



Community Bank

• Trust • Security • Progress

SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

	-At Actual Cost for Protisrutu Student Account
Debit Card (Proprietary) Re-issue Fee-Platinum, Gold & Silver	BDT. 100
Debit Card (Proprietary) Re-issue Fee-All other Customers	-BDT 300 -At Actual Cost for Protisrutu Student Account
DESCRIPTION	CURRENT (AMOUNT/RATE)
Debit Card (Proprietary) Green PIN Re-issue Fee	Free
Taka Pay Debit Card Issuance Fees	BDT. 300
Taka Pay Debit Card Annual Fees	BDT. 300
Taka Pay Debit Card Re-Issuance Fee	BDT. 300
Taka Pay Debit Card Green PIN Issuance/Re-Issuance Fee	Free
Alternative delivery Channel Fees	
Debit Card (Proprietary) Annual/Renewal Fee	BDT 100 + VAT (All Police Segment & CBBL Staff)
Network Fee	BDT 100 + VAT (All Police Segment & CBBL 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	BDT 200/ Half Yearly +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
Account Confirmation Certificate	BDT 100
Statement Verification Charge (at the request of other Bank/NBFI)	BDT 300 per instance
BO Certificate	BDT 100
Standing Instruction	BDT 200 per Instruction (excluding DPS & Loan Installment payment)
Amendment of Standing Instruction	BDT 50
Cancellation of Standing Instruction	Free
Stop Payment instruction	BDT 100 for Execution instruction BDT 50 for Withdraw of instruction
Lien Confirmation Certificate (Another Banks instrument kept under lien in our Bank)	BDT 100
Lien Confirmation Certificate (Our Banks instrument kept under lien in another Bank)	BDT 250
Dormant Account activation Charges:	Nil
Passport Endorsement Fee	BDT. 300 (Currency Endorsement)
Account Mandate Inclusion	Stamp Charge at Actual
Premature Encashment Charges:	
DPS, FDR, Other Term deposits & Schemes	Nil
Account Closing Charges:	
Current and SND Account	BDT. 300 No Charge for Police Drawing and Disbursement Account & Police Institutions A/Cs
Foreign Currency Account - FC, RFCD, NFCD etc.	BDT. 300 (deductible from the FC accounts as per prevailing exchange rate on the day of realization)
Savings Account/General Pay Roll Account	BDT. 200 NO Charge for Savings Account Student and Protisrutu Student Account CBBL, Super Saving-Provident Fund account, Ten/Fifty/Hundred Taka Account, Savings Account CBBL Employee
Business Account	BDT. 300
Cheque Book Issue Charges	
10 leaves	BDT. 100 (BDT 10 per leaf)
25 leaves	BDT. 250 (BDT 10 per leaf)
50 leaves	BDT. 500 (BDT 10 per leaf)



Community Bank

• Trust • Security • Progress

SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

DESCRIPTION	(AMOUNT/RATE)
Half Yearly Maintenance Charges & Initial Deposit:	
Current Account & SND (BDT)	
Current Account (BDT)	BDT. 300 (1/2 yearly)
Special Notice Deposit (SND) Account (BDT)	BDT. 500 (1/2 yearly) No Charge for Police Drawing and Disbursement Account & Police Institutions A/Cs
Foreign Currency Account - FC, RFCD, NFCD etc.	BDT. 300 (1/2 yearly) (deductible from the FC accounts as per prevailing exchange rate on the day of realization)
Account Opening Initial Deposit	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)
Saving Account (BDT)	
Half yearly average balance up to 10,000	Nil
Half yearly average balance more than 10,000 to below or equal to BDT 25,000	BDT. 100 (1/2 yearly)
Half yearly average balance more than 25,000 to below or equal to BDT 200,000	BDT. 200 (1/2 yearly)
Half yearly average balance more than 200,000 to below or equal to BDT 1,000,000	BDT. 250 (1/2 yearly)
Half yearly average balance above 1,000,000	BDT. 300 (1/2 Yearly)
No charge for Police Segment Accounts, Savings Account Student and Protisruty Student Account CBBL, Super Saving-Provident Fund account, Ten/Fifty/Hundred Taka Account, Savings Account CBBL Employee and Prosperity Personal Retail Account (PRA).	
Account Opening Initial Deposit	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
Business Account BDT	
Account Maintenance Fee (Half Yearly)	BDT. 300 (1/2 yearly)
Network Fee (SMS)	BDT. 200 (Half Yearly +VAT)
General Payroll Account BDT (Indicative Charges. Charges will be fixed as per agreement)	
Half yearly average balance up to 10,000	Nil
Half yearly average balance more than 10,000 to below or equal to BDT 25,000	BDT. 100 (1/2 yearly)
Half yearly average balance more than 25,000 to below or equal to BDT 200,000	BDT. 200 (1/2 yearly)
Half yearly average balance more than 200,000 to below or equal to BDT 1,000,000	BDT. 250 (1/2 yearly)
Half yearly average balance above 1,000,000	BDT. 300 (1/2 Yearly)
Debit Card Issuance Fee	(First Issuance Free)
Debit Card Annual Fees	BDT. 300
Debit Card Re-Issuance Fee	BDT. 300
Debit Card Green PIN Issuance/Re-Issuance Fee	Free
Cheque Book Fees	(First Issuance Free)/ Subsequent (BDT 5 per leaf)
Payroll Disbursement Charge (Per disbursement)	BDT. 500
Payroll Disbursement Charge of BD Police Office (Govt. DDO), Its related parties Accounts & sister concern of BPKT.	Free
Foreign Currency Account	Retail FCY Account: Nil & No Minimum Balance Resident FCY Account (RFCD): Nil & No Minimum Balance Non-Resident FCY Account (NRFCA): Nil & No Minimum Balance Non-Resident Taka Account (NRTA): Nil & No Minimum Balance FCY Current Corporate Account: Nil Equivalent BDT 300 (1/2 Yearly)
Account Statement Charges	
Regular Statement - all types of accounts on Half yearly Statement / Balance Confirmation	No Charge for Twice a Year (Half Yearly & Yearly A/C Statement).
Duplicate Statement	BDT 100, Subsequently Per Statement Minimum (Statement Up to 5 Pages) Maximum BDT 200 (Statement More than 5 Pages) for each issuance.
Other General Charges	
Debit Card (Proprietary) Issuance Fee	-No Charge for Police Payroll, CBBL Staff & Silver Account, -No Charge for Prosperity Personal Retail Account (Initial Card) -BDT 300 For General Customers

**SCHEDULE OF CHARGES**

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

DESCRIPTION	CURRENT (AMOUNT/RATE)
Cheque Book Issue Charges	
10 leaves	BDT. 100 (BDT 10 per leaf)
25 leaves	BDT. 250 (BDT 10 per leaf)
50 leaves	BDT. 500 (BDT 10 per leaf)
100 leaves	BDT. 1000 (BDT 10 per leaf)
No Charge for Police Drawing and Disbursement Account & for Platinum, Gold Account & Foreign Currency Accounts Charge is applicable from Second Cheque books onward No Charge for 1st cheque book of Protisrutu/ Tarunno Student Account & Charge is free for Ten / Fifty/Hundred-taka savings account.	
Uncollected cheque book destruction (Applied but not collected within 3 months by account holder)	BDT 200 + VAT per Instance
Certificates / Reports related Charges:	
Photocopy of Cheque/ Vouchers	BDT. 200
Balance Confirmation Certificate (Jun and Dec each year)	Nil
Balance Confirmation Certificate in addition to above	BDT. 200
Certificates related to BO Account	BDT. 100
Certificates related to maintaining account (Solvency, Tax/VAT etc.)	BDT. 200
Verification of Account Statement and other documents	BDT. 500
Certificate or Letter of Comfort involving credit facility	BDT. 1000
Any other Certificate not listed here-in	BDT. 200
Clearing Cheque Processing, EFT and RTGS Charges:	
Cheques returned, unpaid from clearing house (Outward)	No Charge
Bounced cheque drawn on us (cash, clearing and transfer)	BDT 50 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
RTGS Processing Fee per Fund Transfer	BDT 100 per transaction (including VAT)
BEFTN Processing Fee per Fund Transfer	Free
Cheques, Utility bills of any amount received against all types of Government receipts (e.g. against Challan or for purchase of Sanchayapatra) and all cheques received against the claims of City Corporation/Pourashava	Nil
Cheque Return (clearing/over the counter) & Stop Payment Charges:	
Cheque on us returned due to insufficient Balance	BDT. 50 per instance
Cheque on us returned for other reason	Nil
Clearing Cheque returned by another Bank	Nil
Stop Payment of Cheque	BDT. 100
Collection Charges of outstation Cheques, Clean Bills in Taka:	
Upto BDT. 100,000	0.10% Minimum BDT. 300 Maximum BDT. 2000
Above BDT. 100,000 to BDT. 500,000	0.10% Minimum BDT. 300 Maximum BDT. 2000
Above BDT. 500,000	0.10% Minimum BDT. 300 Maximum BDT. 2000
Any other EFTN Transaction	Free
Outward RTGS Transaction	BDT. 100 (including VAT)
Purchase of Clean item	0.20% (minimum BDT. 100) plus, Postal Charge at actual (minimum BDT. 50)
Discounting of Clean item	Discount interest as per Bank's lending rate plus BDT. 500
Issuance of Pay Order Charges:	
Up to 1 Thousand	BDT. 20
1,001 to 1,00,000	BDT. 50
More than BDT 100,000	BDT. 100
(No charge for Job seeker, the customer who will avail CBBL Pay order for (SME Product)/Govt. to Govt. payment, where Applicant or Beneficiary: Bangladesh Police)	



SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

DESCRIPTION	CURRENT (AMOUNT/RATE)
Cancellation of Pay Order	BDT 50 (for A/C Holder and walking customer) No Charge: where Applicant or Beneficiary: Bangladesh Police
Pay order under EMS (eGP)	BDT. 100
Pay order issued for Bank own purpose	No commission
Issuance of Duplicate PO/FDR/Other Instruments	BDT 500 per instrument and stamp charge for indemnity. BDT 300 for Platinum, Gold, Silver Category A/C Holder and CBBL Staff No Charge: where Applicant or Beneficiary: Bangladesh Police
Issuance of Bangladesh Bank Cheque against customer request:	BDT. 250
Foreign Remittance (inward)	
Inter zone Fund Transfer	Free
Issuance of Bangladesh Bank Cheque	BDT 500 per instance (Free, for same account holder)
Other standing instruction	BDT. 100
Cancellation of Standing Instruction	BDT. 50
Salary Disbursement Charge	Nil
Outward Remittance through overseas correspondent:	
Up to BDT 1,00,000 (Equivalent)	BDT. 100 + correspondent Bank Charges at actual
1,00,001 to 5,00,000 (Equivalent)	BDT. 200 + correspondent Bank Charges at actual
5,00,001 to 10,00,000 (Equivalent)	BDT. 300 + correspondent Bank Charges at actual
More than BDT 10,00,000	BDT. 500+ correspondent Bank Charges at actual
Cancellation of Foreign Currency Draft (Any Amount)	BDT. 200 + correspondent Bank Charges at actual
Student file:	
Opening Student File	BDT. 5000
Student file renewal fee	BDT. 3000
Bangladesh Bank approval required for any type of outward Remittance	BDT. 2000
Certificate for encashment of Inward Remittance:	
Individual Account	BDT. 200
Business Account	BDT. 500
DEBIT CARD TRANSACTION & ATM RELATED FEES (PER INSTANCE)	
Transaction Fee (CBBL-ATM)	Free
Transaction Fee (Q-Cash ATM)	BDT 11.50 (VAT Inclusive)
Transaction Fee (NPSB ATM)	BDT 15 (VAT Inclusive) up to 5 th transaction during month For 6 th transaction onwards BDT 30 (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-CBBL ATM	BDT 3000 & Free (for CBBL Customer)
ATM Footage (Video) Request-Request-Another ATM	At Actual
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

SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

Government Securities Investment Services		
Types of Services	Individual Investment	Non-Individual/Institutional Investment
Opening BPID (Except of the BPIDs opened by Bangladesh Bank in favor of investors of Stock Exchange)	Maximum BDT 200 (Including VAT)	Maximum BDT 500 (Including VAT)
Participation Fee of Primary Auction (For every successful bid)	Maximum BDT 200 (Including VAT)	Maximum BDT 500 (Including VAT) Maximum BDT 200 (including VAT) for the submission of BID by the stock Exchange Brokerage through Omnibus BPID
Secondary Trading (FMI)	BDT 100 (Including VAT) (Each Transaction)	BDT 100 (Including VAT) (Each Transaction)
Annual (Calendar Year) BPID Maintenance	Maximum BDT 200 (Including VAT)	Maximum BDT 500 (Including VAT)
Income Tax Certificate	Yearly 1 Certificate is Free of Cost. Subsequent each Maximum BDT 200 including VAT	Yearly 1 Certificate is Free of Cost. Subsequent each Maximum BDT 500 including VAT
Government Securities Investment Services (Sukuk Charges)		
Types of Services	Individual Investment	Non-Individual/Institutional Investment
Opening Sukuk Investor ID (SIID)	Maximum BDT 200 (Including VAT)	Maximum BDT 500 (Including VAT)
Participation Fee of Primary Auction (For every successful bid)	Maximum BDT 200 (Including VAT)	Maximum BDT 500 (Including VAT)
Secondary Trading	BDT 100 (Including VAT) (Each Transaction)	BDT 100 (Including VAT) (Each Transaction)
Annual (Calendar Year) (SIID) Maintenance	Maximum BDT 200 (Including VAT)	Maximum BDT 500 (Including VAT)
Income Tax Certificate	Yearly 1 Certificate is Free of Cost. Subsequent each Maximum BDT 200 including VAT	Yearly 1 Certificate is Free of Cost. Subsequent each Maximum BDT 500 including VAT

SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

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 Card)	Free	Free
Annual Fee (Supplementary 2nd to Onward)	BDT 750+VAT	BDT 750+VAT
Minimum Amount	5% or BDT 500 whichever is higher	5% or BDT 500 whichever is higher
Excess Limit Fee	BDT 500 +VAT	BDT 600 +VAT
Late Payment Fee	BDT 700 +VAT	BDT 900 +VAT
Card Reissue/ Replacement Fee	BDT 500 +VAT	BDT 700 +VAT
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 CBBL ATM)	2% or BDT 100 whichever is higher	2% or BDT 100 whichever is higher
Cash Advance Fee (At Other's ATM)	2% or BDT 100 +VAT	2% or BDT 100 +VAT
Interest Rate	24% Annually (2% per Month)	
Cross border currency transaction markup	2.5%	2.5%
CIB Fee	BDT 100 +VAT	BDT 100 +VAT
Transaction Alert (SMS) Fees (Yearly)	BDT 200 + VAT	BDT 200 + VAT
Certificate Charge	BDT 100 +VAT (1st time free)	BDT 100 +VAT (1st time free)

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



Community Bank

• Trust • Security • Progress

SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

Global Gold Card charges:

SL	Particulars	Global Gold Card	Global Gold Card-E Commerce
1	Card Annual/ Renewal/ Issuance Fee	BDT 500+Vat	BDT 300+Vat
2	Load /Reload Fee	N/A	N/A
3	Mark-up Fee (International TXN)	2.5%	
5	Card Replacement/ Re-issue Fee (for lost/stolen/damaged)	BDT 500	N/A
6	PIN Replacement Fee	N/A	
7	Cash withdrawal Fee at CBBL ATMs	Nil	
8	Cash withdrawal Fee at Other Network ATMs	As per existing policy	
9	SMS Notification Fee/Year	100	
10	Official Statement	100	
11	Cash withdrawal Fee (international)	BDT 200 or 2% (whichever is higher)	

* All Charges will be calculated in BDT

** VAT will be applicable as per government rules on the above fees & charges.

*** These charges may vary and will be governed by Standard Schedule of Charges of the Bank.

****The Bank retains exclusive discretion to determine reward point eligibility and redemption.

**SCHEDULE OF CHARGES**

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

DESCRIPTION	CURRENT (AMOUNT/RATE)
Retail Loan:	
Personal Loan	
Loan Processing Fee	* 0.50% of the loan amount or BDT 15,000.00, whichever is lower
Early Settlement Fee	0.50% of the loan amount
Partial Settlement Fee	* Up to 0.50% on partial payment amount * Partial payment is allowed once in 12 consecutive months and minimum partial payment amount is 30% of outstanding. * Partial payment is not allowed within the first 06 months and last 06 months tenure of the loan.
Loan Re-scheduling Fee	0.25% but not more than BDT. 10000
Penal Charge	0.50% or as per Sanction Approval
Supervision Fee	Nil
(Loan Processing Fee, Early Settlement Fee, Rescheduling Fee etc. are not applicable for Bangladesh Police Members & Community Bank Staff).	
Auto Loan	
Loan Processing Fee	* Up to BDT 50 Lac: 0.50% of the loan amount or BDT 15,000.00, whichever is lower. * More than BDT 50 Lac: 0.30% of the loan amount or BDT 20,000.00, whichever is lower
Early Settlement fee	0.50% of the loan amount
Partial Settlement Fee	* Up to 0.50% on partial payment amount * Partial payment is allowed once in 12 consecutive months and minimum partial payment amount is 25% of outstanding. * Partial payment is not allowed within the first 06 months and last 06 months tenure of the loan.
Loan Re-scheduling Fee	0.25% but not more than BDT. 10000
Penal Charge	0.50% or as per Sanction Approval
Issuance of duplicate certificate for BRTA	BDT. 1500 (1st time free)
Supervision Fee	Nil
Home Loan	
Loan Processing Fee	* Up to BDT 50 Lac: 0.50% of the loan amount or BDT 15,000.00, whichever is lower. * More than BDT 50 Lac: 0.30% of the loan amount or BDT 20,000.00, whichever is lower.
Takeover Loan Processing Fee	Nil
Takeover + Enhancement Loan Processing Fee	Nil
Early Settlement Fee	0.50% of the loan amount
Partial Settlement Fee	* Up to 0.50% on partial payment amount * Partial settlement is allowed once in 12 consecutive months and minimum partial payment amount is BDT 100000 * First pre-payment is allowed only after completion of 06 * successful installments from the full disbursement.
Loan Re-scheduling Fee	0.25% but not more than BDT. 10000
Urgent Release Fee (within 03 working days)	BDT. 3000
Change of quotation after approval	BDT. 1000, Per quotation change
Replacement of Joint/Co-Applicant (During Processing Period)	BDT. 4000
Documentation Deferral Charge	1% or BDT 20,000 Maximum

SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

DESCRIPTION	CURRENT (AMOUNT/RATE)
Secured Loan (Secured EMI Loan)	
Loan Processing Fee	* Up to BDT 50 Lac: 0.50% of the loan amount or BDT 15,000.00, whichever is lower. * More than BDT 50 Lac: 0.30% of the loan amount or BDT 20,000.00, whichever is lower.
Early Settlement Fee	0.50% of the total loan outstanding
Partial Settlement Fee	Secured Loan: Up to 0.50% of the partial payment amount or BDT 20000 whichever is lower
Penal Charge	1.50 % or as per Sanction Approval
Secured Overdraft	
Loan Processing and Limit Enhancement Fee	Loan up to BDT. 50 Lac: 0.50% (But its amount will not be exceeding BDT. 15000) Loan more than BDT. 50 Lac: 0.30% (But its amount will not be exceeding BDT. 20000)
Excess Over Limit (EOL) Charge	0.50% or as per Sanction Approval on EOL amount
Renewal Fee	BDT. 1000
Other bank security lien confirmation & encashment	BDT. 1000
Change or partial release of Security	BDT. 1000
Corporate Loan related Fees/Charges	
Loan Processing Fee	Loan up to BDT. 50 Lac: 0.50% (But its amount will not be exceeding BDT. 15000) Loan more than BDT. 50 Lac: 0.30% (But its amount will not be exceeding BDT. 20000) i. Charges applicable on the total limit other than non-funded ii. The yearly charge will be realized at the time of limit loading
Penal Charge due to Overdrawn/Past due	0.50% or as per Sanction Approval
Forced loan Rate	2% above normal rate
Reschedule Fees: Corporate Loan	0.25% but not more than BDT. 20,000
Deal Structuring Fee	0.3% or max BDT. 50000
Documentation Deferral Charge	0.1% or max BDT. 20000
Time Extension Fees for renewal of facilities / loans	0.1% or max BDT. 20000 not less than BDT 5000
Management Fee	0.1% to 0.6% as per Sanction Approval/ Negotiation by business unit or max BDT. 500000
CMSME & Agriculture Loan related Fees/Charges	
Loan Processing Fee	For CMSME loan: * Up to BDT. 50 Lac: 0.5% of loan amount but not exceeding BDT 15,000 *Above BDT. 50 lac: 0.3% of loan amount but not exceeding BDT 20,000 *** For Funded Facility Only For Agriculture loans: Nil
Penal Charge due to Overdrawn/Past Due	0.50% or as per Sanction Approval
Early Settlement Fee	0.5% for Medium and Large Term Loan Nil for Cottage, Micro, Small segment loans, Agriculture loans



Community Bank

• Trust • Security • Progress

SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

DESCRIPTION	CURRENT (AMOUNT/RATE)
Time Extension Fees for renewal of facilities / loans	0.1% or max BDT. 10000 not less than BDT 3000
Fees for Project Appraisal / Energy Audit / 3rd Party Report	At actual
Rescheduling / Restructuring Fee	Nil for CMSME and Agriculture Loans
Structured Finance:	
Facilitation fee	As per negotiation with client
IM preparation fee	As per negotiation with client
Agency/trustee/account bank/escrow account fee	As per negotiation with client
Syndication/facility arrangement fee	As per negotiation with client (min 0.5%- max 3%)
Syndication Participation fee	As per negotiation with client
Advisory fee	As per negotiation with client
Any other type of transaction or service	As per negotiation
LOAN RELATED OTHER CHARGES	
Penal Interest	0.50% above the rate of interest on the Overdue Amount for General Customers
Stamp Charge	At Actual
CPV Charges (through 3rd Party agent)	At Actual
Legal (Legal Opinion, Property Vetting, Title Search, Mortgage, IGPA, Satisfaction Certificate) & Valuation Charge	At Actual
CIB Enquiry charge	Per Subject BDT. 100+ VAT and Per Link BDT. 100 + VAT
NOC Duplicate	BDT. 1500
Doc photocopy	BDT. 1500
Changes of Tenure/ EMI (Other than partial settlement)	BDT. 1500
Photocopy of Property / Documents	BDT. 1000
Change or partial release of Security	BDT. 5000
Original Title Deed withdrawal on behalf of the client for each Title Deed	BDT. 2000
Redemption & Revocation fees	At actual
Duplicate Loan Closure Certificate (NOC) for all Retail Loans and OD (Free for 1st time)	BDT. 500
Excess Over Limit (EOL) Charge	0.50% or as per Sanction Approval on EOL amount
Loan Statement Fee	* Free twice a year, BDT 100 for subsequent/duplicate issue Nil for Agriculture loans

*** No processing fee for early settlement /partial settlement.

*** GOVT Home loan as per MOF instance of fees.

SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

DESCRIPTION	CURRENT (AMOUNT/RATE)
Bank Guarantee:	
Issuance of Guarantee and amendment with value increase and extension of validity:	
Commission	Up to 0.50% for 1st Quarter, Minimum BDT. 1000
Each Subsequent Quarter or part thereof	Up to 0.50% Commission will be realized on the number of days Minimum: BDT. 1000
Stamp Duty	At actual
Amendment of Guarantee without Extension of Validity / Increase of Amount	
Commission	Nil
Issuing Charges	BDT. 2000
Stamp Duty	At actual
Issuance of Guarantee against Counter Guarantee	
Commission	0.10% to 0.50% Per Quarter Minimum BDT. 3000
Stamp Duty & other Charges	At actual Min BDT 500.00
Advising of Guarantee/SBLC without engagement on Bank's Part	
Advising of Guarantee	BDT. 2000
Advising of Amendment of Guarantee	BDT. 1000
Advising of Guarantee by adding Bank's confirmation	0.50% per Qtr (Min. BDT. 3000) Plus Advising Charge
Advising of Amendment of Guarantee for extension of validity / increase of amount by adding Bank's confirmation	0.50% per Qtr (Min. BDT. 1500) plus Advising Charge
Advising of Amendment of Guarantee without extension of validity /increase of amount to Beneficiary in original by adding Bank's confirmation	BDT. 1000 Plus Advising Charge
e-GP SERVICE CHARGES & FEES	
Registration/Renewal Fee	BDT 300 + 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



SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

DESCRIPTION	CURRENT (AMOUNT/RATE)
Import:	
Issuance of Letter of Credit, Extension of Validity & Increase of Amount	
Letter of Credit - Cash/Sight	
1st Quarter	Up to 0.40%
Each subsequent Quarter or part thereof	Up to 0.40% Commission will be realized on the number of days
Minimum	min BDT 750 and for fraction days after 1st quarter on per day basis as per sanction arrangement.
Back to Back L/C for Export	
1st Quarter	Up to 0.40%
Each subsequent Quarter or part thereof	Up to 0.40% Commission will be realized on the number of days
Minimum	min BDT 750 and for fraction days after 1st quarter on per day basis as per sanction arrangement.
L/C opened against 100% margin	
1st Quarter	Up to 0.25%
Each subsequent Quarter or part thereof	Up to 0.25% Commission will be realized on the number of days
Minimum	min BDT 750 and for fraction days after 1st quarter on per day basis as per sanction arrangement.
L/C opened under Deferred Payment	
1st Quarter	Up to 0.50%
Each subsequent Quarter or part thereof	Up to 0.50% Commission will be realized on the number of days
Minimum	min BDT 750 and for fraction days after 1st quarter on per day basis as per sanction arrangement.
L/C Amendment Charge (Other than Validity Extension & Amount Increase)	
	BDT. 750
L/C Cancellation Charge	
	Nil
Acceptance Commission against Usance Bill under Deferred Payment L/Cs including Back to Back L/Cs	
	Up to 0.40% for 1st quarter and for subsequent Quarter Commission will be realized on the number of days, Minimum: BDT. 750
Import without LC	
	Up to 0.25% Minimum: BDT. 1000
L/C Application & IMP Form	
	BDT. 300 per set
Other Charges:	
Collection of Credit Report	At Actual
IRC Renewal Service Charge (in addition to Govt. Fee)	BDT. 1500
Copy document endorsement charge for Releasing Goods	BDT. 1000 to BDT 1500
Issuance of Back to Back LC Certificate	BDT. 500
Issuance of C&F Certificate	BDT. 500
Issuance of Certificates not covered under services mentioned above	BDT. 500
Certification of Import Documents for Customs Assessment Purpose	BDT. 500
Certification of Documents relating to import	BDT 100/- per set
Attestation of copies of Documents	BDT 100/- per set
Extension of accepted Bill	BDT. 1000 per Bill
Extension of EDF maturity	BDT. 1500 per Extension



SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

Discrepancy fee	USD 50 (FOREIGN), USD 30 (LOCAL), BDT 500 (FOR BDT LC)
Reimbursement fee	USD 75 (FOREIGN), USD 30 (LOCAL), BDT 1,000 (FOR BDT LC)
Foreign correspondence charge	At Actual
Permission processing from Bangladesh bank/regulatory authority	BDT 3,000
Maturity date extension (if quarter is not changed)	MIN BDT 500 to MAX BDT 1,000
Stamp charge	At Actual

DESCRIPTION	CURRENT (AMOUNT/RATE)
Export:	
L/C Advising Charge	BDT 150 TO BDT 750
L/C Amendment Advising Charge	BDT 150 TO BDT 750
L/C Transfer	BDT. 750
L/C Amendment Transfer	BDT. 750
Cancellation of Transfer (LC or Amendment)	BDT. 1000
Discrepancy Charges	USD 50 Or BDT. 5000
TT Transfer (Buying House)	0.15%
Reimbursement Charge	USD 75
Import Documents Assessment charge	BDT. 500
Adding Confirmation to Export L/Cs	0.20% per Qtr (to be realized in eqvt. BDT. if payable by beneficiary)
Export Document Negotiation/purchase	
Negotiation commission for export bills (where exchange is earned through buying and selling)	BDT 500
Negotiation commission for export bills (where no exchange is earned)	0.15 PCT
Export Document for collection	
Processing of documents under collection (where exchange is earned through buying & selling on realization)	BDT 500
Processing of documents under collection (where no exchange is earned on realization)	0.15 PCT
Export Bills in Local Currency (BDT)	BDT 500
Documents Replacement Charge (On Buying House Collection)	USD 35 Per Presentation from Bill Proceeds
Cash Incentive/Assistance Processing Charge (per claim)	0.20% of Claim amount minimum BDT. 2000
Re-export document processing	BDT 500 (IF EXCHANGE EXISTS), 0.15 PCT OR BDT 500 (if no exchange exists) whichever is higher
Other Charges:	
Issuance of Export Proceeds Realization Certificate (PRC)	BDT. 500 per certificate
Certification of Documents relating to Export	BDT 100/- per set
Issuance of C&F Certificate	BDT. 500 each
Issuance of Export Performance Certificate	BDT. 500 each
Collection of Bills (not under L/C)	0.15% minimum BDT. 500
Communication Charges for Trade Services	
LC Confirmation Arrangement Fee	Up to 0.20% per Quarter
Arrangement of discounting facilities against USANCE LCs through correspondent Banks	Up to 1.50%
Full Operative SWIFT LC/SBLC	At actual
Amendment of LC/LG by SWIFT	At actual
Other short SWIFT messages	At actual
Courier Charge (outside country)	At actual
Courier Charge (inside country)	At actual



SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

Any other Communication Charges	At actual
Postage (inside country)	At actual

Yearly Locker Service Charges (BDT) for each instance

Customer Segment/ Locker Type	All Types of Customer's	Insured Value
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

Description	Charges
Lost Key Replacement	BDT 300 + Actual Cost of Key + VAT
Entry After Schedule Time	BDT 500+ VAT
Late Payment Fee	BDT 500+ VAT

01 (One) years advance rent will be deposited at the time of opening new Locker.

DESCRIPTION	Special Product Feature
Community EWA 360	Fees and Charges will be applicable as per agreement
A-Challan Services	Nil
Community Probash Shonchoy	
Account Maintenance Fee	Nil
SMS Banking fee	Nil
Cheque Book	1st Cheque-book of 10 Leaves- Free From 2nd cheque-book and onwards cheque book issue charges will be applicable as per SOC of Savings Account General
Debit Card (Proprietary) Issuance/re-issuance fees	1st issuance – Free From 2nd issuance and onwards debit card issue fee will be applicable as per SOC of Savings Account General
Debit Card (Proprietary) Annual/Renewal Fee	1st year Free From 2nd year and onwards debit card Annual/Renewal fee will be applicable as per SOC of Savings Account General
Other applicable fees and Charges	As per Savings Account General Fees/Charges
Community Probash Priyojon	
Account Maintenance Fee	Nil
SMS Banking fee	Nil
Cheque Book	1st Cheque-book of 10 Leaves- Free From 2nd cheque-book and onwards cheque book issue charges will be applicable as per SOC of Savings Account General
Debit Card (Proprietary) Issuance/re-issuance fees	1st issuance – Free From 2nd issuance and onwards debit card issue fee will be applicable as per SOC of Savings Account General
Debit Card (Proprietary) Annual/Renewal Fee	1st year Free 2nd year and onwards debit card Annual/Renewal fee will be applicable as per SOC of Savings Account General



Community Bank

• Trust • Security • Progress

SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

Other applicable fees and Charges	As per SOC of Savings Account General
Community Freelancer 360	
Account Maintenance Fee	Nil
SMS Banking fee	Nil
Cheque Book	1st Cheque-book of 10 Leaves- Free From 2nd cheque-book and onwards cheque book issue charges will be applicable as per SOC of Savings Account General

Agent Banking Transaction	(including VAT)	(including VAT)	Portion
1. Cash Deposit			
Cash Deposit at own Community Bank Bangladesh PLC Agent Banking Outlet	Free	-	-
Cash Deposit at other Community Bank Bangladesh PLC Agent Banking Outlet	0.25% (Min TK..10, Max TK.100)	Full	-
Cash Deposit in Branch Account at any Community Bank Bangladesh PLC Agent Banking Outlet	0.25% (Min TK.10, Max TK.100)	Full	-
Cash Deposit in Agent Banking Account at Branch	Free	-	-
Cash Withdrawal			
Cash withdrawal from own Community Bank Bangladesh PLC Agent Banking Outlet	Free	-	-
Cash withdrawal from other Community Bank Bangladesh PLC Agent Banking Outlet	0.25% (Min TK.10, Max TK.100)	Full	-
Cash withdrawal from Community Bank Bangladesh PLC Branch	Free	-	-
2.4 Cash withdrawal from ATM			
2.4.1 Community Bank Bangladesh PLC ATM	Free	-	-
2.4.2 Q-Cash ATM	Tk 11.50 (VAT Inclusive)	-	100%
2.4.3 Transaction Fee (NPSB ATM)	TK. 15 (VAT Inclusive) up to 5th transaction during month for 6th transaction onwards TK. 30 (VAT Inclusive)	-	100%
2.4.4 Fund Transfer through Internet/ Community Cash - NPSB/Q-cash Network	Tk 10 (VAT Inclusive)	-	100%
2.4.5 ATM Footage (Video) Request-CBBL ATM ATM Footage (Video) Request-Request-Another ATM	TK. 3000 & Free (for CBBL Customer) At Actual	-	100%
Fund Transfer			
Fund Transfer at own Community Bank Bangladesh PLC Agent Banking Outlet	Free	-	-
Fund Transfer at other Community Bank Bangladesh PLC Agent Banking Outlet	0.25% (Min TK.10, Max TK.100)	Full	-
Fund Transfer to Community Bank Bangladesh PLC Branch Account	0.25% (Min TK.10, Max TK.100)	Full	-
Fund Transfer to Community Bank Bangladesh PLC DPS Account	Free	-	-
Fund Transfer to Others Bank Account through BEFTN	TK. 0.25% (Min TK.10, Max TK.100)	70%	30%
Fund Transfer to Others Bank Account through RTGS	TK.100 (Including VAT)	70%	30%
Utility Bill Commission			
Utility Bill Collection	As agreed with Utility Company	80%	20%
Passport Fee Collection	As agreed with Passport Authority	50%	50%
A Challan	TK. 0.10% (Including VAT)	100%	-
eGP Tender Documents Purchase	TK. 20 (Including VAT)	100%	-
eGP Tender security uploading	TK. 10 (Including VAT)	100%	-
letter of Commitment	TK. 200 (Including VAT)	50%	50%
Types of Transaction	Customer Charge (including VAT)	Agent Portion (including VAT)	Bank Portion
2. Foreign Remittance			
Remittance through PIN	Free	Remittance Amount TK. 1 – 9,999 = TK.50 TK. 10,000 - 25,000 = TK.100 TK. 25,001 - 50,000 = TK.200	-



SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

		TK. 50,001 - 75,000 = TK.300 TK. 75,001 - 100,000 = TK.400 TK. 100,001 & Above = TK.500	
2.1 Remittance in Account	Free	-	-
3. Loan Proceesion Fee (on disbursed amount) Others charges as per PPG			
SME Loan	BDT 0.25% of loan amount but not exceeding BDT 10,000	80%	20%
b) Retail Loan	BDT 0.25% of loan amount but not exceeding BDT 10,000	80%	20%
Agricultural Loan	-	1. TK. 1 – 5 Lac = 0.50% + VAT 2. Above 5 Lac = 0.25% + VAT	-
SOD/OD	BDT 0.10 of loan amount but not exceeding BDT 5,000	80%	20%
Auto Loan	BDT 0.25% of loan amount but not exceeding BDT 10,000	80%	20%
Agent relationship fee on Repayment of Term loan	-	0.20% (VAT Inclusive) Subject to regular repayment of installment	
4. Cards			
Debit Card Yearly Fee	First year free. From 2nd year as per Bank's Schedule of Charges	TK.50	Rest of the amount
Debit Card Replacement Fee	As per Bank's Schedule of Charges	TK.50	Rest of the amount
PIN Re-issuance Fee	As per Bank's Schedule of Charges	TK.50	Rest of the amount
5. Half Yearly Maintenance Charges			
Current Account & SND (TK.)			
8.1 Current Account (TK.)	TT. 300 (1/2 yearly) (including VAT)	50%	50%
8.2 Special Notice Deposit (SND) Account (TK.)	DT. 500 (1/2 yearly) (including VAT)	50%	50%
8.2 Saving Account (TK.)			
Half yearly average balance up to 10,000	Nil		
Half yearly average balance more than 10,000 to below or equal to TK. 25,000	TK. 100 (1/2 yearly)	50%	50%
Half yearly average balance more than 25,000 to below or equal to TK. 200,000	TK. 200 (1/2 yearly)	50%	50%
Half yearly average balance more than 200,000 to below or equal to TK. 1,000,000	TK. 250 (1/2 yearly)	50%	50%
Half yearly average balance above 1,000,000	TK. 300 (1/2 yearly)	50%	50%



**SCHEDULE OF CHARGES****(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)****No charge for Savings Account Student and Protisruty Student Account CBBL, Ten Taka Account.**

8.3 Business Account TK.			
Account Maintenance Fee (Half Yearly)	TK. 300 (1/2 yearly)	50%	50%

6. Cheque Book (in addition of Cheque Book charge)

Cheque Book Issuance Fee	Per leaf TK. 10.00 +VAT	50%	50%
Clearing Cheque Receiving Fee			
8.2.1 At Community Bank Bangladesh PLC Branch	Free	-	-
8.2.2 At Community Bank Bangladesh PLC Agent Banking Outlet	TK.50	40%	60%
8.2.3 Cheque returned/unpaid from the Clearing House/BACH	TK.50	40%	60%

Statement Supply [1. CD/SND Account holders will get 01 (one) statement per month free of cost.
2. SB Account holders will get 01 (one) statement on half-yearly basis free of cost.]

Duplicate Statement	BDT 100, Subsequently Per Statement Minimum (Statement Up to 5 Pages) Maximum BDT 200 (Statement More than 5 Pages) for each issuance.	50%	50%
Balance Confirmation Certificate (June & December each year)	Fee	-	-
Balance Confirmation Certificate	TK.200	20%	80%
Solvency/Balance Certificate Verification	TK.200	20%	80%
Account Authentication on another Bank's request	TK.100	20%	80%

Float Sharing

Savings Account (P.A)	-	3.00%	Rest Amount
Current Account (P.A)	-	4.00%	Rest Amount
Monthly Savings Plan	-	1.00%	Rest Amount
Term Deposit Scheme	-	1.00%	Rest Amount
. SND	-	3.00%	Rest Amount
Customer Onboarding			

12.1 CASA Account	-	Tk. 50 – 100 = Tk.10 Tk. 101 - 200 = Tk.25 Tk. 201 - 300 = Tk.35 Tk. 301 - 400 = Tk.45 Tk. 401 - 500 = Tk.55 Tk. 501 – 2,000 = Tk.75 Tk. 2,001 – 5,000 = Tk.150 Tk. 5,001 & Above = Tk.200 (Aforementioned fees will be disbursed if the initial amount is kept in the concerned a/c for at least 30 days)	-
12.2 DPS Account	-	Tk. 50 – 100 = Tk.10 Tk. 101 - 200 = Tk.25 Tk. 201 - 300 = Tk.35 Tk. 301 - 400 = Tk.45 Tk. 401 - 500 = Tk.55	-



Community Bank

• Trust • Security • Progress

SCHEDULE OF CHARGES

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)

		Tk. 501 – 2,000 = Tk.75 Tk. 2,001 – 5,000 = Tk.150 Tk. 5,001 & Above = Tk.200 (Aforementioned Fees will be disbursed if 03 successful installments have been paid by the customer)	
12.3 TDS Account	-	0.10% Max Tk.500 (including VAT) Aforementioned Fees will be disbursed if the TD Amount is kept in the concerned A/C for at least 90 days)	

(VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable)