01 February 2016

As per instruction of Bangladesh Bank, the existing Schedule of Charges of the Bank has been reviewed and revised. The revised Schedule of the Charges is provided for immediate implementation by all the Branches/Head Office of our Bank as per following details:

- VAT is applicable @15% on all charges, fees & commissions effective from July 01, 2002 as per Government circular no. SRO# 117-Law/2002/342-VAT, dated June 6, 2002 and SRO # 171-Law/2004/ 417-VAT dated June 10, 2004.
- VAT is not applicable on commissions, fees or charges against Export and Export related services provided by a Banking and Non-Banking Service Provider. (SRO # 188/law/2012/ 646/VAT dated June 07, 2012).
- No VAT will be applied on reimbursement of actual cost
- Any Government Taxes, Duties or other charges will be recovered in addition to the foregoing and as per Government Regulations.
- Stamp charges are levied where applicable.
- Correspondents/Other Bank charges, if any, will be additionally recovered from customers.
- The Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend without prior notice the terms or conditions stated in this schedule.
- Any service, which is not mentioned below, will be charged separately.
- If the Bank provides services to its clients at reduced rate or Free than prescribed in the Schedule, VAT is to be collected on at least lower slab of fees, charges or commissions listed below as per ref # 8(8) Mushak Ni" O Ba/99 Angsha-1/326 (1) Dated December 15, 2008 of NBR.**
- There will be no waiver of VAT, Excise Duty and/or any Govt. Levy even if the applicable fee/charge is waived/refunded in consideration of Customer's relationship with the Bank.

1st part: General Banking

A: Deposit Account

SL	Description	Nature of Charge	Fees & Feature
A1. Current Account			
A1-i	Incidental Charge	Charge	No Charge
A1-ii	Service Charge	Charge	No Charge
A1-iii	Account Maintenance Fee	Fees	Tk.500.00+VAT @15%
A1-iv	Account closing charge	Charge	Tk.300.00+VAT @15%
A1-v	Account Statement	Charge	No Charge
A1-vi	Balance confirmation Certificate	Charge	No Charge
A1-vii	Solvency Certificate/Any purpose certificate	Charge	Tk.100.00+ VAT @15% per instance
A1-viii	Issuance of BO Certificate	Charge	Tk.100.00+ VAT @15% per instance
A1-ix	Issue of Cheque Book (MICR)	Charge	Tk.3 per leaf +VAT @ 15%
A1-x	Standing instruction	Charge	No Charge
A1-xi	Stop payment Instruction	Charge	Tk.100.00+VAT @15%
A1-xii	Inoperative account Activation	Charge	No Charge
A1-xiii	Dormant account Activation	Charge	No Charge
A2. Saving Bank Account			
A2-i	Incidental Charge	Charge	No Charge
A2-ii	Service Charge	Charge	No Charge
A2-iii	Account Maintenance Fee	Fees	No Fees
A2-iv	Account closing charge	Charge	Tk.200.00+VAT @15%
A2-v	Account Statement	Charge	No Charge
A2-vi	Balance confirmation Certificate	Charge	No Charge
A2-vii	Solvency Certificate/Any purpose certificate	Charge	Tk.100.00+ VAT @15% per instance
A2-viii	Issuance of BO Certificate	Charge	Tk.100.00+ VAT @15% per instance
A2-ix	Issue of Cheque Book (MICR)	Charge	Tk.3 per leaf +VAT @ 15%
A2-x	Standing instruction	Charge	No Charge
A2-xi	Stop payment Instruction	Charge	Tk.100.00+VAT @15%
A2-xii	Inoperative account Activation	Charge	No Charge
A2-xiii	Dormant account Activation	Charge	No Charge
A3 Shohoj Sanchay Deposit			
A3-i	Incidental Charge	Charge	No Charge
A3-ii	Service Charge	Charge	No Charge
A3-iii	Account Maintenance Fee	Fees	Tk.200.00+VAT @15%
A3-iv	Account closing charge	Charge	Tk.200.00+VAT @15%

SL	Description	Nature	Fees & Feature
A3-v	Account Statement	Charge	No Charge
A3-vi	Balance confirmation Certificate	Charge	No Charge
A3-vii	Solvency Certificate/Any purpose certificate	Charge	Tk.100.00+ VAT @15% per instance
A3-viii	Issuance of BO Certificate	Charge	Tk.100.00+ VAT @15% per instance
A3-ix	Issue of Cheque Book (MICR)	Charge	Tk.3 per leaf +VAT @ 15%
A3-x	Standing instruction	Charge	No Charge
A3-xi	Stop payment Instruction	Charge	Tk.100.00+VAT @15%
A3-xii	Inoperative account Activation	Charge	No Charge
A3-xiii	Dormant account Activation	Charge	No Charge
A4-Students Savings Account			
A4-i	Incidental Charge	Charge	No Charge
A4-ii	Service Charge	Charge	No Charge
A4-iii	Account Maintenance Fee	Fees	No Fees
A4-iv	Account closing charge	Charge	No Charge
A4-v	Account Statement	Charge	No Charge
A4-vi	Issue of Cheque Book (MICR)	Charge	Tk.3 per leaf +VAT @ 15%
A4-vii	Standing instruction	Charge	No Charge
A4-viii	Stop payment Instruction	Charge	No Charge
A4-ix	Inoperative account Activation	Charge	No Charge
A4-x	Dormant account Activation	Charge	No Charge
A5. Special Notice Deposit (SND) Account			
A5-i	Incidental Charge	Charge	No Charge
A5-ii	Service Charge	Charge	No Charge
A5-iii	Account Maintenance Fee	Fees	Tk.500.00+VAT @15%
A5-iv	Account closing charge	Charge	Tk.300.00+VAT @15%
A5-v	Account Statement	Charge	No Charge
A5-vi	Balance confirmation Certificate	Charge	No Charge
A5-vii	Solvency Certificate/Any purpose certificate	Charge	Tk.100.00+ VAT @15% per instance
A5-viii	Issuance of BO Certificate	Charge	Tk.100.00+ VAT @15% per instance
A5-ix	Issue of Cheque Book (MICR)	Charge	Tk.3 per leaf +VAT @ 15%
A5-x	Standing instruction	Charge	No Charge
A5-xi	Stop payment Instruction	Charge	Tk.100+VAT @15%
A5-xii	Inoperative account Activation	Charge	No Charge
A5-xiii	Dormant account Activation	Charge	No Charge
A6. All Schemes accounts including DBDS and FDRs Account, etc.			
A6-i	Incidental Charge	Charge	No Charge
A6-ii	Service Charge	Charge	No Charge
A6-iii	Account Maintenance Fee	Fees	No Fees
A6-iv	Account closing charge	Charge	No Charge
A6-v	Account Statement	Charge	No Charge
A6-vi	Solvency Certificate	Charge	Tk.100.00+ VAT @15% per instance
A6-vii	Duplicate issue in case of lost original one	Charge	Tk.500.00+ VAT @15% per instrument
A6-viii	Standing instruction	Charge	No Charge
A7. [Salary account in form of Saving Bank Account by employees of corporate customer]			
A7-i	Incidental Charge	Charge	No Charge
A7-ii	Service Charge	Charge	No Charge
A7-iii	Account Maintenance Fee	Fees	No Fees
A7-iv	Account closing charge	Charge	Tk.100.00+VAT @15%
A7-v	Account Statement	Charge	No Charge
A7-vi	Balance confirmation Certificate	Charge	No Charge
A7-vii	Solvency Certificate/Any purpose certificate	Charge	Tk.100.00+ VAT @15% per instance
A7-viii	Issuance of BO Certificate	Charge	Tk.100.00+ VAT @15% per instance
A7-ix	Issue of Cheque Book (MICR)	Charge	Tk.3 per leaf +VAT @ 15%
A7-x	Standing/disbursement instruction	Charge	No Charge
A7-xi	Stop payment Instruction	Charge	Tk.100.00+VAT @15%
A7-xii	Inoperative account Activation	Charge	No Charge
A7-xiii	Dormant account Activation	Charge	No Charge
A8. Foreign Currency (FC) Current Account [OBU/GEN/NRB/ERQ]and Term Deposit[NFCD/RFC/ERQ]			
A8-i	Incidental Charge	Charge	No Charge
A8-ii	Service Charge	Charge	No Charge
A8-iii	Account Maintenance Fee	Fees	No Fees
A8-iv	Account closing charge	Char	Tk.200.00+VAT @15% or equivalent USD ,GBP or EUR
A8-v	Account Statement	Char	No Charge
A8-vi	Balance confirmation Certificate	Char	No Charge
A8-vii	Solvency Certificate/Any purpose certificate	Char	Tk.100.00+ VAT @15% per instance or equivalent USD ,GBP or EUR
A8-viii	Issuance of BO Certificate	Char	Tk.100.00+ VAT @15% per instance or equivalent USD ,GBP or EUR
A8-ix	Foreign Currency Account Cheque Book	Char	USD 3.00 or equivalent of FCY

SL	Description	Natu	Fees & Feature
A8-x	Standing instruction	Char	No Charge
A8-xii	Inoperative account Activation	Char	No Charge
A8-xiii	Dormant account Activation	Char	No Charge

NB: Charge Tk. 100.00 + VAT@15% shall be applicable if account holder has more than one account with NRBC Bank Ltd for Solvency Certificate/Any purpose certificate, Issuance of BO Certificate and Stop payment Instruction, etc.

B. Clearing (BACH), EFTN and RTGS

SL	Description	Nature of Charge	Fees & Feature
B1-i	Below TK.50,000.00	Charge	No Charge
B1-ii	Tk. 50,000.00 but below Tk.500,000.00	Charge	Tk.10.00 [Outward clg]
B1-iii	Tk.500,000.00 & Above [Regular value with clg session]	Charge	Tk.25.00 [Outward clg]
B1-iv	Tk.500,000.00 & Above [High value with same day session]	Charge	Tk.60.00 [Outward clg]
B1-v	Cheque return due to insufficient fund on inward clearing.	Charge	Tk. 200.00+ VAT @ 15% [Inward clg]
B1-vi	Cheque return due to other reasons on inward clearing.	Charge	No Charge [Inward clg]
B1-vii	Cheque return due to any reasons on outward clearing.	Charge	No Charge
B1-viii	Any other EFTN transaction	Charge	No Charge
B1-ix	Real Time Gross Settlement (RTGS)	Charge	Charge may be fixed subject to Bangladesh Bank directives.

C. Collection

SL	Description	Nature of Charge	Fees & Feature
C1. Collection of Cheque beyond BACH or Outside of Automated Clearing House			
C1-i	Cheque for any value or Non-MICR Cheque	Commission	0.10% or Tk. 100.00 whichever is higher + VAT @ 15% [if amount is duly realized]
C1-ii	Postage Charge	Charge	At actual or minimum Tk. 20.00
C1-iii	Return Cheque due to I/F or other reason	Charge	Tk.100.00+ VAT @15% [in case of return only C1-i shall be applicable]
C1. Collection of Drafts/Bills/Documentary including Inland Bill Purchase (IBP) / FCY Cheque			
C2-i	Collection of bills/documents:		
	Up to value of Tk.25,000.00	Commission	0.20% or Tk. 50.00 whichever is higher + VAT @ 15%
	Up to value of Tk.25,001.00 to 100,000.00	Commission	0.20% or Tk. 100.00 whichever is higher + VAT @ 15%
	Up to value of Tk.100,001.00 to 500,000.00	Commission	0.15% or Tk. 200.00 whichever is higher + VAT @ 15%
	Above of Tk.500,000.00	Commission	0.10% or Tk. 750.00 whichever is higher + VAT @ 15%
C2-ii	Postage Charge	Charge	At actual or minimum Tk. 20.00

D. Remittance: Inland

SL	Description	Nature of Charge	Fees & Feature
D1. Pay Order(PO)/ Security Deposit Receipt (SDR) Related Charges			
D1-i	Not exceeding BDT 1,000.00 in connection with application by the students/unemployed youth for employment.	Commission	Tk. 10.00 + VAT @ 15% for Pay Order
D1-ii	Up to BDT 10,000	Commission	Tk. 15.00 + VAT @ 15%
D1-iii	Above BDT 10,000 to BDT 1,00,000	Commission	Tk. 20.00 + VAT @ 15%
D1-iii	Above BDT 1,00,000	Commission	Tk. 25.00 + VAT @ 15%
D1-iv	Cancellation of Pay order/SDR	Charge	Tk. 20.00 + VAT @15% for value of PO/SDR up to Tk.10,000.00 Tk.100.00+ VAT @15% for value of PO/SDR above Tk. 10,000.00
D1-v	Pay order/SDR issued for Bank own purpose	Commission	No Commission
D1-vi	Duplication issue of PO/SDR	Charge	Tk.300.00+ VAT @15%
D2. Demand Draft (DD)/Telephonic Transfer (TT) /Mail Transfer (MT) related charge			
D2-i	Issuance of DD/TT/MT for any value	Commission	0.10% or Tk. 50.00 whichever is higher + VAT @ 15%
D2-ii	Telephone Charge for TT Only	Charge	At actual or minimum Tk. 20
D2-iii	Postage Charge , if for DD	Charge	At actual or minimum Tk. 20
D2-iv	Cancellation of DD/TT/MT	Charge	Tk.200.00+ VAT @15%
D2-v	DD issued for Bank own purpose	Commission	No Commission
D2-vi	Duplication issue of DD	Charge	Tk.500.00+ VAT @15%

E. Locker Service

Locker rent shall be applicable on Financial Year Basis starting from 01 January to 31 December. So yearly locker rent will be applicable for incomplete year also.

SL	Description	Nature of Charge	Fees & Feature
E1-i	Locker Facility – Small (Yearly)	Charge	Tk. 3,000.00+ VAT @15% + Insurance Premium at actual
	Locker Facility – Medium (Yearly)	Charge	Tk. 5,000.00+ VAT @15% + Insurance Premium at actual
	Locker Facility – Large (Yearly)	Charge	Tk. 7,000.00+ VAT @15% + Insurance Premium at actual
E1-ii	Security Deposit-Small	-	Tk. 3,000.00 [Refundable] i.e. equivalent to one year rent
	Security Deposit-Medium	-	Tk. 5,000.00 [Refundable] i.e. equivalent to one year rent
	Security Deposit-Large	-	Tk. 7,000.00 [Refundable] i.e. equivalent to one year rent
E1-iii	Locker Key Replacement	Charge	At actual +1000.00 with VAT @15%
E1-iv	Closing of Locker Service	Charge	No Charge

F. ATM/Debit Card Related Fees & Charges

SL	Description	Nature of Charge	Fees & Feature
F1-i	Debit/VISA Card / Supplementary card –of all Deposit Accounts for 1 st year only	Charge	Free
F1-ii	Debit/VISA Card –of all Deposit Accounts from 2 nd year to onward + Supplementary card	Charge	Tk.500.00+ VAT @15% [Annually]
F1-iii	Debit/VISA Card Replacement in case of lost or other cases	Charge	Tk.500.00+ VAT @15%
F1-iv	PIN Replacement	Charge	Tk.200.00+ VAT @15%
	Cash Advance fees at Own ATM	Fees	Free
F1-v	Cash Advance fees from Other Bank Q-Cash Network(Per Withdrawal)	Charge	Tk.10.00+VAT @15%
F1-vi	ATM Cash Withdrawal at National Payment Switch of Bangladesh (NPSB) Member Bank ATMs	Charge	As per Bangladesh Bank Rule
F1-vii	Cash Advance fees from Other Bank under OMNIBUS, VISA & Master Card ATMs (Per Withdrawal)	Charge	Omnibus Tk.20.00, DBBL Tk.30.00 & VISA Tk. 30.00 Plus VAT@ 15 %
F1-viii	Video Record Checking Upon Accountholder's Request for ATM Dispute	Charge	Tk.1500.00+ VAT @15% (Other than Q-cash & Own), Tk.200+ VAT @15% (Own & Q-cash)
Prepaid Card			
F1-ix	Prepaid Card Fee (Dual Prepaid Card Fees/ Student Card Fees/ Treatment Card Fees/ Virtual card Fees)	Fees	Tk.500.00+ VAT @15%
F1-x	Annual/Renewal/Replacement Fees for all prepaid Cards & Virtual Cards	Fees	Tk.500.00+ VAT @15%
F1-xi	Prepaid Balance Transfer Processing Fees	Fees	Free

G. Miscellaneous Fees & Charges

SL	Description	Nature of Charge	Fees & Feature
G1-i	Tax Certificate (Account/ FDR/DPS/Loan)	Charge	Free
G1-ii	Internet Banking	Charge	Free
G1-iii	Phone Banking	Charge	Free
G1-iv	E-Statement	Charge	Free
G1-v	SMS Banking	Charge	Free
G1-vi	Fund Transfer Instruction	Charge	Free
G1- vii	Issuance of Bangladesh Bank Cheque own purpose	Charge	No Charge
G1- viii	Issuance of Bangladesh Bank Cheque requested by other Banks/FIs/Clients from their accounts	Charge	Tk.50.00+ VAT @15%
G1- ix	Lien Mark: Our Bank's instruments kept under lien in other Bank	Charge	Free
G1- x	E-Tendering : Collection of Registration/Renewal Fee/ Tender Docs Sell	Charge	Tk. 20.00 + VAT @15%
G1- xi	E-Tendering : Uploading of Tender Security / Performance Security (PO/BG/PG) only for client who has account with the Bank	Charge	Tk. 100.00 + VAT @15%
G1- xii	E-Tendering : Uploading of Tender Security / Performance Security (PO/BG/PG) only for client who has no account with the Bank	Charge	Tk. 200.00+ VAT @15%

2nd part : Credit

H: General: Applicable for all Loan Accounts where required

SL	Description	Nature of Charge	Fees
H1-i	Incidental Charge- for all loan A/c	Charge	No Charge
H1-ii	Service Charge- for all loan A/c s	Charge	No Charge
H1-iii	Account Maintenance Fee- for all loan A/c s except SOD (General) and CC (Hypo)	Fees	No Fees
H1-iv	Account Maintenance Fee for SOD (General) and CC (Hypo)	Fees	Tk.500.00+VAT @15%
H1-v	Issue of Cheque Book (MICR)	Charge	Tk.3 per leaf +VAT @ 15%
H1-vi	Stamp Charge	Charge	At Actual
H1- vii	Valuation fees (Collateral Security)	Fees	At Actual + Tk.500.00 plus VAT @ 15%
H1- viii	Legal or vetting or searching fees	Fees	At Actual
H1-ix	Documentation Fees	Fees	At Actual
H1-x	Lien Mark: Other Bank's instruments kept under lien in our Bank	Charge	No Charge
H1-xi	Documents Deferral : Deferral for completion of Mortgage & Charge Creation	Charge	Tk. 500.00 +VAT @15% 1 st Time deferral
			Tk. 1000.00 +VAT @15% 2 nd Time deferral
H1-xii	Documents Deferral : Other types of deferral (Except Mortgage & Charge Creation)	Charge	Tk. 200.00 +VAT @15% 1 st Time deferral
			Tk. 500.00 +VAT @15% 2 nd Time deferral

I : CIB Enquiry Charges for all loans

SL	Borrower Type	Nature of Charge	Fees & Feature
I1-i	Individual: New Borrower	Charge	At actual +Tk.100.00 plus 15%
I1-ii	Individual: Existing borrower (having FS sub code / CIB subject code)	Charge	At actual +Tk.100.00 plus 15%
I1-iii	Individual: Link Inquiry (CIB sub code for allied concern & owner list)	Charge	At actual +Tk.10.00 plus 15%
I1-iv	Proprietorship: New Borrower	Charge	At actual +Tk.100.00 plus 15%
I1-v	Proprietorship: Existing borrower (having FS sub code / CIB subject code)	Charge	At actual +Tk.100.00 plus 15%
I1-vi	Proprietorship: Link Inquiry (CIB sub code for allied concern & owner list)	Charge	At actual +Tk.10.00 plus 15%
I1-vii	Partnership: New Borrower	Charge	At actual +Tk.100.00 plus 15%
I1-viii	Partnership: Existing borrower (having FS sub code / CIB subject code)	Charge	At actual +Tk.100.00 plus 15%
I1-ix	Partnership: Link Inquiry (CIB sub code for allied concern & owner list) & All partners	Charge	At actual +Tk.10.00 plus 15%
I1-x	Company [Public or Private]: New Borrower	Charge	At actual +Tk.100.00 plus 15%
I1-xi	Company [Public or Private]: Existing borrower (having FS sub code / CIB subject code)	Charge	At actual +Tk.100.00 plus 15%
I1-xii	Company [Public or Private]: Link Inquiry (CIB sub code for allied concern & owner list) & All Director	Charge	At actual +Tk.10.00 plus 15%

J: Secured Overdraft against all Schemes/FDR/shares/all other Securities

SL	Description	Nature of Charge	Fees & Feature
J1-i	Application fee	Fees	Free
J1-ii	Processing Fees for Sanction/Renewal/enhancement:		
	(a)against All Scheme	Fees	Free
	(b) Against FDR/Share/ All others securities	Fees	Free
J1-iii	Risk Fund	-	Nil
J1-iv	Early Settlement Fees	Fees	Nil
J1-v	Reschedule Fees	Fees	Free

K: Retail Loan: Auto/Car Loan, Home Loan (Residential), Personal Loan except Staff

SL	Description	Nature of Charge	Fees & Feature
K1-i	Application fee	Fees	Tk.200.00+VAT@15%
K1-ii	Processing Fees	Fees	1% +VAT@15% of Sanction loan amount or as per terms of sanction. 0.25% of enhancement/Extension loan amount or as per terms of sanction.
K1-iii	Early Adjustment Fee	Fees	Nil or as per terms of sanction.
K1-iv	Partial Payment Fess	Fees	Nil or as per terms of sanction.
K1-v	Penal Interest	-	At actual + Additional 2.00% only on overdue loan amount.
K1-vi	Post approval Quotation Change	Fees	Free
K1-vii	Risk Fund	-	0.20% or as per terms of sanction.
K1-viii	Reschedule Fees	Fees	Tk.500.00+VAT @15% or as per terms of sanction.
K1-ix	Restructuring Fees	Fees	Tk.500.00+VAT @15% or as per terms of sanction.

L: SME Term Loan/Lease Finance/Hire Purchase: Unsecured

SL	Description	Nature of Charge	Fees & Feature
L1-i	Application fee	Fees	Tk.500.00+VAT@15%
L1-ii	Processing Fees	Fees	1% +VAT@15% of Sanction loan amount or as per terms of sanction letter.
L1-iii	Early Adjustment Fee	Fees	Nil or as per terms of sanction letter.
L1-iv	Partial Payment Fess	Fees	0.50%+VAT @15% of partial amount or as per terms of sanction.
L1-v	Penal Interest	-	At actual + Additional 2% only overdue loan amount
L1-vi	Risk Fund	-	0.2% of original Sanction amount only (Non-refundable)
L1-vii	Reschedule Fees	Fees	Tk. 500.00+VAT@15%
L1-viii	Restructuring Fees	Fees	Tk. 500.00+VAT@15%

N: Agriculture Term Loan : Unsecured

SL	Description	Nature of Charge	Fees & Feature
N1-i	Application fee	Fees	Free
N1-ii	Processing Fees	Fees	Free
N1-iii	Early Adjustment Fee	Fees	Free
N1-iv	Partial Payment Fess	Fees	Free
N1-vi	Penal Interest	Charge	Free
N1-vii	Risk Fund	-	Free
N1-viii	Reschedule Fees	Fees	Free
N1-ix	Restructuring Fees	Fees	Free

O: Other Loans and Advances (For Composite & Other Facilities)

SL	Description	Nature of Charge	Fees & Feature
O1-i	Processing Fees at time of first sanction/Enhancement only	Fees	Min Tk.1000.00 or 0.10 % plus VAT@ 15% whichever is higher or As per terms of the sanction letter.
O1-ii	Processing Fees at time of Renewal	Fees	Nil or as per terms of sanction letter.
O1-iii	Early Adjustment Fee	Fees	Nil or as per terms of sanction letter.
O1-iv	Penal Interest	-	As per Terms of Sanction advice.
O1-vi	Risk Fund	-	Nil or as per terms of sanction letter.
O1-vii	Reschedule Fees	Fees	Tk.2500.00+VAT @15% or as per terms of sanction letter.
O1-viii	Restructuring Fees	Fees	Tk.2500.00+VAT @15% or as per terms of sanction letter.

Q: Syndication Loan

SL	Description	Nature of Charge	Fees & Feature
Q1-i	Syndication Arrangement	Fees	As per agreement with client
Q1-ii	Agency Function	Fees	As per agreement with client
Q1-iii	Syndication Participation	Fees	As per agreement with client
Q1-iv	Equity Financing / Arrangement	Fees	As per agreement with client
Q1-v	Corporate Advisory Service	Fees	Minimum Tk.25000.00+ VAT @15% or as per terms of sanction

R: Credit Card

SL	Description	Nature of Charge	Fees & Feature					
			Gold (Dual)		Classic (Dual)		Platinum (Dual)	
			International	Local	International	Local	International	Local
R1-i	Processing Fees at time of sanction	Fees	Free					
R1-ii	Annual fees except Staff+ VAT @15%	Fees	Tk. 1500	Tk. 1000	Tk. 1000	Tk. 500	Tk. 2000	Tk.1500
R1-iii	Supplementary Card Fees except Staff	Fees	1 card Free & Tk.500+ VAT @15% for issuance of every additional card.					
R1-iv	Card Replacement Fees + VAT @15%	Fees	Tk.500+ VAT@ 15%					
R1-vi	Late payment Fee+ VAT @15%	Fees	\$11.00	Tk. 300	\$11.00	Tk. 300	\$11.00	Tk. 300
R1-vii	Excess Over Limit Fees + VAT @15%	Fees	\$11.00	Tk. 300	\$11.00	Tk. 300	\$11.00	Tk. 300
R1-viii	PIN Re issue fees + VAT @15%	Fees	Tk.300+ VAT @15%					
R1-ix	Upfront Interest for Cash withdrawal under Transfer to Card Holder Account/Card Cheque from Credit Limit except *Employee	-	1.00% of withdrawal amount for all products (Rate applicable for Maximum 45 days only) * 0.90% for employee of NRBC Bank Ltd.					
R1-x	Clearing Cheque charge for settlement of Credit Card Liability	Fees	As per BACH Charge mentioned above as per section -B					
R1-xi	Card Cheque Issuance for 1 to 10 leaves	Fees	Free					
R1-xii	Card Cheque Issuance for 2 to onward	Fees	Tk.120.00 + VAT @15%					
R1-xiii	Cheque Return Fees	Fees	Tk. 100.00 + VAT					
R1-xiv	Duplicate Statement fees	Fees	Tk.50.00 + VAT @15%					
R1-xv	CIB Charge	Charge	As Per CIB Schedule mentioned above					
R1-xvi	Certificate Issue fees	Fees	Tk. 200.00 + VAT					
R1-xvii	Credit Card Transaction Alert / SMS Fee	Fees	Free					
R1-xviii	Stop payment Instruction for inward Card Cheque	Fees	Tk. 500.00 + VAT 15%					
R1-xix	Statement Retrieval Fees	Fees	Tk.50.00 + VAT @15% (Per Statement)					
R1-xx	Charge Slip retrieval Fees	Fees	Tk.100.00 + VAT					
R1-xxi	Credit card Cash Advance Fees (Own ATM)	Fees	Free					
R1-xxii	Credit card Cash Advance Fees (Other ATM)	Fees	Omnibus Tk.20.00, DBBL Tk.30 & VISA Tk. 30.00 Plus VAT @ 15 %					

S: Bank Guarantee (BG)/Bid Bond (BB)/Performance Guarantee (PG)

SL	Description	Nature of Charge	Fees & Feature
S1-i	Issuance , Renewal and enhancement of BG/BB/PG fully cover by Cash/ FDR/ Scheme/ CD/SND Accounts	Commission	Min Tk. 1000.00 or 0.10%-0.50% Per Quarter plus VAT@ 15% or as per sanction terms.
S1-ii	Issuance , Renewal and enhancement of BG/BB/PG partially cover by FDR/Scheme or rest amount by Other	Commission	Min Tk. 2000.00 or 0.10%-0.50% Per Quarter plus VAT@ 15% or as per sanction terms.
S1-iii	Issuance , Renewal and enhancement of BG/BB/PG covering by collateral security	Commission	Min Tk. 2000.00 or 0.20%-0.60% Per Quarter plus VAT@ 15% or as per Sanction terms.
S1-viii	Issuance , Renewal and enhancement of Counter Guarantee against Foreign Bank	Commission	Min. Tk. 3000.00 (US\$ 50) or 0.20% to 0.50% per Quarter plus VAT@15% or as per Sanction terms.
S1-ix	Stamp Charge	Charge	At actual

3rd part : Foreign Trade Operation

T: Foreign Remittance and Other Service

SL	Description	Nature of Charge	Fees & Feature
T1: Foreign Demand Draft (FDD)/ FTT Related Charges			
T1-i	Issuance of FDD for any value on local or foreign Corresponded	Commission	Tk.500.00+VAT @15% for each against local currency or equivalent Foreign Currency.
T1-ii	FTT (SWIFT) Advice Issue	Commission + Charge	Tk.750.00+Tk. 500.00+VAT @15%
T1-iii	Wage Earners remittance	Charge	Free
T1-iv	Encashment/ FDD drawn on Bangladesh Bank only / TT at our counter (For other remittance)	Charge	Tk.200.00+VAT @15% up to Tk.1.00 Lac
			Tk.500.00+VAT @15% above Tk.1.00 Lac to 5.00 Lac
			Tk.750.00+VAT @15% above Tk.5.00 Lac
T1-v	Encashment of any FTT in taka at our counter	Charge	Free
T1-vi	Cancellation of FDD/FTT (SWIFT)	Charge	Tk.1000.00+VAT @15% + SWIFT Charge at Actual
T1-vii	Foreign Correspondence Charges - FCC (applicable at the time of FDD , L/C issuance & FTT Issuance)	Charge	At actual
T1-viii	Duplicate FDD issuance	Charge	Tk.1000.00+ VAT @15%
T2: Collection (Inward)			
T2-i	For collection of clean Item	Charge	Min. Tk.1000.00 or 0.15% plus VAT @15%
T2-ii	For documentary bill under Grant (all types of LCs)	Charge	Min. Tk.1500.00 or 0.25% plus VAT @15%
T2-iii	For documentary bill under Grant (without LCs)	Charge	Min. Tk.2000.00 or 0.25% plus VAT @15%
T2-iv	Collection of proceed/draft/ Cheque from Local Bank for any Draft/Cheque in FC	Fees	Tk.500.00 + VAT @15%
T3- Miscellaneous			
T3-i	FC Cash Sale with Endorsement	Fees & Commission	FC sale at Prevailing cash selling rate + Tk.200+Commission 0.50% plus VAT @15%
T3-ii	Transactions by Nomine / Account Holder in FC Account	Charge	Free
T3-iii	Student File	Fees & Commission	Tk.2500.00 per File Plus VAT @15% + FDD/FTT as per schedule
			Tk.1000.00 for yearly+ VAT @15%
T3-iv	Issuance of NOC for study purpose	Fees	Tk.500+ VAT @15%
T3-v	Issuance of FC Encashment certificate	Charge	Tk.500+ VAT @15%
T3-vi	a) Traditional items (Jute, Jute goods , etc)	Charge	Tk.2,000.00+ VAT @15% up to Tk.5.00 Lac
			Tk.3,000.00+ VAT @15% from Tk.5.00 Lac to Tk.10.00 lac
			Tk. 3,000.00 + VAT@15% above Tk.10 Lacs
	b) Non-Traditional Items (Garments)	Charge	Tk.2,000.00+ VAT @15% up to Tk.5.00 Lac
			Tk.3,000.00+ VAT @15%from Tk.5.00 Lac to Tk.10.00 lac
	c) Others not mentioned above (Cash Incentives Handling Charge)	Charge	Tk. 4,000.00 above Tk.10 Lacs
			Tk.3,000.00+ VAT@15%

U: Import

SL	Description	Nature of Charge	Fees & Feature
U1-i	Commission for opening of L/C under Cash/AID/Loan/Barter etc.	Commission	1 st Quarter: Maximum 0.40% (Below 100% Margin) and 0.30% (100% Margin) Plus VAT @15% Subsequent Quarter or Part Thereof: 0.40% (Below 100% Margin) and 0.30% (100% Margin) Plus VAT @15%
U1-ii	Commission for opening of Back to Back L/C including EDF L/C	Commission	1 st Quarter : 0.40% Plus VAT@15% Subsequent Quarter: Min Tk.500 or 0.30% Plus VAT@15%
U1-iii	Acceptance Commission (BTB L/Cs)	Commission	1 st Quarter : 0.40% Plus VAT@15% Subsequent Quarter or Part Thereof: 0.20% Plus VAT@15%
U1-iv	Commission for opening of L/C under Deferred Payment	Commission	Per Quarter or Part Thereof: Max. 0.40% + VAT @15%
U1-v	Acceptance Commission(except BTB L/Cs)	Commission	Per Quarter or Part Thereof:0.40% Plus VAT @15%
U1-vi	Local L/Cs are sent by mail to Advising Bank	Commission	At Actual or Min. Tk.1500.00 Plus VAT @15%
U1-vii	LC Transmit by SWIFT	Charge	Foreign :Tk.2900 + VAT @15% Local :Tk. 1500.00 + VAT @15%
	LC Transmit by SWIFT in short form of free format message	Charge	Foreign :Tk.1000.00 + VAT @15% Local :Tk. 500 .00+ VAT @15%
	In-operative L/C transmitted by SWIFT	Charge	Foreign :Tk.1500.00 + VAT @15% Local :Tk. 1500.00 + VAT @15%
U1-viii	Amendment of local L/C by mail (This shall cover cost of registered mail of amendments to Advising Bank)	Charge	Amendment Charge Tk.500.00 + VAT @15% Postage Charge at Actual
U1-ix	Amendment of L/C by transmit SWIFT	Charge	Foreign :Tk.1,000.00 + VAT @15% Local :Tk. 1,000 .00 + VAT @15%
U1-x	If amendment includes increase of value or extension of time, then L/C opening commission for additional time or value shall be recovered as prescribed in the opening stage.	Commission	As per SL No. # U1-i, U1-ii & U1-iii
	Any amendment of L/C after expiry (excluding Back-to Back L/C); fresh L/C opening charges should be realized as per schedule	Commission	As per SL No. # U1-i,U1-ii & U1-iii
U1-xi	Arranging Add Confirmation from third Bank:		
	a) Sight L/C on Beneficiary's A/C	charge	At Actual or 0.20% + VAT @15% of LC Value
	b) DP L/C up to 180 days on Opener's A/C	Charge	At actual Foreign corresponded commission & Charge +0.20% + VAT @15% of LC With Tk.2000.00+ VAT @15% for Bank
	c) DP L/C up to 180 days on Beneficiary's A/C	charge	At Actual or 0.20% + VAT @15% OF LC Value
d) Commission/charges for confirmation of DP L/Cs over180 days and for sight L/Cs of big amounts	charge	To be quoted by International Division, Head Office by arrangement with the Confirming Bank	
U1-xii	Foreign correspondence charge for all types of L/Cs (Mail as well as SWIFT) to be paid by openers (if applicable)	Charge	At actual +USD 25.00 to be realized after claim
U1-xiii	Foreign correspondence charge for amendments of L/C to be paid by openers (if applicable)	Charge	At actual
U1-xiv	L/C cancellation charges or expired unutilized:		
	a) By SWIFT	Charge	BDT 1500.00+ VAT @15% with SWIFT charge Tk. 500.00 +VAT @15%
b) BY Air Mail (condition apply)		At actual charge of Air mail plus as per schedule of charges of Foreign Correspondents (if applicable)	
U1-xv	Collection of credit report of the beneficiary of the L/C (Export/Import)	Charge	Min. US\$ 120.00 or At actual plus US\$ 20 per case whichever is higher
U1-xvi	L/C dispatched by Courier (For all L/ C irrespective of original or amendment) (condition apply)	Charge	At actual
U1-xvii	LCAF issuance charge	Charge	Tk.100.00 per LCAF + VAT 15%
U1-xviii	IMP Form issuance charge	Charge	Free
U1-xix	Processing fee for Pre- shipment Inspection	Charge	Tk.500.00 per Instance + VAT 15%
U1-xx	CFR Certificate Issue Charge	Charge	Tk.500.00 per Instance + VAT 15%
U1-xxi	Handling charges for settlement of discrepant documents of import bills (to be realized from the bill value when applicable)	Charge	US\$ 50.00 +VAT 15%
U1-xxii	All other charges not mentioned above in connection with opening and advising of L/Cs	Charge	At Actual Plus Tk.2000.00 + VAT 15%

V: Export

SL	Description	Nature of Charge	Fees & Feature
V1-i	Bill (Sight/Usance) negotiating charges for export bills in foreign currency	Charge	Free
V1ii	Exchange Gain on Export Bill Negotiation or Collection	Charge	Tk.500.00 + VAT @15%
V1-iii	Documentary collection bills under all types of L/Cs	Charge	At actual postal/cable/SWIFT Charges plus Tk. 500 + VAT @15%, but Minimum Tk.3,000.00+VAT @15%
V1-iv	Export Bill mailed by Courier	Charge	At Actual + Tk. 500+ VAT @15%, but Minimum Tk.3,000.00+VAT @15%
V1-v	Advising of Foreign Bank L/C to the local Beneficiary	Charge	At Actual or Mini Tk.750.00 + VAT @15%
V1-vi	Advising of amendment of Foreign Bank L/C to the local Beneficiary	Charge	At Actual or Mini Tk.750.00 + VAT @15%
V1-vii	Transfer of L/Cs to beneficiary Bank	Charge	At Actual or Mini Tk.750.00 + VAT @15% per instance
V1-viii	Adding of confirmation by our Bank	Commission	0.20% per quarter or part thereof, but Mini. USD 50.00
V1-ix	Advising of guarantees to the Beneficiary in original without any engagement on our part	Charge	Tk.750.00 + VAT @15%
V1-x	Advising of guarantees in original against 100% counter guarantee of Foreign Bank.	Commission	0.40% per quarter or part thereof plus cost of stamp, Tax etc. Mini Tk. 2,000.00 +VAT @15%
V1-xi	Advising of guarantee in our own format or on the format supplied by the opening bank with our full engagement against 100% counter guarantee of Foreign Bank.	Commission	0.40% per quarter or part thereof plus cost of stamp, Tax etc. Mini. Tk. 3,000.00 +VAT @15%
V1-xii	Issuance of Bid Bond/ Performance Bond favoring overseas beneficiary through foreign correspondents at our engagement	Commission	0.50% per quarter or part thereof plus Telex/SWIFT/Mail charges. Mini Tk. 5,000.00 +VAT @15%
V1-xiii	Indemnity for shipping guarantees in absence of original documents provided full value of documents is deposited by the customer.	Charge	Tk.1,000.00 + VAT @15% per instance
V1-xiv	Endorsement of N/N copy for Custom Assessment Purpose	Charge	Tk. 500.00 + VAT @15% per instance
V1-xvi	PRC issue charges	Charge	Tk.500.00 + VAT @15% per instance
V1-xvii	Certificate issue for:		
	BTB LC	Charge	Tk.750.00 + VAT @15% per instance
	Bond License, Forced Loan and others	Charge	Tk.750.00 + VAT @15% per instance