UNITED COMMERCIAL BANK PLC

Treasury Division (FX Desk)

Corporate Head Office

Exchange Rate Circular No: 2025/195	Monday, October 20, 2025

INDICATIVE FOREIGN EXCHANGE RATES FOR CLIENTS

FC Buying Rate				FC Selling Rate		Foreign Currency Codes
TT CLEAN	TT Doc	OD SIGHT EXPORT	OD TRANSFER	TT & OD	BC Selling	
121.1000	121.0500	120.5557	119.9908	122.4500	122.4500	**USD**
162.7826	162.7326	161.4482	160.6917	166.7402	166.7402	**GBP**
141.2995	141.2495	140.0616	139.4053	145.0175	145.0175	**EUR**
0.8030	0.7980	0.7941	0.7904	0.8262	0.8262	**JPY**
156.7638	156.7138	154.9559	154.2298	159.3364	159.3364	**CHF**
79.8786	79.8286	78.8566	78.4871	81.2589	81.2589	**AUD**
87.5759	87.5259	86.7744	86.3678	88.8736	88.8736	**CAD**
15.7824	15.7324	14.6597	14.5910	15.9792	15.9792	**HKD**
96.0121	95.9621	94.7169	94.2731	97.4688	97.4688	**SGD**
32.9040	32.8540	32.7561	32.6027	33.4298	33.4298	**AED**
32.2049	32.1549	32.0601	31.9099	32.8390	32.8390	**SAR**
12.8304	12.7804	12.7728	12.7129	13.3862	13.3862	**SEK**
17.3087	17.2587	17.2309	17.1501	17.8083	17.8083	**CNY**

Cash Foreign Currency Rate

	USD	GBP	EUR
Selling	123.5000	166.8732	145.1125
Buying	122.5000	164.0520	142.1980

Interest Rates (%) for NFCD & RFCD

	30 days	90 Days	180 Days	360 Days
NFCD (USD)	2.52	2.62	2.70	2.72
RFCD (USD)	3.00			

Usance Export Bills Buying Rates

	30 Days	60 Days	90 Days	120 Days	150 Days	180 Days
USD	119.00	117.79	116.58	115.37	114.16	112.94

FORWARD Rates for USD (Indicative)

	30 Days	45 days	60 days	90 days	120 days	180 days
Selling	123.05	123.36	123.66	124.26	124.87	126.21
Buying	121.70	122.00	122.29	122.89	123.49	124.82

Reference Rate (%)	Overnight(16.10.2025)	30 Days	90 Days	180 Days	360 Days
USD SOFR (17.10.2025)	4.29000	4.02374	3.86996	3.70241	3.46845
GBP SONIA (17.10.2025)		3.9607	3.9298	3.8542	3.7295
€STR (17.10.2025)		1.926	1.921	1.901	1.851

NOTE:

1. The above rates are indicative only & subject to change due to movement in the market. Bank reserves the right to accept or reject any rates quoted on this Rate Sheet.
2. TT & OD rate is applicable for credit, Debit and similar card's foreign currency payment settlement and student file outward remittance rates will be same as TT & OD rates.
3. The aforementioned rates shall apply to all transactions up to USD 5,000.00 or the equivalent amount in other foreign currencies. For transactions exceeding USD 5,000.00, the settlement rate shall be determined based on freely negotiated rates in accordance with Circular No. FE 38, dated December 2024. All branches are hereby advised to obtain applicable rates from the Treasury Division for transactions exceeding the stated limit.
4. Interest rates for RFCD Accounts is applicable for average deposit of equivalent USD 1000/ or above - for minimum 30 days.
5. For NFCD amount US$ 500,000.00 & above specific rate to be taken from Treasury Division .
6. The quoted forward rates are indicative in nature and subject to the availability of matching funds. For any forward contract bookings with clients, branches or designated Relationship Managers must obtain specific rates from the Treasury Division. For the purpose of forward rate calculation, the interbank USD/BDT weighted average rate as published on Refinitiv shall be used as the spot rate.