Community Bank
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Community Islamic

SCHEDULE OF CHARGES (Islamic Banking)

(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:	
Al Wadiah Current Account & MSND (BDT)	
Al Wadiah Current Account (BDT)	BDT. 300 (1/2 yearly)
Mudaraba Special Notice Deposit (MSND) Account (BDT)	BDT. 500 (1/2 yearly) No Charge for Police Drawing and Disbursement Account & Police Institutions A/Cs
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)
Mudaraba 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)
Account Opening Initial Deposit	BDT 500; Other than Special Facilitated Accounts as per BRPD Circular No. 11 Dated 10.06.2021.
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
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
Debit Card (Proprietary) Re-issue Fee-Platinum, Gold & Silver	BDT. 100
Debit Card (Proprietary) Re-issue Fee-All other Customers	-BDT 300
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

Effective from January 01, 2026

Community Bank
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Community Islamic

SCHEDULE OF CHARGES (Islamic Banking)

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DESCRIPTION	(AMOUNT/RATE)
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)	BDT 200/Year +VAT Nil for Savings Account CBBL Employee, Account – Ten Taka, General Payroll.
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 & Finance 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
Account Mandate Inclusion	Stamp Charge at Actual
Premature Encashment Charges:	
MSD, MTD, Other Term deposits & Schemes	Nil
Account Closing Charges:	
Al Wadiah Current and MSND Account	BDT. 300 No Charge for Police Drawing and Disbursement Account & Police Institutions A/Cs
Mudaraba Savings Account/General Pay Roll Account	BDT. 200 NO Charge for Savings Account Student and Protisruty Student Account CBBL, Super Saving-Provident Fund account, Ten/Fifty/Hundred Taka Account, Savings Account CBBL Employee
Cheque Book Issue Charges	
10 leaves	BDT. 50 (BDT 5 per leaf)
25 leaves	BDT. 125 (BDT 5 per leaf)
50 leaves	BDT. 250 (BDT 5 per leaf)
100 leaves	BDT. 500 (BDT 5 per leaf)
Uncollected cheque book destruction (Applied but not collected within 3 months by account holder)	BDT 5 per leaf
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
DESCRIPTION	**(AMOUNT/RATE)**
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

Effective from January 01, 2026

Community Bank
• Trust • Security • Progress

Community Islamic

SCHEDULE OF CHARGES (Islamic Banking)

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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:	
Up to 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)
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)	
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
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 5th transaction during month For 6th 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 ATM Footage (Video) Request-Other ATM	BDT 3000 & Free (for CBBL Customer) At Actual

SCHEDULE OF CHARGES (Islamic Banking)

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Bangladesh Government Investment Sukuk Services		
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

DESCRIPTION	CURRENT (AMOUNT/RATE)
Retail Finance:	
Community Personal Finance	
Processing Fee (Facility Evaluation Fee)	Finance up to BDT. 40 Lac: 0.50% (But its amount will not be exceeding BDT. 15000)
Early Settlement Fee	Nil
Partial Settlement Fee	Nil
Re-scheduling Fee	0.25% but not more than BDT. 10000
Penal Charge due to Overdue/Past Due	0.50% or as per Sanction Approval (To be transferred to charity account
Supervision Fee	Nil
(Finance Processing Fee, Early Settlement Fee, Rescheduling Fee etc. are not applicable for Bangladesh Police Members & Community Bank Staff).	
Community Auto Finance	
Processing Fee (Facility Evaluation Fee)	Finance up to BDT. 50 Lac: 0.50% (But its amount will not be exceeding BDT. 15000) Finance more than BDT. 50 Lac: 0.30% (But its amount will not be exceeding BDT. 20000)
Early Settlement fee	Nil
Partial Settlement	* 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 Finance.
Re-scheduling Fee	0.25% but not more than BDT. 10000
Penal Charge due to Overdue/Past Due	0.50% or as per Sanction Approval (To be transferred to charity account
Issuance of duplicate certificate for BRTA	BDT. 1500 (1st time free)
Supervision Fee	Nil

SCHEDULE OF CHARGES (Islamic Banking)

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Community Home Finance	
Processing Fee (Facility Evaluation Fee)	Finance up to BDT. 50 Lac: 0.50% (But its amount will not be exceeding BDT. 15000) Finance more than BDT. 50 Lac: 0.30% (But its amount will not exceeding BDT. 20000)
Takeover Processing Fee	Nil
Takeover + Enhancement Finance Processing Fee	Nil
Early Settlement Fee	Nil
Partial Settlement	* 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.
Re-scheduling Fee	0.25% but not more than BDT. 10000
Penal Charge due to Overdue/Past Due	0.50% or as per Sanction Approval (To be transferred to charity account
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

Corporate Finance related Fees/Charges (Working Capital/Term Finance)	
Processing Fee (Facility Evaluation Fee)	Finance up to BDT. 50 Lac: 0.50% (But its amount will not be exceeding BDT. 15000) Finance 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 Overdue/Past due	0.50% or as per Sanction Approval (To be transferred to charity account)
Reschedule Fees: Corporate Finance	0.25% but not more than BDT. 20,000
Documentation Deferral Charge	0.10% or max BDT. 20000
CMSME & Agriculture Finance related Fees/Charges (Working Capital/Term Finance)	
Processing Fee (Facility Evaluation Fee)	For CMSME Finance: * Up to BDT. 50 Lac: 0.5% of Finance amount but not exceeding BDT 15,000 *Above BDT. 50 lac: 0.3% of Finance amount but not exceeding BDT 20,000 For Agriculture Finances: Nil
Penal Charge due to Overdue/Past Due	0.50% or as per Sanction Approval (To be transferred to charity account
Early Settlement Fee	* 0.5% for Medium and Large Term Finance * Nil for Cottage, Micro, Small segment Finances, Agriculture Finances

Fees for Project Appraisal / Energy Audit / 3rd Party Report	At actual
Rescheduling / Restructuring Fee	Nil for CMSME and Agriculture Finances

Effective from January 01, 2026

SCHEDULE OF CHARGES (Islamic Banking)

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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
FINANCE RELATED OTHER CHARGES	
Penal Charge	0.50% above the rate of finance on the Overdue Amount for General Customers (To be transferred to charity account)
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 Finance Closure Certificate (NOC) for all Retail Finances and OD (Free for 1st time)	BDT. 500
Excess Over Limit (EOL) Charge	0.50% or as per Sanction Approval on EOL amount
Documentation fees	Micro & Small Business: BDT 500 Medium Business: BDT 1000 Corporate Business: BDT 2000
Finance Statement Fee	* Free twice a year, BDT 100 for subsequent/duplicate issue * Nil for Agriculture Finances

SCHEDULE OF CHARGES (Islamic Banking)

(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 **Up to 0.40 % for 1st quarter for 100 % cash margin or as per sanction approval.**
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

Quard /withdrawal Facility against Mudaraba Term Deposit/Mudaraba Monthly Income Deposit/Mudaraba Monthly Deposit

Service Charge	BDT 500.00 per withdrawal
Profit Rate	Nil

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