

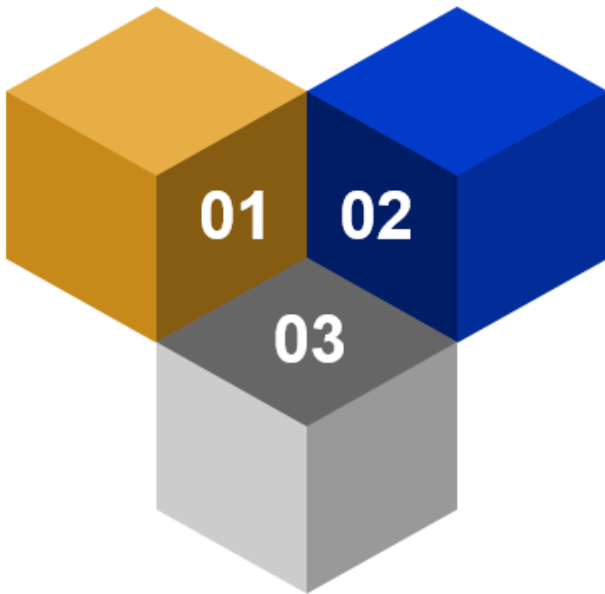
Schedule of Bank Charges & Commissions

Effective from 1st January' 2024

Modhumoti Bank Limited

Head Office
Khandker Tower (level-7 & 8)
94 Gulshan Avenue, Gulshan-1
Dhaka-1212

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Schedule of Charges & Commissions

- *General Banking Services*

| No | Type of Services | Nature of Charges | Charges |
|----|--------------------------------------|---|--|
| 1. | Current Account (CD) | Account Maintenance Fee Account Closing Charge | BDT. 300/- half yearly BDT. 300/- |
| 2. | Special Notice Deposit Account (SND) | Account Maintenance Fee Account Closing Charge | BDT. 500/- half yearly BDT. 300/- |
| 3. | Savings Account (SB) | Account Maintenance Fee | (1) Account Maintenance fee shall not be realized from the savings account if the minimum average balance is BDT. 10,000/- (2) Account Maintenance fee shall be realized BDT. 100/- half yearly If the minimum average balance is BDT. 10,001/- to BDT. 25,000/- (3) Account Maintenance fee shall be realized BDT. 200/- half yearly if the minimum average balance is BDT. 25001/- to BDT. 2,00,000/-. (4) Account Maintenance fee shall be realized BDT. 250/- half yearly if the minimum average balance is BDT. BDT. 2,00,000/- to BDT. 10,00,000/-. (5) Account Maintenance fee shall be realized BDT. 300/- half yearly if the minimum average balance is BDT. BDT. 10,00,000/- and above. (6) Account Maintenance fee shall not be realized from the Staff Account. |
| | | Account Closing Charge | BDT. 200/- |
| 4. | Scheme's A/C | Closing Charge Premature Encashment | 100/- FREE |
| 5. | Account Transfer Fee | Charge | Same District BDT. 50/- Other District BDT. 100/- |
| 6. | Standing Instruction | Charge | BDT. 50/- to be realized for one time including Scheme A/C. |
| 7. | Locker & Safe Custody | <u>Rent</u> Small Size Medium Size Large Size | BDT. 5000/- P.A. BDT. 7500/- P.A. BDT. 10,000/- P.A. |
| | | <u>Security Money (Refundable)</u> Small Size Medium Size Large Size | BDT. 5000/- BDT. 7500/- BDT. 10,000/- |

Schedule of Charges & Commissions

| | | | |
|-----|---|-------------------------|---|
| 8. | i) Issuance of Solvency Certificate ii) Issuance of Certificate for BO Account | Charge | i) BDT. 200/- for issuance of Solvency Certificate per instance. ii) BDT. 100/-Only |
| 9. | Supply of Original Statement of Account i) Regular Statement ii) Supply of Duplicate Statement of Account on Demand iii) Balance Confirmation Certificate (Yearly & Half Yearly) iv) Authentication of client statement at the request of other banks | Charge | (i) Free of Charge (Half Yearly Basis) (ii) BDT. 100/- per instance. (iii) Yearly & Half Yearly is free. Issuance of Balance Certificates more than mentioned two times BDT. 100/- to be realized iv) BDT. 300/- |
| 10. | Transfer of Fund as per Instruction (Within the same branch & deposit schemes only). | Charge | FREE |
| 11. | Stop Payment Instruction | Charge | BDT. 100/- per instruction BDT. 50/- per Cancellation Withdrawn |
| 12. | Issuance of Cheque Books | Charge | BDT. 6.00/- per leaf applicable for all types of accounts |
| 13. | Issuance of Foreign Currency Balance Certificate etc. | Charge | USD. 5.00 or equivalent BDT |
| 14. | Local Collection of Cheques (Where there is Clearing House) | Charge | As per BACH & BEFTN charges schedule |
| 15. | Local Collection of Cheques (Where there is no Clearing House) | Charge | Actual Cost Minimum BDT. 50/- |
| 16. | Cheque returned unpaid from the Clearing House (outward/inward) | Charge | Free |
| 17. | Collection of Outstation Cheques | Commission | Up to BDT. 1,00,000 @0.15% Min. BDT. 100/- Above BDT. 1,00,000 @0.10% Min. BDT. 200 /- Max. BDT. 3000/- |
| | | Postage & Communication | At actual, Minimum BDT. 100/- |

Schedule of Charges & Commissions

| | | | |
|-----|--|-------------------------|--|
| 18. | (a) Outward Clearing Cheque Return for any reason | Charge | Free |
| | (b) Bounced Inward Cheque drawn of us (Cash, Clearing & Transfer) due to insufficient fund | Charge | BDT. 50/- per instance |
| 19. | Issuance of Duplicate Instrument (MIS/FDR/DBS/TBS & etc.) | Charge for Issuance | BDT. 500/- + Actual stamp charge & Postal Charges (if any) |
| 20. | Issuance of Payment Order | Charge for Issuance | (1) Commissions on Issuance of Pay Orders which are customer originated may be waived. (2) Pay orders which are originated by the Bank i.e. Pay Orders issued by Bank in settlement of Payments of Bills Under Letter of Credit accepted by us & against to our suppliers/service provider against goods/ services must be realized as follows: (i) Up-to BDT. 1,000/- = BDT. 20/- per instance (ii) Above BDT. 1,000/- to BDT 100,000 = BDT. 50/- per instance (iii) Above BDT. 100,000 = BDT. 100/- per instance |
| | | Charge for Cancellation | BDT. 50/- |
| 21. | Issuance of Duplicate PO | Charge | Up- to BDT. 100,000 = BDT. 200/- Above BDT. 100,000 = BDT. 500/- + Stamp duty + VAT |
| 22. | Issuance of Duplicate FDR/ Different Schemes | Charge | Up- to BDT. 100,000 = BDT. 200/- Above BDT. 100,000 = BDT. 500/- + Stamp Charge at Actual |
| 23. | Issuance of DD/TT/MT | Charge | (i) Up-to BDT. 1,000/- = BDT. 20/-per instance (ii) Above BDT. 1,000/- to BDT 100,000 = BDT. 50/- per instance (iii) Above BDT. 1,00,000/- to BDT 500,000 = BDT. 100/- per instance (iv) Above BDT. 5,00,000/- to BDT 10,00,000 = BDT. 200/- per instance (v) Above BDT. 10,00,000/- = BDT. 300/- Cancellation Charge: BDT. 50/- |
| 24. | SMS Service Charge | Charge | BDT. 100/- (Half Yearly) |
| 25. | NID Verification Charge | Charge | BDT. 10/- (per search) |
| 26. | Modhumoti Digital Banking (Go Smart) | Annual Fee | BDT. 250/- |
| 27. | Modhumoti Corporate Internet Banking | Annual Fee | BDT. 365/- |

- Online Charges

1. Online Cash Transaction (Withdrawal & Deposit) Fees

| Types of Services | Charge/Fees |
|-----------------------------------|-------------|
| Up to BDT. 50,000/- | Free |
| Above BDT. 50,000/- to BDT. 1 Lac | BDT. 50 |
| Above BDT. 1 lac to BDT. 2 lac | BDT. 100/- |
| Above BDT. 2 lac to BDT. 10 lac | BDT. 200/- |
| Above BDT. 10 lac to BDT. 25 lac | BDT. 500/- |
| Above BDT. 25 lac to BDT. 50 lac | BDT. 1000/- |
| Above BDT. 50 lac | BDT. 1200/- |

2. Online Cash Transaction (Withdrawal & Deposit) Fees- Inter Branch within the same City

| Types of Services | Charge/Fees |
|----------------------------------|-------------|
| Up to BDT. 1 lac | Free |
| Above BDT. 1 lac to BDT. 10 lac | |
| Above BDT. 10 lac to BDT. 25 lac | |
| Above BDT. 25 lac to BDT. 50 lac | |
| Above BDT. 50 lac | |

Note:

(i) Initial Deposit for Opening an Account- Any Customer can open a Savings & Current Account by depositing minimum BDT. 500 & BDT. 1000 as initial deposit accordingly.

(ii) There is no initial deposit require for open an account under special preference (i.e. Farmer/Freedom Fighter/Distressed People/Cleaner of DNCC & DSCC/Street & Working Children/Privileged People under National Service Program/Garments Worker/Small Manufacturer of Shoes & Leather Products and School Banking)

Schedule of Charges & Commissions

- Credit Related Services

| SL | Type of Services | Nature of Charges | Charges |
|-----|--|---------------------------------------|--|
| 1. | Commitment Fee on Un-disbursed Amount | Fee/Charge | BDT. 1,000/- |
| 2. | Loan Processing Fee | Fee/Charge | (i) Up to BDT 50 Lac = 0.50% (Not more than BDT 15,000/-) (ii) Above BDT 50 Lac = 0.30% (Not more than BDT 20,000/-) |
| 3. | Loan Reschedule / Restructure Fees | Fee/Charge | (i) For CMSME & Agriculture = NIL (ii) Other than CMSME & Agriculture = 0.25% (Not more than BDT. 10,000/-) |
| 4. | Forced/ Demand Loan | Penal interest | 2.00% p.a Overdue panel interest on outstanding shall be realized for the delayed period. |
| 5. | Documentation Charges (Mortgage of landed property, creation of charge as fixed and floating asset/ other Bank's financial obligations"), CIB/Stamp/Legal and Valuation Fees | Charge | At actual |
| 6. | Issuance of Bank Guarantee | Commission/Service Charge/ Stamp Fees | Max. 0.50%- Min0.10% Per quarter or part thereof, Minimum BDT. 1,000/- against 100% cash Margin commission to be realized at BDT. 1,000/- (Flat) plus Other charges. VAT at actual. Stamp charge at actual on borrowers account. |
| 7. | Interest on PAD | Interest | As per Lending Rate |
| 8. | Early Settlement Fee | Charge | (i) For all Loan (Except CMSME) = 0.50% (ii) CMSME= NIL |
| 9. | Overdue Interest | Charge | 2.00% p.a. on overdue amount |
| 10. | E-GP Documents Fees | Fee/Charge | BDT. 100/- |
| 11. | E-GP Renewal Fees | Fee/Charge | BDT. 100/- |
| 12. | E-GP Registration Fees | Fee/Charge | BDT. 100/- |
| 13. | Submission of Tender Security Fees | Fee/Charge | BDT. 200/- |
| 14. | Submission Performance Security Fees | Fee/Charge | BDT. 200/- |
| 15. | Submission of New Performance Security | Fee/Charge | BDT. 200/- |
| 16. | Validity Extension | Fee/Charge | Free |
| 17. | Document or Guarantee Release | Fee/Charge | Free |
| 18. | Credit Commitment Letter | Fee/Charge | BDT. 500/- |

Schedule of Charges & Commissions

- Foreign Trade Related Services

Trade Service (Import)

| Sl. | Type of Service | Nature of Commission /Charges | Commission /Charges |
|---|---|---|---|
| L/C Opening Charges & Commission: | | | |
| 1 | Commission for Opening Cash L/C (Foreign/Local) | Each Quarter | Max. 0.40% - Min. 0.10% or Min. BDT. 1500/- |
| 2 | Commission for Opening L/C under AID/Loan/Credit/Barter etc. | Each Quarter | Max. 0.30% - Min. 0.10% or Min. BDT. 1500/- |
| 3 | Commission for Opening L/C at where 100% margin is received (Foreign/Local) | Each Quarter | Max. 0.25% Min. 0.10% |
| 4 | Commission for Opening L/C under deferred payment/ Usance L/C/ UPAS (Foreign/Local) | Each Quarter | Max. 0.50% Min. 0.15% |
| 5 | Commission for Opening of Back to Back (BTB) L/C including EDF(Foreign/Local) | Each Quarter | Max. 0.40% Min. 0.10% |
| 6 | Commission for Opening of Inland L/C (ILC) | Each Quarter | Max. 0.40% - Min. 0.10% or Min. BDT. 1500/- |
| | | Each subsequent quarter or part thereof | Max. 0.30% - Min. 0.10% or Min. BDT. 1500/- |
| L/C Transmission Charges: | | | |
| 7 | If L/C's are Transmitted By Mail, By Courier, By Post etc. | Charge(This shall cover cost of registered mail of L/C to Advising Bank & copy to Reimbursing Bank) | At actual |
| 8 | If L/C's are Transmitted by SWIFT: i)Abroad ii) Local | Charge | At actual |
| 9 | If L/C's are Transmitted in Short and Non-Operative SWIFT | Charge | At actual |
| 10 | If Amendment of L/C is Transmitted By Mail, By Courier, By Post etc. | Charge | At actual |
| 11 | L/C Amendment Charges/Commission : | Commission (For Increased Value and time extension) | As per schedule of charges per quarter + SWIFT Charges at actual. |
| | | Charge | BDT 750/- per instant + SWIFT Charges at actual. |
| Add Confirmation Charge for Local & Foreign: | | | |
| 12 | Add Confirmation by Foreign Bank | Charge | At actual. To be borne by the applicant of L/C or Beneficiary |

Schedule of Charges & Commissions

| | | | |
|--|--|--------------|--|
| 13 | For arranging Add confirmation from third Bank, our Charges | Charge | Max. 0.20% - Min. 0.10% (Each Quarter) |
| Correspondence Charges: | | | |
| 14 | L/C Cancellation or Expired Unutilized amount. | Charge | NIL |
| 15 | SWIFT Charge for L/C Cancellation or Expired Unutilized amount | Charge | At actual. |
| 16 | L/C Handling Charges | Charge | NIL |
| 17 | L/C Cancellation Charges before expiry | Charge | At actual Charges of Foreign Bank Claims |
| 18 | Foreign correspondent charges for amendment of L/C | Charge | Foreign correspondent charges (Local Part) : NIL |
| 19 | Discrepancy Charges- (Import Documents) [Foreign /Local -Cash L/C /deferred payment/ Usance L/C/ EDF/UPAS/Including BTB LC] | Charge | For documents Value up to USD.10,000.00 : USD50.00 For documents Value above USD.10,000.00: USD100.00 (This should be incorporated in LC) |
| 20 | Foreign Correspondent Charges (FCC) for all types of L/C's (On Applicant's Account)for Foreign Banks | Charge | At actual of Foreign Bank's Claim +SWIFT Charge at actual. |
| 21 | Foreign Correspondent Charges (FCC) for all types of L/C's (On Beneficiary's Account) | Charge | At actual (In case of non-payment of charges by beneficiary, actual charges to be realized from the importer as per) |
| 22 | Interest on PAD/Bills | Charge | As per Lending Rate |
| 23 | Processing fee of Import Documents without L/C (based on LCAF Value) | Charge | 0.15% Min BDT. 500 |
| 24 | B/L Endorsement Signature Verification Charges | Charge | BDT. 100 per B/L |
| 25 | Maturity date extension (Any communication) | Charge | BDT. 1500 per instance + SWIFT charges at actual. [If Quarter Changes, Commission/Charges should be as per schedule of charges]. |
| Collection of Credit Report: | | | |
| 26 | Collection of Credit Report on the Beneficiary by SWIFT from Dun & Bread street and Others. | Charge | At actual Charges of Foreign correspondents+ BDT. 750/- for each report |
| Import Bill Settlement Charges: | | | |
| 27 | Acceptance Commission for Deferred/ Usance /Back to Back L/C etc. | Each Quarter | Max. 0.40% Min. 0.20% |
| 28 | Processing Charges of Bill of Entry | Charge | BDT. 200/- |

Schedule of Charges & Commissions

| | | | |
|----|--|---|--|
| 29 | Settlement / Reimbursement / payment of LC [Condition to be incorporated in LC]/Without LC | Applicable for all types of Import Payments including Local/BTB LC through PI/RA | For documents Value up to USD.10,000.00:USD50.00+ SWIFT at actual. For documents Value above USD.10,000.00: USD75.00 + SWIFT at actual. |
| 30 | Settlement / Reimbursement / payment of LC [Condition to be incorporated in LC]/Without LC | Applicable for all types of Import Payments including Local/BTB LC through PO/FDD | As per PO/FDD Commission +Settlement Charges USD15.00 |
| 31 | Documents Scrutiny Charges for settlement of documents of Import Bills drawn under L/C | Charges | For documents Value up to USD.10,000.00 : BDT 500/- For documents Value above USD.10,000.00, but USD50,000 : BDT 1000/- For documents Value above USD.50000.00: BDT 1500/- |

Shipping Guarantee / Airway Bill Realize/ Delivery Order/NOC:

| | | | |
|----|---|--------|--|
| 32 | Issuance of shipping guarantee | Charge | Min. Tk. 500/- Max. Tk. 1,000/- |
| 33 | Airway Bill Realize/ Delivery Order/NOC | Charge | Min. Tk. 500/- Max. Tk. 1,000/- |
| 34 | Inward document collection not under import L/C (May be subject to URC-522 or not) | Charge | In case of D.P: Max. 0.40%- Min. 0.10% or Min. BDT. 1000. In case of D.A.: Max. 0.50%- Min. 0.10% or Min. BDT. 1000/, Plus other charges, If applicable (At actual). |
| 35 | Release of Import documents for customs assessment purpose | Charge | BDT.1,000/- |

Others Charges:

| | | | |
|----|---|--------|--|
| 36 | IRC Renewal | Charge | Govt. fees at actual + Service Charge BDT. 500/- |
| 37 | IMP-Form + TM-Form (Issue) | Charge | BDT. 200/- per instance |
| 38 | LCAF issuance charge for L/C | Charge | BDT. 200/- per instance |
| 39 | LC Application Form | Charge | BDT. 100/- per instance |
| 40 | Any other charges not mentioned in the above connection with Trade Service (Import) | Charge | BDT. 1000/- per instance |

Schedule of Charges & Commissions

| Trade Service (Export) | | | |
|-------------------------------|--|-------------------------------|--|
| Sl. | Type of Service | Nature of Commission /Charges | Commission /Charges |
| 1 | Negotiation/Purchase of export bills FDBP [Where Ex. Gain is Earned] | Ex. Rate | As per Exchange Rate (OD Sight Buying) |
| | | Documents Processing Charges | BDT. 500/- |
| | | Postage/Courier Charges | At actual |
| 2 | Negotiation/Purchase of export bills FDBP[Where Ex. Gain is not Earned] | Ex. Rate | As per Exchange Rate (TT Doc. Buying) |
| | | Negotiation Commission | 0.15% |
| | | Postage/Courier Charges | At actual |
| | | Documents Processing Charges | NIL |
| 3 | Negotiation/Purchase of export bills FDBP [Where Ex. Gain is not Earned but interest rate will be applied] | Ex. Rate | As per Exchange Rate (TT Doc. Buying) |
| | | Documents Processing Charges | BDT. 500/- |
| | | Postage/Courier Charges | At actual |
| | | Rate of Interest | As per prevailing commercial rate of Interest in MMBL. |
| 4 | Discounting of Documents (FDBP) | Ex. Rate | As per Exchange Rate (Usance Rate) |
| | | Documents Processing Charges | BDT. 500/- |
| | | Postage/Courier Charges | At actual |
| | | | |
| 5 | Negotiation/Purchase of export bills LDBP [Where Ex. Gain is Earned] | Ex. Rate | As per Exchange Rate (OD Sight Buying) |
| | | Documents Processing Charges | BDT. 500/- |
| | | Postage/Courier Charges | At actual |
| | | Rate of Interest | As per prevailing commercial rate of Interest in MMBL. |
| 6 | Negotiation/Purchase of export bills LDBP [Where Ex. Gain is not Earned] | Ex. Rate | As per Exchange Rate (TT Doc. Buying) |
| | | Negotiation Commission | 0.15% |
| | | Postage/Courier Charges | At actual |
| | | Documents Processing Charges | NIL |
| | | Rate of Interest | As per prevailing commercial rate of Interest in MMBL |
| 7 | Discounting of Documents (LDBP) | Ex. Rate | As per Exchange Rate (Usance Rate) |
| | | Documents Processing Charges | BDT. 500/- |
| | | Postage/Courier Charges | At actual |

Schedule of Charges & Commissions

| | | | |
|----|---|------------------------------|--|
| 8 | Foreign Bills for Collection (FDBC) [Where Ex. Gain is Earned] | Ex. Rate | As per Exchange Rate (OD Sight Buying) |
| | | Documents Processing Charges | BDT. 500/- |
| | | Postage/Courier Charges | At actual |
| 9 | Foreign Bills for Collection (FDBC) [Where Ex. Gain is Not Earned] | Ex. Rate | As per Exchange Rate (TT Doc. Buying) |
| | | Commission | 0.15% |
| | | Documents Processing Charges | NIL |
| | | Postage/Courier Charges | At actual |
| 10 | Local Bills for Collection (LDBC) [Where Ex. Gain is Earned] | Ex. Rate | As per Exchange Rate (OD Sight Buying) |
| | | Documents Processing Charges | BDT. 500/- |
| | | Postage/Courier Charges | At actual |
| 11 | Local Bills for Collection (LDBC) [Where Ex. Gain is not Earned] | Ex. Rate | As per Exchange Rate (TT Doc. Buying) |
| | | Commission | 0.15% |
| | | Postage/Courier Charges | At actual |
| | | Documents Processing Charges | NIL |
| 12 | Advising of Local/Foreign Bank L/C to the Local beneficiary & Reimbursement charges | Charge | BDT. 750/- |
| 13 | L/C of advising charge -Local L/C (BTB & Inland) | Charge | BDT. 750/- |
| 14 | Advising charges of amendment of L/C to the Local Beneficiary | Charge | BDT. 750/- |
| 15 | Transfer of L/C / Transfer of Amendment of L/C | Transfer Charges | BDT. 750/- |
| | | Amendment Charges | BDT. 750/- |
| 16 | Transfer of L/C's (MT720) at the request of our Buying House Clients who have licenses under Section 18A or 18B of FER Act, 1947 by Bangladesh Bank | Transfer Charges | BDT. 750/- per instance +SWIFT Charges at actual |
| | | Cancellation Charges | BDT. 750/- per instance |
| 17 | LC Transfer confirmation charges | Charge | BDT. 500/- per instance +SWIFT Charges at actual |
| 18 | Cancellation of Transfer of Amendment | Charge | BDT. 750/- + SWIFT charge at actual |
| 19 | Mailing of Export Documents: Mail or Courier | Charge | BDT. 750/- + Mail/Courier charge at actual |
| 20 | Foreign Bank's Confirmation Commission against discrepant bills | Charge | At actual |
| 21 | Adding Confirmation to Export L/C by us | Charge | Maximum 0.20% |

Schedule of Charges & Commissions

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|----|---|------------|--|
| 22 | Processing fee against Packing Credit Facility | Charge | @1.5% (Flat) may be realized from each PC facility since the Bank Officials have to give more time and effort to monitor for timely export of ready Garments to avoid stock lot. |
| 23 | Overdue Interest against Packing Credit Facility | Charge | When any packing credit facility becomes overdue, 2% overdue interest to be applied along with Commercial rate. |
| 24 | Advising guarantee to the beneficiary in original without any engagement on our part | Charge | BDT. 750/- plus at actual Mail/SWIFT charges. |
| 25 | Advising guarantee by original by adding our confirmation against 100% counter guarantee of Foreign Bank | Charge | Max. 0.50% - Min. 0.20% per quarter or Min Tk. 1000/- (Eqv. FC Amount) + Cost of Postage/SWIFT at actual. |
| 26 | Advising of guarantee in our own format or on the format supplied by the Issuing /Opening bank with our full engagement against 100% counter guarantee of Foreign Bank | Commission | Max. 0.50% - Min. 0.20% per quarter or Min Tk. 1000/- (Eqv. FC Amount) + Cost of Postage/SWIFT at actual. |
| 27 | Issuance of Bid Bond/Performance Bond favoring overseas beneficiary through foreign correspondent at our customer's request | Commission | Max. 0.50% - Min. 0.20% per quarter or Min Tk. 1000/- (Eqv. FC Amount) + Cost of Postage/SWIFT at actual. |
| 28 | Proceeds Realization Certificate(PRC) | Charge | BDT. 500/- |
| 29 | Proceeds Realization Certificate(PRC) Verification Charges | Charge | BDT. 200/- |
| 30 | Processing fee for obtaining Bangladesh Bank approval/Permission including renewal (indenting, buying house, freight forwards agent, Liaison Office, Money Changer etc.) or Annual file maintaining fees of indenting, buying house, freight forwards agent, Liaison Office, Money Changer etc. | Charge | BDT. 3000/- |
| 31 | Indemnity for shipping guarantees in absence of original documents | Charge | BDT. 750/- per instance |
| 32 | Endorsement of N/N copy for custom assistant/assessment purpose | Charge | BDT. 750/- per instance |
| 33 | Issuance of back to Back L/C Certificate / C&F Certificate/ Bond license etc. | Charge | BDT. 500/- per instance |
| 34 | EXP Issue / Certification of EXP form | Charge | BDT. 200/- per instance (to be realized at time issuance of EXP Form) |
| 35 | Correspondence against customer's queries/ Investigation | Charge | SWIFT Charger At actual or Minimum BDT. 500/- |

Schedule of Charges & Commissions

| | | | |
|----|---|--------|---|
| 36 | Cancellation of EXP | Charge | Nil |
| 37 | Processing fee for Cash subsidy/duty drawback | Charge | BDT. 2000/- for each case. |
| 38 | Issuance of No Objection Certificate | Charge | BTD. 500/- for each case |
| 39 | Lien of Export LC/Contact. | Charge | BTD. 500/- for each case. |
| 40 | Lien Cancellation of Export LC/Contact. | Charge | BTD. 200/- for each case+ SWIFT Charges at actual (If any). |
| 41 | NOC for Lien with Other Banks | Charge | BTD. 2000/- |
| 42 | Processing /Encashment charges of FTT against Advance Payment of Export | Charge | BTD. 1000/- |
| 43 | Processing Charges against Export under Open account [Payment guarantee /Payment risk coverage] | Charge | BTD. 5000/- for each contact. |
| 44 | Endorsement Charges for Export Documents against Open account Systems/Cash in advance/ Sample Export. [where document not forwarded through Bank to Bank] | Charge | BTD. 1000/- |
| 45 | Processing charges for Negotiation confirmation from Foreign Bank for discrepant documents | Charge | BDT. 750/- + Swift Charges at actual |
| 46 | Processing charges for Negotiation of discrepant documents | Charge | BDT. 750/- |
| 47 | Processing fee for claiming of reimbursement against Export Bills. | Charge | BDT. 750/- + Swift Charges at actual |
| 48 | Issuance of Export Performance Certificate Charges | Charge | BTD. 500/- for each certificate |
| 49 | Issuance of Export Performance statement Charges. | Charge | BTD. 200/- for each page. |
| 50 | Any other Certificate against Export | Charge | BTD. 500/- |
| 51 | Buying House payment processing fee | Charge | BTD. 1000/- |
| 52 | PSI Processing Charges (If any) | Charge | BTD. 500/- |
| 53 | Any other charges not mentioned in the above connection with Trade Service Export. | Charge | BTD. 1000/- |

Note:

If the tenor of LC Opening / LC Acceptance / LC Confirmation/ Bank Guarantee falls under 1st Quarter or less, Bank will realize charges/ commission for One Quarter (90 days). However, if the tenor exceeds 1st Quarter, Bank will realize the charges/commission on daily basis up to the maturity date.

Schedule of Charges & Commissions

- Ship Builders for Export Oriented Industry

| Sl. No. | Type of Services | Nature of Charges | Charges |
|---------|--|-------------------|--|
| 1 | Issuance of Bank Guarantee by the local Bank's which needs the Add Confirmation by the foreign Bank, the commission will be charged in addition to the confirmation charge by the foreign Banks. | Commission | @ 1.5% in addition to the confirmation charge by foreign correspondents. |
| 2 | Letter of Credit L/C Opening Commission under(Sight) | For each quarter | Max. 0.40%-Min. 0.20% Minimum BDT. 1000/- |
| 3 | L/C Opening Commissions where 100% Cash margin received | For each quarter | Max. 0.25%-Min. 0.10% |
| 4 | L/C Opening Commission under Deferred Payment /Issuance L/C | For each quarter | Max. 0.50%-Min. 0.25% Minimum BDT. 1000/- |

- Foreign Remittance

| Sl. No. | Type of Services | Nature of Charges | Charges |
|---------|--|-------------------|--|
| 1 | Foreign Remittances: Purchase of Foreign Bank Drafts drawn abroad (With the approval of H.O) | Charge | a) @ 0.20 % per USD b) @ 0.30 % per GBP OD transferred buying rate to be applied + At actual Courier Charges +Swift Charges at actual |
| 2 | Encashment of any Foreign TT /FDD in Taka at our Counter | Charge | BDT. 300/- per instance + SWIFT Charges at actual (if any) |
| 3 | Issuance of Encashment Certificate | Charge | BDT. 500/- per instance |
| 4 | Cash FC Issuance & Encashment Certificate | Charge | BDT. 300/- per instance |
| 5 | Student File: a) Opening Fees : b) Per semester Functional Fees: c) Remittance Fees: | Charge | a) BDT. 5000/- per Student File b) BDT. 1000/- + c) As per Schedule of Charges |
| 6 | Issuance of F.C. Demand Draft drawn on Bangladesh Bank | Charge | (i) Up to BDT 100,000 (Eqv. FC Amount) of Tk. 100/- (ii) BDT. 100,001 to 500,000 (Eqv. FC Amount) of Tk. 200/- (iii) BDT. 500,001 to 1,000,000 (Eqv. FC Amount) of Tk. 300/- (iv) Above BDT 1,000,000 (Eqv. FC Amount) of Tk. 500/- |

Schedule of Charges & Commissions

| | | | |
|----|--|------------------|--|
| 7 | Clearing of FC Drafts drawn on Bangladesh Bank | Charge | FREE |
| 8 | Disposal of Remitted Fund on A/C of Home Remittance | Charge | FREE |
| 9 | Collection (Inward): For Collection of Clean Item from Local Bank (Refund Warrant and FC Cheque A/C) | Charge | BDT. 300/- (Flat) |
| 10 | Collection of Foreign Currency Draft from Abroad | Charge | At actual cost plus SWIFT Charge Minimum BDT. 500/- |
| 11 | Encashment of TC | Charge | BDT. 300/- (flat) + SWIFT Charges at actual (if any) |
| 12 | Issuance of Cash (FC) Endorsement in Passport | Fee & Commission | Endorsement Fee = BDT. 300/- per instance |
| 13 | Transactions by Nominee/ Account Holder in FC A/Cs | Charge | NO Charge |
| 14 | Issuance of FDD through Foreign Correspondents (Outgoing) | Charge | 0.10% or Min. BDT.500/- Max. BDT.3000/- + SWIFT Charge at actual (if any) |
| 15 | Issuance of FTT through Foreign Correspondents (Outgoing) | Charge | (i) Up to BDT 100,000 (Eqv. FC Amount) of Tk. 100/- (ii) BDT. 100,001 to 500,000 (Eqv. FC Amount) of Tk. 200/- (iii) BDT. 500,001 to 1,000,000 (Eqv. FC Amount) of Tk. 300/- (iv) Above BDT 1,000,000 (Eqv. FC Amount) of Tk. 500/- |
| 16 | Cancellation of Drafts/FTT in Foreign Currencies | Charge | BDT. 200/- per instance + SWIFT Charge at actual. |
| 17 | Issuance of Duplicate Instruments | Charge | Min. BDT. 1000/- + SWIFT Charge at actual. |
| 18 | Buying /Selling of Cash FC /TC | Rate | As per Daily Exchange Rate Sheet. |
| 19 | Processing Charges- Payment of Indenting commission/ Consultation fee/ Royalty/ Renewal/Membership/ Visa processing fee/Registration etc. | Charge | Min. BDT. 1000/- + Applicable outward remittance Charges |
| 20 | Transaction of FC Account by Money Changer | Charge | BDT. 500/- per Transaction. |
| 21 | FC Account Balance Confirmation Certificate / Any other Certificate | Charge | BDT. 500/- per instance |
| 22 | Processing fees of Application for Remittance of Profit/Dividend | Charge | BDT. 1000/- + Applicable Remittance Charges |
| 23 | Return/Statement of processing fees of Money Changer/ Indenting /Buying House /Shipping Company/ Freight Forwarder/ Foreign Direct Investor etc. | Charge | BDT. 1000/- per instance |

Schedule of Charges & Commissions

| | | | |
|----|---|--------|----------------------------|
| 24 | Processing fees for Obtaining Student file Opening Permission from Bangladesh Bank. | Charge | BDT. 1000/- per instance |
| 25 | Processing fees for any other Permission from Bangladesh Bank. | Charge | BDT. 1000/- per instance |
| 26 | Amount transfer fees from FC account to FC account (Any Types) | Charge | BDT. 300/- per Transaction |
| 27 | Encashment fees from Any FC account | Charge | BDT. 300/- per Transaction |
| 28 | Any other charges not mentioned in the above connection with Foreign Remittance | Charge | BDT. 1000/- per instance |

- Micro, Cottage & SME Loan

1. Schedule of Charges (MCSME)

| SI | Nature of Charges | Amount |
|----|---|---|
| 1. | Loan Application Fee | Free |
| 2. | CIB Charge | At actual |
| 3. | Stamp Charges | At actual |
| 4. | Early Settlement Fee | NIL |
| 5. | Security Replacement Fee (Including Guarantor) | At Actual |
| 6. | Overdue Interest | 2.00 % p.a. on overdue amount for the number of days overdue. |
| 7. | Documentation Charges: <ul style="list-style-type: none"> Registration, Govt. Duty & Charges Security Documentation | At Actual |

- Syndication Loan

Schedule of Charges (Syndication Loan)

* Fees and Charges on Syndication Loan will be fixed up after having the discussion with the Lead Arranger and other participating Banks.

Schedule of Charges & Commissions

- BFTN, RTGS, NPSB & BACH

Schedule of Charges (BFTN, RTGS & BACH):

| Sl. No | Nature of Charges | Amount |
|--------|--|--|
| 1.A | BEFTN Charges | Free |
| 1.B | RTGS (Real Time Gross Settlement) Charge | BDT. 100.00 (Including Vat) [BDT. 86.96 (Income) & BDT. 13.04 (VAT)] |
| 1.C | NPSB Fund Transfer from MMBL A/C to Other Bank A/C or Card using MMBL Digital Banking (GO SMART) | BDT. 10 (Including VAT) |

| Sl. | Nature of Services | Nature of charges | Amount |
|------|---|--------------------------------|------------|
| 2.0. | BACPS Charges | | |
| 2.A. | Clearing of Cheque less than BDT. 50,000.00 | Clearing charge | Free |
| 2.B. | BDT. 50,000.00 Above but less than BDT. 5,00,000.00 | Regular value | BDT. 10.00 |
| 2.C. | BDT. 5,00,000.00 & above | Regular value | BDT. 25.00 |
| 2.D. | BDT. 5,00,000.00 & above | High value (same day clearing) | BDT. 60.00 |
| 2.E. | All Cheque G 2 P | | Free |
| 2.F. | All Cheque P 2 G | | Free |

Above charges are inclusive of VAT. The realized charges will be distributed in the following manner: when-

| Total charge | BACH | Presenting Bank | VAT |
|--------------|-----------|-----------------|-----------|
| BDT. 10.00 | BDT. 8.00 | BDT. 1.70 | BDT. 0.30 |
| BDT. 25.00 | BDT. 20 | BDT. 4.25 | BDT. 0.75 |
| BDT. 60.00 | BDT. 50 | BDT. 8.50 | BDT. 1.50 |

Schedule of Charges & Commissions

- Cards

1. Schedule of Charges (Debit Card)

| ATM Debit Card | Annual Fee (BDT.) | Alteration Fee (BDT.) | |
|------------------------------|---|-----------------------|------------|
| | | Card | Pin Number |
| General Primary | 500/= | 400/= | 300/= |
| General Supplementary | 500/= | 400/= | 300/= |
| MMBL Labonnyo Primary | 500/= | 400/= | 300/= |
| VIP Primary | 500/= | 400/= | 400/= |
| VIP Supplementary | 500/= | 400/= | 400/= |
| Priority Primary | 500/= | 400/= | 400/= |
| Priority Supplementary | 500/= | 400/= | 400/= |
| MMBL Borshian Primary | 500/= | 400/= | 300/= |
| MMBL Tarunno Primary | 500/= | 400/= | 300/= |
| MMBL Peshajibi Primary | 500/= | 400/= | 300/= |
| Salary Savings Primary | Category A: Lifetime Free Category B: 1 st Year Free, Tk. 250 from 2 nd Category C: 1 st Year Free, Tk. 500 from 2 nd | 300/= | 200/= |
| Salary Savings Supplementary | | 300/= | 200/= |
| MMBL Pathshala Primary | | 300/= | 100/= |
| Freedom Fighter | Free | 300/= | 200/= |

*(Extra) Govt. VAT Applicable on all fees

| Per Transaction Charge | |
|---|------------------------------------|
| Cash Withdrawal Fee @ Modhumoti ATM Network | Free |
| Cash Withdrawal Fee @ Q-CASH ATM Network | BDT. 10/- |
| Cash Withdrawal Fee @ NPSB ATM Network | BDT. 15/- |
| Cash Withdrawal Fee @ VISA ATM Network | BDT. 50/- |
| Cash Withdrawal Fee @ VISA ATM Network In Abroad | USD 2.5 or 1% of Withdrawal Amount |
| Account Inquiry/Statement @ Q-CASH & Modhumoti ATM Network | Free |
| Account Inquiry/Statement @ Except Q-CASH & Modhumoti ATM Network | BDT. 5/= |
| POS Transaction @ VISA Network (Bangladesh/Abroad) | Free |

*(Extra) Govt. VAT Applicable on all fees

Schedule of Charges & Commissions

2. Schedule of Charges (VISA Credit Card)

| Particulars | Fee & Charge (BDT) | | |
|--|---|------------------|-------------------|
| | Classic Card | Gold Card | Platinum Card |
| Annual Fee | BDT. 750 | BDT. 1500 | BDT. 5000 |
| Supplementary Card | Free | | |
| Supplementary Card (From 2nd) | 50% of Annual Fee | | |
| Card Change | BDT. 400 | BDT. 600 | BDT. 800 |
| Pin Number Change | BDT. 300 | BDT. 500 | BDT. 500 |
| Highest Amount of Money Withdrawal-ATM | 20% | 30% | 50% |
| Highest Amount of Money Withdrawal-Bank POS | 50% | 50% | 70% |
| Late Fee | BDT. 500 or \$10 | | BDT. 750 or \$15 |
| Limit Cross Fee | BDT. 500 or \$10 | BDT. 750 or \$15 | BDT. 1000 or \$20 |
| Cheque Return Fee | BDT. 500 or \$10 | | BDT. 750 or \$15 |
| Statement Withdrawal Fee | BDT. 50 or \$5 | | BDT. 100 or \$10 |
| Sale Slip Withdrawal Fee | BDT. 250 or \$10 | | BDT. 500 or \$15 |
| Outside Cheque Collection Fee | BDT. 200 or \$10 | | BDT. 250 or \$15 |
| Limit of Card Cheque | 90%(for every card) | | |
| 1st Card Cheque Book | Free | | |
| Card Cheque Book (From 2nd) | BDT. 150 | | BDT. 200 |
| Card Cheque Processing Fee | 1% or BDT. 100 (which is higher) | | |
| Money Withdrawal Fee- ATM | BDT. 150 or 3%(Which is higher) but Modhumoti ATM Free | | |
| Foreign Currency Withdrawal Fee-ATM | \$2 or 3% (which is higher) | | |
| Bank POS Fee | BDT. 100 or 1.5% (which is higher) | | |
| Bank POS Fee Foreign Currency | \$2 or 3% (which is higher) | | |
| Certificate Fee | BDT. 300 | | BDT. 500 |
| Minimum Money Payment Limit | 5% or BDT. 500 or \$15 (which is higher) | | |
| Fund Transfer from Credit Card to MFS/Others (i.e. Bkash, Nagad,Nexus Pay) | 1.5% on Transaction amount | | |
| NPSB Fund Transfer from MMBL Credit Card to Other Bank A/C or Card using MMBL Digital Banking (GO SMART) | BDT. 100 or 1.5% whichever is higher | | |
| SMS Alert Service/ Annual | BDT. 100 | | |
| CIB Fee | BDT. 100 | | |
| Credit Shield Advantage | 0.35% of Balance | | |
| | *(Extra) Govt. VAT Applicable on all fees. | | |

Schedule of Charges & Commissions

- Agent Banking

| No | Type of Services | Nature of Charges | Charges |
|----|--|-------------------------|---|
| 1. | Savings Account (SB) | Account Maintenance Fee | (1) Account Maintenance fee shall not be realized from the savings account if the minimum average balance is BDT. 10,000/- (2) Account Maintenance fee shall be realized BDT. 100/- half yearly If the minimum average balance is BDT. 10,001/- to BDT. 25,000/- (3) Account Maintenance fee shall be realized BDT. 200/- half yearly if the minimum average balance is BDT. 25001/- to BDT. 2,00,000/-. (4) Account Maintenance fee shall be realized BDT. 250/- half yearly if the minimum average balance is BDT. BDT. 2,00,000/- to BDT. 10,00,000/-. (5) Account Maintenance fee shall be realized BDT. 300/- half yearly if the minimum average balance is BDT. BDT. 10,00,000/- and above. |
| | | Account Closing Charge | BDT. 200/- |
| 2. | Current Account (CD) | Account Maintenance Fee | BDT. 200/- half yearly |
| | | Account Closing Charge | BDT. 150/- |
| 3. | Special Notice Deposit Account (SND) | Account Maintenance Fee | BDT. 200/- half yearly |
| | | Account Closing Charge | BDT. 150/- |
| 4. | Fund Transfer (within MMBL Account) | Charges | Own Outlet: Free Others BDT 10+VAT |
| 5. | Fund Transfer to Others Bank through BEFTN | Charges | Own Outlet: Free Others Outlet : Minimum BDT 10 or 0.25% which is higher BDT Maximum BDT 50 |
| 6. | Fund Transfer to Others Bank through RTGS | Charges | BDT 100 (Including VAT) |
| 7. | Cash Deposit (Agent Banking Customers) | Charges | Own Outlet: Free |
| | | | Others Outlet: Minimum BDT 5 or 0.15% which is higher BDT Maximum BDT 100 |
| 8. | Cash Deposit (Branch Customers) | Charges | Same Branch: Free |
| | | | Others: Minimum BDT 5 or 0.15% which is higher Maximum BDT 50 |

Schedule of Charges & Commissions

| | | | |
|-----|--|---------|--|
| 9. | Cash Withdrawal | Charges | Own Outlet: Free Others Outlet : Minimum BDT 5 or 0.15% which is higher BDT Maximum 100 Branch Customer: Minimum BDT 5 or 0.15% which is higher BDT Maximum 50 |
| 10. | Clearing of Cheque less than BDT. 50,000.00 | Charges | BDT 50 + BACH Charge |
| | Clearing of Cheque BDT. 50,000.00 Above but less than BDT. 5,00,000.00 | | |
| | Clearing of Cheque BDT. 5,00,000.00 & above | | |
| | Clearing of Cheque BDT. 5,00,000.00 & above High value (same day clearing) | | |
| 11. | Debit Card Issue Charge for all types of account; where cards available | Charges | 1st Year Free & BDT 300 +VAT from next year |
| 12. | Utility Bill Payment | Charges | BDT 5 or 1% whichever is higher but not more than BDT 25 Or as per agreement with Utility partners |
| 13. | Life Style Bill Payment or Services | Charges | Free |
| 14. | Inward Foreign Remittance Disbursement | Charges | Free |
| 15. | Debit Card Issuance or Replacement request | Charges | Free for request processing only |
| 16. | Encashment (FD & DPS) Request | Charges | Free |
| 17. | Premature Encashment (FD & DPS) Request | Charges | Free |
| 18. | Duplicate Statement | Charges | Savings: BDT 20 +VAT Current & SND: BDT 50+VAT |
| 19. | Mini-Statement | Charges | Own Outlet: Free Others Outlet: BDT 5+VAT |
| 20. | Cheque Book Request | Charges | Own-Free for request processing only Others BDT 5+VAT for request processing only |
| 21. | Dormant Account Activation Request | Charges | Free |

Schedule of Charges & Commissions

| | | | |
|-----|--|------------|----------------------|
| 22. | Finger Print Change or Add Request | Charges | Free |
| 23. | Go Smart App or Internet Banking (Registration and Renewal) | Charges | Free |
| 24. | CIB Charge for Agent | Charges | Free (Agent Only) |
| 25. | NID Verification through EC for Agent Banking customers and Agents | Charges | Free |
| 26. | SMS Alert Charge | Charges | BDT 10/- half yearly |
| 27. | Standing Instruction | Charges | Free |
| 28. | Modhumoti Corporate Internet Banking (Agent Only) | Annual Fee | Free |

Note:

- 15% VAT will be applicable for fees and charges which will be deducted from Customer.
- The Agent Banking Schedule of Charges are applicable for Agent Banking Customer. However, if a customer visits the Branch for any particular services, only then Branch Banking Charge will be applicable for the availed service.
- Fees and charges will not be applicable for Special Accounts: School Banking Account, 10 Tk Account etc. as per Central Bank Circular and only Govt. Charges will be applicable in those accounts.
- Utility Bill payment fees will vary based on agreement with Service Providers. Regular customer fees will be minimum BDT 5 or 1% of Bill amount whichever is higher but not more than BDT 25.
- CIB Charge for Agent and NID verification through will be free of cost for agent and customer; however, the connected Branch will bear the cost as a subsidy to agent and customer acquisition.
- Quarter end balance confirmation SMS charge will not be applicable for Safety Net Account and 10 taka or similar types of special account holders.

Special Note:

*** VAT is applicable as per Government rules on realized commissions & charges. ***