

SCHEDULE OF CHARGES

Effective from **July 2024**



 **Bank Asia**

General Banking

SI	Service Description	Charges
	Current Account:	
1	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
	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
	SND Account	
2	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
	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
	Savings Account	
3	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
	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
	Issuance of Demand Draft, Telegraphic Transfer, Mail Transfer	
4	Upto Tk. 1,000	Tk. 20
	Above Tk. 1,000 to Tk. 1,00,000	Tk. 50
	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

Issuance of Pay Order		
5	Upto Tk. 1,000	Tk. 20
	Above Tk. 1,000 to Tk. 1,00,000	Tk. 50
	Above Tk. 1,00,000	Tk. 100
	Cancellation Fee	Tk. 50
	Issuance of Bangladesh Bank cheque	Tk. 200 per cheque
<i>*Pay order issued for islamic investment disbursement purpose will remain free for any amount</i>		
Collection		
6	Collection of outstation cheques/bills (clean documentary)	Up to Tk. 1,00,000 @ 0.15% min. Tk. 50 above Tk. 1,00,000 @ 0.10% min. Tk. 50 max. Tk. 1,500
Cancellation of Cheques		
7	Cheque Cancellation	Tk. 50 per instance
Certificates		
8	Issuance of Solvency certificate	Tk. 200 per certificate
	BO Account opening certificate	Tk. 100

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

Credit

SI	Service Description	Charges
Corporate Loan		
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
Syndication Loan		
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.
CMSME Loan		
	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
Personal Loan		
4	Loan application fee	Free
	Processing Fee	0.5% of Loan amount
	Early Settlement Fee	0.5% on outstanding balance
	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
Home Loan		
5	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
	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	
Auto Loan		
6	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
	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
Loan for professional		
7	Loan application fee	Free
	Processing Fee	0.5% of Loan Amount
	Partial Settlement Fee	0.5% on partial prepayment amount
	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	

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Credit

SI	Service Description	Charges
	Senior Citizen Support	
	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
	Loan for Land Lords	
	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
	RMG-Proyojon	
	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
	Green Energy Loan	
	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
	Motor Cycle Loan	
	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

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Credit

SI	Service Description	Charges
	Bicycle Loan	
	Loan application fee	Free
	Processing Fee	0.5% of Loan Amount
13	Partial Settlement Fee	0.5% on partial prepayment amount
	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
	Student Support Loan	
	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
	Other Charges	
	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
	Guarantee/Bonds (local)*	
	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	SWIFT/Courier charges
a LC under 100% Margin both Local & Foreign	Issuance	Amount more than US \$ 10,000: Comm-0.10%-0.25% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.25% Amount up to US \$ 10,000: Comm- 0.20% min	At Actual
	Amendment	Amount more than US \$ 10,000: Comm-0.10%-0.25% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.25% Amount up to US \$ 10,000: Comm- 0.20% min	At Actual
b L/C under Cash Sight (below 100 % margin) (both Foreign & Local)	Issuance	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	At Actual
	Amendment	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	At Actual
c L/C under Usance/Deferred Payment (both Foreign & Local)	Issuance	Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min	At Actual
	Amendment	Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min	At Actual
d L/C under Back to Back under usance (both Foreign & Local)	Issuance	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	At Actual
	Amendment	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	At Actual
e L/C under Back to Back (other than export oriented Industry)	Issuance	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	At Actual
	Amendment	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	At Actual

* VAT applicable as per NBR rules

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	SWIFT/Courier charges	
f	L/C under EDF	Issuance	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	At Actual
		Amendment	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	At Actual
g	L/C under AID/Loan/Credit/ Barter/Grants etc.	Issuance	Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min	At Actual
		Amendment	Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.50% Amount up to US \$ 10,000: Comm- 0.20% min	At Actual
h	Import Under Contract/PPI (Advance Payment/CAD/DA)	Issuance	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min	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			

Trade Services

Sl	Service Description	Charges
Acceptance Commission		
2	Acceptance under Deferred/Usance L/C	Amount more than US \$ 10,000: Comm-0.10%-0.40% Amount up to US \$ 10,000: Comm- 0.20% min plus Swift /Courier Charges at actual)
Lodgment / Payment against Document:		
3	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
	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.
Endorsement of Copy / Shipping Guarantee		
4	Endorsing of Copy of Documents	Free
	Endorsement Certificate Charge	Tk. 500.00 per Certificate
	Issuance of Shipping Guarantee /Indemnity	Tk. 500 –Tk.1000
Confirmation of all types of Import L/C (by Foreign Correspondent):		
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
Collection of Credit Report :		
6	Through D & B / Others	At Actual
	Through Banking Channel	At actual.
Misc. Charges of Import		
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
	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

Advising of Credit & Amendment Charges (with value & Without Value)		
1	for Export Client	Tk. 750
	for non- Export client	Tk. 750
Transfer of Credit & Amendment (with Value & without value)		
2	for export client	Tk. 750
	for non-export client	Tk. 750
Handling Charges of Export Bill:		
3	In Foreign Currency	Free/ (Communication charge at actual)
	In Local Currency	Free /(Communication charge at actual)
Negotiation of Export Bills		
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/-
5 Bills under Collection		
a	Foreign	
	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	Local	
	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.
Confirmation of all types of Export L/C (by our Bank)		
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
Liaison Office and Repo Office Permission		
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

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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
4	Financial Guarantee Fee*	Maximum 1.5% p.a.

*This Fee will be calculated daily basis

*VAT applicable as per NBR rules

Outward Remittance (FCY)

Issuance of Foreign Draft	
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.
Payment to other banks through SWIFT/TT	
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

2 Export related Charges	
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% + SOFR
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
A/C maintenance Charge for Off Shore Banking	
For any type of Account	USD 5.00 Half Yearly
Communication Cost for Off Shore Banking	
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 commission 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

On-Line Banking

SL	Service Description	Charges
1	Online Cash Deposit (Inter District)	
	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
2	Online Cash Withdrawal (Inter District)	
	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

Internet Banking/ SMART App

SL	Service Description	Charges
1	Annual charge	Free
2	Outward Fund Transfer (EFT)	Free
3	Mobile Top up	Free
4	Utility Bill Payment (Public Utility Service Company)	Free
5	Cheque Book Request	Free
6	Outward fund transfer (NPSB-IBFT)	Tk. 10
7	Outward fund transfer (RTGS)	Tk. 100
8	Bangla QR Transaction	Free
9	Credit Card outward fund transfer to own Bank	Tk. 5
10	Credit Card outward fund transfer to other Bank	Tk. 10
11	Insurance Premium Payment	Free

BACH, BEFTN & RTGS

SL	Service Description	Charges
	BACH Charge	
1	Less than Tk. 50,000	Free
	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
2	BEFTN	
	Any Amount	Free
3	RTGS	
	Per transaction	Tk. 100
	Annual Subscription Fee	Free
	<i>*Charges for islamic investment disbursement purpose will remain free for any amount</i>	

SMS Fees

SL	Service Description	Charges
	SMS Fee from deposits accounts (conventional and islamic)	Tk. 150 on half yearly basis

*VAT applicable as per NBR rules

Miscellaneous Service

SL	Service Description	Charges
Locker Services		
1	Small size	Yearly Tk. 3,000 + security money Tk. 3,000
	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
Safe Custody Services		
2	Packets/documents	Tk. 500 per quarter
	Bonds and share	As per arrangement
Communication Services		
3	Telex/cable within country	Tk. 100 per telex/ cable + postage
	Fax	Tk. 60 per minute, min. Tk. 100
Postage/Courier		
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
Other Charges		
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
VISA/Master Debit Card		
6	New card issuance fee (Conventional & Corporate Privilege Account)	Tk. 500
	Renewal fee	Tk. 500
	Replacement fee	Tk. 300
	PIN replacement fee	Tk. 200

* VAT applicable as per NBR rules

Miscellaneous Service

SL	Service Description	Charges
	Transaction Fee for Different Network (Per Transaction)	
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
	E-Procurement Services	
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
	Insurance premium collection	
9	MetLife (American Life Insurance)	Free
	Pragati Life Insurance	Free
	Educational Institutions	
10	ICMAB	Free
	ICAB	Free
	DCHT (Dhaka Community Hospital Trust)	Free
	Utility bill collection	
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
	Fund transfer to MFS company	
12	bKash (Instand Fund Transfer from BA to bKash)	Free
	NID verification	
13	NID verification fee	Tk. 10 (VAT inclusive)

* 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 st Supple card Fee	All Products	Free	-
2 nd & 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	-
Processing fee	Gold Card	750	-
	Classic Card	500	-
Monthly Minimum Payment	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	
1	Current Account		
	Account maintenance fee (Half-Yearly)	Tk. 250	
	Closing of account	Tk. 300	
	Stop payment instructions	Tk. 100	
	Cancellation of Stop payment Instruction	Tk. 50	
	Personalized cheque book	At actual + Delivery Cost	
	Bounced cheque		
	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	
	2	SND Account	
		Account maintenance fee (Half-Yearly)	Tk. 500
Closing of account		Tk. 300	
Stop payment instructions		Tk. 100	
Cancellation of Stop payment Instruction		Tk. 50	
Personalized cheque book		At actual + Delivery Cost	
Bounced cheque			
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	
3		Savings Account	
		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. 200	
	Up to Tk. 10,00,000	Tk. 250	
	Above Tk. 10,00,000	Tk. 300	
	**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	
	Bounced cheque		
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
Miscellaneous General Banking		
1	Cash Deposit at own Agent Outlet	Free
	Cash Deposit at other Agent Outlet	Upto Tk 2.00 Lac @.25%(Min Tk. 10- Max Tk.100) Tk. 2 Lac to Tk. 3 Lac Tk. 200 fixed Above Tk 3.00 Lac Tk. 300 fixed
	Cash Deposit in Branch Account at Agent Outlet	Upto Tk 2.00 Lac @.25%(Min Tk. 10- Max Tk.100) Tk. 2 Lac to Tk. 3 Lac Tk. 200 fixed Above Tk 3.00 Lac Tk. 300 fixed
	Cash Deposit in Agent Banking Account at Branch	Free
Online Cash Withdrawal		
2	Cash withdrawal from own Agent Outlet	Nil
	Cash withdrawal from other Agent Outlet	Upto Tk 2.00 Lac @.25%(Min Tk. 10- Max Tk.100) Tk. 2 Lac to Tk. 3 Lac Tk. 200 fixed Above Tk 3.00 Lac Tk. 300 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	
Fund Transfer		
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)
BACH, BEFTN & RTGS		
BACH Charge		
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)
	BEFTN	
Any Amount	0.25% (Min Tk. 10- Max Tk. 100)	
RTGS		
Per transaction	Tk. 86.96 (Excluding Vat)	

* VAT applicable as per NBR rules

Agent Banking

SL	Service Description	Charges
	Bank Asia SMART App	
	Annual charge	Free
	Outward Fund Transfer (EFT)	Free
5	Mobile Top up	Free
	Utility Bill Payment (Public Utility Service Company)	Free
	Outward fund transfer (NPSB-IBFT)	Tk. 10
	Bangla QR Transaction	Free
6	Notification/ SMS Yearly	
	Notification/ SMS	Tk. 50 (Half yearly)
	Debit Card	
	New Card Requisition	Tk. 375
7	Debit Card Renewal (Yearly Fee)*	Tk. 375
	Debit Card Replacement Fee	Tk. 300
	PIN Re-issuance Fee	Tk. 200
	Card Closing Fee	Free
	Transaction Fee for Different Network (Per Transaction)	
	All type of ATM transactions (using Bank Asia card at Bank Asia ATMs)	Free
8	Cash withdrawal from Q-cash ATMs	Tk. 10
	Cash withdrawal from NPSB ATMs	Tk. 15
	Cash withdrawal from other visa branded ATMs	Tk. 25
	Utility Bill Commission (VAT Included)	
	Palli Biddyut>>	
	Bill Amount (0-600)	Tk. 5
	Bill Amount (601-1500)	Tk. 10
9	Bill Amount (1500+)	Tk. 12
	DESCO/DESA/WASA/OTHERS	Free
	Credit Card Bill Collection	0.25% (Min Tk. 10- Max Tk. 100)
	MetLife Insurance Premium Collection	Free
	Pragati Life Insurance Premium Collection	Free
10	Dormant Account	
	Dormant Account Activation Charge	Nil
11	Bank Asia Securities	
	Bank Asia Securities BO Account Opening	Tk. 100

* VAT applicable as per NBR rules

Agent Banking

SL	Service Description	Charges
Account Transfer		
12	Same District	Free
	Other District	Free
Others Fee		
13	Minimum balance fee, incidental charge, ledger fee, service charge, counter transaction fee or similar fee (Savings And Current Account)	Free
Premature Encashment		
14	Premature Encashment Fee	Free
Credit Card Maintenance Fee		
15	Signature Card	Tk. 7,000.00
	Platinum/ Titanium	Tk. 3,000.00
	VISA / Master Gold	Tk. 2,000.00
	VISA / Master Silver	Tk. 1,000.00
	Shadhin Card	Tk. 500.00
	Supplementary Card	Free
Loans and Advances		
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
Cash Payment		
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
QR Payment		
2	Cash Withdraw (CBS, ABS & Islamic Customer)	0.85% for any amount (Per 1000 charge BDT 8.50) Lowest service charge BDT 5.00
Purchase Payment		
3	Any Amount	Free
REB Bill Payment Service		
4	BDT 1-400	BDT 5.00
	BDT 401-1500	BDT 10.00
	BDT 1501-5000	BDT 15.00
	BDT 5001 and above	BDT 25.00
Mobile Recharge Service		
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.



Corporate Office

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