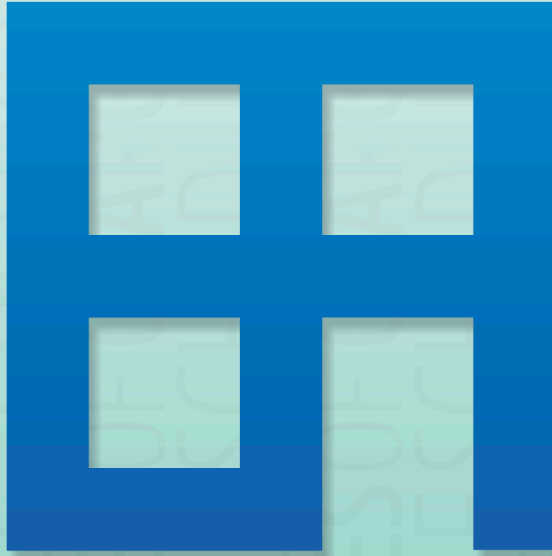


# SCHEDULE OF CHARGES



Updated on: October 25, 2021

 **Bank Asia**

# General Banking

SI	Service Description	Charges
	<b>Current Account:</b>	
	Account maintenance fee (Half-Yearly)	Tk. 300
	Closing of account	Tk. 300
	Stop payment instructions	Tk. 0 - Tk.100 per instance
	Amendment of Stop payment instruction	Tk. 50 per instance
1	Personalized cheque book	At actual minimum Tk. 6 per leaf
	Bounced cheque	Tk. 50 per instance
	Balance confirmation certificate with account statements (half yearly)	Free
	Balance confirmation certificate with account statements (more than 2 times in a year)	Tk. 100 per certificate
	<b>SND Account</b>	
	Account maintenance fee (Half-Yearly)	Tk. 500
	Closing of account	Tk. 300
	Stop payment instructions	Tk. 0 - Tk.100 per instance
	Amendment of Stop payment instruction	Tk. 50 per instance
2	Bounced cheque	Tk. 50 per instance
	Personalized cheque book	At actual minimum Tk. 6 per leaf
	Balance confirmation certificate with account statements (half yearly)	Free
	Balance confirmation certificate with account statements (more than 2 times in a year)	Tk. 100 per certificate
	<b>Savings Account</b>	
	Account Maintenance Fee (Half-Yearly)	
	For average balance up to Tk. 10,000	No Maintenance Fee
	For average balance above Tk. 10,000 to Tk. 25,000	Tk. 100
	For average balance above Tk. 25,000 to Tk. 200,000	Tk. 200
	For average balance above Tk. 200,000 to Tk. 10,00,000	Tk. 250
	For average balance above Tk. 10,00,000	Tk. 300
	Closing of account	Tk. 200
3	Activation of Dormant account	Free
	Stop payment instruction	Tk. 0 - Tk.100 per instance
	Amendment of Stop payment instruction	Tk. 50 per instance
	Bounced cheque	Tk. 50 per cheque
	Personalized cheque book	At actual minimum Tk. 6 per leaf
	Balance confirmation certificate with account statements (half yearly)	Free
	Balance confirmation certificate with account statements (more than 2 times in a year)	Tk. 100 per certificate
	<b>Issuance of Demand Draft, Telegraphic Transfer, Mail Transfer</b>	
	Upto Tk. 1,000	Tk. 20
	Above Tk. 1,000 to Tk. 1,00,000	Tk. 50
4	Above Tk. 1,00,000 to Tk. 5,00,000	Tk. 100
	Above Tk. 5,00,000 to Tk. 10,00,000	Tk. 200
	Above Tk. Tk. 10,00,000	Tk. 300
	Cancellation Fee	Tk. 50

\* VAT applicable as per NBR rules

<b>Issuance of Pay Order</b>	
	Upto Tk. 1,000
5	Above Tk. 1,000 to Tk. 1,00,000
	Above Tk. 1,00,000
	Cancellation Fee
	Issuance of Bangladesh Bank cheque
	<i>*Pay order issued for islamic investment disbursement purpose will remain free for any amount</i>
<b>Collection</b>	
6	Collection of outstation cheques/bills (clean documentary)
<b>Cancellation of Cheques</b>	
7	Cheque Cancellation
<b>Certificates</b>	
8	Issuance of Solvency certificate
	BO Account opening certificate

\*No fee will be charged against Special Privileged accounts as directed by Bangladesh Bank from time to time.

## Credit

SI	Service Description	Charges
<b>Corporate Loan</b>		
1	Loan application Fee:	Free
	Loan Processing/ Appraisal Fee	Nil
	Early Settlement Fee (term loan of both corporate mid segment credit)	Up to 0.50% on prepaid loan amount if the facility is repaid prior to the maturity of the loan.
	Loan Reschedule/restructure Fee (corporate and mid segment credit)	Up to 0.25% on outstanding loan amount
<b>Syndication Loan</b>		
2	Arrangement Fee	0.10%-0.50% (one time)
	Information Memorandum Fee	Up to Tk. 2.50 million (one time)
	Agency Fee	Up to 0.075% per quarter (recurring) on the outstanding Syndicated Term loan
	Participation Fee	Up to 0.25% (one time) on the participation amount of Term Loan.
	Commitment Fee	0.05%-0.20% per quarter to be paid on undrawn portion of facility if facility is not fully drawn down.
	Early Settlement Fee	Up to 0.50% on prepaid loan amount if the facility is repaid prior to the maturity of the loan.
<b>CMSME Loan</b>		
	Loan application fee	Free
	Loan processing fee	Up to Tk. 50 Lac: 0-0.50% on loan amount but not exceeding Tk. 10,000
		Above Tk. 50 Lac: 0.10%-0.30% on loan amount but not exceeding Tk. 15,000
	Loan take over processing fee	Up to Tk. 50 Lac: 0-0.50% on loan amount but not exceeding Tk. 10,000
	Above Tk. 50 Lac: 0-0.30% on loan amount but not exceeding Tk. 15,000	
	Risk & reward fund	Free
	Security replacement fee	Free
	Renewal Processing fee	Free
	Enhancement proposal fee	Free

\*VAT applicable as per NBR rules

## Credit

SI	Service Description	Charges
	Rescheduling fee	Free
	Restructuring fee	Free
	Overdue charge	Additional 2% on overdue amount for overdue period
	Documentation Fee	At actual
	Stamp charge	At actual
	Legal and Valuation Fee	At actual
	Early Settlement Fee	No Early settlement fee
	Credit Guarantee Fees	1% for 1st year and 0.50%-0.75% for next years for onward payment to CGS unit, Bangladesh Bank
<b>Personal Loan</b>		
	Loan application fee	Free
	Processing Fee	0.5% of Loan amount
	Early Settlement Fee	0.5% on outstanding balance
4	Partial Settlement Fee	0.5% on partial prepayment amount
	Loan Rescheduling/Restructure Fee	0.25% on outstanding balance but not exceeding Tk. 10,000
	Overdue Charge	Additional 2% penal interest on overdue amount for overdue period
	Documentation Fee	At Actual
<b>Home Loan</b>		
	Loan application fee	Free
	Processing Fee	Up to Tk. 50 Lac: 0.50% on loan amount but not exceeding Tk. 15,000 Above Tk. 50 Lac: 0.30% on loan amount but not exceeding Tk. 20,000
5	Partial Settlement Fee	0.5% on partial prepayment amount
	Early Settlement Fee	0.5% on outstanding balance
	Legal Vetting Charge	At Actual
	Valuation Charge	At Actual
	Documentation Fee	At Actual
	Overdue Charge	Additional 2% penal interest on overdue amount for overdue period
	Loan Rescheduling/Restructure Fee	0.25% on outstanding balance but not exceeding Tk. 10,000
<b>Auto Loan</b>		
	Loan application fee	Free
	Processing Fee	0.5% of loan amount but not exceeding Tk. 15,000
	Partial Settlement Fee	0.5% on partial prepayment amount
6	Early Settlement Fee	0.5% on outstanding balance
	Overdue Charge	Additional 2% penal interest on overdue amount for overdue period
	Loan Rescheduling/Restructure Fee	0.25% on outstanding balance but not exceeding Tk. 10,000
	Documentation Fee	At Actual
<b>Loan for professional</b>		
	Loan application fee	Free
	Processing Fee	0.5% of Loan Amount
	Partial Settlement Fee	0.5% on partial prepayment amount
7	Early Settlement Fee	0.5% on outstanding balance
	Overdue Charge	Additional 2% penal interest on overdue amount for overdue period
	Loan Rescheduling/Restructure Fee	0.25% on outstanding balance but not exceeding Tk. 10,000
	Documentation Fee	At Actual

\* VAT applicable as per NBR rules

## Credit

SI	Service Description	Charges
<b>Senior Citizen Support</b>		
	Loan application fee	Free
	Processing Fee	Nil
	Partial Settlement Fee	0.5% on partial prepayment amount
8	Early Settlement Fee	0.5% on outstanding balance
	Overdue Charge	Additional 2% penal interest on overdue amount for overdue period
	Loan Rescheduling/Restructure Fee	0.25% on outstanding balance but not exceeding Tk. 10,000
	Documentation Fee	At Actual
<b>Loan for Land Lords</b>		
	Loan application fee	Free
	Processing Fee	0.5% of loan amount
	Partial Settlement Fee	0.5% on partial prepayment amount
9	Early Settlement Fee	0.5% on outstanding balance
	Overdue Charge	Additional 2% penal interest on overdue amount for overdue period
	Loan Rescheduling/Restructure Fee	0.25% on outstanding balance but not exceeding Tk. 10,000
	Documentation Fee	At Actual
<b>RMG-Proyojon</b>		
	Loan application fee	Free
	Processing Fee	Nil
	Partial Settlement Fee	Nil
10	Early Settlement Fee	Nil
	Overdue Charge	Additional 2% penal interest on overdue amount for overdue period
	Loan Rescheduling/Restructure Fee	0.25% on outstanding balance but not exceeding Tk. 10,000
	Documentation Fee	At Actual
<b>Green Energy Loan</b>		
	Loan application fee	Free
	Processing Fee	Nil
	Partial Settlement Fee	0.5% on partial prepayment amount
11	Early Settlement Fee	0.5% on outstanding balance
	Overdue Charge	Additional 2% penal interest on overdue amount for overdue period
	Loan Rescheduling/Restructure Fee	0.25% on outstanding balance but not exceeding Tk. 10,000
	Documentation Fee	At Actual
<b>Motor Cycle Loan</b>		
	Loan application fee	Free
	Processing Fee	0.5% of Loan Amount
	Partial Settlement Fee	0.5% on partial prepayment amount
12	Early Settlement Fee	0.5% on outstanding balance
	Overdue Charge	Additional 2% penal interest on overdue amount for overdue period
	Loan Rescheduling/Restructure Fee	0.25% on outstanding balance but not exceeding Tk. 10,000
	Documentation Fee	At Actual

\*VAT applicable as per NBR rules

## Credit

SI	Service Description	Charges
<b>Bicycle Loan</b>		
	Loan application fee	Free
	Processing Fee	0.5% of Loan Amount
	Partial Settlement Fee	0.5% on partial prepayment amount
13	Early Settlement Fee	0.5% on outstanding balance
	Overdue Charge	Additional 2% penal interest on overdue amount for overdue period
	Loan Rescheduling/Restructure Fee	0.25% on outstanding balance but not exceeding Tk. 10,000
	Documentation Fee	At Actual
<b>Student Support Loan</b>		
	Loan application fee	Free
	Processing Fee	Nil
14	Partial Settlement Fee	0.3% on partial prepayment amount
	Early Settlement Fee	0.3% on outstanding balance
	Overdue Charge	Additional 2% penal interest on overdue amount for overdue period
	Loan Rescheduling/Restructure Fee	0.25% on outstanding balance but not exceeding Tk. 10,000
<b>Other Charges</b>		
	Documentation Fee	At Actual
	CIB Charges	At Actual
	Contact Point Verification (CPV) charges (through 3rd party agent)	At Actual
15	Stamp Fee	At Actual
	Legal and Valuation Fee	At Actual
	Confirmation of balance (for audit purpose)	Tk. 100
	Loan Certificate Fee	Tk. 200 each+ delivery cost
	Tax/Vat Certificate	Tk. 200 each
	Credit/Solvency Certificate	Tk. 200 each
	Certificate for Inward Remittance	Tk. 100 per instance
<b>Guarantee/Bonds (local)*</b>		
Issuance of Guarantee and Amendment for Extension of validity / Increase of value:		
16	At 100% Cash Margin	0.10%-0.20%, Min Tk. 1,000 annually plus other charges and commission to be realized on up front basis.
	Below 100% Cash Margin	0.20%-0.50%, Min Tk. 1,000 per quarter plus other charges. Commission to be realized on upfront basis for full tenor up to expiry.
	Open Guarantee	Commission to be realized yearly on upfront basis.
	Amendment of Guarantee without extension of Validity / and Increase of value	Tk. 500 to Tk. 1,000

**\* As per Bangladesh Bank BRPD Circular No. 11 dated June 10, 2021:**

- If the maturity period of the guarantee is less than or equal to one quarter, the commission will be realized in full for the quarter;
- After completion of first quarter, if the maturity of the guarantee does not cover the entire subsequent quarter, the commission will be charged on daily basis up to the maturity
- For Islamic Banking, Early Settlement and Partial Settlement Fee will be NIL for all types of Investment.
- For Islamic Banking, Overdue Charges is applicable for only Bai Mode of Investment.

\* VAT applicable as per NBR rules

# Trade Services

## Import

1 Letter of Credit –Opening, extension of validity and increase of amount						
LC Type	Mode	Commission in 1st Quarter on LC/Amendment Value	Commission in Subsequent Quarter(s) on LC /Amendment Value	Minimum Comm.	SWIFT/Courier charges	
a LC under 100% Margin both Local & Foreign	Issuance	0.10% -0.25%	0.10% - 0.25%	Tk. 1000	At Actual	
	Amendment	0.10% -0.25%	0.10% - 0.25%	Tk. 1000	At Actual	
b L/C under Cash Sight (below 100 % margin) (both Foreign & Local)	Issuance	0.10% -0.40%	0.10% -0.40%	Tk. 1000	At Actual	
	Amendment	0.10% -0.40%	0.10% -0.40%	Tk. 1000	At Actual	
c L/C under Usance/Deferred Payment (both Foreign & Local)	Issuance	0.10% -0.50%	0.10% -0.50%	Tk. 1000	At Actual	
	Amendment	0.10% -0.50%	0.10% -0.50%	Tk. 1000	At Actual	
d L/C under Back to Back under usance (both Foreign & Local)	Issuance	0.10% -0.40%	0.10% -0.40%	Tk. 1000	At Actual	
	Amendment	0.10% -0.40%	0.10% -0.40%	Tk. 1000	At Actual	
e L/C under Back to Back (other than export oriented Industry)	Issuance	0.10% -0.40%	0.10% -0.40%	Tk. 1000	At Actual	
	Amendment	0.10% -0.40%	0.10% -0.40%	Tk. 1000	At Actual	
f L/C under EDF	Issuance	0.10% -0.40%	0.10% -0.40%	Tk. 1000	At Actual	
	Amendment	0.10% -0.40%	0.10% -0.40%	Tk. 1000	At Actual	
g L/C under AID/Loan/Credit/ Barter/Grants etc.	Issuance	0.10% -0.50%	0.10% -0.50%	Tk. 1000	At Actual	
	Amendment	0.10% -0.50%	0.10% -0.50%	Tk. 1000	At Actual	
h Import Under LCAF (Advance payment or DA)	Issuance	0.10% -0.40%	0.10% -0.40%	Tk. 1000	At Actual	
Amendment of L/C (except increase of value and extension of validity)			Tk. Tk.500-750 plus communication cost at actual			
L/C cancellation (L/C Cancellation Charge Waived)			Communication cost at actual			
PSI Processing Charges			Tk.200 to Tk.500			
Misc. Certification charges for opening of Import L/C.			Tk.200 to Tk.500			

\*VAT applicable as per NBR rules

## Trade Services

SI	Service Description	Charges
<b>Acceptance Commission</b>		
2	Acceptance under Deferred/UsanceL/C	1st Qtr @ 0.10%-0.40%, Sub. Qtr @ 0.10%-0.40%, Min. Tk.1,000 plus Swift /Courier Charges at actual)
<b>Lodgment / Payment against Document:</b>		
	Reimbursement Charge on beneficiary	US\$20.00- \$ 50.00 per doc.
	Discrepancy Charges (Foreign ) on beneficiary	\$ 50.00-\$ 100.00 per doc.
	Discrepancy Charges (ILC & BTB L/C Local)	\$ 10.00-\$ 50.00 per doc. or Equivalent
3	Handling of bills not under L/C	Free / Communication charges at actual
	Handling of collection bills under L/C	Free / Communication charges at actual
	Foreign correspondent's charges (Inland part)	Free / Communication charges at actual
	Foreign correspondent's charges (Foreign part)	Free / Communication charge at actual.
	Import Document return fee	Tk.500-Tk.1000 + communication charge at actual.
<b>Endorsement of Copy / Shipping Guarantee</b>		
4	Endorsing of Copy of Documents	Free
	Endorsement Certificate Charge	Tk. 500.00 per Certificate
	Issuance of Shipping Guarantee /Indemnity	Tk. 500 –Tk.1000
<b>Confirmation of all types of Import L/C (by Foreign Correspondent):</b>		
5	For sight L/C's on opener's A/C	@ 0.00%-0.20% Flat
	For sight L/C's on beneficiary's A/c.	@ 0.00%-0.20% Flat
	For DP L/C's up to 180 days on opener's A/c.	@ 0.00%-0.20% Flat
	For DP L/C's up to 180 days on beneficiary's A/c.	@ 0.00%-0.20% Flat
<b>Collection of Credit Report :</b>		
6	Through D & B / Others	At Actual
	Through Banking Channel	At actual.
<b>Misc. Charges of Import</b>		
7	Issuance of Certificate in respect of import	Tk.100/- to Tk. 500/-
	Arrangement fee in BDT for OBU Bill Finance/FC Fund or Facility Arrangement Fee	As per negotiation with customer upto 2.00% of financed amount.
	Processing regulatory approval for B/E extension or others	Tk. 1,000/- to Tk. 2,000/-

\* VAT applicable as per NBR rules



## Trade Services

### Export

<b>Advising of Credit &amp; Amendment Charges (with value &amp; Without Value)</b>		
1	for Export Client	Tk. 750
	for non- Export client	Tk. 750
<b>Transfer of Credit &amp; Amendment (with Value &amp; without value)</b>		
2	for export client	Tk. 750
	for non-export client	Tk. 750
<b>Handling Charges of Export Bill:</b>		
3	In Foreign Currency	Free/ (Communication charge at actual)
	In Local Currency	Free /(Communication charge at actual)
<b>Negotiation of Export Bills</b>		
4	Negotiation of Bills (where exchange is earned)	Commission Tk.500 + Communication charge at actual.
	Negotiation of Bills (where exchange is not earned)	Bill Value below USD 25,000 – Tk. 1,000/-
		Bill Value USD 25,000 - USD 50,000 – Tk. 2,000/-
		Bill Value above USD 50,000 – Tk. 3,000/- Communication charge at actual.
Reimbursement claim against bills	Tk. 1000/- to Tk.1500/-	
<b>5 Bills under Collection</b>		
<b>a Foreign</b>		
	Under L/C and without L/C (where exchange gain is earned)	Commission Tk. 500.00 + Communication charge at actual.
	Under L/C and without L/C (where exchange gain is NOT earned)	Bill Value below USD 25,000 – Tk. 1,000/-
		Bill Value USD 25,000 - USD 50,000 – Tk. 2,000/- Bill Value above USD 50,000 – Tk. 3,000/- Communication charge at actual.
<b>b Local</b>		
	Under L/C and without L/C (where exchange gain is earned)	Tk. 500 +Communication charge at actual.
	Under L/C and without L/C (where exchange gain is NOT earned)	Bill Value below USD 25,000 – Tk. 1,000/- Bill Value USD 25,000 - USD 50,000 – Tk. 2,000/- Bill Value above USD 50,000 – Tk. 3,000/- Communication charge at actual.
<b>Confirmation of all types of Export L/C (by our Bank)</b>		
6	For sight L/C on opener's A/C	0.10%-0.75% per Qtr
	For sight L/C on Beneficiary's A/C (Own Bank's Client)	0.10%-0.50% per Qtr
	For sight L/C on Beneficiary's A/C (Other Bank's Client)	0.10%-0.75% per Qtr
	For DP L/C's up to 180 days on opener's A/C	0.10%-0.75% per Qtr
	For DP L/C's up to 180 days on beneficiary's A/C (Own Bank's Client)	0.10%-0.75% per Qtr
<b>Liaison Office and Repo Office Permission</b>		
7	Processing of New Application to BB for permission	Tk. 2,000.00 per Application
	Processing for Renewal of Permission	Tk. 1,000.00 per Application
	Local Agent payment processing charge (if required)	Tk. 500.00 per payment

\* VAT applicable as per NBR rules

## Trade Services

Misc. Charges Related to Export		
8	Misc. Certificate for Export	Tk. 500 flat per certificate
	Process of Cash assistance application	Tk. 1,000 to 5,000 per lot
Issuance of Certificate		
9	Proceed Realization Certificate (PRC)	Tk. 500 per certificate
	BTB L/C certificate	Tk. 500 per certificate
	C&F certificate	Tk. 500 per certificate
	Certificate of documentation	Tk. 500 per certificate
	Issuance of export performance certificate	Tk. 500 per certificate

## Guarantees/Bonds

Issuance of Guarantee and Amendment for Extension of validity / Increase of value		
1	At 100% Cash Margin	0.05%-0.20% per quarter, plus other charges, Min USD 100.00/Tk.1,000
	Below 100% Cash Margin	0.20%-0.50% per quarter, plus other charges, Min USD 100.00/ Tk.1,000
	Amendment of Guarantee without extension of Validity / and Increase of value	Tk. 1,000
Issuance of Counter Guarantee and Amendment for Extension of validity / Increase of value		
2	Issuance of Counter Guarantee	Per quarter @ 0.10%-0.50%, plus Foreign Bank's charges + other charges, Min USD 100.00
	Amendment of Counter Guarantee for Extension of validity / increase of Amount	Per quarter @ 0.20%-0.50%, Plus Foreign Bank's charges at actual + other charges, Min USD 100
	Amendment of Guarantee without Extension of validity / increase of Amount	Tk. 1000 Plus other charges
Issuance of Guarantee against Foreign Counter Guarantee		
3	Issuance of our Guarantee against Counter Guarantee	Per quarter @ 0.10%-0.50%, plus other charges, Min USD 100.00
	Amendment of Guarantee for Extension of validity / increase of Amount	Per quarter @ 0.10% - 0.50%, Plus other charges, Min USD 100.00
	Amendment of Guarantee without Extension of validity / increase of Amount	USD 20.00 – USD 50.00 Plus other charges
	Advising of Guarantee and amendment in original without conformation	Tk. 500 - Tk.1000 (flat) Plus Courier Tk. 200
	Advising of Guarantee in original by adding our confirmation	Per quarter @ 0.20%-0.50%, Plus Courier Tk. 200
	Miscellaneous charge regarding Guarantee	Tk. 300- Tk.500 (flat)
	Stamp Duty & Others related to Guarantee	Tk. 300 + others at actual.
Issuance of Bid Bond/Performance Bond favoring overseas beneficiary	0.20 % to 0.50% per quarter or part thereof, Min. Tk.1,000	

\* VAT applicable as per NBR rules

## Outward Remittance (FCY)

<b>Issuance of Foreign Draft</b>	
Foreign currency equivalent upto Tk. 1,00,000	Tk. 100
Foreign currency above Tk. 1,00,000 to Tk. 5,00,000	Tk. 200
Foreign currency above Tk. 5,00,000 to Tk. 10,00,000	Tk. 300
Foreign currency above Tk. 10,00,000	Tk. 500
Foreign DD/TT/MT cancellation fee	Tk. 200 per instrument
Issuance of TT (Clean TT)	0.10%-0.15% plus SWIFT charges at actual
Additional Swift Charges if TT not thru our correspondent	At actual
Investigation Charges (if beneficiary A/C already Credited)	Tk.150 to Tk.300
Investigation charges for more than 06 months old case	Tk.150 to Tk. 300 as Foreign Bank Correspondence Charge

## Issuance of Foreign Currency (Cash/TC) and Endorsement in Passport:

Issuance of FC (cash)/ Endorsement in passport	Tk. 200 per endorsement
Issuance of TC/Endorsement in passport	1% on TC amount plus Tk. 200
Investigation Charges	Tk. 500 per instance
Student file- Opening Per Student	Tk. 5,000 yearly per file/ instance
Fund Transfer	Tk. 750 + (Communication Charge at actual)

## Inward Remittance (FCY)

For payment to Customers Account	Free
Payment to other banks through PO/ DD	PO/DD charges plus Postage charges.
<b>Payment to other banks through SWIFT/TT</b>	
For upto Tk.1,00,000	Tk.100
For Tk.1,00,001-Tk.5,00,000	Tk. 200
For Tk.5,00,001-Tk.10,00,000	Tk. 300
For above Tk.10,00,000	Tk. 500
Plus SWIFT/Leaf and Communication charge at actual.	
Payment of Inward Remittance against identification	Tk. 500 (flat)
Collection of Foreign Draft	Tk. 500 per instrument
Commission for purchase of Foreign Draft	0.15% to 0.30 % for USD & 0.20 % to 0.35 % for GBP/EUR
Collection of any Foreign Currency Draft drawn on Bangladesh Bank	Tk.100 to Tk. 300
Collection of FCY Cheque (within Bangladesh)	Tk.100 to Tk. 300
Collection of FCY Cheque ( Outside Bangladesh)	Tk.100 to Tk. 300 plus Foreign Bank Charge
Collection of Dividend Warrant in FCY	Tk. 300 to Tk. 500
Processing of Bangladesh Bank Approval for encashment of TT	Tk. 300 to Tk. 500
Cancellation/ Return of Inward Remittance	Tk. 300 to Tk. 500 plus Foreign Bank Corr. Charges
Collection TT of other banks customer and release in form of FDD	Tk. 300 to Tk. 500 plus courier as per schedule
Tax/VAT Certificate	Tk. 300 – Tk. 500 (flat)
Inward Encashment Certificate	Tk. 300 – Tk. 500 (flat)

## Foreign Currency Account Maintenance

For USD A/C (NFCD, RFCD, Private FC)	Tk. 300 Half Yearly
For GBP	Tk. 300 Half Yearly
Other Currency (if any)	Tk. 300 Half Yearly

*Note : A/C maintenance charges on FC A/Cs are at the discretion of Head of Branch*

\*VAT applicable as per NBR rules

## Encashment of Travelers Cheque

Bank Customer	Tk. 200 (flat)
Non-Bank Customer	Tk. 250 (flat)
Cheque Purchase: BD Tk. A/c	Tk. 300 plus Postage/SWIFT charges
Collection of Foreign Currency cheque	0.15%, minimum Tk. 200 plus postage /SWIFT charges etc.
Miscellaneous Certificate Charge	Tk. 300 - Tk. 500 (Flat)

## SWIFT/Communication Charges

For Full Operative Swift LC/LG (Foreign)	At Actual (min Tk. 1500-Tk.3000)
For Full Operative Swift LC/LG (Local)	At Actual (min Tk. 1500-Tk.3000)
For Amendment of LC/ LG by Swift (Local)	At Actual (min Tk. 500-Tk.1000)
Swift Charge for Acceptance (Foreign)	At Actual (min Tk. 300-Tk.500)
Swift Charge for Acceptance (Local)	At Actual (min Tk. 300-Tk.500)
Swift for Local Communication (Miscellaneous)	At Actual (min Tk. 300-Tk.500)
Swift for Foreign Outward Remittance	At Actual (min Tk. 300-Tk.500)
Swift for Local Outward Remittance	At Actual (min Tk. 300-Tk.500)
Swift for Local Payment	At Actual (min Tk. 300-Tk.500)
Courier Outside Bangladesh (for both L/C & Others)	At Actual (min Tk. 300-Tk.500)
Courier Inside Country (for L/C & Others)	At Actual (min Tk. 300-Tk.500)
Air Mail outside Country	At Actual (min Tk. 300-Tk.500)
Fax Charges within country	At Actual (min Tk. 300-Tk.500)
Fax Charges outside Country	At Actual (min Tk. 300-Tk.500)
Registered Covered within country (Local)	At Actual (min Tk. 300-Tk.500)

*Note : SWIFT Charge is calculated on the basis of incurred SWIFT related Expenditure such as connectivity, administrative and others.*

## Cost of Form

LC Application	Tk. 150 plus Stamp -Tk. 300
LCAF	Tk. 150
IMP	Tk. 150
EXP cancellation charge	Tk. 150
EXP certification Charge	Tk. 500*

*Note : Any certificate regarding EXP attestation/ utilization etc.*

## Off Shore Banking

### 1 Import related Charges

Cash L/C (Usance / At sight)	1st Qtr @ 0.20-0.40%, subsequent Qtr @ 0.20%-0.40%, Minimum USD 15.00 + Communication Charges
Back to Back L/C	1st Qtr @ 0.20-0.40%, subsequent Qtr @ 0.20%-0.40%, Minimum USD 15.00
L/C Amendment charges(validity extension & value increase)	1st Qtr @ 0.20-0.40%, subsequent Qtr @ 0.20%-0.40%, Minimum USD 15.00 + Communication Charges
L/C Amendment charges(other than validity extension & value increase)	USD 12.00-\$ 15.00 plus communication cost.)
L/C Cancellation charges	Communication cost at actual
Acceptance communication	1st Qtr @ 0.20%-0.40%, Sub. Qtr @ 0.20%-0.40%, min. USD 15.00 plus Swift /Courier Charges)

\* VAT applicable as per NBR rules

## Off Shore Banking

<b>2 Export related Charges</b>	
Negotiation of At sight Bill (clean document)	0.15 % (flat) on Bill amount
Discounting of Usance/DP Export Bill	As per Bangladesh Bank Existing Circular/Guideline
L/C Advising Charges (Foreign)	USD 09.00-USD 12.00
L/C Advising Charges (Local)	USD 10.00 (+VAT, if any)
Bill Collection Charge	Bill Value below USD 25,000 – USD 12.00 Bill Value USD 25,000 - USD 50,000 – USD 24.00 Bill Value above USD 50,000 – USD 40.00
Documents Collection charges on CMT basis	USD 08.00- USD 10.00 per Doc.
Bill Discounting Charges Type –A Customer	3.00%-5.00% + LIBOR
Import Bill Discounting (UPAS)	As per Bangladesh Bank Existing Circular/Guideline
Terms Loan to Local customer having BOI/BB Approval	As per BOI/BB approval
Miscellaneous Charges/ Commissions	
Overdue Interest Rate	0% - 2.00 %
Issuance of Certificate	USD 3 - USD 05
Issuance of Any other Certificate	USD 3 - USD 05
EXP Certification/Cancellation	USD 2.00 per EXP
L/C Transfer	USD 8 - USD10
Stamp Charges	At Actual, Minimum USD 4
Issuance of PRC	USD 5.00 per page
Cheque/FDD Collection (other than Export proceed)	USD 10.00 – USD 15.00
Issuance of FDD	USD 02.00- USD 06.00
Issuance of TT (Clean TM)	USD 02.00- USD 06.00
Issuance of TT (for Import without LC)	@ 0.10%-0.15% (min USD 15.00) plus SWIFT Charges USD 15.00
Conversion / Salary Transferred to onshore branches	Free
<b>A/C maintenance Charge for Off Shore Banking</b>	
For any type of Account	USD 5.00 Half Yearly
<b>Communication Cost for Off Shore Banking</b>	
Full Operative SWIFT LC/LG	USD 20 - USD 40
Amendment LC/LG	USD 10 - USD 15
Other short & Non-operative SWIFT Message	USD 8 - USD 10
SWIFT Charge for Remittance	USD 10 - USD 15
Courier Charge (Foreign)	USD 20 - USD 25
Courier Charge (Local)	USD 2 - USD 5
Postage (Foreign)	At actual, Minimum USD 15
Postage (Local)	USD 2 – USD 5

- Bank will charge comission for subsequent quarter (s) exceeding first quarter on actual date basis in case of LC Opening/LC Acceptance/LC Confirmation/Bank Guarantee etc.
- For Islamic Banking, Overdue Charges is applicable for only Bai Mode of Investment.

\* VAT applicable as per NBR rules

## Outbound Remittance services (Western Union)

Currency	Amount	Fee
USD	BDT 0 - 500,000 (\$5,800)	Tk. 750/-
	BDT 500,001 (\$5,801)	Tk. 1250/-
EUR, GBP, CAD, AUD, INR, MYR, JPY, AED	BDT 0 - 500,000 (\$5,800)	Tk. 750/-
	BDT 500,001 (\$5,801)	Tk. 1250/-
All other Currency	BDT 0 - 500,000 (\$5,800)	Tk. 750/-
	BDT 500,001 (\$5,801)	Tk. 1250/-

\*For first six month, flat BDT 500 will be charged on any amount.

## Mobile Banking

SL	Service Description	Charges
	Annual charge	Tk. 100
	Cash in charge	1% of transaction amount
	Cash out charge	2% of transaction amount

## Internet Banking

SL	Service Description	Charges
	Annual charge	Free
	Transaction charge	Free
	Outward fund transfer (NPSB-IBFT)	Tk. 10

## On-Line Banking

SL	Service Description	Charges
<b>Online Cash Deposit (Inter District)</b>		
1	Above Tk. 500,000	Tk. 0 to Tk. 200 to be realized from the depositor
	From Tk. 100,000 to Tk. 500,000	Tk. 0 to Tk. 50 to be realized from the depositor
	Above Tk. 50,000 to below Tk. 100,000	Tk. 0 to Tk. 20 to be realized from the depositor
	Up to 50,000	Free
<b>Online Cash Withdrawal (Inter District)</b>		
2	Less than Tk. 50,000	Free
	From Tk. 50,000 to Tk. 500,000	Tk. 0 to Tk. 100 to be realized from the bearer
	Above Tk. 500,000	Tk. 0 to Tk. 500 to be realized from the bearer
<i>* Intra district cash deposit/withdrawal will remain free</i>		
	Online refund of IPO/crediting cash dividend/domestic remittance through BEFTN	Tk. 10 per transaction
<i>*All types of On Line Banking charges will remain free for islamic banking</i>		

\*VAT applicable as per NBR rules

## Bank Asia SMART APP

SL	Service Description	Charges
	Outward Fund Transfer (EFT)	Free
	Mobile Top up	Free
	Utility Bill Payment (Public Utility Service Company)	Free
	Cheque Book Request	Free
	Outward fund transfer (NPSB-IBFT)	Tk. 10

## BACH, BEFTN & RTGS

SL	Service Description	Charges
<b>BACH Charge</b>		
	Less than Tk. 50,000	Free
1	From Tk. 50,000 to below Tk. 500,000	Tk. 10
	Tk. 500,000 and above (regular value clearing)	Tk. 25
	Tk. 500,000 and above (high value day clearing)	Tk.60
<b>BEFTN</b>		
2	Any Amount	Free
<b>RTGS</b>		
3	Per transaction	Tk. 100
	Annual Subscription Fee	Free
<i>*Charges for islamic investment disbursement purpose will remain free for any amount</i>		

## Miscellaneous Service

SL	Service Description	Charges
<b>Locker Services</b>		
	Small size	Yearly Tk. 3,000 + security money Tk. 3,000
1	Medium size	Yearly Tk. 4,000 + security money Tk. 4,000
	Large size	Yearly Tk. 6,000 + security money Tk. 6,000
	Extra-large size	Yearly Tk. 8,000 + security money Tk. 8,000
<b>Safe Custody Services</b>		
2	Packets/documents	Tk. 500 per quarter
	Bonds and share	As per arrangement

\*VAT applicable as per NBR rules

## Miscellaneous Service

SL	Service Description	Charges
<b>Communication Services</b>		
3	Telex/cable within country	Tk. 100 per telex/ cable + postage
	Fax	Tk. 60 per minute, min. Tk. 100
<b>Postage/Courier</b>		
4	Inland	At actual, min. Tk. 20
	SAARC countries	At actual, min. Tk. 800
	Other countries	At actual, min. Tk. 1,200
	Cost of stationery (all forms)	At actual
<b>Other Charges</b>		
5	Forwarding mail for customer	Tk. 100 plus postage and other charges
	Processing of application for profit/dividend remittance	Tk. 750 per transaction
	Processing of application for remittance of indenting commission/technical fee	Tk. 1,000 per transaction
	Standing Instructions	Tk. 100 per instance plus cost of instrument or as arranged with the customer
	Other charges/ commission etc.	As arranged with the customer
<b>VISA/Master Debit Card</b>		
6	New card issuance fee	Tk. 300
	Renewal fee	Tk. 300
	Replacement fee	Tk. 300
	PIN replacement fee	Tk. 100
<b>Transaction Fee for Different Network (Per Transaction)</b>		
7	All type of ATM transactions (using Bank Asia card at Bank Asia ATMs)	Free
	Cash withdrawal from Q-cash ATMs	Tk. 10
	Cash withdrawal from NPSB ATMs	Tk. 15
	Cash withdrawal from other visa branded ATMs	Tk. 25
<b>E-Procurement Services</b>		
8	Collection fee & charges (Registration fees, renewal fees, document fee)	Tk. 100.00
	Custodian Service (keeping security & guarantee i.e. tender security, performance security in the form of bank guarantee & securities etc.	Tk. 100.00

\* VAT applicable as per NBR rules



## Miscellaneous Service

SL	Service Description	Charges
	<b>Insurance premium collection</b>	
9	MetLife (American Life Insurance)	Free
	Pragati Life Insurance	Free
	<b>Educational Institutions</b>	
10	ICMAB	Free
	ICAB	Free
	DCHT (Dhaka Community Hospital Trust)	Free
	<b>Utility bill collection</b>	
11	KGDCL ( Karnaphuli Gas )	Free
	TGTDCL ( Titas Gas)	Free
	SGCL( Sundarban Gas)	Free
	BGDCL (Bakhrabad Gas)	Free
	ekPay (a2i)	Free
	Akash DTH (Dish Bill)	Free
	DPDC -Prepaid Meter Bill	As per“Utility Service Tariff Structure” of BTRC
	<b>Fund trasfer to MFS company</b>	
12	bKash (Instand Fund Transfer from BA to bKash)	Free

\* VAT applicable as per NBR rules

# Credit Card

Card Type (VISA/Master)	Classic/Silver		Gold Card		Platinum/ Titanium		VISA Signature	
	Tk.	USD	Tk.	USD	Tk.	USD	Tk.	USD
Particulars								
Annual Fee/ Renewal Fee (Primary Card)	1,000		2,000		3,000		7,000	
Late Payment Fee	250	5	500	10	500	10	750	15
Excess Limit Fee	250	5	500	10	500	10	750	15
Supple Card Fee	Free		Free		Free		Free	
Card Replacement Fee	Tk.500		Tk.500		Tk.500		Tk.500	
PIN Replacement Fee	Tk.500		Tk.500		Tk.500		Tk.500	
Statement Retrieval Fee	Tk.50		Tk.50		Tk.50		Tk.50	
E- Statement Retrieval Fee	Tk.25		Tk.25		Tk.25		Tk.25	
Sales Slip/Voucher retrieval Fee	250	10	250	10	250	10	250	10
Certificate Fee	Tk.200		Tk.200		Tk.200		Tk.200	
Cash Advance Limit	50%		50%		50%		50%	
Cash Advance Fee (whichever is higher)	2% or Tk. 150	3%	2% or Tk. 150	3%	2% or Tk. 150	3%	2% or Tk. 300	3%
Cheque Processing Fee	1.5%		1.5%		1.5%		1.5%	
Cheque Book Issue Fee	Tk.60		Tk.60		Tk.60		Tk.60	
Cheque Single transaction limit	98%		98%		98%		98%	
Digital wallet fund transfer fee	1.5%		1.5%		1.5%		1.5%	
Outstation Cheque Collection Fee	Tk.200		Tk.200		Tk.200		Tk.200	
Cheque return Fee	Tk.200		Tk.200		Tk.200		Tk.200	
Maximum Interest Free Period	45 days		45 days		45 days		45 days	
Payment due date from statement date	15 days		15 days		15 days		15 days	
SMS Service	Free		Free		Free		Free	
Transaction alert service	Free		Free		Free		Free	
Credit Shield Premium	0.33% of total outstanding							

\* VAT applicable as per NBR rules

# Salamah Islamic Credit Card (VISA)

Particulars	Card Type	BDT	USD
Annual fee/ Renewal Fee (Primary Card)	Platinum Card (Dual)	3000	-
	Gold Card (Dual)	2000	-
	Classic Card (Dual)	1000	-
1 <sup>st</sup> Supple card Fee	All Products	Free	-
2 <sup>nd</sup> & onward Supple Card Fee	All Products	500	-
Card Replacement Fee	All Products	500	-
Late Payment Fee	Platinum Card	500	10
	Gold Card	300	5
	Classic Card	300	5
Excess Limit fee	Platinum Card	500	10
	Gold Card	250	5
	Classic Card	200	5
Monthly A/C Maintenance Fee (If found balance except POS & profit of POS)	Platinum Card	2000	25
	Gold Card	1500	20
	Classic Card	1000	15
Statement Retrieval Fee	All Products	50	-
Sales Slip/ Voucher Retrieval Fee	All Products	250	10
Outstation Cheque Collection Fee	All Products	200	5
Cheque Return Fee	All Products	200	5
Certificate Fee	All Products	200	5
Pin Replacement Fee	All Products	500	-
Cash Advanced Limit	All Products	20%	-
Cash Advance Fee	All Products	250	10
Cash Single Transaction Limit	Platinum Card	20000	200
	Gold Card	20000	200
	Classic Card	10000	100
Maximum Free Period	All Products	45 Days	-
Cheque Book Issue fee	All Products	100	-
Cheque /Fund Transfer	Platinum Card	1000	-
	Gold Card	750	-
Processing fee	Classic Card	500	-
	All Products	8.5% /500	8.5%/10
Profit on POS (Murabaha)	All Products	20%	20%
Credit Shield Premium	0.33% of total outstanding		

\*VAT applicable as per NBR rules

# Agent Banking

SL	Service Description	Charges
<b>Current Account</b>		
	Account maintenance fee (Half-Yearly)	Tk. 200
	Closing of account	Tk. 300
	Stop payment instructions	Tk. 100
	Cancellation of Stop payment Instruction	Tk. 50
1	Personalized cheque book	At actual + Delivery Cost
<b>Bounced cheque</b>		
	High Value	Tk. 50
	Regular Value	Tk. 50
	Balance confirmation certificate (more than 2 times in a year)	Free
	Bank Solvency/other Certificate Issue	Tk. 200
<b>SND Account</b>		
	Account maintenance fee (Half-Yearly)	Tk. 500
	Closing of account	Tk. 300
	Stop payment instructions	Tk. 100
	Cancellation of Stop payment Instruction	Tk. 50
2	Personalized cheque book	At actual + Delivery Cost
<b>Bounced cheque</b>		
	High Value	Tk. 50
	Regular Value	Tk. 50
	Balance confirmation certificate (more than 2 times in a year)	Free
	Bank Solvency/other Certificate Issue	Tk. 200
<b>Savings Account</b>		
	Account Maintenance Fee (Half-Yearly): For Avg Balance	
	Up to Tk. 10,000	Nil
	Up to Tk. 25,000	Tk. 100
	Up to Tk. 2,00,000	Tk. 150
	Up to Tk. 10,00,000	Tk. 200
	Above Tk. 10,00,000	Tk. 200
3	**Special privileged accounts	Free
	Closing of account	200
	Stop payment instruction	Tk. 100 per instance
	Cancellation of Stop payment Instruction	Tk. 50 per instance
	Personalized cheque book	At actual + Delivery Cost
<b>Bounced cheque</b>		
	High Value	Tk. 50
	Regular Value	Tk. 50
	Bank Solvency/other Certificate Issue	Tk. 200

\* VAT applicable as per NBR rules

## Agent Banking

SL	Service Description	Charges
<b>Miscellaneous General Banking</b>		
1	Cash Deposit at own Agent Outlet	Free
	Cash Deposit at other Agent Outlet	Upto Tk 5.00 Lac @.25%(Min 10- Max100) Above Tk 5.00 Lac Tk. 200 fixed
	Cash Deposit in Branch Account at Agent Outlet	Upto Tk 5.00 Lac @.25%(Min Tk. 10- Max Tk. 100) Above Tk 5.00 Lac Tk. 200 fixed
	Cash Deposit in Agent Banking Account at Branch	Free
<b>Online Cash Withdrawal</b>		
2	Cash withdrawal from own Agent Outlet	Nil
	Cash withdrawal from other Agent Outlet	Upto Tk 5.00 Lac@.25%(Min Tk. 10- Max Tk. 100) Above Tk 5.00 Lac Tk. 200 fixed
	Cash withdrawal from Branch	Free
	Withdrawal by using Cheque	Free
	Withdrawal by using POS at own Agent Outlet	
	Individual	Tk. 10
	Post Office	Tk. 10
Merchant	Free	
<b>Fund Transfer</b>		
3	At own Agent Outlet	Nil
	AT other Agent Outlet	0.25% (Min Tk. 10- Max Tk. 100)
	To Branch Account	0.25% (Min Tk. 10- Max Tk. 100)
<b>BACH, BEFTN &amp; RTGS</b>		
<b>BACH Charge</b>		
4	Less than Tk. 50,000	Free
	From Tk. 50,000 to below Tk. 500,000	Tk. 10 (VAT inclusive)
	Tk. 500,000 and above (regular clearing)	Tk. 25 (VAT inclusive)
	Tk. 500,000 and above (same day clearing)	Tk. 60 (VAT inclusive)
<b>BEFTN</b>		
	Any Amount	0.25% (Min Tk. 10- Max Tk. 100)
<b>RTGS</b>		
	Per transaction	Tk. 86.96 (Excluding Vat)
<b>Bank Asia SMART APP</b>		
5	Annual Subscription Fee	Free
	Outward Fund Transfer (EFT)	Free
	Mobile Top up	Free
	Utility Bill Payment (Public Utility Service Company)	Free

\*VAT applicable as per NBR rules

## Agent Banking

SL	Service Description	Charges
6	<b>Notification/ SMS Yearly</b>	
	Notification/ SMS	50 (Except SSN account)
<b>Internet Banking</b>		
7	Annual charge	Free
	Transaction charge	Free
<b>Debit Card</b>		
8	New Card Requisition	Tk. 50
	Debit Card Renewal (Yearly Fee)*	Tk. 250
	Debit Card Replacement Fee	Tk. 250
	PIN Re-issuance Fee	Tk. 250
	Card Closing Fee	Tk. 50
<b>ATM Transaction Fee for Different Network (Per Transaction)</b>		
9	Proprietary Card (Bank owned)	Free
	Q-Cash ATM (Other bank issue)	Tk. 10 (VAT Included)
	NPSB ATM (Other Bank Issue)	Tk. 15 (VAT Included)
<b>Utility Bill Commission (VAT Included)</b>		
Palli Biddyt>>		
	Bill Amount (0-600)	Tk. 5
	Bill Amount (601-1500)	Tk. 10
	Bill Amount (1500+)	Tk. 12
Nesco>>		
10	Bill Amount (0-600)	Tk. 5
	Bill Amount (601-1500)	Tk. 10
	Bill Amount (1500+)	Tk. 12
DESCO/DESA/WASA/OTHERS		
	Credit Card Bill Collection	0.25% (Min Tk. 10- Max Tk. 100)
	MetLife Insurance Premium Collection	Free
	Pragati Life Insurance Premium Collection	Free
<b>Dormant Account</b>		
11	Dormant Account Activation Charge	Nil
<b>Bank Asia Securities</b>		
12	Bank Asia Securities BO Account Opening	Tk. 100
<b>Account Transfer</b>		
13	Same District	Free
	Other District	Free

\* VAT applicable as per NBR rules

## Agent Banking

SL	Service Description	Charges
<b>Others Fee</b>		
14	Minimum balance fee, Incidental charge, ledger fee, service charge, counter transaction fee or similar fee (Savings And Current Account)	Free
15	Cheque collection through Agent	Tk. 50 (including VAT)
<b>Premature Encashment</b>		
16	Premature Encashment Fee	Free
<b>Credit Card Maintainance Fee</b>		
	Signature Card	Tk. 7,000.00
	Platinum/ Titanium	Tk. 3,000.00
17	VISA / Master Gold	Tk. 2,000.00
	VISA / Master Silver	Tk. 1,000.00
	Shadhin Card	Tk. 500.00
	Supplementary Card	Free
<b>Loans and Advances</b>		
1	Loan processing fee (on disbursed amount)	Up to Tk. 50 lac @0.50% (max Tk. 15,000) Above 50 lac @ 0.30% (Max- Tk. 20,000)
2	Agri Loan Processing Fee (For Agent)	Up to Tk. 50 lac @0.50% (max Tk. 15,000) Above 50 lac @ 0.30% (Max- Tk. 20,000) (including Vat)
3	Loan application fee	Free
4	Rescheduling fee/Restructuring fee	@0.25% (Max-10,000) No fee for CMSME, Agricultur & RMG
5	Early Settlement Fee	Max 0.50% No fee for CMSME, Agricultur, RMG
6	CIB Charges	At Actual
7	Stamp Fee	At Actual
8	Documentation Fee	At Actual
9	Legal and Valuation Fee	At Actual
10	Contact Point Verification (CPV) charges) (through 3rd party agent)	Nil
11	Confirmation of balance (for audit purpose)	Nil
12	Credit/Solvency Certificate	200+ postage/telex and other charges
13	Certificate for Inward Remittance	100 Per instance

\*VAT applicable as per NBR rules

# Micro Merchant

SL	Service Description	Charges
<b>Cash Payment</b>		
1	Cash Withdraw (General Customer)	0.85% for any amount (Per 1000 charge BDT 8.50) Lowest service charge BDT 5.00
	Cash Withdraw (SSN Customer)	Free
<b>QR Payment</b>		
2	Cash Withdraw (CBS, ABS & Islamic Customer)	0.85% for any amount (Per 1000 charge BDT 8.50) Lowest service charge BDT 5.00
<b>Purchase Payment</b>		
3	Any Amount	Free
<b>REB Bill Payment Service</b>		
	BDT 1-400	BDT 5.00
4	BDT 401-1500	BDT 10.00
	BDT 1501-5000	BDT 15.00
	BDT 5001 and above	BDT 25.00
<b>Mobile Recharge Service</b>		
5	Any Amount	Free

\* VAT applicable as per NBR rules



## Frequently Asked Questions (FAQ)

**Q 1: Where there are slabs and range in charges; what will be the base for charges realization?**

Ans. The charges will be realized as per the credit sanction. If there is no indication in the credit sanction about the charge, the Head of Branch will charge the maximum slabs.

**Q 2: What will be the validity period of this Schedule of Charges?**

Ans. The schedule of charges will remain valid until further notice. However, Bank Asia reserves the right to amend/add terms, conditions, or rates stated in the schedule of charges any time. Any directive from regulators regarding schedule of charges will come into effect immediately.

**Q 3: How should VAT be realized?**

Ans. VAT should be realized from customer/beneficiary as per laws and regulations applicable for the period.

**Q 4: Is applicable VAT included in the fees, charges and commissions?**

Ans. No, VAT is not included. VAT will be added on top of fees, charges and commissions.

**Q 5: Who will bear VAT and what will be the base for VAT calculation?**

Ans. Customer/beneficiary will bear VAT and VAT will be realized on the basis of commission earning at actual.

**Q 6: Who will be responsible for deducting VAT?**

Ans. Respective branch will primarily be responsible for deducting VAT at the time of realizing fees, charges and commissions.

**Q 7: Who should be contacted for clarification about charges?**

Ans. Customer will contact concerned Manager Operation/Head of Branch for any clarification regarding any charges in schedule. If needed, the Branch will contact Group Finance of Corporate Office for further clarification.



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