

**UNITED COMMERCIAL BANK PLC**

Treasury Division (FX Desk)

Corporate Head Office

Exchange Rate Circular No: 2025/143

Monday, August 04, 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			
121.0000	120.9500	120.4561	119.8917	122.4000	122.4000	USD		
160.7243	160.6743	159.3996	158.6527	164.7259	164.7259	GBP		
140.1301	140.0801	138.8980	138.2471	143.8934	143.8934	EUR		
0.8195	0.8145	0.8103	0.8065	0.8438	0.8438	JPY		
155.8225	155.7725	152.4761	151.7616	156.8225	156.8225	CHF		
79.7962	79.7462	78.3688	78.0015	80.7962	80.7962	AUD		
89.3388	89.2888	88.1558	87.7427	90.3388	90.3388	CAD		
14.7931	14.7431	14.5028	14.4349	15.7931	15.7931	HKD		
96.9513	96.9013	95.1395	94.6937	97.9513	97.9513	SGD		
32.8804	32.8304	32.7326	32.5793	33.4198	33.4198	AED		
32.1714	32.1214	32.0268	31.8768	32.8185	32.8185	SAR		
12.4974	12.4474	12.4412	12.3829	13.0338	13.0338	SEK		
17.1417	17.0917	17.0647	16.9847	17.6412	17.6412	CNY		
Cash Foreign Currency Rate				Interest Rates (%) for NFCD & RFCD				
	USD	GBP	EUR		30 days	90 Days	180 Days	360 Days
Selling	123.5000	164.9096	144.0381	NFCD (USD)	2.85	3.07	3.24	3.31
Buying	122.5000	162.1043	141.1323	RFCD (USD)	3.00			

Usance Export Bills Buying Rates							
	30 Days	60 Days	90 Days	120 Days	150 Days	180 Days	
USD	118.90	117.69	116.48	115.27	114.06	112.85	
FORWARD Rates for USD (Indicative)							
	30 Days	45 days	60 days	90 days	120 days	180 days	
Selling	123.00	123.31	123.61	124.21	124.82	126.16	
Buying	121.60	121.90	122.19	122.79	123.39	124.71	
Reference Rate (%)		Overnight(31.07.2025)	30 Days	90 Days	180 Days	360 Days	
USD SOFR (01.08.2025)		4.32	4.35134	4.32123	4.23952	4.06142	
GBP SONIA (01.08.2025)			4.0331	4.0026	3.9264	3.8175	
€STR (01.08.2025)			1.926	1.915	1.881	1.836	

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.