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PUBALI BANK PLC.

Schedule of Charges

Effective from June 24, 2021

This schedule is focused on giving a clear idea of our charges, fees and commissions. For any queries about the fees charges or commissions in the manual, kindly visitor contact any of our Branch offices for the details.

1. **VAT is applicable @15% on all charges, fees & commissions effective from July 01, 2002 as per Government circular no.SRO#117-Law/ 2002/342-VAT, dated June 6, 2002 and SRO#171-Law/2004/ 417-VAT dated June 10, 2004.**
2. **VAT is not applicable on commissions, fees or charges against Export and Export related services provided by a Banking and Non-Banking Service Provider. (SRO # 188/law/2012/ 646/VAT dated June 07, 2012).**
3. **Any Government Taxes, Duties or other charges will be recovered as per Government Regulations.**
4. **Stamp charges to be imposed where applicable.**
5. **Correspondents/Other Bank charges, if any, will be recovered from customers.**
6. **No waiver of VAT, Excise Duty and/or any Govt. Levy even the applicable fee/charge is waived/refunded/reduced rate.**
7. **In case of accounts opened under 'Financial Inclusion Department and Sustainable Finance Department of Bangladesh Bank' charges and account maintenance fee to be imposed according to Bangladesh Bank circular.**
8. **বিশেষ সুবিধাপ্রাপ্ত হিসাব (Special Privileged Account):** বিশেষ সুবিধাপ্রাপ্ত হিসাব বলতে দেশের আর্থিক সেবা বঞ্চিত জনগোষ্ঠীকে ব্যাংকিং সেবার আওতায় নিয়ে আসার লক্ষ্যে কৃষক, বীর মুক্তিযোদ্ধা, দুঃস্থ, ঢাকা উত্তর ও ঢাকা দক্ষিণ সিটি কর্পোরেশনের পরিচ্ছন্ন শ্রমিক, পথশিশু ও কর্মজীবী শিশু-কিশোর, ন্যাশনাল সার্ভিস কর্মসূচীর সুবিধাভোগী, তৈরি পোষাক শিল্পে কর্মরত শ্রমিক, পাদুকা ও চামড়াজাত পণ্য প্রস্তুতকারী ক্ষুদ্র কারখানার কারিগর এবং স্কুল ব্যাংকিং হিসাবধারীদের ব্যাংক হিসাব ও শ্রম নির্ভর অতিক্ষুদ্র/ভাসমান উদ্যোক্তা, বিভিন্ন প্রান্তিক পেশায় নিয়োজিত সেবা প্রদানকারীগণ এবং সামাজিক যোগাযোগ মাধ্যমে নিজস্ব তৈরী/ব্যক্তিগত উদ্যোগে পরিচালিত পন্য বিক্রেতা ও সেবা প্রদানকারীদের রিটেইল হিসাবসমূহসহ সব ধরনের ১০/-, ৫০/- ও ১০০/- টাকায় খোলা হিসাবসমূহ এবং বাংলাদেশ ব্যাংক কর্তৃক সময়ে সময়ে নির্দেশিত অনুরূপ হিসাবসমূহকে বোঝাবে।

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General Banking

1	**Current Deposit Account (CD)**		
1.1	Minimum account opening balance	Any General Client	Tk.1000/-
		Special Privileged Account	NA
1.2	Account maintenance fee	Any General Client	TK. 300/- half yearly
		Special Privileged Account	Free
	Note: No Account maintenance fee is applicable in case of Overdraft (OD Account)		
1.3	Closing of account	Any General Client	TK. 300/-
		Special Privileged Account	Free
2	**Savings Bank Deposit Account**		
2.1	Minimum account opening balance	Any General Client	Tk.500/-
		Special Privileged Account	NA
2.2	Account maintenance fee	Special Privileged Account	Free
		Average Balance up to TK.10,000/-	Free
		Average Balance between TK. 10,001/- and TK. 25,000/-	Tk.100/- half yearly
		Average Balance between TK. 25,001/- to TK. 2.00 lac	Tk. 200/- half yearly
		Average Balance between TK. 2,00,001/- to TK. 10.00 lac	Tk. 250/- half yearly
		Average Balance above TK. 10.00 lac	TK. 300/- half yearly
	N.B.: Account Maintenance Fee will not be applicable for those account holders who refuse to receive interest on their account.		
2.3	Closing of account (all types)	Any General Client	TK. 200/-
		Special Privileged Account	Free

3	**Special Notice Deposit Account (SND)**		
3.1	Minimum account opening balance	Individual	Tk. 2,000/-
		Institution.	Tk. 5,000/-
3.2	Account maintenance fee		Tk. 500/- Half yearly
	N.B.: Account maintenance fee will not be applicable for those account holders who refuse to receive interest on their account.		
3.3	Closing of account		TK. 300/-

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Card Service

4. a) Debit Card Fees and Charges:

Particulars		VISA & MasterCard		TakaPay	
		Instant	Personalized	Instant	Personalized
Card Issuance		200/- + 15% VAT	300/- + 15% VAT	Free	
Card Renewal		300/- + 15% VAT		200/- + 15% VAT	
Card Replacement		350/- + 15% VAT	500/- + 15% VAT	200/- + 15% VAT	
PIN Reissue		100/- + 15% VAT			
Cash Withdrawal	From Pubali Bank's ATM	Free			
	From Other Bank's ATM (Per month charges for using NPSB Channel)	15/- for 1st 5 transactions (VAT included); After that 30/- for per transaction (VAT included); NB: Per transaction within Tk. 20,000/- and Cash withdrawal amount not more than Tk. 2,00,000/- for monthly transaction.			
	From Other Bank's ATM (VISA/MasterCard Channel)	40/- per transaction (VAT included)		Transactions using international scheme is not allowed yet	
	From Other Bank's ATM at abroad	$3 or 2.5% of withdrawal amount whichever is higher (for each transaction and debited as equivalent BDT amount) + 15% VAT			
	From Pubali Bank's Branch POS	Free			
	From Other Bank's Branch POS (NPSB Channel)	20/- per transaction (VAT included)			
Funds Transfer	From Pubali Bank's ATM (Inter Bank Fund Transfer)	Free			
	From Pubali Bank's ATM (Other Bank's Fund Transfer from NPSB Channel)	Free			

	From Other Bank's ATM (Other Bank's Fund Transfer from NPSB Channel)	BDT 10/- (including VAT) per transaction	
Balance Enquiry	From Pubali Bank's ATM	Free	
	From Other Bank's ATM (NPSB Channel)	5/- per enquiry (VAT included)	
	From Other Bank's ATM (VISA/MasterCard Channel)	5/- per enquiry (VAT included)	Transactions using international scheme is not allowed yet
	From Other Bank's ATM at abroad	40/- per enquiry (VAT included)	Transactions using international scheme is not allowed yet
	From Pubali Bank's Branch POS	Free	
Mini Statement	From Pubali Bank's ATM	Free	
	From Other Bank's ATM	5/- per statement (VAT included)	
Add money card to MFS		Free	Transation is not permitted yet
MFS to Card		9/- per transaction + 15% VAT	Transation is not permitted yet
Passport Endorsement against Pubali Bank Debit Card		Free	Only local transaction is allowed
CC Camera Video Footage		1,500/- per footage + 15% VAT	

Note:

➢ **The fees and charges are subject to change as per Bank's policy/regulatory guideline.**

4. B (Consumer Credit Card Fees and Charges)

Particulars	VISA			MasterCard	
	Classic	Gold	Platinum	Titanium	World
Credit Limit	BDT 25,000/- to BDT 99,999/-	BDT 1,00,000/- to BDT 1,99,999/-	BDT 2,00,000/- to above.	BDT 50,000/- to BDT 2,99,999/-	BDT 3,00,000/- to above

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Issuance fee of Primary Card		BDT 1,000/- + 15% VAT	BDT 2,000/- + 15% VAT	BDT 3,000/- + 15% VAT	BDT 3,000 + 15% VAT	BDT 5,000 + 15% VAT
Renewal fee of Primary Card	**Charge**	BDT 1,000/- + 15% VAT	BDT 2,000/- + 15% VAT	BDT 3,000/- + 15% VAT	BDT 3,000 + 15% VAT	BDT 5,000 + 15% VAT
	Waived (usage of Credit Card through purchases within a year except Branch POS transaction)	BDT 50,000/- or equivalent USD or 17 transaction per year	BDT 1,00,000/- or equivalent USD or 17 transaction per year	BDT 2,00,000/- or equivalent USD or 17 transaction per year	BDT 1,00,000/- or equivalent USD or 17 transaction per year	BDT 2,00,000/- or equivalent USD or 17 transaction per year
Replacement fee of Primary Card		BDT 500/- + 15% VAT				
Issuance fee of Supplementary Card		01 card is free. BDT 300/- is applicable for next each Card + 15% VAT	02 card is free. BDT 400/- is applicable for next each Card + 15% VAT	03 card is free. BDT 500/- is applicable for next each Card + 15% VAT	02 card is free. BDT 400/- is applicable for next each Card + 15% VAT	03 card is free. BDT 500/- is applicable for next each Card + 15% VAT
Renewal fee of Supplementary Card		01 card is free. BDT 500/- is applicable for next each Card + 15% VAT	02 card is free. BDT 500/- is applicable for next each Card + 15% VAT	03 card is free. BDT 500/- is applicable for next each Card + 15% VAT	02 card is free. BDT 400/- is applicable for next each Card + 15% VAT	03 card is free. BDT 500/- is applicable for next each Card + 15% VAT
Replacement fee of Supplementary Card		BDT 500/- is applicable for each Card + 15% VAT				
PIN Reissue fee	**Primary**	BDT 200/- + 15% VAT				
	Supplementary (each card)					
Annual Interest Rate	**Employees**	12% Per annum				

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	Clients	20% Per annum (Have business relation with us for more than 1 year)	
		24% Per annum (Have no business relation or relation for less than 1 year)	
Maximum Interest free period		45 days	
Cash withdrawal limit	**ATM**	50% of credit limit	
	POS	90% of available credit limit	
Cash withdrawal fee	**From Pubali ATM**	Free	
	From Pubali Branch POS	1% of withdrawal amount + 15% VAT	
	From Other Bank's ATM (NPSB Channel)	BDT 200 or 2% of withdrawal amount whichever is higher + 15 % VAT. Also, applicable charges for using NPSB channel of cash withdrawal.	
		15/- for 1st 5 transaction (VAT included); After that 30/- for per transaction (VAT included); (NB: Per transaction within Tk. 20,000/- and Cash withdrawal amount not more than Tk. 2,00,000/- for monthly transaction).	
Cash withdrawal fee	From Other Bank's ATM (VISA/MasterCard Channel)	BDT 200/- or 2% of withdrawal amount whichever is higher + 15 % VAT. Also, 40/- for VISA/MasterCard channel fee.	
	From Other Bank's ATM at abroad	USD 3 or 2% of withdrawal amount whichever is higher + 15 % VAT. Also, 40/- for channel fee.	USD 3 or 2% of withdrawal amount whichever is higher + 15 % VAT. Also, 40/- for channel fee.
Fund Transfer limit		90% of available credit limit	
Fund Transfer fee	**From Pubali ATM**	1% of transaction amount + 15% VAT	
	From Other Bank's ATM (Other Bank's Fund Transfer from NPSB Channel)	1% of transaction amount + 15% VAT and also BDT 10/- (including VAT) per transaction charges for using NPSB channel	
	Through PI	0.5 % of transaction amount + 15% VAT	
Add money Card to MFS		1% of transaction amount + 15% VAT	

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Credit Card Bill Payment through MFS		30/- per transaction + 15% VAT			
Balance Enquiry	From Pubali Bank's ATM	Free			
	From Other Bank's ATM (NPSB Channel)	5/- per enquiry (VAT include)			
	From Other Bank's ATM (VISA/MasterCard Channel)	5/- per enquiry (VAT include)			
	From Other Bank's ATM at abroad	30/- per enquiry (VAT include)			
Mini Statement	From Pubali Bank's ATM	Free			
	From Other Bank's ATM	5/- per statement (VAT include)			
Passport Endorsement against Pubali Bank Credit Card		Free			
CC Camera Video Footage		BDT 1,500/- per footage + 15% VAT			
Usage of Balaka Executive Lounge	Charged	BDT 2,500/- per person (VAT included)			
	Waived (Endorsement against Pubali Bank's Credit Card)	N/A	02 time free along with 01 guest for per calendar year		
Lounge Key	Charged	USD 35 (VAT included)			
	Waived (Endorsement against Pubali Bank's Credit Card)	N/A	03 times free along with 01 guest for per calendar year		
Over limit charges		N/A			
Late payment charges	Local Transaction	200/-		500/-	800/-
	International Transaction	USD 10		USD 05	USD 08
E-statement		Free			
Duplicate statement fee		50/-		100/-	
Transaction alert service		120/- per annum			

Certificate issuance fee	100/-	500/-
Sales Slip verification fee	100/-	200/-
CIB Charge	Branch will bear the charge from miscellaneous expenditure account/Card expenditure account.	
Charge Documents fee	As per Bank's policy.	

Note:

- The fees and charges are subject to change as per Bank policy/regulatory guideline.

4. C (Corporate Credit Card fees & charges)

Particulars		VISA			MasterCard	
		Classic	Gold	Platinum	Titanium	World
		Fee				
Issuance and Renewal Fee of Corporate Card (Primary Card)		15,000/-				
Annual and Renewal Fee of Individual Card under Corporate Card (Supplementary)		Free				
Interest	In-house Corporate	18% per annum				
	Outside Corporate	24% per annum				
PIN Reissue Fee		500/-				
Card Replacement Fee		2000/-				
Maximum Interest Free Period		45 days				
Late Payment Fee		2000/-				
Excess Over the Limit Fee		2000/-				
ATM Fund Transfer Fee		1% processing fee + VAT on processing fee				
ATM Fund Transfer Limit		90% of available credit limit				
Cash Advance Fee at Pubali ATM		Free				
Cash Advance Fee under NPSB Channel ATM		200/- or 2% of withdrawal amount whichever is higher. Also, applicable charges for using NPSB channel of cash withdrawal.				

	15/- for 1st 5 transaction (VAT included); After that 30/- for per transaction (VAT included); (NB: Per transaction within 20,000/- and Cash withdrawal amount not more than 2,00,000/- for monthly transaction).
Cash Advance Fee under VISA/MasterCard Channel ATM	BDT 200/USD 3 or 2% of withdrawal amount whichever is higher for local/international transaction. Also, BDT 40 for VISA/MasterCard channel fee
Cash Advance Fee at Pubali Branch POS	1% processing fee VAT on processing fee (Maximum 45 days interest free)
Balaka Executive Airport Lounge Visit Fee	BDT 3000 per visit
Lounge Key	USD 35/equivalent BDT per visit
SMS Service Fee	BDT 500
E-statement	Free
CIB obtaining Fee	As per Banks policy
Duplicate statement fee	BDT 50
Sales slip verification fee	BDT 100
Charge Document Fee	As per schedule of charge of the bank
Balance Enquiry Fee at Pubali ATM	Free
Balance Enquiry Fee at other than Pubali ATM	5/-
CCTV video footage	1000/-

Note:

➢ 15% VAT will be charged on all fees and charges

➢ Only cardholder can avail 05 times free visit at Balaka Executive Lounge per year. Charge applicable for Guest visit with cardholder.

➢ Only cardholder can avail 05 times free visit at International Lounges with Lounge Key per year. Charge applicable for Guest visit with cardholder.

5	Customers Account related others charges			
5.1	Transfer of Accounts	Service Charge	Same District	Tk.50/-
			Other District	Tk.100/-
5.2	Cheque Book issue (SB, CD, CC, SND)		Service Charge	Tk.4/- per leaf
	Cheque Book issue against lost Cheque Book			At actual

5.3	Statement Issue	Service Charge	Yearly 2 times free 3rd time and onward: Service Charge Tk.10/- per page but maximum Tk.100/- per time.
5.4	Balance Confirmation Certificate	Service Charge	Yearly 2 times free 3rd time and onward: Service Charge Tk.100/- per certificate.
5.5	Activation Charge for Inoperative/Dormant Account	Service Charge	Free
5.6	Online Service Charges	Half Yearly	Tk.200/- **N.B.:** Online service charges will not be applicable for those account holders who refuse to avail online facilities. Online service charge will not also be applicable for those account holders who refuse to receive interest on their account.
5.7	SMS Alert	Half Yearly	Tk.60/- per account. **N.B:** **I.** SMS alert charge will not be applicable: **a.** for those account holders who are unwilling to avail SMS based banking service by placing written request. **b.** for those account holders who refuse to receive interest on their account. **c.** for those accounts which has not completed 06 months at the time of half yearly closing/yearly closing. **II.** SMS charges at Tk.10/- per account will be deducted on monthly basis at the time of closing the account (if the account is closed before half yearly closing/yearly closing)
5.8	Premature Encashment fee of different monthly Deposit Accounts, FDR Accounts & any types of Term Deposit Accounts including MPBSD & TBSD Accounts.		N/A

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6	**PO, DD, TT, MT, & General Issues**			
6.1	Issuance of DD, TT & MT	Commission	Upto Tk.1,000/-	Tk.20/-
			Tk.1,001/- to Tk.1,00,000/-	Tk.50/-
			Tk.1,00,001/- to Tk.5,00,000/-	Tk.100/-
			Tk.5,00,001/- to Tk.10,00,000/-	Tk.200/-
			Above Tk.10,00,000/-	Tk.300/-
6.2	Issuance of PO	Commission	Upto Tk.1,000/-	Tk.20/-
			Tk.1,001/- to Tk.1,00,000/-	Tk.25/-
			Above Tk.1,00,000/-	Tk.50/-
6.3	Cancellation of PO	Commission	Tk.50/- per instrument	
6.4	Cancellation of DD/TT/MT/BB Cheque	Commission	Tk.50/- per instrument	
6.5	Bangladesh Bank Cheque Issue (only for clients)	Commission	Tk.200/- per instance	
6.6	Loss of Instrument	Service Charge	Tk.500/- per instrument	
6.7	Stop Payment	Service Charge	Tk.100/- per instrument	
	Stop Payment Cancellation/ Instrument Cacellation		Tk.50/- per instrument/instruction	
6.8	RTGS Transaction	Service Charge	Tk.100/- including VAT (Tk.86.96 as transaction charge and Tk.13.04 as 15% VAT) for per transaction in case of any amount.	
	Note: No charges will be applicable if there is a Government entity involved (either as an Originator or as a Receiver) in the transaction.			
6.9	Standing Instruction	Service Charge	Tk.50/- for compliance of each instruction. Besides, usual service charges for service rendered like remittance etc. shall be recovered.	

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7	Collection (Local)		
7.1	Collection of Cheque (within clearing house)	Up to Tk. 50,000/ - Free	
		Above 50,000/- to Below 5,00,000/- Tk. 10/-including VAT (BACH charges Tk.8/- +our Charges Tk.2/-)	
		Tk. 5,00,000/- & Above for Regular clearing Tk. 25/- including VAT (BACH Charges 20/- + Our charges Tk.5/-)	
		Tk. 5,00,000/- & Above for Same Day / High value Clearing ,Tk. 60/-including VAT (BACH Tk.50/- + Our charges Tk.10/-)	
7.2	Outstation cheques collection	Commission	@0.15%, Min TK. 100/- per instrument, Maximum Tk.1,000/-
		Postage (Registered mail/ courier service)	At actual, Minimum Tk. 40/-
7.3	Collection of Inland Bills	Up to Tk. 1.00 Lac	Commission @0.15%, Minimum Tk.50/-
		Above Tk.1.00 Lac up to Tk.10 Lac	Commission @0.10%, Minimum Tk.200/-
		Above Tk.10 Lac	Commission @ 0.05% Min Tk.1000/-
		Interest shall also be realised	
		Postage (Registered mail/ courier service)	At actual, Minimum Tk.50/-
7.4	Outward clearing cheque return - (deposited with us)	Tk.50/-	
7.5	Inward clearing cheque return - drawn on us (in case of insufficient fund)	Tk.50/-	

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8	Postage/Mail	
8.1	Registered mail	At actual ,Min Tk.50/-
8.2	Courier within the country	At actual ,Min Tk.50/-
8.3	Courier outside the country	At actual, Min Tk.300/-
8.4	Parcel	Tk.100/- for each parcel for 1st 10 days & additional Tk.25/- for every subsequent 10 days or part thereof

9	Locker	
9.1	Small	Tk.2,000/- annually
9.2	Medium	Tk.3,500/- annually
9.3	Large	Tk.5,000/- annually
9.4	Replacement of lost keys	At Actual
9.5	Security for Key of each locker (Refundable)	Minimum balance of 02 years annual rent must be kept in SB/CD account
9.6	Locker Charges for Officers/Staff	50% of customer rate annually

10	Certificate Charges		
10.1	Solvency Certificate	Service Charge	Tk.200/- per certificate
10.2	Certificate for AIT	Service Charge	Tk.200/- per certificate
10.3	Certificate of encashment of Bond/Securities	Service Charge	Tk.200/- per certificate
10.4	Certificate of BO account opening	Service Charge	Tk. 100/- per certificate
10.5	Any other certificate	Service Charge	Tk.200/- per certificate

11	Local Bank Guarantee			
11.1	Issuance of Guarantee	At 100% cash Margin (non-interest bearing)		Commission Tk.1000/- plus stamp cost at actual.
		Other than 100% cash Margin kept in the interest bearing account	Guarantee against Credit Purchase	Commission, @0.25%-0.50%per quarter or part thereof; minimum Tk.1000/- Plus Stamp cost at actual.

			Guarantee as Bid, Bond, PG & Others	Commission, @0.10%-0.50% per quarter or part thereof; minimum Tk.1000/- Plus Stamp cost at actual.
		Note: For less than 1 (One) quarter commission will be charged for full quarter. In case of more than 1 (One) quarter commission will be charged on day basis.		
Note: Branch/ Regional office will apply only highest range of commission rate in the above mentioned every case. In cases of reduced rate, the proposal will be forwarded to Head Office.				

Import Business		
12	Issuance of Import Letter of Credit	
LC Opening Commission:		
12.1	Cash LC (at sight)	Each quarter existing rate + 0.10% but not more than 0.40%.
12.2	LC (under 100% cash coverage)	Each quarter @ 0.10%-0.25%
12.3	LC under Cash Usance / Deferred	Each quarter existing rate + 0.10% but not more than 0.50%.
12.4	LC under Back to Back	Each quarter@ 0.10%-0.40%.
	EDF LC / Inland LC and other LCs	Each quarter existing rate + 0.10% but not more than 0.40%.
12.5	LC under Aid /Barter /Grant	Each quarter existing rate + 0.10% but not more than 0.40%.
12.6	Import against LCA Form/ Advance payment (Import without LC)	Existing rate + 0.10% but not more than 0.40% Flat.

Note:

1. For less than 1 (One) quarter commission will be charged for full quarter. In case of more than 1 (One) quarter commission will be charged on day basis.
2. Branch/ Regional office will apply only highest range of commission rate in the above mentioned cases. In cases of reduced rate, the proposal will be forwarded to Head Office.
3. Commission to be realized on tolerance amount at the time of retirement of documents.

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13	Amendments of Letter of Credit:	
13.1	Amendment of LC (except Value increase / Extension of validity)	Charges :Maximum BDT 750/- plus Swift/ Communication Cost at actual
13.2	Amendment of LC (For value increase / Extension of validity)	Charges : as per LC opening commission in Sl no.12 plus Swift/ Communication cost at actual
13.3	LC cancellation / Cancellation of unutilized LC	No Fees. However, Swift/ Communication cost at actual plus Foreign bank charges (if any)

14	Import Bills:	
14.1	No Objection Certificate/ Indemnity for Shipping Guarantee	Maximum BDT 500/- per set of documents
14.2	Release of import documents for assessment purpose only	Maximum BDT 500/- per set of documents
14.3	Discrepancy fee to be deducted from Bill value. (If relevant clause incorporated in the LC)	For Foreign Docs. USD 50.00 per Bill
		For Local Docs USD 20.00 per Bill
		BDT 500/- per Bill when payment in BDT
		In case of other currency Fees to be realized in eqvt. USD
14.4	Reimbursement fees for local documents (If relevant clause incorporated in the LC)- To be deducted from Bill value	For Local Docs USD 15.00 per Bill (for payment in FC)
		BDT 500.00 per Bill (For Payment in BDT)
14.5	Reimbursement fees for Foreign documents -To be deducted from Bill value (If relevant clause incorporated in the LC)	Bill Value up to USD 10,000.00, Fees :Max –USD 30.00 per Bill
		Bill Value above USD 10,000.00, Fees : Max USD50.00 per Bill
14.6	Processing of Refinance/Time Extension approval of Bangladesh Bank for DP/ Usance/ UPAS LC	BDT 2000/- per instance

15	Acceptance	
15.1	Acceptance Commission for Deferred /Usance / Back to Back LC- (Local & Foreign)	Each quarter @0.10 % -0.40% plus Communication cost / Swift Charges at actual.
15.2	Acceptance Commission (For import without LC)	Each quarter @0.10 % -0.40% , plus Communication cost / Swift Charges at actual

Note:

1. For less than 1 (One) quarter commission will be charged for full quarter. In case of more than 1 (One) quarter commission will be charged on day basis.
2. Branch/ Regional office will apply only highest range of commission rate in the above mentioned cases. In cases of reduced rate, the proposal will be forwarded to Head Office.

16	LC Confirmation and/or Discounting	
16.1	Arrangement of confirmation and/or Discounting by third Bank (Booking/ Utilization of our Credit Line)	Charges: Arrangement Fees: 0.10%-0.20% each quarter (Maximum BDT 1,50,000.00) plus swift/ communication cost at actual plus foreign Bank Charges (if any).

Note:

1. For less than 1 (One) quarter commission will be charged for full quarter. In case of more than 1 (One) quarter commission will be charged on day basis.
2. Branch/ Regional office will apply only highest range of commission rate in the above mentioned cases. In cases of reduced rate, the proposal will be forwarded to Head Office.

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17	Cost of Forms	
17.1	LC Stationary Charges (Full Sets)	BDT 200/- plus Stamp at actual
17.2	Issuance of any Certificate	BDT 500/- per Certificate
17.3	Renewal of IRC (General) /ERC	BDT 500/- plus Govt. Fees at actual IRC-Indenting /Buying House /Money Exchange BDT 500/-
17.4	TM Form/C-Form	Free
17.5	Issuance of LCA Form (in case of import without LC)	BDT 200/-
17.6	PSI Processing Charges	BDT 500/-

18	Export Related Charges	
18.1	LC Advising Charges: (Local / Foreign/ in House)	Maximum BDT 750/- plus Swift/ Communication Cost at actual
18.2	LC Amendment Advising : (Local/Foreign / In house)	BDT 750/- for each plus Swift / Communication Cost at Actual.
18.3	Transfer of LC / Transfer of LC amendment(Local/Foreign / In house)	BDT 750/- plus Swift / Communication Cost at actual
18.4	Adding Confirmation to Foreign Bank LCs by Pubali Bank limited	Confirmation Charges: Maximum 0.20% each quarter plus Communication Cost at actual.
18.5	Buying House Commission Payment Processing Charges	BDT 300/- per transaction
18.6	Issuance of Export Proceed Realization Certificate (PRC)	Maximum BDT 500/- per Certificate
18.7	Export Against Advance Payment	BDT 500/- per Transaction/ TT

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Note: For less than 1 (One) quarter commission will be charged for full quarter. In case of more than 1 (One) quarter commission will be charged on day basis.

19	Export Credit and Collections	
19.1	Export Bill Negotiation / Collections (Foreign /Local)	Commission: Maximum @0.15%, Flat per Bill (If there is no exchange gain) (in case of bill collection)
		Commission: Maximum BDT 500/- per Bill (If there is exchange gain) (in case of bill negotiation)
19.2	Processing Charges for Cash Assistance/ Incentive	BDT 2000/- Per Case
19.3	C& F Certificate Issue Charge/ Back to Back LC Issue Certificate Charges/ Any Certificate	Maximum BDT 500/- Per Certificate

20	Miscellaneous	
20.1	Credit Report Collection from other Bank/ Credit Rating Agency	Communication Cost at actual plus Processing Fees BDT500/- plus Credit Rating Agency Charges at actual
20.2	Processing Fees for obtaining Bangladesh Bank approval /permission under Section 18A or 18B of FER Act 1947 by Bangladesh Bank.(Indenting, Buying House, Freight Forwarders agent, etc,)	1st time BDT 2000/- per application
		Inclusion / Deletion of Principal- Charges BDT 1,000/-
		Renewal Charges BDT 1,000/-
20.3	Money Changers License processing and submission to Bangladesh Bank	1st Time-BDT 2,000/- per application
		Renewal-BDT 1,000/- per application
20.4	Transfer of L/C authorization Form to Other Bank	BDT 1000/- Flat
20.5	Foreign Correspondence Charge (Local Portion), Data Max, Handling Charges, Copy Document endorsement Charges, LC cancellation Charges, Unutilized LC expired charges	Free

21	Service Charges For Pubali Cash
	Not Exist

22	Foreign Guarantee Issuance	
22.1	Advising of Guarantee/ Amendment of Guarantee to the Beneficiary in original without any engagement on our part.	Charges: BDT 1000/- plus Communication Cost/ SWIFT Charge at actual
22.2	Issuance of Guarantee / Bid bond against 100% counter Guarantee of Foreign Bank	Commission @0.10%-0.50% per quarter**.** Minimum BDT1000/- plus Communication Cost/ SWIFT Charge at actual
22.3	Issuance of Guarantee (under Cash Margin / Collateral charges) not backed by any counter guarantee of Foreign Bank	Commission @0.10%-0.50% per quarter. Minimum BDT 1000/- plus SWIFT Charge at actual.
22.4	Amendment of Guarantee (Mention in 22.2 & 22.3) – For time extension/value increase	Commission as per 22.2 & 22.3 plus SWIFT Charge at actual
22.5	Amendment of Guarantee (Mention in 22.2 & 22.3)- except time extension/ value increase	Charges: BDT 1000/- plus Communication Cost/ SWIFT Charge at actual
22.6	Advising of Guarantee /Amendment of Guarantee to the Beneficiary in original by adding our confirmation	Per Quarter @ 0.10%-0.50%. plus Communication Cost/ SWIFT Charge at actual
22.7	Stamp cost	At actual

Note:

1. For less than 1 (One) quarter commission will be charged for full quarter. In case of more than 1 (One) quarter commission will be charged on day basis.
2. Branch/ Regional office will apply only highest range of commission rate in the above mentioned cases. In cases of reduced rate, the proposal will be forwarded to Head Office.

23	Communication Costs		
23.1	Full Operative SWIFT LC / LG /BG	SWIFT	At actual. Foreign- Minimum BDT 3000/-; Local Minimum BDT 1000/-
		Mail	At actual, Minimum BDT 500/-
23.2	Amendment of LC/BG	SWIFT	At actual, Foreign- Minimum BDT 1000/-; Local – Minimum BDT 750/-
		Mail	At actual, Minimum BDT 500/-
23.3	L/C Acceptance/ Any other Messages	SWIFT	At actual, Foreign Minimum BDT 600/- ; Local Minimum BDT 500/-

		Mail	At actual, Minimum BDT 500/-
23.4	Courier- Foreign	At actual	
	Courier - Local	At actual	
23.5	Courier/ Mailing of Export Documents	At actual	
23.6	Regular Air Mail (Foreign)	At Actual, Minimum. BDT 600/-	
23.7	Postage	At actual , Minimum BDT 200/-	

24	Godown Charges		
24.1	**Borrower's Godown under Bank's Custody**		
	i	Rent	On Borrower's Account
	ii	Insurance	On Borrower's Account
	iii	Salary and Allowance of Godown Staff	On Borrower's Account
24.2	**Bank's rented Godown**		
	i	Rent	To be distributed among the borrowers proportionately
	ii	Insurance	110% of the actual Cost of Insurance of stocks (To be distributed among the borrowers proportionately)
	iii	Salary and Allowance of Godown Staff	To be distributed among the borrowers proportionately
24.3	Delivery Order Charges		BDT 200/- for each Delivery Order.

25	REMITTANCE- INWARD		
25.1	Purchase /Collection of foreign bank draft / Cheque /TCs	Commission	BDT 0.30 per USD, Minimum BDT.200/-
			BDT 0.40 per GBP, Minimum BDT 200/-
			In all other currency as per eqvt. USD ; Minimum BDT 200/-
		Communication Cost (if any)	Communication Cost at actual , Minimum BDT200/-
25.2	Payment of any foreign taka draft which are drawn on our bank	Commission	Free
25.3	Disbursement of inward remittance at our counter FTT / FDD	Commission	Up to BDT 50,000/-, Comm. BDT 200/-
			Above BDT 50,000 /-, Comm. BDT 300/-

25.4	Encashment of FC (Cash)	Commission	BDT 200/- per transaction
25.5	If payment of remittance to the beneficiary made by DD,MT,TT	Commission	Charges at actual as per rule Plus Communication Cost at actual, Minimum BDT 200/-
25.6	Issuance of any Certificate	Commission	BDT 200/- per certificate
25.7	Transactions by Nominee / Account Holder in FC A/Cs	Commission	BDT 200/- per Transaction
25.8	Charges/deduction for return/ cancellation of inward FTT	FTT Value up to USD5000/-	Charges USD10/- per FTT
		FTT Value above USD5000/-	Charges USD20/- per FTT

26	**Remittance -Outward**			
26.1	Issuance of FDD, FTT , MT	Commission	Up to BDT 1,00,000.00; Commission Max BDT 100/-	
			From BDT 1,00,001.00 to up to BDT 5,00,000.00; Commission Maximum BDT 200/-	
			From BDT 5,00,001.00 to up to BDT 10,00,000.00; Commission Maximum BDT 300/-	
			Above DBT 10,00,000.00; Commission Maximum BDT 500/-	
		SWIFT Charges (if any)	At Actual, Minimum BDT 1,000.00	
		Foreign Correspondent / Bank Charges at actual		
26.2	FCY Draft, FTT , MT Amendment / Stop Payment		Communication Cost / Swift Charges at actual , Min. BDT 600/- plus Foreign Bank Charges ,(if any)	
26.3	Cancellation of FDD /FTT/ MT		Fees BDT 200 per instrument plus Communication Cost/ SWIFT charges at actual	
26.4	Student File		Registration/File Opening	BDT 4500/- per file
			Renewal	BDT 4000/- per file
26.5	Passport Endorsement Fees (Generally)		BDT 300/- per passport	
	Passport Endorsement Fees against (Pubali bank card)		Nil	
26.6	Closing Charges of FC / EFCR/ RFCD A/Cs		BDT 500/-	
26.7	Any Certificate		BDT 200/- per Certificate	
26.8	Issuance of Draft in favor of Local Bank		USD 5/-	

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27	COLLECTION		
27.1	FCY cheque /Draft collection (within Bangladesh)	Com/ Charges	BDT 200/- per instrument
27.2	FCY cheque/ Drafts collection (outside Bangladesh)	Com/ Charges	BDT 300/- plus Postage / Courier/ SWIFT/ Foreign Bank Charges at actual , if any
27.3	FCY cheque /Draft returned/ unpaid sent which was sent on collection	Charges	BDT 300 + Other Bank Charges ,if any
27.4	Collection of Refund Warrant in FC (IPO)	Charges	USD 3/- per instrument from Proceeds
N.B.: Collection of Draft will be recourse basis for our tested clients only.			

28	Charges for Offshore Banking Operation		
28(a)	Import Business		
1	LC Opening- Cash (At Sight)	Commission (in USD)	0.10% to 0.40% per quarter plus SWIFT Charge at actual
2	LC Opening- Cash (Deferred Payment/ Usance)		0.10% to 0.50% per quarter plus SWIFT Charge at actual
3	Back to Back L/C (under Contract)		0.10% to 0.40% per quarter plus SWIFT Charge at actual
4	Back to Back L/C (under Export LC)		0.10% to 0.40% per quarter plus SWIFT Charge at actual
5	Cash L/C (At Sight with 100% Cash Margin)		0.10% to 0.25% per quarter plus SWIFT Charge at actual
6	Acceptance Comm. Cash L/C (DP/ Usance)		0.10% to 0.40% per quarter plus SWIFT Charge at actual
7	Acceptance Comm Back to Back L/C		0.10% to 0.40% per quarter plus SWIFT Charge at actual
8	Import without LCAF		0.10% to 0.40% flat plus SWIFT Charge at actual
9	Arrangement of L/C confirmation by third Bank		0.10%-0.20% per quarter plus SWIFT Charge at actual and Foreign Bank Charges (if any)
10	L/C Amendment (validity extension & value increase)		As per LC opening

11	L/C Amendment (other than validity extension & value increase)	Charge	USD 10.00 plus SWIF Charge
12	Certification of Import Document for custom assessment purpose		USD 10.00 for each set of document
13	L/C Cancellation Charges		Nil (SWIFT Charge plus Foreign Bank Charge (if any)
14	Issuance of FTT (for import)/ Advance payment	Commission (in USD)	0.10% to 0.40% flat plus SWIFT Charge at actual
15	Issuance of Shipping Guarantee in absence of original Doc	Charge	USD25.00 per document in case of waterway USD15.00 per document in case of other than waterway
16	Supply of LC opening Form/ Stationary		Local LC: $3.0 0 & Foreign LC: $5.00
17	Discrepancy Charge (if relevant clauses incorporated in the L/C) to be deducted from bill value		For Foreign Document: USD50.00 For Local Document: USD20.00
18	Processing fee for Reimbursement Authority/PI (Cash/DP/UPAS LC)		Upto USD10,000.00: USD30; Above USD10,000.00: USD50.00
19	Processing fee for Reimbursement Authority/PI (BTB LC)		Local ; USD15.00 Foreign; upto USD10,000.00: USD30; Above USD10,000.00: USD50.00
20	PSI processing Charge		USD6.00
28(b)	**Export Business**		
1	LC and Amendment Advising (any type)	Charge	USD10.00
2	LC and Amendment Transfer (any type)		USD10.00
3	Authentication of transfer of LC		USD10.00
4	Adding confirmation to Foreign Bank's LC by OBU Pubali Bank	Commission (in USD)	0.20% per quarter plus SWIFT charge at actual
5	Export Bill collection (Foreign/ Local)		0.15% flat plus SWIFT at actual /Postal Charges

6	Export against Export receipt	Charge	USD 7.00 per TT

7	PRC Issue	Charge	USD 5.50 per Certificate
8	Processing charge for Cash Assistance/ Incentive		USD23.00

28(c)	**Bank Guarantee**		
1	Issuance of Guarantee	Commission (in USD)	0.10% -0.50% per quarter plus SWIFT Charge at actual
2	Amendment of Guarantee (validity extension &value increase)		As per issuance of guarantee
3	Amendment of Guarantee (other than validity extension & value increase)	Charge	USD10.00 plus SWIFT Charge at actual
4	Issuance of Guarantee/ Bid bond against 100% coverage of counter Guarantee of Foreign Bank	Commission (in USD)	0.10% -0.50% per quarter plus SWIFT Charge at actual
5	Issuance of Guarantee under cash margin of OBU's client		0.10% -0.50% per quarter plus SWIFT Charge at actual
6	Advising of Guarantee/ Amendment of Guarantee to the Beneficiary in original without any engagement on our part	Charge	USD10.00

7	Advising of Guarantee/ Amendment of Guarantee to the Beneficiary in original adding our confirmation	Commission (in USD)	0.10% -0.50% per quarter plus SWIFT Charge at actual
28(d)	**Communication Charges**		
1	SWIFT Charge (LC Opening)	Charge	At actual Foreign: Minimum USD35.00 Local: Minimum USD12.00
2	SWIFT Charge (LC Amendment)	Charge	At actual Foreign: Minimum USD12.00 Local: Minimum USD6.00
3	SWIFT Charge (Other Messages)	Charge	USD8.00

28(e)	**Miscellaneous Charges**		
1	A/C maintenance charge (any type Deposit Account)	Charge	USD 6.00 half yearly
2	Issuance of Certificate (any type)		USD 5.00 per instance
3	Stamp Charge		At actual
4	Issuance of FDD		Upto USD1,000.00: USD1.00; USD1,001.00 to USD 5,000.00: USD2.00; USD5,001.00 to USD 10,000.00: USD3.50; Above USD10,000.00: USD 5.50 plus SWIFT charge at actual/ Postage Charge and Foreign Correspondent/ Bank's charges(if any)
5	Issuance of duplicate FDD		USD10.00 plus SWIFT charge at actual/ Postage Charge
6	Cheque/ FDD Collection with in Bangladesh		USD2.00 per instrument

7	Cheque/ FDD Collection outside Bangladesh		USD10.00 plus SWIFT charge at actual/ Postage Charge and Foreign Correspondent/ Bank's charges(if
8	Issuance of FTT other than import		USD10.00 plus SWIFT Charge at actual
9	Cancellation of FDD/ FTT		USD10.00 Plus SWIFT charge at actual (if any)

10	Amendment/ Stop payment of FDD,FTT	Charge	USD6.00 plus SWIFT Charge at actual and Foreign Correspondent/ Bank's charges(if any)
11	Conversion / Salary Transfer to On-Shore Bank/Branch		USD15.00
12	Credit Report Collection		Actual cost of rating agency + USD10.00
13	Early settlement fee		0.5%
14	Renewal of IRC		FC eqvt. to Govt. fee at actual
15	Courier		Foreign: At actual Local: At actual
16	Refinance Processing Charge for Offshore client		USD100.00
17	Time Extension Processing Charge for Offshore client		USD100.00

28(f)	**Charges for OBU Debit Card**	
1	Card Issuance	USD 10+15% VAT but free if minimum balance USD 5000 on card issuance date.
2	Card Renewal	USD 10+15% VAT but free if minimum balance USD 5000 on card renewal date.
3	Card Replacement	USD 10+15% VAT but free if minimum balance USD 5000 on card replacement date.
4	PIN Reissue	Free
5	Annual Card Fee	Free for first year then USD5+15% VAT for each year but free for each year if average balance USD 1000.
6	Cash Withdrawal	USD 3 or 2.50% of withdrawal amount whichever is higher +15% VAT.

	Additional Terms & Conditions: • Debit Card issuance will be subject to a minimum account balance of USD 500 or equivalent in case of other foreign currencies. • Courier/postal service charges will be borne by the Bank.	
Transaction of Onshore AD Branches' Customers		
Correspondence Charge for seeking permission for any type of Loan/ Services from Bangladesh Bank/ other Competent Authority or Refinance/ Time Extension Processing Charge	Charge	USD100.00 per instance
29	**Charge for Service of e-Tender:**	
29.1	Any Type of e-Tender Service	Free

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30	**Loans & Advances (For all types of Loans & Advances)**			
30.1	Loan Processing fee	CMSME & Agri Credit		NA
		Other than CMSME & Agri Credit (Fresh Loan only)	Upto Tk.50,00,000/-	0.50% of the sanctioned amount but not more than Tk.15,000/-
			Above Tk.50,00,000/-	0.30% of the sanctioned amount but not more than Tk.20,000/-
		Loan against FDR and/or any type of Scheme Deposit (Any Bank	Upto Tk.50,00,000/-	**Fresh**: 0.50% of sanctioned amount but Maximum Tk. 1000/- **Renewal**: 0.50% of sanctioned amount but Maximum Tk. 500/-
			Above Tk.50,00,000/-	**Fresh**: 0.30% of sanctioned amount but Maximum Tk. 1000/- **Renewal**: 0.30% of sanctioned amount but Maximum Tk. 500/-
		Earnest Money Financing		NA
		Credit Card		NA
Note: Loan processing fee for Revolving (Term/Demand) Loan will be charged on first disbursement for full sanctioned limit at a time or partially recoverable up to the full sanctioned limit. Loan processing fee will not be applicable after recovery of full sanctioned limit.				
30.2	Loan Application Fee		NA	
30.3	Loan Processing/ Reschedule/ Restructure fee		CMSME & Agri Credit	NA
30.4	Loan Reschedule/ Restructure fee		Other than CMSME & Agri Credit	0.25% but not more than Tk.10,000/-.
30.5	Documentation Fee, CIB Charge, Stamp Charge, Legal & Valuation Fee		At actual	
30.5	Early Settlement Fee		CMSME, Cash Credit, Demand Loan.	NA
			Other than CMSME, Cash Credit, Demand Loan	0.50% of the Outstanding amount.

31	**Investment in Govt. Securities (T Bill, T Bond).**		
Sl No.	**Nature of Services**	**Fees/ Charges (Including VAT @15%)**	
		Individual Investment	Non Individual/Institutional Investment
a)	BPID Open (Except BPID open by Bangladesh Bank for investor of stock exchange)	Max. Tk.200/-	Max. Tk.500/-

b)	Participation in Primary Auction (Per Bid)	Max. Tk.200/-	Max. Tk.500/- (Bid submit through omnibus BPID by Stock Exchange Brokerage then Max. Tk.200/-)
c)	Secondary Trading (FMI)	Tk.100/-Per Transaction	Tk.100/-Per Transaction
d)	BPID Maintenance	Yearly Max. Tk.200/-	Yearly Max. Tk.500/-
e)	Income Tax Certificate Issue	Once in a year free; for additional certificate every time Tk.200/-	Once in a year free; for additional certificate every time Tk.500/-
Note: Fee/charge will not be applicable except aforesaid services.			

Note: The above mentioned Schedule of Charges is applicable for conventional banking as well as Islamic banking also.