

**UNITED COMMERCIAL BANK PLC**

Treasury Division (FX Desk)

Corporate Head Office

Exchange Rate Circular No: 2025/175**Thursday, September 18, 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	122.3500	122.3500	USD		
164.8625	164.8125	163.5192	162.7530	168.8430	168.8430	GBP		
142.9494	142.8994	141.7046	141.0406	146.6854	146.6854	EUR		
0.8228	0.8178	0.8136	0.8098	0.8469	0.8469	JPY		
157.3881	157.3381	155.5678	154.8388	159.9765	159.9765	CHF		
81.5056	81.4556	80.4767	80.0996	82.9044	82.9044	AUD		
88.9771	88.9271	88.1558	87.7427	90.3019	90.3019	CAD		
15.7503	15.7003	14.6311	14.5625	15.9468	15.9468	HKD		
97.1263	97.0763	95.8054	95.3565	98.6057	98.6057	SGD		
32.8795	32.8295	32.7318	32.5784	33.4052	33.4052	AED		
32.1680	32.1180	32.0234	31.8734	32.8016	32.8016	SAR		
12.9773	12.9273	12.9189	12.8584	13.5448	13.5448	SEK		
17.3464	17.2964	17.2685	17.1875	17.8483	17.8483	CNY		
Cash Foreign Currency Rate				Interest Rates (%) for NFCD & RFCD				
	USD	GBP	EUR		30 days	90 Days	180 Days	360 Days
Selling	123.5000	169.1333	146.9156	NFCD (USD)	2.63	2.77	2.85	2.85
Buying	122.5000	166.2938	143.9865	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	122.95	123.26	123.56	124.16	124.76	126.11
Buying	121.60	121.90	122.19	122.79	123.39	124.71
Reference Rate (%)		Overnight(16.09.2025)	30 Days	90 Days	180 Days	360 Days
USD SOFR (17.09.2025)		4.51	4.13359	4.02304	3.85385	3.59516
GBP SONIA (16.09.2025)			3.9710	3.9677	3.9319	3.8527
€STR (17.09.2025)			1.926	1.925	1.911	1.882

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.