

Schedule of Charges

Community Bank Bangladesh PLC.

June 30, 2024

COMMUNITY BANK BANGLADESH PLC.	
Amount of Charges & Commission	
Nature of Charges	Charges/Commission
CURRENT ACCOUNT	
Account Opening Initial Deposit	<ul style="list-style-type: none"> • BDT 1,000; Other than Special Facilitated Accounts as per BRPD Circular No. 11 Dated 10.06.2021. • Nil/ "0" for Prosperity Personal Retail Account (PRA)
Account Maintenance Fee (Half Yearly): As per BRPD Circular	<ul style="list-style-type: none"> • BDT 300+ VAT. • No Charge for Police Drawing and Disbursement Account & Police Institutions A/Cs and Prosperity Personal Retail Account (PRA)
FCY Current Corporate Account Maintenance Fee (Half-Yearly)	<ul style="list-style-type: none"> • BDT 300+ VAT (deductible from the FC accounts as per prevailing exchange rate on the day of realization)
Account Closing Charge	<ul style="list-style-type: none"> • BDT 300 per Account+ VAT • No Charge for Police Drawing and Disbursement Account & Police Institutions A/Cs
FCY Current Corporate Closing Charge	<ul style="list-style-type: none"> • BDT 300+ VAT (deductible from the FC accounts as per prevailing exchange rate on the day of realization)
Cheque Book Charges	
Current Account (All Types)	<ul style="list-style-type: none"> • BDT 50 + VAT (for 10 leafs- BDT 5 per leaf) • BDT 125 + VAT (for 25 leaf- BDT 5 per leaf) • BDT 250 + VAT (for 50 leaf- BDT 5 per leaf) • BDT 500 + VAT (for 100 leaf- BDT 5 per leaf) • No Charge for Police Drawing and Disbursement Account
SAVINGS ACCOUNT	
Account Opening Initial Deposit	<ul style="list-style-type: none"> • BDT 500 Other than Special Facilitated Accounts as per BRPD Circular No. 11 Dated 10.06.2021 • BDT 1,000 for Protisruty Student Account CBBL
Savings Account Maintenance Fee (Yearly/ Half Yearly): As per BRPD Circular	Free: Average Balance Up to BDT 10,000
	BDT 100 + VAT(Yearly) : Average balance more than BDT 10,000 to below or equal to BDT 25,000
	BDT 200 + VAT (Yearly): Average balance more than BDT 25,000 to below or equal to BDT 2,00,000
	BDT 250 + VAT(Yearly): Average balance more than BDT 2,00,000 to below or equal to BDT 10,00,000

	BDT 300 + VAT (Half Yearly): Average balance more than BDT 10,00,000
	No charge for Police Segment Accounts, Savings Account Student and Protisrutu Student Account CBBL, Super Saving-Providend Fund account, Ten Taka Account, Savings Account CBBL Employee.
Account Closing Charge	<ul style="list-style-type: none"> • BDT 200 per account + VAT • NO Charge for Savings Account Student and Protisrutu Student Account CBBL, Super Saving-Providend Fund account, Ten Taka Account, Savings Account CBBL Employee
Cheque Book Charge	
General Savings Account (For Platinum, Gold Account: Charge is applicable from Second Cheque books onwards)	<ul style="list-style-type: none"> • BDT 50 + VAT (for 10 leafs- BDT 5 per leaf) • BDT 125+ VAT (for 25 leafs- BDT 5 per leaf) • Nil for 1st cheque book of Protisrutu Student Account
SND ACCOUNT	
Account Opening Initial Deposit	BDT 1,000 Other than Special Facilitated Accounts as per BRPD Circular No. 11 Dated 10.06.2021
Account Maintenance Fee (Half Yearly)	<ul style="list-style-type: none"> • BDT 500+ VAT • No Charge for Police Drawing and Disbursement Account & Police Institutions A/Cs
Cheque Book Charges (No Charge for Police Drawing and Disbursement Account & Police Institutions A/Cs)	BDT 125 + VAT (for 25 leaf/ BDT 5 per leaf)
	BDT 250 + VAT (for 50 leaf)
	BDT 500 + VAT (for 100 leaf)
Account Closing Charge	BDT 300 per account + VAT
GENERAL PAYROLL ACCOUNT (Indicative Charges. Charges will be fixed as per agreement)	
Incidental Charge	NIL
Account Maintenance Fee (Half Yearly)	Free: Average Balance Up to BDT 10,000
	BDT 100 + VAT (Yearly): Average balance more than BDT 10,000 to below or equal to BDT 25,000
	BDT 200 + VAT (Yearly): Average balance more than BDT 25,000 to below or equal to BDT 2,00,000
	BDT 250 + VAT (Yearly): Average balance more than BDT 2,00,000 to below or equal to BDT 10,00,000
	BDT 300 + VAT (Half Yearly): Average balance more than BDT 10,00,000
Account Closing Charge	BDT 200 per account +VAT
Debit Card Issuance Fee	(First Issuance Free)
Debit Card Annual Fees	BDT 300 + VAT
Debit Card Re-Issuance Fee	BDT 300 + VAT
Debit Card Green PIN Issuance/Re-Issuance Fee	Free

Cheque Book Fees	(First Issuance Free)
Cheque Book-25 Pages (Second Time onwards)	125 + VAT
Payroll Disbursement Charge (Per disbursement)	500+VAT
Payroll Disbursement Charge of BD Police Office (Govt. DDO), Its related parties Accounts & sister concern of BPKT.	Free
BUSINESS ACCOUNT	
Account Maintenance Fee (Half Yearly)	BDT 300 + VAT
Network Fee (SMS) (Yearly)	BDT 200 + VAT
Account Closing Charge	BDT 300 +VAT
Cheque Book Charge	As per Current Account Prescribe rate
OTHER GENERAL CHARGES	
Debit Card (Proprietary) Issuance Fee	<ul style="list-style-type: none"> No Charge for Police Payroll, CBB PLC Staff & Silver Account, No Charge for Prosperity Personal Retail Account (Initial Card) BDT 300+VAT – For General Customers At Actual Cost for Protisrutu Student Account
Debit Card (Proprietary) Re-issue Fee-Platinum, Gold & Silver	BDT 100 + VAT
Debit Card (Proprietary) Re-issue Fee-All other Customers	<ul style="list-style-type: none"> BDT 300+VAT At Actual Cost for Protisrutu Student Account
Debit Card (Proprietary) Green PIN Re-issue Fee	Free
Alternative delivery Channel Fees	
Debit Card (Proprietary) Annual/Renewal Fee	BDT 100 + VAT (All Police Segment & CBB PLC Staff)
Network Fee	BDT 100 + VAT (All Police Segment & CBB PLC Staff)
Other Customer's Debit Card (Proprietary) Annual/Renewal Fee	BDT 300+VAT
Staff Account Debit Card (Proprietary) Reissue Fee	BDT 100+VAT
Staff Account Debit Card (Proprietary) Green PIN Reissuance Fee	Nil
Student Account Debit Card (Proprietary) Issue Fee	Free
Student Account Debit Card (Proprietary) Reissue Fee	BDT 150+ VAT
Student Account Debit Card Green Pin Reissue Fee	Nil
SMS Notification/Network fee for General Customer (Yearly)	<ul style="list-style-type: none"> BDT 200/Year +VAT Nil for Savings Account Student and Protisrutu Student Account CBBL, Savings Account CBBL Employee, Account – Ten Taka, General Payroll and Super Savings provident fund account.

Green Pin Issuance/Re-issuance Fee	Free
Cash Counter Transaction Fee	Free
Internet Banking Fund Transfer	Free
BEFTN Processing Fee per Fund Transfer	Free
RTGS Processing Fee per Fund Transfer	BDT 100 per transaction (including VAT)
Account Statement	<ul style="list-style-type: none"> • No Charge for Twice a Year (Half Yearly & Yearly A/C Statement). • BDT 100+ VAT, Subsequently Per Statement Minimum (Statement Up to 5 Pages) Maximum • BDT 200+VAT (Statement More than 5 Pages) for each issuance.
Balance Confirmation Certificate	No Charge for Twice a Year (Half Yearly & Yearly) Subsequently Per Certificate BDT 100+ VAT
Account Confirmation Certificate	BDT 100 + VAT
Statement Verification Charge (at the request of other Bank/NBFI)	BDT 300 per instance + VAT
BO Certificate	BDT 100+ VAT
Standing Instruction	BDT 200 per Instruction + VAT (excluding DPS & Loan Installment payment)
Amendment of Standing Instruction	BDT 50+ VAT
Cancellation of Standing Instruction	Free
Stop Payment instruction	<ul style="list-style-type: none"> • BDT 100 + VAT for Execution instruction • BDT 50 + VAT for Withdraw of instruction
Lien Confirmation Certificate (Other Banks instrument kept under lien in our Bank)	BDT 100+VAT
Lien Confirmation Certificate (Our Banks instrument kept under lien in other Bank)	BDT 250+VAT
COLLECTION OF CHEQUE THROUGH BACH/CLEARING	
Cheques returned, unpaid from clearing house (Outward)	No Charge
Bounced cheque drawn on us (cash, clearing and transfer)	BDT 50 + VAT per instance for insufficient balance Beside in case of Cash & Clearing & transfer
Less than BDT 50,000	Free
Above BDT 50,000 but less than BDT 5,00,000	BDT 10 (including VAT), BDT 8 for Bangladesh Bank & BDT 2 for presenting Bank
High Value: BDT 5,00,000 and above (same day clearing)	BDT 60 (including VAT), BDT 50 for Bangladesh Bank & BDT 10 for presenting Bank
BDT 5,00,000 and above (if presented as regular value clearing)	BDT 25 (including VAT), BDT 20 for Bangladesh Bank & BDT 5 for Presenting Bank

Any G2G Transaction (Govt.2 Public Payment)	Free
Cheque against Govt. receivables (treasury challan/Sp purchase etc.) Utility Bill, City Corporation/Pourashava Bill	Free
Collection of outstation cheque/bills	Up to BDT 1,00,000 is BDT 100 + VAT
	Above BDT 1,00,000 is BDT 200 +VAT
	Postage (Registered): At Actual
PAY ORDER & GENERAL ISSUES	
Pay Order Issue	BDT 20 + VAT: Up to BDT 1000/- BDT 50+ VAT: BDT 1001/- to BDT 100,000/- BDT 100 + VAT: More than BDT 100,000 (No charge for Job seeker and the customer who will avail CBB PLC Pay order (SME Product)/Govt. to Govt., where Applicant or Beneficiary: Bangladesh Police)
Pay Order Cancellation	BDT 50 (for A/C Holder and walking customer) No Charge : where Applicant or Beneficiary : Bangladesh Police
Pay Order/FDR Duplicate Issue	BDT 500 per instrument and stamp charge for indemnity. BDT 300 for Platinum, Gold, Silver Category A/C Holder and CBB PLC Staff No Charge : where Applicant or Beneficiary : Bangladesh Police
Foreign Remittance (inward)	Free
Inter zone Fund Transfer	Free
Issuance of Bangladesh Bank Cheque	BDT 500 per instance + VAT (Free, for same account holder)
DEBIT CARD TRANSACTION & ATM RELATED FEES (PER INSTANCE)	
Transaction Fee (CBB PLC-ATM)	Free
Transaction Fee (Q-Cash ATM)	BDT 11.50 (VAT Inclusive)
Transaction Fee (NPSB ATM)	BDT 15 (VAT Inclusive)
Mini statement/Balance Query (NPSB ATMs)	BDT 5 (VAT Inclusive)
Card Cancellation Charge	No Charge
Fund Transfer through Internet/ Community Cash - NPSB/Q-cash Network	BDT 10 (VAT Inclusive)
ATM Footage (Video) Request-CBB PLC ATM & ATM Footage (Video) Request-Other ATM	BDT 3,000 BDT 5,000
Prepaid Card (Proprietary) Charges	
Staff Prepaid Card issuance Fees (Initial)	Free
Staff Prepaid Card Annual/Renewal Fees	Free
Staff Prepaid Card re-issuance Fees	BDT 100 + VAT

Staff Prepaid Card Green PIN re-issuance Fees	Nil
Prepaid Card Issuance/Re-issuance Fee for General Customer	BDT 150 + VAT
Prepaid Card Green PIN re-issuance Fee for General Customer	Nil

Secondary Trading of Government Securities	
Transactions through Bangladesh Bank's Electronic System	BDT 100 + VAT

LOAN ACCOUNTS	
PERSONAL LOAN	
Processing Fee	Nil w.e.f. 12.05.2024
	No Fees for Platinum, Gold, Silver Category A/C Holder and CBB PLC Staff.
Processing Fee for Top UP	Nil w.e.f. 12.05.2024
Partial Settlement Fee	<ul style="list-style-type: none"> • Nil w.e.f. 12.05.2024 • No Fees for Platinum, Gold, Silver Category A/C Holder & CBB PLC Staff.
Early Settlement Fee	Nil w.e.f. 12.05.2024
	No Charge for Platinum, Gold & Silver Category account holder & CBB PLC Staff. Also not applicable for top up.
CAR LOAN	
Processing Fee	Nil w.e.f. 12.05.2024
	No Fees for Platinum, Gold, Silver Category A/C Holder & CBB PLC Staff.
Partial Settlement Fee	<ul style="list-style-type: none"> • Nil w.e.f. 12.05.2024 • No Fees for Platinum, Gold, Silver Category A/C Holder & CBB PLC Staff.
Early Settlement Fee	Nil w.e.f. 12.05.2024 No Fees for Platinum, Gold, Silver Category A/C Holder & CBB PLC Staff.
Quotation Change Fee	Nil w.e.f. 12.05.2024
HOME LOAN (Except of Government Employee Home Loan)	
Processing Fee	<ul style="list-style-type: none"> • Nil w.e.f. 12.05.2024 • Nil w.e.f. 12.05.2024 • No Fees for Platinum, Gold, Silver Category A/C Holder & CBB PLC Staff.
Processing Fee (Takeover)	Nil
Partial Settlement Fee	<ul style="list-style-type: none"> • Nil w.e.f. 12.05.2024 • No Fees for Platinum, Gold, Silver Category A/C Holder & CBB PLC Staff.
Early Settlement Fee	<ul style="list-style-type: none"> • Nil w.e.f. 12.05.2024 • No Fees for Platinum, Gold, Silver Category A/C Holder & CBB PLC Staff.
Legal Charge	At Actual
Valuation Charges	At Actual
SECURED LOAN-SOD (RETAIL & CMSME)	
Processing Fee	<ul style="list-style-type: none"> • Nil w.e.f. 12.05.2024 • Nil w.e.f. 12.05.2024 • No Fees for Platinum, Gold, Silver Category A/C Holder & CBB PLC Staff. •
Enhancement/Reduction/ Security Replacement Fee	Nil w.e.f. 12.05.2024
Renewal Fee	Nil

SECURED LOAN-TERM (RETAIL & CMSME)	
Processing Fee	<ul style="list-style-type: none"> • Nil w.e.f. 12.05.2024 • Nil w.e.f. 12.05.2024 • No Fees for Platinum, Gold, Silver Category A/C Holder & CBB PLC Staff.
Partial Settlement Fee	<ul style="list-style-type: none"> • Nil w.e.f. 12.05.2024 • No Fees for Platinum, Gold, Silver Category A/C Holder & CBB PLC Staff.
Early Settlement Fee	<ul style="list-style-type: none"> • Nil w.e.f. 12.05.2024 • No Fees for Platinum, Gold, Silver Category A/C Holder & CBB PLC Staff.
Security replacement Fee	Nil w.e.f. 12.05.2024
BIKE LOAN (FOR POLICE EMPLOYEES ONLY)	
Processing Fee	Free for Platinum & Gold Category A/C Holder.
Partial Settlement Fee	Nil
Early Settlement Fee	
CMSME LOAN FEES/CHARGES	
Processing Fee (Where Applicable)	Nil w.e.f. 12.05.2024
Loan Application Fee	Nil
Documentation Fee	At Actual
Restructure Fee	Nil
Security Replacement Fee	Nil
Relationship Charge	Nil
Early/Partial/Full Settlement Fee	Nil w.e.f. 12.05.2024
AGRICULTURE LOAN	
Processing Fee	Nil
Partial Settlement Fee	Nil
Early Settlement Fee	Nil
LOAN RELATED OTHER CHARGES	
Supervision Charge for CMSME & Consumer Loans (i.e personal loan, Car Loan,) and where applicable (Yearly)	Nil w.e.f. 12.05.2024
Penal Interest	1.50% above the rate of interest on the Overdue Amount for General Customers
Loan rescheduling charge	Nil w.e.f. 12.05.2024

NOC/No Liability Certificate	Nil w.e.f. 12.05.2024
Loan Account Statement	Nil w.e.f. 12.05.2024
Stamp Charge	At Actual
CPV Charges (through 3 rd Party agent)	At Actual
Legal (Legal Opinion, Property Vetting, Title Search, Mortgage, IGPA, Satisfaction Certificate) & Valuation Charge	At Actual
Documentation Charges	At Actual
CIB Charge	At Actual + VAT
e-GP SERVICE CHARGES & FEES	
Tender Registration Fee	BDT 200 + VAT
Tender Document Purchase Fee	BDT 200 + VAT
Tender/Proposal Security Fee	BDT 200 + VAT
Performance Security Fee	BDT 200 + VAT
New Performance Security Fee	BDT 100 + VAT
Complaint Registration Fee	BDT 100 + VAT
Complaint Security Fee	BDT 100 + VAT
Cancellation of Payment Order (Security)	Free

IMPORT		
LC OPENING		
LC issue (sight)	Commission	Max 0.40 PCT per quarter, min BDT 750 and for fraction days after 1 st quarter on per day basis as per sanction arrangement.
LC issue (Usance)	Commission	Max 0.50 PCT per quarter, min BDT 750 after 1 st quarter on per day basis as per sanction arrangement.
LC against 100 PCT cash margin	Commission	Max 0.25 PCT per quarter, min BDT 750 after 1 st quarter on per day basis as per sanction arrangement.
LC issue (back to back)	Commission	Max 0.40 PCT per quarter, min BDT 750 after 1 st quarter on per day basis as per sanction arrangement.
Swift – LC	Charge	At Actual
Confirmation of LC	Commission	At Actual
LC application form	Cost	BDT 300 + stamp charge at actual
Credit report request/enquiry fee	Charge	Other bank/ credit rating agency's credit report charge: at actual
LC amendment		
Other than amount or tenor (within QTR)	Commission	BDT 750
Change in amount or tenor or both – sight	Commission	Max 0.40 PCT per quarter, min BDT 750 after 1 st quarter on per day basis as per sanction arrangement.
Change in amount or tenor or both – usance	Commission	Max 0.50 PCT per quarter, min BDT 750 after 1 st quarter on per day basis as per sanction arrangement.
Change in amount or tenor or both – back to back	Commission	Max 0.40 PCT per quarter, min BDT 750 after 1 st quarter on per day basis as per sanction arrangement.
Swift – amendment charge	Charge	At Actual
Delivery order/shipping guarantee/airway bill		
Issuance of delivery order/ shipping guarantee/n.o.c against non-negotiable documents	Charge	MIN BDT 500 TO MAX BDT 1,000
Usance bill		
Acceptance commission	Commission	Max 0.40 PCT per quarter, min BDT 750 after 1 st quarter on per day basis as per sanction arrangement.

Maturity date extension (if quarter is changed)	Commission	At Actual
Maturity date extension (if quarter is not changed)	Commission	MIN BDT 500 to MAX BDT 1,000,
Stamp charge	Charge	At Actual
Others		
Reimbursement fee	Charge	USD 50 (FOREIGN), USD 30 (LOCAL), BDT 1,000 (FOR BDT LC)
Discrepancy fee	Charge	USD 50 (FOREIGN), USD 30 (LOCAL), BDT 500 (FOR BDT LC)
Pre advising lc by swift	Charge	At Actual
Foreign correspondence charge	Charge	At Actual
Mail	Courier	At Actual
	POSTAGE	At Actual
Contract registration fee (import without lc)	Commission	MIN BDT 750 TO MAX 0.25 PCT
Permission processing from bangladesh bank/regulatory authority	Charge	BDT 3,000
No objection certificate/other certificate	Charge	BDT 500

****VAT IS APPLICABLE @15% ON ALL CHARGES, FEES & COMMISSIONS EFFECTIVE FROM JULY 01, 2019 AS PER SECTION 15(3) OF THE VALUE ADDED TAX & SUPPLEMENTARY DUTY ACT 2012 AMENDED BY FINANCE ACT 2019 AND SRO# 168-LAW/2019/25-VAT DATED JUNE 13, 2019**

EXPORT		
Advising of LC	Commission	BDT 150 TO BDT 750
Advising of amendment	Commission	BDT 150 TO BDT 750
Confirmation	Commission	0.20 PCT/QTR
Transfer of LC	Charge	BDT 750
Transfer of amendment	Charge	BDT 750
Negotiation commission for export bills (where exchange is earned through buying and selling)	Charge	BDT 500
Negotiation commission for export bills (where no exchange is earned)	Commission	0.15 PCT
Processing of documents under collection (where exchange is earned through buying & selling on realization)	Charge	BDT 500
Processing of documents under collection (where no exchange is earned on realization)	Commission	0.15 PCT
Re-export document processing	Commission	BDT 500 (IF EXCHANGE EXISTS)
		0.15 PCT OR BDT 500 (if no exchange exists) whichever is higher
Miscellaneous certification (b2b LC, C&F, PRC etc)	Charge	BDT 500 EACH
No objection certificate/other certificate	Charge	BDT 500
Negotiation/discount of bills drawn on local bank and payment received in local currency	Charge	MIN BDT 500 TO MAX At Actual
Cash incentive, cash subsidy and duty draw back processing charge	Charge	MIN BDT 2,000 PER FILE OR 0.20 PCT on disbursement amount

**** VAT IS NOT APPLICABLE ON COMMISSIONS, FEES OR CHARGES AGAINST EXPORT AND EXPORT RELATED SERVICES PROVIDED BY BANKING AND NONBANKING SERVICE PROVIDER. (SRO # 189-LAW/2019/ 46/VAT DATED JUNE 13, 2019).**

GUARANTEE		
Bank guarantee issuance	Commission	MAX 0.50 PCT PER quarter or min BDT 1,000 and after 1 st quarter on per day basis as per sanction arrangement.
Amendment of guarantee (other than amount/ tenor or both)	Charge	BDT 1,000
Amendment of guarantee (for amount / tenor or both)	Commission	0.50 PCT per quarter on enhanced amount or enhanced tenor or MIN BDT 1,000 and after 1 st quarter on per day basis as per sanction arrangement.
Advising of guarantee to the beneficiary in original without any engagement on our part	Charge	BDT 1,000
Advising of amendment of guarantee to the beneficiary in original without any engagement on our part	Charge	BDT 1,000
Advising of guarantee to the beneficiary in original by adding our confirmation	Commission	MIN BDT 3,000 to MAX 0.50 PCT/QTR
Advising of amendment of guarantee for extension of validity / increase of amount in original to the beneficiary by adding our confirmation	Commission	MIN BDT 1500, MAX 0.50 PCT/QTR
Advising of amendment of guarantee without extension of validity / increase of amount in original to the beneficiary by adding our confirmation	Charge	BDT 1,000
Stamp charge	Charge	At Actual

**VAT IS APPLICABLE @15% ON ALL CHARGES, FEES & COMMISSIONS EFFECTIVE FROM JULY 01, 2019 AS PER SECTION 15(3) OF THE VALUE ADDED TAX & SUPPLEMENTARY DUTY ACT 2012 AMENDED BY FINANCE ACT 2019 AND SRO# 168-LAW/2019/25-VAT DATED JUNE 13, 2019*

CREDIT CARD CHARGES		
Particular	Visa Gold Dual	VISA Platinum Dual Currency
Annual Fee (Basic Card)	BDT 1,500+VAT	BDT 1,500+VAT
Annual Fee (Supplementary 1st)	Free	Free
Annual Fee (Supplementary 2nd to Onward)	BDT 750+VAT	BDT 750+VAT
Minimum Amount	5% or BDT 500, USD 10 whichever is higher	5% or BDT 500, USD 10 whichever is higher
Excess Limit Fee	BDT 500 or USD 8 +VAT	BDT 500 or USD 8 +VAT
Late Payment Fee	BDT 500 or USD 8 +VAT	BDT 700 or USD 10 +VAT
Card Reissue/ Replacement Fee	BDT 500 +VAT	BDT 500 +VAT
Return Cheque Fee	BDT 200 or USD 5	BDT 200 or USD 5
Green PIN Reissue/ Replacement Fee	Free	Free
Duplicate Statement Fee	BDT 100 +VAT	BDT 100 +VAT
Bank POS Cash Transaction & Fund Transfer Fee	1% or BDT 50 whichever is higher +VAT	1% or BDT 50 whichever is higher +VAT
Cash Advance Limit (Own Bank POS)	As per BB Circular	As per BB Circular
Cash Advance Limit (ATM)	Max 50% of Credit Limit	Max 50% of Credit Limit
Cash Advance Fee (At CBB PLC ATM)	1% or BDT 50 whichever is higher + VAT	1% or BDT 50 whichever is higher +VAT
Cash Advance Fee (At Other's ATM))	2% or BDT 100, USD \$2 whichever is higher +VAT	2% or BDT 100, USD \$2 whichever is higher +VAT
Cross border currency	3%	3%
CIB Fee	BDT 100 +VAT	BDT 100 +VAT
Insurance (optional)	0.35%	0.35%
Certificate Charge	BDT 100 +VAT	BDT 100 +VAT

Notes: -Cardholders will be entitled to get full waiver on Annual Fee in first year and from second year onward Annual Fee shall be waived if he/she performs at-least 12 transactions in a year or he/she spends total BDT 100,000/- or above in a year. Customer may get waiver facility on annual fee of Credit Card for lifetime subject to management approval. First supplementary card will be full free in both cases for lifetime

Yearly Locker Service Charges (BDT) for each instance			
Customer Segment		All Types of Customer's	Insured Value
Locker Type	Small	BDT 3,000 + VAT	BDT 1,00,000.00
	Medium	BDT 4,000+ VAT	BDT 1,50,000.00
	Large	BDT 5,000 + VAT	BDT 2,00,000.00
Other Locker Service Charges (BDT) for each instance			
SL	Description	Charges	
1	Lost Key Replacement	BDT 300 + Actual Cost of Key + VAT	
2	Entry After Schedule Time	BDT 500+ VAT	
3	Late Payment Fee	BDT 500+ VAT	
♦ 01 (One) years advance rent will be deposited at the time of opening new Locker.			

CONDITIONS:

- Bank reserves the right to charge other fees on case to case basis as per banker customer relationships
- 15% VAT is applicable on all fees and commissions as per Govt. Circular No. SRO 117-LAW/2002/342-vat dated June 06, 2002 where VAT is not mentioned.
- Government Duty & Taxes will be charged whereas applicable as per NBR guideline.
- Transaction through any Card will not be allowed to make payment for participating in online casino/gambling/ trading in forex / stock exchanges / purchase of crypto currencies/lottery tickets/ purchase of goods-services originated in Bangladesh.
- MD shall resolve any exception(s) arises in case of that.