

Schedule of Charges
Corporate, Commercial and SME Banking Division
Effective from 1 July, 2021



Item Charge: Corporate & Commercial Charge: SME

**General Service
Corporate, Commercial and SME Banking**

**Deposit Accounts
Current, Savings and Short Term Deposit (STD)**

Minimum Balance Fee/Incidental Charge/Ledger Fee/Service Charge – SB & CD Account	No Fee	Same as Corp & Comm
Account Maintenance Fees - BDT Account - Savings	Average balance Tk. 10,000 and below : Free	Same as Corp & Comm
	Average balance above Tk. 10,000 to Tk 25,000 : BDT 100 Half Yearly.	Same as Corp & Comm
	Average balance above Tk. 25,000 to Tk. 2,00,000 : BDT 200 Half Yearly.	Same as Corp & Comm
	Average balance above Tk. 2,00,000 to Tk. 10,00,000 : BDT 250 Half Yearly.	Same as Corp & Comm
	Average balance above Tk. 2,00,000 to Tk. 10,00,000 : BDT 250 Half Yearly.	Same as Corp & Comm
	Average balance above Tk. 10,00,000 : BDT 300 Half Yearly	Same as Corp & Comm
Account Maintenance Fees - BDT Account - Current	BDT 300, Half Yearly	Same as Corp & Comm
Account Maintenance Fees - BDT Account - STD	BDT 500, Half Yearly	Same as Corp & Comm
Account Maintenance Fees - FCY Account	Equivalent BDT 300, 1/2 Yearly	Same as Corp & Comm
Minimum Account Opening Balance - SB	BDT 500	Same as Corp & Comm
Minimum Account Opening Balance - CD	BDT 1000	Same as Corp & Comm
Minimum Account Opening Balance - STD	BDT 100,000	Same as Corp & Comm
Minimum Account Opening Balance - FDR	BDT 50,000	Same as Corp & Comm
Minimum Balance Fees	No Fee	Same as Corp & Comm
Closing of Account – Savings	BDT 200.00	Same as Corp & Comm
Closing of Account – Current and STD	BDT 300.00	Same as Corp & Comm

Account - Statement Charges

Regular statement twice a year (half-yearly and yearly)	No Fees	Same as Corp & Comm
Duplicate Statement (More than 06 months old)	BDT 100.00	Same as Corp & Comm

General Charges

Cheque Book Issue fee - Savings a/c	BDT 75.00 with 25 leaves	Same as Corp & Comm
Cheque Book Issue fee - Current a/c	BDT 150.00 with 50 leaves	Same as Corp & Comm
Cheque Book Issue fee - STD	BDT 200.00 with 50 leaves	Same as Corp & Comm
Surrender of paid cheque	BDT 5.00 per Cheque. Minimum BDT 500.00	Same as Corp & Comm
Foreign Currency Cheque Book (50 Leaf)	Equivalent of BDT 3.00 per leaf	Same as Corp & Comm
Hold mail	No Fees	Same as Corp & Comm
Photocopy of cheques / instruments paid (more than 6 (six) months old)	BDT 200.00 per instrument	Same as Corp & Comm

Processing of application to Bangladesh Bank

New Application under 18A of FERA	BDT 500.00 per permission	Same as Corp & Comm
Renewal of Application process and documentation checking under 18A of FERA	BDT 500.00 per permission	Same as Corp & Comm
New Application under 18B of FERA	BDT 1000.00 per permission	Same as Corp & Comm

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Item	Charge: Corporate & Commercial	Charge: SME
Renewal of Application process and documentation checking under 18B of FERA	BDT 500.00 per permission	Same as Corp & Comm
GSA Application	BDT 1000.00 per Application	Same as Corp & Comm

Lending Accounts

Loan Processing Fee	BDT 50,00,000 and below : 0.50%, maximum BDT 15,000, BDT 50,00,000 above : 0.30%, maximum BDT 20,000	Same as Corp & Comm
Management Fee	No Fees	Same as Corp & Comm
Account Maintenance Fee	No Fees	Same as Corp & Comm
Account Maintenance Fee- Overdraft	No Fees	Same as Corp & Comm
Penal Charge	2% of overdrawn / Past due amount for all type of loans.	Same as Corp & Comm
Early settlement fee	As per negotiation, Maximum 0.50% of outstanding amount	Same as Corp & Comm
Mortgage processing	Lawyer charge at actual	Same as Corp & Comm
Mortgage documentation	Lawyer charge at actual	Same as Corp & Comm
Cheque Book Issue Charge – overdraft a/c	BDT 150.00 with 50 leaves	Same as Corp & Comm
Cheque Book Issue Charge – overdraft a/c	BDT 300.00 with 100 leaves	Same as Corp & Comm
Regular statement twice a year (half-yearly and yearly)	No Fees	Same as Corp & Comm
Duplicate Statement (More than 06 months old)	BDT 100.00	Same as Corp & Comm
Duplicate Statement (over 12 months)	BDT 200.00	Same as Corp & Comm
CIB Charge	At actual	Same as Corp & Comm
Stamp Charge	At actual	Same as Corp & Comm
Project Appraisal/Assessment Fees	As per negation with Customers	Same as Corp & Comm
Project Inspection/ Stock Inspection Fees	As per negation with Customers	Same as Corp & Comm
Charges for Excess Over Limit	As per negation with Customers	Same as Corp & Comm
Charges for Deferral	As per negation with Customers	Same as Corp & Comm
Charges for CM Extension	As per negation with Customers	Same as Corp & Comm
Risk Premium Fees	No Fees	Same as Corp & Comm
Deal Structuring/Facility Structuring Fee	No Fees	Same as Corp & Comm
Commitment Fee/Commitment Failure Fee	No Fees	Same as Corp & Comm
Late Payment Fee/Instalment Failure Charge	As per negation with Customers	Same as Corp & Comm
Fee for Energy Auditing related to green financing	At actual for external audit/as per negotiation with customer for CBL internal auditing	Same as Corp & Comm
Facility Fees	As per negotiation with customer	Same as Corp & Comm
Participation fees	As per negotiation with customer	Same as Corp & Comm
Processing of Application to Bangladesh Bank	Application for USD Loan- As per negotiation with customer. Application for maturity extension of Import bills- As per negotiation with customer.	Same as Corp & Comm
Security/Loan Document Deferral Fee	As per negotiation with customer	Same as Corp & Comm
Reschedule/Restructure Fee	0.25%, maximum BDT 10,000	Same as Corp & Comm

Funds Transfer/Payment Services

Cash Transaction - Deposit & Withdrawal (Inter city)

Up to BDT 50,000	No Fees	Same as Corp & Comm
Above BDT 50,000 to BDT 1,00,000	BDT 100.00 per transaction	Same as Corp & Comm
Above BDT 1,00,000 to BDT 5,00,000	BDT 200.00 Per transaction	Same as Corp & Comm
Above BDT 5,00,000 to BDT 10,00,000	BDT 200.00 Per transaction	Same as Corp & Comm
Above BDT 10,00,000 to BDT 50,00,000	BDT 1000.00 Per transaction	Same as Corp & Comm
Above BDT 50,00,000	BDT 1000.00 Per transaction	Same as Corp & Comm

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Cash Transaction - Deposit & Withdrawal (within city)

Cash transaction deposit and withdrawal (within city)	No Fee	Same as Corp & Comm
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Issuance of Duplicate Instrument

Issuance of Duplicate PO/DD/FDR/Other Instrument	BDT 500 including stamp charges for indemnity Bond	Same as Corp & Comm
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Local Funds Transfer Fee / Commission

Pay order issue - Customer	Amount Tk. 1,000 and below: BDT 20	Same as Corp & Comm
Pay order issue - non Customer	Amount above Tk. 1,000 to Tk. 1,00,000 : BDT 50	Same as Corp & Comm
Demand Draft (DD) issue - customer	Amount above Tk.1,00,000 : BDT 100	Same as Corp & Comm
Demand Draft (DD) issue - non customer	Amount Tk. 1,000 and below: BDT 20	Same as Corp & Comm
Telegraphic Transfer (TT) - customer	Amount above Tk. 1,000 to Tk. 1,00,000 : BDT 50	Same as Corp & Comm
Telegraphic Transfer (TT) - non customer	Amount above Tk. 1,00,000 to Tk. 5,00,000 : BDT 100	Same as Corp & Comm
Money Transfer (MT) - customer	Amount above Tk. 5,00,000 to Tk. 10,00,000 : BDT 200	Same as Corp & Comm
Money Transfer (MT) - non customer	Amount above Tk. 10,00,000 : BDT 300	Same as Corp & Comm
Bangladesh Bank Cheque Issuance	BDT 200.00	Same as Corp & Comm

Cancellation of Local Funds Transfer

Cancellation of Pay Order	BDT 50.00	Same as Corp & Comm
Cancellation of Demand draft / Telegraphic transfer/ money transfer	BDT 50.00	Same as Corp & Comm
Cancellation of Bangladesh Bank Cheque	BDT 300.00	Same as Corp & Comm
Stop payment on clearing cheque (per instruction)	BDT 100.00	Same as Corp & Comm
Stop payment on cash cheque (per instruction)	BDT 100.00	Same as Corp & Comm
Stop payment on entire cheque book (per instruction)	BDT 300.00	Same as Corp & Comm
Stop Payment Order (SPO) cancellation	BDT 50.00	Same as Corp & Comm

Standing Instruction (SI)

Standing Instruction (SI) creation charge (any transaction)	BDT 100.00	Same as Corp & Comm
SI for Transfer of funds between accounts within the Branch	No Fee	Same as Corp & Comm
SI for Transfer of funds within City branches	SME -no fees, Corporate - BDT 20.00 per transaction	Same as Corp & Comm
SI for Transfer of funds between Inter City branches	SME -no fees, Corporate - BDT 40.00 per transaction	Same as Corp & Comm
SI for transfer of funds to other banks	SME -no fees, Corporate - BDT 20.00 per transaction plus postage	Same as Corp & Comm
Failure of SI due to Insufficient funds (ISF)	No Fee	Same as Corp & Comm
Amendment of SI	BDT 50.00	Same as Corp & Comm
Cancellation of SI	SME -no fees Corporate - BDT 100.00 per instruction	Same as Corp & Comm

Sweep

Sweep Creation charge	No Fee	Same as Corp & Comm
Sweep- In (charge for each execution)	No Fee	Same as Corp & Comm
Sweep- Out (charge for each execution)	No Fee	Same as Corp & Comm
Amendment of Sweep	No Fee	Same as Corp & Comm

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Cheque for Collection (LCY)

LCY Cheque Collection within clearing house	No Fee	Same as Corp & Comm
LCY Cheque Collection where there is no clearing house (bank area)	At actual cost, minimum BDT 50.00 per case	Same as Corp & Comm
Outstation Chq Collection. Commission - vide ODBC/OBC (within CBL Branches Clearing zone)	0.10% min. BDT 100.00, max BDT 1000.00	Same as Corp & Comm
Outstation Chq Collection. Commission - vide ODBC/OBC (Outside CBL Branches Clearing zone)	0.15% min. BDT 150.00, max BDT 1500.00	Same as Corp & Comm
Outward clearing cheque - returned unpaid for insufficient fund	No fees	Same as Corp & Comm
Outward clearing cheque - returned unpaid for any other reason	No fees	Same as Corp & Comm
Inward clearing cheque - returned unpaid for Insufficient Fund only	BDT 50.00	Same as Corp & Comm
Inward clearing cheque - returned unpaid for any other reason.	BDT 50.00	Same as Corp & Comm

Fund Transfer Foreign Currency (FCY)

Outward Remittance - FCY

FCY Draft - customer	Equivalent Tk. 1,00,000 and below: BDT 100	Same as Corp & Comm
FCY Draft - non customer	Equivalent above Tk. 1,00,000 to Tk. 5,00,000 : BDT 200	Same as Corp & Comm
Commission - FCY TT through correspondent - Customer	Equivalent above Tk. 5,00,000 to Tk.10,00,000 : BDT 300	Same as Corp & Comm
Additional SWIFT Charge if DD amount is over US\$1000.00 / GBP700.00 / Sing \$ any amount.	Equivalent above Tk.10,00,000 : BDT 500 Plus SWIFT charge where applicable	Same as Corp & Comm
FCY Draft on Bangladesh Bank	BDT 300.00	Same as Corp & Comm
Additional Swift Charges if TT is not through correspondent	BDT 300.00	Same as Corp & Comm
Investigation charge (if beneficiary account already credited)	BDT 300.00	Same as Corp & Comm
Issuance of counter FC draft in favour of local banks	Free	Same as Corp & Comm
Remit with BBK post facto approval	BDT 500.00 per application.	Same as Corp & Comm
Cost of Form - TM	Free	Same as Corp & Comm

Cancellation of Draft/FTT

FCY Draft Cancellation	BDT 200.00+ Corr. Bank Chg.	Same as Corp & Comm
TT Cancellation - USD / GBP / EURO	BDT 200.00	Same as Corp & Comm
Lost DD - FCY	BDT 300.00+ Corr. Bank Chg.	Same as Corp & Comm
TT amendment - FCY	BDT 300.00+ Corr. Bank Chg.	Same as Corp & Comm

Cheque for Collection (FCY)

FCY CHQ Collection (Within Bangladesh)	0.10 % min BDT 150 , max BDT 1000.00	Same as Corp & Comm
FCY CHQ Collection (Outside Bangladesh)	0.10 % min BDT 300 , max BDT 2000.00 Plus postage applicable	Same as Corp & Comm
FCY Cheque returned unpaid sent on Collection	BDT 50.00	Same as Corp & Comm

Inward Remittance FCY

Purchase of foreign bank drafts	a. BDT 0.25 per USD b. BDT 0.25 per EURO c. BDT 0.40 per GBP d. in all other currencies at per with USD	Same as Corp & Comm
For credit to CBL customers	No fees	Same as Corp & Comm

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Item	Charge: Corporate & Commercial	Charge: SME
For customers with other banks	BDT 100.00 + PO/DD charges as applicable	Same as Corp & Comm
Encashment of any foreign TT in taka at our counter	no fees	Same as Corp & Comm
Cancellation of Inward Remittance	BDT 300.00	Same as Corp & Comm
Indenting commission processing chg.	BDT 200.00 per remittance	Same as Corp & Comm
Collection of proceeds from local banks of any draft in FCY which are collected outside clearing house	BDT 500.00 per instrument	Same as Corp & Comm
Collection of foreign currency draft from abroad	At actual of postage & other charges etc. plus BDT 250 from the collected proceeds	Same as Corp & Comm
Cost of Form - Form C	Free	Same as Corp & Comm

Issuance of Travelers Cheque(TC)/ FCY Notes

Commission on sale of TC – Customer / Non Customer	1% of the TC amount	Same as Corp & Comm
Endorsement fee – customer	BDT 200.00	Same as Corp & Comm
Endorsement fee – Non customer	BDT 500.00	Same as Corp & Comm
Commission on sale of cash FCY notes – Customer	0.50% or minimum BDT Tk.300.00	Same as Corp & Comm
Commission on sale of cash FCY notes – Non Customer	0.50% or minimum BDT Tk.500.00	Same as Corp & Comm

Travelers Cheque / FCY (Cash) Encashment

TC Encashment – Customer	0.50 % of the TC amount or minimum BDT 300.00	Same as Corp & Comm
TC Encashment – Non Customer	1.00 % of the TC amount or minimum BDT 600.00	Same as Corp & Comm
Cash FCY Encashment	No Fees	Same as Corp & Comm
Encashment Certificate – Customer	BDT 200.00	Same as Corp & Comm
Encashment Certificate – Non Customer	BDT 200.00	Same as Corp & Comm

Lien Mark

Other bank's instrument kept under lien in CBL per request	BDT 250.00	Same as Corp & Comm
CBL's instrument kept under lien in Other bank per request	BDT 250.00	Same as Corp & Comm

Cash Management Services

Salary transfer

Arrangement Fee	Free	Same as Corp & Comm
Annual subscription Fee	Free	Same as Corp & Comm
Salary disbursement if the accounts are with CBL	Up to 20 staffs – BDT 20.00 per staff; Above 20 staffs – BDT 15.00 per staff. Maximum BDT 5000 for each cycle / instruction (i.e. monthly)	Same as Corp & Comm
Salary disbursement through Pay Order	PO/DD Charges as applicable per transfer	Same as Corp & Comm

Cash pick and delivery service (CPD)

Within City Area/Limit

Premium Service

Monthly Schedule for Pick up & Delivery	At Actual BDT 36,000+ 4.5% Vat & applicable tax. BDT 2,000/additional trip+ 4.5% Vat & applicable tax	Same as Corp & Comm
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Regular Service

Weekday Pick up & Delivery (same day)	At Actual BDT 2,800/trip+ 4.5% Vat & applicable tax	Same as Corp & Comm
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Item	Charge: Corporate & Commercial	Charge: SME
Weekday Pick up & Delivery (following day)	At Actual BDT 4,000/trip+ 4.5% Vat & applicable tax	Same as Corp & Comm
Monthly Schedule for Pick up & Delivery+ Overnight vaulting	At Actual BDT 40,000+ 4.5% Vat & applicable tax. BDT 1,000/additional trip+ 4.5% Vat & applicable tax	Same as Corp & Comm
Monthly Dedicated Cash Van	At Actual Fixed Charge: BDT 200,000/CIT Van& CIT Team/month+ 4.5% Vat & applicable tax. Variable Charge: a. Max Allocated mileage is 65 KM/day+ (BDT 10+4.5% VAT)/per additional KM b. Max Allocated time is 09:00 to 16:00 hours+ (BDT 1,000+4.5% VAT) /additional hour	Same as Corp & Comm
Cash pick and delivery service (CPD) Outside City Area/Limit		

Weekday Pick up	At Actual Savar EPZ/Gazipur – Dhaka BDT 7,000/trip+ 4.5% VAT & applicable taxes Tongi – Dhaka: Savar EPZ – Dhaka BDT 5,000/trip+ 4.5% VAT & applicable taxes Narayanganj – Dhaka: BDT 8,000/trip+ 4.5% VAT & applicable taxes	Same as Corp & Comm
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Variable Charges

Transit Insurance	At Actual: Upto BDT 10 Mil/Trip: to be borne by G4SBD+ (BDT 30/100000 of transit amount+4.5% VAT)/consignment exceeding BDT 10 Mil/Trip	Same as Corp & Comm
Cash Vaulting Amount Charges	At Actual: BDT 30/100000 of vaulted amount+ 4.5% VAT+ (BDT 30/100000 of vaulted amount+ 15% VAT)/consignment exceeding BDT 10 Mil/Trip	Same as Corp & Comm
Vaulting Insurance Charges	At Actual: BDT 30/100000 of vaulted amount+ 15% VAT	Same as Corp & Comm

Other Services

Cheque Purchase (FCY / LCY)

Commission – LCY CHQ Purchase	0.15% min BDT 500.00	Same as Corp & Comm
Commission – FCY CHQ Purchase	0.15% minimum BDT 1000	Same as Corp & Comm
Charge for return of FCY cheque	BDT 300	Same as Corp & Comm
Interest from the date of Purchase	As per lending Rate	Same as Corp & Comm

Certificates / Reports

Half yearly Balance confirmation Certificates (any purpose)	Free	Same as Corp & Comm
Additional Balance confirmation Certificates (any purpose)	BDT 100	Same as Corp & Comm
Certificate of Advance Income Tax (AIT)	BDT 300 per Certificate	Same as Corp & Comm
Credit/ Solvency information (Local)-if requested by third party	BDT 200.00 per request	Same as Corp & Comm
Credit / Solvency information (International)	BDT 200.00 per request	Same as Corp & Comm
Obtaining credit report on behalf of local customer	BDT 200.00	Same as Corp & Comm
Certificate for Inward remittance	BDT 300 per transaction	Same as Corp & Comm
Certificate of purchase / encashment of Bonds / Securities	BDT 100	Same as Corp & Comm
Duplicate Advice more than 6 months old (per advice)	BDT 200	Same as Corp & Comm
Bank certificate required by BO account holders	BDT 100	Same as Corp & Comm
Issuance of any other certificate	BDT 100.00	Same as Corp & Comm
Issuance of any other duplicate certificate	BDT 200.00	Same as Corp & Comm
Attestation of certificate	BDT 100.00	Same as Corp & Comm
Bank Statement Verification (Requested by other banks, embassies etc.)	BDT 300.00	Same as Corp & Comm

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SWIFT /Fax / Telex

Within Country:		
Telex	BDT 75	Same as Corp & Comm
Fax (per page)	BDT 25	Same as Corp & Comm
Outside country:		
TELEX		
SWIFT	At actual min BDT 500.00	Same as Corp & Comm
Fax	BDT 50	Same as Corp & Comm
Postage / Mail		
Registered Cover	BDT 50	Same as Corp & Comm
Courier - Within city	BDT 30	Same as Corp & Comm
Courier- inter city	BDT 50	Same as Corp & Comm
Courier - Outside country	At actual	Same as Corp & Comm
EMS	At Actual (Min. BDT 500.00)	Same as Corp & Comm

Internet Banking

Internet banking service - annual fee	Free	Same as Corp & Comm
Including each additional account - CASA new accounts only (one time)	Free	Same as Corp & Comm
Stop cheque instruction	Free	Same as Corp & Comm
PIN change (if customer forgets or requests of new one)	Free	Same as Corp & Comm
LC related services	Free	Same as Corp & Comm
Guarantee related services	Free	Same as Corp & Comm
Fund Transfer between own accounts (LCY)	Free	Same as Corp & Comm
Account Statement / Account details / Balance checking	Free	Same as Corp & Comm

Charges/Fees on E-GP Transactions

Registration Fees	300+VAT	No Charge for SME
Renewal Fees	300+VAT	No Charge for SME
Tender Document/Schedule Purchase Fees	300+VAT	100+VAT
Tender Security Fees	500+VAT	No Charge for SME
Performance Security Fees	500+VAT	No Charge for SME
New Performance Security Fees	500+VAT	No Charge for SME
Other Fees	300+VAT	No Charge for SME

Trade services and Trade Finance Corporate, Commercial and SME Banking

Import Related Charges

Issuance of Import Letter of Credit

Sight LC

Commission of L/C opening/Extension of validity and increase of amount	1st Quarter @ 0.40% maximum. Minimum BDT 1000. Subsequent Qtr.(s) will be calculated on day basis.	Same as Corp & Comm
L/C (under 100% cash coverage)		
Commission of L/C opening/Extension of validity and increase of amount	Maximum 0.25% per quarter. Minimum BDT 1000. Subsequent Qtr.(s) will be calculated on day basis.	Same as Corp & Comm

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L/C under Cash Usance		
Commission of L/C opening/Extension of validity and increase of amount	1st Quarter @ 0.50% maximum. Minimum BDT 1000. Subsequent Qtr.(s) will be calculated on day basis.	Same as Corp & Comm
L/C under Back to Back		
Commission of L/C opening/Extension of validity and increase of amount	1st Quarter @ 0.40% maximum. Minimum BDT 1000. Subsequent Qtr.(s) will be calculated on day basis.	Same as Corp & Comm
L/C under Aid/Barter/Grant		
Commission of L/C opening/Extension of validity and increase of amount	1st Quarter @ 0.40% maximum. Minimum BDT 1000. Subsequent Qtr.(s) will be calculated on day basis.	Same as Corp & Comm

Amendments of Letters of Credit

Amendment of L/C except increase of value and extension of validity	Maximum BDT 750/= Plus Communication Cost.	Same as Corp & Comm
L/C cancellation (including cancellation of unutilized LC)	No Fees plus communication cost as per Schedule	Same as Corp & Comm

Import Bills

Import Bill retirement (under sight L/C) in case of LIM	0.25% on landed cost, min BDT 1,000 max BDT 10,000/ No fees (Handling Charges)	Same as Corp & Comm
Import against LCA Form	Maximum 0.25% Flat minimum BDT 1500	Same as Corp & Comm
No objection Certificate or Attestation of Shipping Documents for Release of Goods.	BDT 1500.00	Same as Corp & Comm
Discrepancy Fee (On Beneficiary)	1. For Foreign Docs : USD 100/= flat(maximum) per bill 2. For Local Docs :USD 25/= flat (maximum) when payment in FCY 3. BDT 1000/=flat (maximum) when payment in BDT (To be deducted from bill value)	Same as Corp & Comm
Payment Fee for local documents	For Local Docs :USD 25/= flat (maximum) when LC is in FCY BDT 1000/=flat when payment in BDT (To be deducted from bill value)	Same as Corp & Comm
Payment fee for Foreign Documents	USD50/= Flat	Same as Corp & Comm
TT docs Endorsement	Flat BDT 1000/=	Same as Corp & Comm
Issuance of FTT (Import)	0.20% or min. BDT1000/=	Same as Corp & Comm
Commission on Tolerance amount	At actual	Same as Corp & Comm
Processing of regulatory approvals for Import bill maturity extension	As per negotiation with Customer	Same as Corp & Comm

Acceptance and Usance Bills

Acceptance Commission	Foreign- Per Quarter @ 0.40% maximum. Minimum BDT 1000/= After one quarter commission to be realized on actual day basis. Local- 0.25 % per quarter maximum. Minimum BDT 1000. After one quarter commission to be realized on actual day basis.	Same as Corp & Comm
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LC Confirmation

LC confirmation arranged by City Bank: charges to be paid by the beneficiary	Flat @ 0.20% plus communication cost. Maximum BDT 100,000. After one quarter commission to be realized on actual day basis.	Same as Corp & Comm
LC confirmation arranged by City Bank: charges to be paid by the applicant	Flat @ 0.20% plus communication cost. Maximum BDT 100,000. After one quarter commission to be realized on actual day basis.	Same as Corp & Comm
Foreign Correspondent Charges (Local)	No Fees	Same as Corp & Comm

Cost of Forms

L/C Application	Maximum BDT 350/=(including Tk.150/= for Stamp)	Same as Corp & Comm
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Item	Charge: Corporate & Commercial	Charge: SME
LCA	BDT 100	Same as Corp & Comm
IMP	BDT 50	Same as Corp & Comm
Issuance of Certificate	BDT 500	Same as Corp & Comm
Advice of L/C Copy by Fax	Nil	Same as Corp & Comm
Renewal of IRC	BDT 500	Same as Corp & Comm
TM Forms	Free	Same as Corp & Comm
C Forms	Free	Same as Corp & Comm

Export Related Charges

L/C Advising	Maximum BDT 750 plus communication cost	Same as Corp & Comm
L/C Amendment Advising	BDT 750 for each plus communication cost	Same as Corp & Comm
EXP Certification	BDT 100 per set	Same as Corp & Comm
Processing New Buying House Operation	BDT 5000	Same as Corp & Comm
New Buyer Inclusion	BDT 1000 per case.	Same as Corp & Comm
Buying House Commission Payment Processing Charge	BDT 500	Same as Corp & Comm
LC/Amendment Transfer	BDT 750 + SWIFT / Courier (as applicable)	Same as Corp & Comm
Issuance of export proceed realization certificate (PRC)	BDT 500 per certificate	Same as Corp & Comm
Certificate of Advance Income Tax (AIT) against Export	BDT 500 per certificate	Same as Corp & Comm
Issuance of CFR Certificate	BDT 500 per certificate	Same as Corp & Comm
Any other Certificate	BDT 500 per certificate	Same as Corp & Comm

LC Confirmation

LC confirmation by City Bank	Flat @ 0.20% plus communication cost	Same as Corp & Comm
Foreign Correspondent Charges (Local)	No Fees	Same as Corp & Comm

Export credit and collections

Commission on Export Bill (Foreign)	a) @.15%, Minimum BDT 1000; if there is no exchange gain b) Maximum Commission BDT 500; if there is exchange gain.	Same as Corp & Comm
Commission on Export Bill (Local)	a) @.15%, Minimum BDT 1000, Maximum BDT 5000; if there is no exchange gain b) Maximum Commission BDT 500; if there is exchange gain.	Same as Corp & Comm
Processing Charge for Cash Assistance Claim	Up to BDT 5 lac - BDT 2,000 BDT 5 lac to BDT 10 lac - BDT 3,000 BDT 10 lac to BDT 50 lac - BDT 4,000 Above BDT 50 lac- BDT 5,000 Plus at actual cost of Audit Firm charges (if applicable)	Same as Corp & Comm
Processing Charge for Cash Assistance related export documents (other banks' claim)	BDT 1000	Same as Corp & Comm
Interest on Export Bill (Negotiated/Purchased/Discounted)	Overdue Interest: Applicable rate + 2% after 21 days/usance tenor. Documents to be purchased at the prevailing OD sight/usance exchange rate (whichever applicable). exchange gain.	Same as Corp & Comm
Service Charges on Export Credit/Packing Credit	No Fees	Same as Corp & Comm
Commission on Export Bill under Advance Payment	a) @.15%, Minimum BDT 1000/-; if there is no exchange gain. b) Maximum Commission BDT 500/-; if there is exchange gain	Same as Corp & Comm
Document substitution Fee (On 1st Beneficiary)	BDT. 1,000 per Substitution	Same as Corp & Comm

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Item	Charge: Corporate & Commercial	Charge: SME
Export Bill collection commission on 2nd Beneficiary	a) @.15%, Minimum BDT 1000; if there is no exchange gain b) Maximum Commission BDT 500; if there is exchange gain.	Same as Corp & Comm
Payment Fee (On 2nd Beneficiary)	a) Through FDD: USD 25 Bill Value: Upto USD 10,000 - USD 25 USD 10,001 to USD 25,000 - USD 50 USD 25,001 to USD 50,000 - USD 75 USD 50,001 & above - USD 100 b) Other than FDD:	Same as Corp & Comm
Payment Fee for TT Transfer (On 2nd Beneficiary)	USD 25 Per Transfer	Same as Corp & Comm
Export Proceeds transfer to other banks (as vendors' bank)	USD 25 Per Transfer	Same as Corp & Comm

Guarantee Issuance

Issuance of Guarantee/SBLC without 100% Cash Margin/FDR	0.50% per qtr maximum or minimum BDT 1,000 and subsequent Qtr.(s) will be calculated on day basis.	Same as Corp & Comm
Issuance of Guarantee/SBLC at 100 % cash Margin	Open-ended: Flat BDT 2,000 Close ended: BDT 1,500 per issue/renew up to 1 year.	Same as Corp & Comm
Issuance of Guarantee/SBLC at 100% in the form of City Bank FDR	0.25% per qtr maximum or part thereof with a min of BDT 1000	Same as Corp & Comm
Issuance of Guarantee at 100% in the form of Other Bank FDR	0.50% per qtr maximum or minimum BDT 1,000 and subsequent Qtr.(s) will be calculated on day basis.	Same as Corp & Comm
Shipping guarantee to carrier	1.BDT 500 for guarantee amount upto BDT 5.00 lac 2.BDT1000 for guarantee amount upto BDT10.00 lac 3.BDT2000 for guarantee amount above BDT10.00 lac	Same as Corp & Comm
Amendment of Guarantee/SBLC : for Extension of validity/ Increase of Amount	0.50% per qtr maximum or minimum BDT 1,000 and subsequent Qtr.(s) will be calculated on day basis.	Same as Corp & Comm
Amendment of Guarantee/SBLC : without Extension of validity/ Increase of Amount	BDT 1000	Same as Corp & Comm
Advising of Guarantee/SBLC to the Beneficiary in original without any engagement on our part	BDT 3000.00	Same as Corp & Comm
Advising of Amendment of Guarantee/SBLC to the Beneficiary in original without any engagement on our part	BDT 2000.00	Same as Corp & Comm
Issuance of Guarantee under Counter guarantee of overseas bank.	Per Quarter @ 0.5% maximum. Minimum USD100	Same as Corp & Comm
Amendment of Guarantee under Counter guarantee of overseas bank for extension of validity/ Increase of Amount	Per Quarter @ 0.5% maximum. Minimum USD75	Same as Corp & Comm
Amendment of Guarantee under counter guarantee of overseas bank without Extension of validity/ Increase of Amount	USD 30	Same as Corp & Comm
Miscellaneous (Including Stamp Cost)	BDT 350.00	Same as Corp & Comm

Other Services

Communication Costs / Misc. cost

Full Operative SWIFT LC/LG	At Actual	Same as Corp & Comm
Amendment of LC/LG by SWIFT	At Actual	Same as Corp & Comm
Full Operative Transfer LC by SWIFT	At Actual	Same as Corp & Comm
Full Operative Transfer Amendment by SWIFT	At Actual	Same as Corp & Comm
Courier (Outside country)	At Actual	Same as Corp & Comm
Courier (Inside country)	At Actual	Same as Corp & Comm
Regular Air Mail/Outside Country	At Actual	Same as Corp & Comm
Other SWIFT message, not mentioned otherwise	At Actual	Same as Corp & Comm
Postage (inside country)	At Actual	Same as Corp & Comm
Attestation of Documents / Signature Verification Charges on Transport Document	BDT 200 per set	Same as Corp & Comm
Any other type of trade related transaction not covered herein above, unless otherwise stipulated	Negotiable	Same as Corp & Comm

Schedule of Charges
Corporate, Commercial and SME Banking Division
Effective from 1 July, 2021



Item	Charge: Corporate & Commercial	Charge: SME
Credit Report Collection	At actual	Same as Corp & Comm
Registration of LCA	BDT 500	Same as Corp & Comm
Issuance of Back-to-back LC issuance certificate	BDT 500 per certificate	Same as Corp & Comm
Issuance of certification of import documents for customs assessment purpose	BDT 500 per certificate	Same as Corp & Comm
Risk Premium fees	No Fees	Same as Corp & Comm
Deal Structuring Fees	No Fees	Same as Corp & Comm
Factoring Charge for SCF	0.10% to 0.30% of Invoice Value	Same as Corp & Comm
Reverse Factoring Charge for SCF	0.10% to 0.30% of Invoice Value	Same as Corp & Comm
Invoice financing Charge for SCF	0.20% to 0.30% of Invoice Value	Same as Corp & Comm
Purchase Order Financing Charge for SCF	0.20% to 0.30% of Invoice Value	Same as Corp & Comm
Contract/Other Banks' LC & Amendment/Revision Lien	BDT 500	Same as Corp & Comm
Signature verification of Instruments (Except booklet)	BDT 500 per case	Same as Corp & Comm
Revised/ additional documents presentation fee	BDT 500 per case	As Per Negotiation
Customer induced LC file retrieval charge	Per file BDT 200/-	Same as Corp & Comm

Godown Charges

Borrower's Godown under Bank's Custody (Borrower's Godown)

Rent	To be managed by the borrower	Same as Corp & Comm
Insurance	To be managed by the borrower	Same as Corp & Comm
Salary and Allowance of Godown Staff	To be managed by the borrower	Same as Corp & Comm

Borrower's Godown under Bank's Custody

Rent	Actual cost of floor space occupied plus 75% of floor space cost as maintenance charge	Same as Corp & Comm
Insurance	110% of the actual Cost of Insurance of stocks (To be distributed among the borrowers proportionately)	Same as Corp & Comm
Salary and Allowance of Godown Staff	To be distributed among the borrowers proportionately	Same as Corp & Comm
Delivery Order (Both Borrower's and Bank's Godown)	Per Delivery Order BDT 100 + actual cost of conveyance	Same as Corp & Comm

Structured Finance

Arrangement Fee	As per negation with Customers	Same as Corp & Comm
Agency Fee	As per negation with Customers	Same as Corp & Comm

NOTE :

1. Bank reserves the right to change / amend this Schedule of Charge as per BB guideline which would be updated on www.thecitybank.com
2. VAT is applicable @15% (or at prevailing rate) on all fees and charges.
3. Corporate bank includes all cash management and treasury account relationships.
4. Ledger fee shall be exempted for all government a/cs, deceased a/cs and blocked a/cs
5. Minimum account opening balance will be exempted for the CASA accounts which to be opened for loan disbursement or deposit schemes accounts opening purposes.
6. As per the Bank-Customer relationship, any fees can be realized that are permitted within Bangladesh Bank purview.