

**NATIONAL BANK OF PAKISTAN (Bangladesh Operations)**

**NBP BD Operations: Schedule of Charges Applicable from \_\_30/12/2020**

SL	Business Category	Particulars of Services	Prescribed schedule of applicable rate of charges & slabs
1	2	3	4
1	Account Maintenance fees/Charges	Current	Tk.300 Half Yearly/Maximum Tk. 300.00 for Current A/C for every 06 months.
		Savings (except staff accounts)	1) No A/C maintenance charge on Savings A/C having half-yearly average balance upto Tk. 10,000/- or less. 2) Maximum Tk.100/- on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk.10,000 up to Tk. 25,000/-. 3) Maximum Tk.200/- on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk.25,000 up to Tk. 200,000/-.4) Maximum Tk.250 on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk.200,000 up to Tk. 10,00,000/-5) Tk.300 on a half-yearly basis from Savings A/C having half-yearly average balance of more than Tk. 10,00,000/-
		SND	Tk.300 Half Yearly/Maximum Tk. 300.00 for SND A/C for every 06 months.
		DPS/DBS/Junior account including staff accounts	Nil
2	Account Closing Charges	Current	Tk. 300.00 (Flat)
		Savings (except staff accounts)	Tk. 200.00 (Flat)
		SND	Tk.300.00 (Flat)
		DPS/DBS/Junior account including staff accounts	No charges for DPS, DBS & Junior Accounts
3	Premature Encashment Fee	Monthly DPS/Junior account including staff accounts	Nil
4	Minimum Balance Fee/Incidental Charge/Ledger Fee/Service Charge	Current/Savings/SND/DPS/DBS/Junior Accouts including staff accounts	Nil
5	Counter Transaction Fee	Current/Savings/SND/DPS/DBS/Junior Accouts including staff accounts	Nil
6	Standing Instruction Annually	Failure of Standing Instruction due to insufficiency of fund (except staff account)	Tk. 200/-per instruction
		For transfer of balance from any deposit account to scheme & staff accounts	Nil
		For compliance of each standing instruction	Tk. 200/-per instruction
7	Stop Payment of lost cheque	Stop Payment of cheque ( Per leaf)	Tk. 200/-per instruction
		Stop Payment Instruction (except staff accounts)	Tk. 200/- for imposing the instruction. No charge for withdrawal of instruction.
		Dorment Account Activation including staff accounts	Nil
		Balance confirmation certificate (except staff accouts)	No charges for Half-yearly & Yearly for balance confirmation certificate (Twice a year) but Maximum Tk. 200/- be charged for additional issuance of certificate per instance.
		Issuance of Bank Solvency Certificate (except staff accounts)	Tk.500/-per instance

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8	Certificates/Reports	Credit or Solvency information-local if requested by third party	Tk.300/- (by debiting a/c)
		Credit or Solvency information Local	Tk.300/-
		Credit or Solvency information-International	Tk.1,000/- or US\$20/-
		Obtaining credit report on behalf of local customer	Tk. 300/-
		Duplicate Instrument/Savings certificates/Declaration in lieu	External Instrument: Shanchaya Patra/Bonds etc. Tk. 1,000/- Internal Instrument (FDR/DPS etc) Tk. 500/-
		B.O Certificate/ Account Maintenance Certificate (except Staff accounts)	Maximum Tk. 100/- per instance
		Account Statement/ Duplicate Statement other than Current A/C (in case of more than 2 in a year)	Tk. 200/-per instruction
		Account statement for current a/c (in case of more than once in a month)	TK.200/-
		Account statement for more than 1 year old	TK.200/-
		Issuance of FCY encashment Certificate	Tk.500/- per certificate
		Certificate of Inland Remittance	Tk.500/- per certificate
		Issuance of any other Certificate (except staff accounts)	Tk.500/- per certificate
		Issuance of certificate against staff Accounts	Nil
9	Issuance of cheque Book	<b>Issuing of Cheque Books (1st Cheque book of 10 leaves is free of Charge)</b>	
		10 Leaves	Tk. 50/- (Tk. 5/leaf)
		25 Leaves	Tk.125/- (Tk. 5/leaf)
		50 Leaves	Tk.250/- (Tk. 5/leaf)
		100 Leaves	Tk.500/- (Tk. 5/leaf)
		For staffs of NBP-BD Ops	Same as above
10	Locker Charges	Large Locker	Tk.5500/- per year
		Medium Locker	Tk.4500/- per year
		Small Locker	Tk.3000/- per year
		Key Deposit/Security Money	Equal to one year locker charge as above (refundable)
		Late Payment Fee	Tk.100/per month
		Locker Breaking Charge	Actual Breaking Charges or minimum Tk.10,000/-
		For staffs of NBP-BD Ops	50% off for NBP Staff for the all above lockers charges

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		Replacement of lost keys	At actual	
11	Local Collection	Where there is clearing house	1. Taka 10/- for regular value cheque of Tk.50,000/- to below 5 lac 2. Taka 60/- for high value cheque of Tk.5 lac to above for same day clearing 3. Taka 25/- for regular value cheque of Tk. 5 lac & above.	
		Where there is not clearing house	At actual, minimum of Tk. 50/- per instance	
		Cheque Deposited with us drawn on other Banks but returned unpaid from clearing house due to insufficiency of fund	Tk.200/- per instance from the account holder of cheque. Besides in case of Cash & transfer, Tk. 100/- from beneficiary (if return memo is issued). Note: If Cheque return due to the reason pertains to the customer.	
		Same day clearing	Tk.300/- & Nil for above 10 lac	
		Cheque returned on FC A/C	service charge Tk.100/- plus telex charge At actual	
		<b>Collection of out station cheque / bills Commission</b>		
		i. Up to Tk. 1.00 Lac	At 0.15% of the collection amount or minimum Tk.50/-	
		ii. Above Tk. 1.00 Lac to Tk. 5.00 Lac	At 0.10 % of the collection amount or minimum Tk.150/-	
		iii. Over Tk. 5.00 lac	At 0.05% of the collection amount or minimum Tk.500/-	
		Postage/Registered Post	At actual (Present minimum cost of local postage is Tk.50/-)	
		Telegram/Fax	At actual (Present minimum charge of local telegram is Tk.50/-)	
		Telex/Fax/SWIFT	At actual (Present minimum charge of local telex is Tk.50/-)	
		Outward Cheque Returned ( Local)	Tk.250/-	
		Outward Cheque Returned (FCI)	At actual -plus telegram/telex charge at actual	
Inward Cheque Returned	Tk.250/-			
<b>Issuance of Payment Order/PO Commission</b>				
Upto Tk. 100,000/-	Tk.75 /-			
100,001 to 500,000/-	Tk. 150/-			
500,000/- and above	Tk. 300/-			
SDR	Same as above			
<b>Issuance of Demand Draft/DD/TT/MT</b>				
Upto TK. 100,000/-	0.10%, minimum Tk.150/-, Max-Tk. 3000/- (for walking customer & account holder except staff accounts)			
Postage	At actual			
SWIFT Charges for issuing TT/DD	At actual			
Cancellation of DD/PO	Tk.150/- plus postage/swift charge if applicable			
	Local Remittance			

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12	(Inland)	Cancellation of TT	Tk.250/- plus postage/swift charge if applicable
		Issuance of Duplicate Instrument PO	Tk. 200/- plus indemnity charge Tk. 300/ & postage, swift charge (if applicable) at actual
		Issuance of Duplicate Instrument DD	Tk. 200/- plus indemnity charge Tk. 300/ & postage, swift charge (if applicable) at actual
		For staffs of NBP-BD Ops	Minimum Tk. 50/- upto Tk. 500,000/- & Maximum Tk. 150/- for any amount above Tk. 500,000/-
		Purchase of Cheques, Inland Bills & Instruments (outstation)	i) Upto Tk. 25,000/- @ 0.15%, Minimum Tk.25/-, ii) Tk. 25,001/- to Tk. 1.00 lac @ 0.15%, Minimum Tk. 50/-, iii) From Tk.100,001/- to Tk.5,00,000/- @ 0.15%, Minimum Tk. 200/-, iv) Over Tk. 5.00 lac @0.10%, Minimum Tk.600/- & Maximum Tk. 3,000/-. Postage: At actual but Minimum Tk. 20/- Telephone/e-mail /FAX/ SWIFT/ Telegram: At actual but Minimum Tk. 50/-
13	Issuance of Bangladesh Bank Cheque	Issuing of Bangladesh bank Cheque at clients request of remittance (inland)	Tk.250/- per cheque
		Cancellation of BB cheque	Tk. 100/- for per cheque
14	Foreign collection Inward Remittance	For collection of clean item other than own client	BDT 0.40 per US dollar, BDT 0.30 per Euro & BDT 0.25 per GBP, other currencies equivalent to USD + other charges at actual
		For collection of clean item own client	TK 300/- per collection
		For collection of documentary bills	BDT 0.40 per US dollar, BDT 0.30 per euro & BDT 0.25 per GBP, other currencies equivalent to USD + other charges at actual
		All other charges including SWIFT & correspondent	At actual plus service charge Tk.500/-
		Foreign Agent Charges	At actual if any
		Collection of foreign Bank DD/cheque drawn on abroad commission	BDT 750/- ( up to USD 1000/-) BDT 1500/- ( over USD 1000/-) plus postage & other charges actual
		Inward Cheque Collection returned -FCY( Domestic/overseas)	Tk.500/- plus postage & other charge actual
15	Foreign collection outward	For Collection of FCY Outward- Commission	BDT 0.40 per US dollar, BDT 0.30 per euro & BDT 0.25 per GBP, other currencies equivalent to USD + other charges at actual
		Postage	At actual (Minimum Tk4000 for Courier to outside Bangladesh)
		SWIFT	At actual (Minimum TK2000)
		Encashment of FC Draft/TT	At actual
		Outward Cheque returned unpaid (FCY)	Tk.250/- plus other bank charge if any
		Issuance of T.C/Endorsement in passport	1% USD plus Tk.250/-
		Issuance of Cash Endorsement in passport	Own Client- Tk.350/- & Non client Tk.500/-

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<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>16</b>	<b>Foreign Remittance Outward</b>	Issuance of FDD	i) Upto USD 1,000/- Tk. 1,000/- ii) USD 1,001/- to USD5000/- Tk. 2,000/- iii) USD 5001/- to 10,000/- Tk. 2,500/- iv) Above USD 10,000/-Tk. 4,000/- NB: BC selling rate will be applied for conversion of FC if realization of charges in Taka.
		Issuance of Local FDD against LC	USD100/-
		Issuance of TT Abroad	0.20% of amount Plus SWIFT charge at actual (Min Tk2000/-)
		SWIFT	At actual Minimum TK.2000/- plus commission & foreign correspondent charge
		Purchase of FDD	Tk. 0.40 per Dollar/GBP but Minimum Tk.200/- and postage at actual
		TC encashment	As per approved purchase rate plus postage at actual
		Payment of FTT in Tk. on our Bank	Free
		Collection of foreign currency draft from abroad.	Tk.1,000/-(flat) plus postage and SWIFT charge at actual
		Outward Remittance by TT(FC) through Foreign correspondent	Tk. 1,000/- (flat)
		Cancellation of FC drafts	Cancellation Charge Tk. 500/- and SWIFT Charge at actual (Min Tk.2,000/-) plus Correspondent bank charge at actual (if any)
		Collection of Clean Bill	Actual Postage Charge plus SWIFT Charge at actual but minimum Tk. 500/-
		Student file-per student	Tk.5,000/-per file and Tk. 1,000/-subsequent per year
		<b>17</b>	<b>Foreign Bank Guarantee</b>
Issuance / Advising without adding confirmation to the beneficiary in original without any engagement on our part	Tk.1000/-plus postage Tk.50/-		
Parcel charges	Tk.20/- each for parcel 1st 10 days and additional Tk. 5/- for every subsequent days or part thereof		
Advising of Guarantee in our format or the format supplied by the opening bank with our full engagement.	Min. 0.15%-Max 0.50% per quarter or part thereof. Min Tk. 1,000/- plus cost of postage/SWIFT		

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		Issuance of Bank Guarantee against Counter Guarantee of Foreign Bank.	0.15% to 0.50% per quarter & part thereof but minimum of USD 100.
18	Bank Guarantee Local	Bank Guarantee ( Local)	at 0.50% per quarter minimum Tk.1000/-postage & stamp-at actual
		Bank Guarantee ( Local)-100 % cash margin	at 0.25% per quarter minimum Tk.750/- (as per BB instruction)
		Letter of Guarantee Amendment	US \$ 20 per transaction (flat) if amendment involves increase in amount or extension in period, in addition to USD20 charge commission in % as mentioned above on incremental value .
19	Import	<b>LC Commission</b>	
		At sight	0.40% for each quarter & part thereof
		Deferred Payment/Usance LC	0.50% for each quarter & part thereof
		At 100% Cash Margin	0.25% for each quarter & part thereof
		Back to Back (BTB) LC	0.40% for each quarter & part thereof
		<b>Acceptance Commission</b>	
		Acceptance commission under Foreign deferred payment LCs (including Back to Back L/Cs)	0.40% for each quarter & part thereof
		Acceptance commission under LOCAL deferred payment LCs (including Back to Back L/Cs)	0.20% for each quarter & part thereof
		<b>LC Amendment Charge</b>	
		Increase of value & time	0.40% per quarter & part thereof
		LC Amendment	Tk.750/-
		LC Cancellation	Free
		Arrangement of confirmation by third Bank (Confirmation charges at actual to be borne by either opener or beneficiary as the case may be)	0.10%, minimum Tk. 1,000/- and Maximum Tk. 20,000/-
		Collection of credit report of the beneficiary of the L/C by Telex/ SWIFT/ Mail	At actual plus service charges Tk. 500/-
		Supply of stationery set for L/C opening	Actual stamp charges plus Tk. 200/-

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19	Import	Certification of Import Documents for Customs Assessment Purpose/Copy documents Endorsement Charge	Free	
		Issuance of Shipping Guarantee	Nil	
		All other Amendment	BDT 750/- Flat	
		<b>Others:</b> For discrepant import L/C documents (charges to be realized from beneficiary/bill forwarding bank)	i) USD 50/- for foreign bill ii) USD 20/- or equivalent Taka for Local Bill.	
		All type of certificate relating Foreign Trade (BTB LC Certificate, C&F Certificate & PRC Certificate issuance charge)	Tk. 500/- per certificate	
		IRC Renewal fee	Tk. 500/- per instance	
		<b>LC Transmission Charges</b>		
		Mail	At actual	
		Courier	At actual	
		SWIFT	At actual	
		Pre advice by SWIFT	At actual	
		LC (Foreign)	Tk. 750/-	
		L/C Amendment	Tk. 750/-	
		LC Confirmation	Tk. 750/-	
		LC Cancellation/ Other Message	Free	
		Other SWIFT Communication	Tk. 500/- (Foreign) & Tk. 300/- (Local)	
		LC (Local)	Tk. 750/- (At Actual Basis)	
		LC (Local) Amendment	Tk. 500/- (At Actual Basis)	
		LC Acceptance (Foreign & Local)	Tk. 500/- (At Actual Basis)	
		<b>LC Amendment Transmission Charges</b>		
Mail	At actual			
Courier	At actual			
SWIFT	At actual			
<b>Documents Handling Fess</b>				
PSI Charge	TK. 300 per set			
Enquiry Fees	TK. 500 per set			
EXP certification & supply	TK. 500 per set			
Descriciency Documents (Foreign)	TK. 750/-			

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1	2	3	4
19	Import	Descripency Documents (Local)	TK. 750/-
		Settlement of Documents (Foreign)	TK. 750/-
		Settlement of Documents (Local)	TK. 750/-
		IMP/LCA/LC Application	TK.500/-
		Stationery in case of LC Opening	TK.500/-
		Documents Handling Charge	Free
		Collection of Credit Report	At actual
		Charge on PRC issuance	TK. 500 per set
		Certificate against BBLC	TK. 500 per set
		Issuance of C&F Certificate	TK. 500 per set
		<b>SWIFT CHARGES</b>	
		LC ISSUE	At actual
		LC Amendment	AT actual
		LC Confirmation	AT actual
		Reimbursement Claim	AT actual
		LC Advising ( Foreign)	AT actual
		<b>Postage (Foreign)</b>	
		Commission	AT actual (Minimum Tk. 2,000/-)
		Postage	TK. 750/- plus postage at actual +SWIFT Charge at actual
		SWIFT	TK. 750/- plus postage at actual+SWIFT Charge at actual-if any
		<b>LC Advising ( Local)</b>	
		Commission	Tk.750/-
		Postage	At Actual
		SWIFT if any	At Actual
LC Amendment Advising ( Foreign)	TK. 750/- per set		
LC Amendment Advising ( Local)	TK. 500/- per set		
Transfer of LC Amendment	TK. 750/- per set		
Cancellation of LC Transfer	Free		
Negotiating Commission for export bills in Forex	AT actual (Maximum Tk. 500/-)		



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20	Export	Negotiating Commission for export bills in local Currency	AT actual (Maximum Tk. 500/-)
		Adding of Confirmation	AT actual (Minumum Tk 2,000/-)
		EXP Issuance	Per File Tk 500/-
		Negotiation commission for export bills in foreign currency (where exchange gain is involved)	Flat Tk. 500/-
		Collection commission for export bills in foreign currency (where exchange gain is involved)	Flat Tk. 500/-
		Negotiation commission for export bills	0.15%
		Collection commission for export bills	0.15%
		Negotiation/Advance Against Acceptance (AAA) for Export Bills in Local Currency	Free (However interest on AAA to be applied)
		Collection Commission for Export Bills in Local Currency (Charge to be realized at the time of realization of proceeds but no charge to be imposed if AAA is provided)	@0.15% but minimum Tk. 1,000/- and maximum Tk. 10,000/-
		Authentication of Transfer	Tk. 1,000/- plus SWIFT Charge Tk. 500/- per instance
		Adding of Confirmation to L/C	Maximum @ 0.20% (each quarter) minimum USD 25/-
		Local Foreign Correspondent Charge, Data Max, Handling Charge, Copy Document Endorsement Charge, LC Cancellation or unutilized expired LC charge	Free
		Foreign Bank's Guarantee charges against discrepant bills.	At actual
		<b>Processing of Documents under collection</b>	
Collecting bank charges abroad	At Actual		
Processing of documents under collection of Foreign Currency	Nil		
Processing of documents under collection of Local Currency	Nil		
Mailing of Export Documents	Foreign: i) By Courier- At actual but minimum Tk. 2,500/- ii) By Postage- At actual but minimum Tk. 750/- Local: Courier/Postage Tk. 200/-		
SWIFT charges for transmitting reimbursement claim	Tk. 500/- (At actual)		

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20	Export	Exp. Form certification	Tk. 150 per unit/set.
		Other stationeries	Tk. 150/-
		Issuance of Export Transaction certificate/PRC	Tk. 100/- per proceeds, minimum Tk. 500/- per certificates
		Issuance of Foreign Currency balance certificate/solvency certificate	Tk. 300/- per certificate.
		Indentor's registration certificate, money changers license or special permission etc. from Bangladesh Bank	Tk.1,000/- per instance.
		Processing of Cash incentive/duty drawback facilities	Tk.3,000/- per case/per bill
		For collection of clean items (inward)	Tk.500/-(flat) plus SWIFT and Postage Charge
		For documentary collection bills(under all types of L/C)	Nil
		For documentary bills under grant(without L/C)	@ 0.25% but MinimumTk.500/-
	Other charges including telex/SWIFT etc.	At Actual but minimum Tk. 500/-	
21	Corporate Loan	Loan Documentation Fee: (Except loan against Financial Obligation)	At actual
		Loan Processing/ Appraisal Fee: (other than retail product)	Nil
		CIB Charge/Cost	At actual /per borrower (Minimum Tk. 200/- for old inquiry & Minimum Tk. 300/- for new inquiry)
		Early Settlement Fee	Maximum @ 2.00% on outstanding balance
22	Cottage Micro Small & Medium Enterprise (CMSME) Loan	Loan Application Fee	Tk. 200/-
		Loan Documentation Fee	At actual
		CIB Charge/Cost	At actual
		Stamp charge	At actual
		CIB Charge/Cost	At actual
		Early Settlement Fee for Cottage industry	Nil
		Early settlement fee for SME at any point (except cottage & Micro Industry)	Maximum @ 2.00% on outstanding balance
		Early settlement fee Micro Industry	Nil
	Loan Processing Fee	1% or minimum Tk. 1,000/-	

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23	Personal loan	Loan Certificate	Minimum Tk. 500/- per instance
		CIB Charges	At actual /per borrower (Minimum Tk. 200/- for old inquiry & Minimum Tk. 300/- for new inquiry)
		Documentation Fee	At actual
		Stamp charge	At actual
		Legal & valuation fee	At actual
		Early Settlement Fee	2% or Minimum Tk. 1,000/-
		Partial Settlement Fee	1% or minimum Tk. 1,000/-
24	Car Loan	Processing Fee	0.50%-1% or minimum Tk. 1,000/-
		Partial Settlement Fee	1% or minimum Tk. 1,000/-
		Early Settlement Fee	2% or Minimum Tk. 1,000/-
		CIB Charges	At actual /per borrower (Minimum Tk. 200/- for old inquiry & Minimum Tk. 300/- for new inquiry)
		Legal/Documentation/Stamp fee	At actual
		Quotation Change Fee	Tk. 500/-
25	Home Loan	Processing Fee (General)	0.50%-1% or minimum Tk. 3000/-
		Processing Fee (Takeover)	Nil
		Processing Fee	1% or minimum Tk. 2,000/-
		Partial Settlement Fee	2% or minimum Tk. 5,000/-
		Early Settlement Fee	At actual
		CIB Charges	At actual /per borrower (Minimum Tk. 200/- for old inquiry & Minimum Tk. 300/- for new inquiry)
		Legal/Documentation/Stamp fee	At actual
		Vetting Charge	At actual
		Valuation Charges	At actual
26	Secured Loan	Processing Fee	Tk. 1,000/-
		Early/Partial Settlement Fee	1% or minimum Tk. 1,000/-
		Vetting Charge	At actual
		Valuation Charges	At actual
		Stamp charge	At actual /per borrower (Minimum Tk. 200/- for old inquiry & Minimum Tk. 300/- for new inquiry)
		CIB charge	At actual
		Documentation Fee	At actual
		Enhancement/Reduction/	Tk. 500/-
	Corporate & CIVILIAN Loan processing fee (other than retail product)	Nil	
	Agriculture loan processing fee	Nil	

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27	Other Loan Related Fees/charges	Legal/Documentation/Stamp fee	At actual
		Renewal fee	Nil
		Limit enhancement fee	0.30% of enhancement amount
		Contact point verification	TK. 500/- per instance
		Penal Interest	1% above the prescribed rate if the amount is overdue, 2% above the prescribed rate if the amount is classified
		Stamp charge	AT actual
		CIB charge	At actual /per borrower (Minimum Tk. 200/- for old inquiry & Minimum Tk. 300/- for new inquiry)
28	Godown Charge	<b>Borrowers godown under banks custody</b>	
		Rent	At actual on Borrower's A/C as per the bank's contract with the premise owner
		Insurance	At actual on Borrower's A/C as per bank's appvoed insurer
		Salary & Allowance of Godown staff	At actual on Borrower's A/C as per bank's contract with the 3rd party service provider
29	On Line Transaction	<b>Within City</b>	
		Up to TK. 500,000/-	As per attached sheet
		TK. 500,000/- & up to Tk 1,000,000/-	As per attached sheet
		More than Tk. 1,000,000/-	As per attached sheet
		<b>Intercity</b>	
		Up to TK. 500,000/-	As per attached sheet
		TK. 500,000/- & up to Tk 1,000,000/-	As per attached sheet
More than Tk. 1,000,000/-	As per attached sheet		

**Note: Above Charges / Fees/ Commissions/ Rates are exclusive Govt, Duty /Tax/ VAT, if any shall be recovered from the customers in addition where and when applicable and subject to change from time to time as per SRO from Republic of Bangladesh Government.**