



SCHEDULE OF CHARGES

(For UCB TAQWA Islamic Banking)

(Effective from: January 09, 2022)

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Deposit Accounts

UCB TAQWA AL-Wadia Current Account		(Retail, SME, Corporate)
Particulars	Fees/Charges	
A/C Maintenance fee	Tk. 300 half yearly	
Closing of account	Tk. 300	
Minimum Opening Amount	BDT 1,000	

UCB TAQWA Mudaraba Savings Account		(Retail, SME, Corporate)
Particulars	Fees/Charges	
A/C Maintenance fee	Half Yearly Avg. Balance <= BDT 10K	Free
	Half Yearly Avg. Balance > BDT 10K to BDT 25K	BDT 100
	Half Yearly Avg. Balance > BDT 25K to BDT 2 Lac	BDT 200
	Half Yearly Avg. Balance > BDT 2 Lac to BDT 10 Lac	BDT 250
	Half Yearly Avg. Balance > BDT 10 Lac	BDT 300
Closing of account	Tk. 200	
Minimum Opening Amount	BDT 500	

UCB TAQWA Mudaraba Short Notice Deposit Account (SND)		(Retail, SME, Corporate)
Particulars	Fees/Charges	
A/C Maintenance fee	Tk. 500 half yearly	
Closing of account	Tk. 300	
Minimum Opening Amount	NIL	

UCB TAQWA Imperial Savings Account	
Particulars	Fees/Charges
A/C Maintenance fee	Free
Closing of account	Tk. 200

Other Account Maintenance fee	
UCB TAQWA Mudaraba CEP savings A/C	Free
UCB TAQWA Mudaraba Probashi savings A/C	Free

Cheque Book related Charge		(Retail, SME, Corporate)
Particulars	Fees/Charges	
<i>*For Corporate executive package Cheque Book Charge will be decided as per agreement</i>		
Chequebook Issuance Fee (Recoverable from the a/c of the client)	Tk. 10.00 per leaf	
Cheque book issuance fee for UCB TAQWA Imperial savings A/C	Free.	
Cheque book issuance for UCB TAQWA Mudaraba CEP savings A/C	1st cheque book Free. Next cheque book as per regular fee.	
Cheque book issuance for UCB TAQWA Mudaraba Probashi savings A/C	1st cheque book Free. Next cheque book as per regular fee.	
Uncollected Chequebook Destruction	BDT 100 (Applied but not collected within 3 months)	
Cheque Dishonour / Return Due to Insufficient Fund	BDT 50 per instance	
Outstation Collection Cheques returned due to insufficient fund	BDT 50 per instance	
Stop Payment	BDT 100 per instance	

Stop Payment Withdrawal	BDT 50 per instance
Bangladesh Bank Cheque Issue	BDT 200 per cheque leaf
Bangladesh Bank Cheque Cancellation	BDT 100 per cheque leaf
Collection of Cheques (LCY) where there is clearing house	Free
Collection of Cheques (LCY) where there is no clearing house	BDT 50 per transaction
Collection of Outstation Cheque/Bills (Clean documentary) (Retail, SME, Corp)	Up to BDT 25K: 0.15%; minimum BDT 50
	Above BDT 25K but not exceeding BDT 1.00 lac: 0.15%; minimum BDT 100
	Above BDT 1 lac but not exceeding BDT 5.00 lac: 0.10%; minimum BDT 200
	Over BDT 5 lac: 0.05%; minimum BDT 750 - maximum BDT 1500
	Postage (registered) : BDT 50 per instance Courier (Local) : BDT 30 per instance
Purchase of Cheques & Inland Bills (Retail, SME, Corp)	Up to BDT 25K: 0.15%; minimum BDT 50
	Above BDT 25,000.00 but not exceeding BDT 1.00 lac : 0.15%; minimum BDT 75
	Above BDT 1.00 lac but not exceeding BDT 5.00 lac : 0.10%; minimum BDT 200
	Over BDT 5.00 lac : 0.05%; minimum BDT 750 - maximum BDT 1,500
	Postage (registered)/Telephone / Fax / e-mail charge/ Courier : BDT 50 per instance
Collection of Cheque / Draft (FCY)	0.15%; minimum BDT 500
Regular Value Cheque Clearing (below BDT 50K)	Free
Regular Value Cheque Clearing (BDT 50K to < BDT 5 lacs)	BDT 10 (including VAT)
Regular Value Cheque Clearing (BDT 5 lac & above)	BDT 25 (including VAT)
High Value Cheque Clearing (BDT 5 lac & above)	BDT 60 (including VAT)
Any other EFT transaction (BEFTN)	Free
RTGS transaction	BDT 100 per instance

ATM/Debit Card/Prepaid Payroll card related Charge (Retail, SME, Corporate)	
Particulars	Fees/Charges
<i>*For Corporate executive package Debit Card Charge will be decided as per agreement</i>	
Debit Card Issuance Fee / Annual Fee / Renewal Fee	BDT 400
	If yearly balance is less then BDT 25 lacs, BDT 400.00 will be applicable for Imperial Savings Account. Either charge is free for Mudaraba Imperial Savings Account
	Free Mudaraba CEP Savings Account
	UCB TAQWA Mudaraba Probashi savings A/C: Free for 1 st year. 2 nd year and onwards BDT 400
Prepaid Payroll card Annual fee	BDT 200 + VAT
Debit Card Replacement Fee	BDT 400 Free for Mudaraba Imperial Savings Account
PIN Replacement Charge (Through Branch)	BDT 500
Cash Withdrawal from Other Bank VISA ATMs (Per withdrawal)	BDT 20
Cash Withdrawal from Other Bank MasterCard ATMs (Per Withdrawal)	BDT 20
Cash Withdrawal from NPSB Network ATMs (Per Withdrawal)	BDT 15 (including VAT)

Balance Inquiry (NPSB Network)	BDT 5 (including VAT)
Mini Statement (NPSB Network)	BDT 5 (including VAT)
Video Record Checking Upon Accountholder's Request for Any Dispute	Within DHK ATMs: BDT 1,500 Outside DHK ATMs: BDT 2,000

Inter-City / Online Charges & Fund Transfer Related (Retail, SME, Corporate)	
Particulars	Fees/Charges
Account to Account Transfer from ATM	Free (Up to BDT 1 Lac)
Account to Account Transfer from Branch	Free
Online Transaction (Inter-City) Deposit/Withdrawal/Transfer cheque	Free
Online Transaction (within City) Deposit/Withdrawal/Transfer cheque	Free
Realisation of Charges	
* Online Transaction (inter-city) both deposit and withdrawal: N/A	

Pay-Order, Demand Draft & TT Related (Retail, SME, Corporate)	
Particulars	Fees/Charges
Pay Order /SDR Issuance (LCY)	Up to BDT 1,000: BDT 20 BDT 1,001 – BDT 100,000: BDT 50 Above BDT 100,000: BDT 100
Demand Draft / TT Issuance/MT issuance (LCY) (For Retail customer)	Up to BDT 1,000: BDT 20 BDT 1,001 – BDT 100,000: BDT 50 BDT 100,001 – BDT 500,000: BDT 100 BDT 500,001 – BDT 1,000,000: BDT 200 Above BDT 1,000,000: BDT 300
DD/TT/ issuance(Inland) (For SME & Corp Customer)	At the rate @ 0.10%; Minimum BDT 50 Telephone/Fax/E-Mail charges: At actual; minimum BDT 10.00 per instance Plus 15% VAT
Demand Draft / TT Issuance/MT issuance (FCY) (For Retail customer)	Up to BDT 1,00,000: BDT 100 BDT 1,00,001 – BDT 500,000: BDT 200 BDT 5,00,001 – BDT 10,00,000: BDT 300 Above BDT 10,00,000: BDT 500
Issuance of PO/ SDR for depositing Earnest/ Security money for participating in tenders by the contractors/ Suppliers	Nil
Pay Order / Demand Draft / MT / TT Cancellation (LCY)	BDT 50 per instance Plus 15% VAT
Pay Order / Demand Draft / MT / TT Cancellation (FCY)	BDT 200
Duplicate Instrument Issue (DD, PO, etc.) (Retail)	BDT 150 + stamp charge
Duplicate Instrument Issue (DD, PO, etc.) (SME & Corporate)	BDT 100 + stamp charge
Purchase of Foreign Bank Drafts / TC drawn on abroad	0.30% per USD / GBP / EURO
Telephone/Fax/Email charges	At actual, minimum BDT 10 per instance
Payment of any Taka Drafts issued by Foreign Correspondents & which are drawn on our Bank	Free of charges except mailing charges at actual
Payment of any Foreign TT in Taka at our counter	Free of charges except mailing charges at actual
Encashment of any Foreign Currency Draft / TT drawn on Banks in Bangladesh	BDT 500

Dormant Activation Charge (Retail, SME, Corporate)	
Particulars	Fees/Charges
Dormant Account Activation Charges	Free

Statements & Certificates related		(Retail, SME, Corporate)
Particulars	Fees/Charges	
Statement from Branch	BDT 100 Free: Mudaraba Imperial Savings Account customer	
E-statement of chosen frequency (monthly / quarterly / half yearly)	Free	
Scheme / FDR Account Statement	Nil	
Certificate for Inward Remittance	BDT 200	
BO Account Certificate	BDT 100	
Balance Confirmation Certificate	Yearly 02(Two) times (June & December) Balance Confirmation Certificate fee is free . But more than two times BDT 100 will be charge. Free: Mudaraba Imperial Savings A/C customer.	
Solvency Certificate (CD/SB/SND)	BDT 200 Free: Mudaraba Imperial Savings A/C customer	
Statement Authentication / Verification Certificate	BDT 500	
Duplicate Savings Certificate / Declaration in lieu / Investment Balance Certificate / CASA Tax/ Finance tax certificate / Investment Tax Certificate / Any Other Certificates	BDT 200	

Foreign Currency Related		(Retail, SME, Corporate)
Particulars	Fees/Charges	
Issuance of Cash FCY	BDT 200	
Passport Endorsement Fee	Free for Credit Card Customers & Account holders (Non A/C holder is not allowed)	
FCY Endorsement fee for Imperial Customers	Free	
Issuance of FCY Drafts on Foreign Correspondents	BDT 500 per draft	
Issuance of TT in FCY	At actual + BDT 750	
Cancellation of FCY Drafts	BDT 300 + mailing charges at actual	
Postage charges for collection of FCY Draft from abroad	At actual + BDT 200	
SMS Alert for Account Transaction		(Retail, SME, Corporate)
Particulars	Fees/Charges of UCB TAQWA	
Phone Banking	Free	
SMS Banking (Other than Credit Card customers)	BDT 250 Free for Imperial Customer BDT 100 for UCB TAQWA Mudaraba Probashi savings A/c. For CEP account SMS fee will be as per CEP agreement.	
Internet Banking	Free	

Standing Instruction (SI)		(Retail, SME, Corporate)
Particulars	Fees/Charges	
Standing Instruction Set up/amendment (Retail)	Free	
Compliance of standing Instruction (SME & Corp)	BDT 50 per transaction	
Standing Instruction default due to insufficient fund	Free	

Miscellaneous		(Retail, SME, Corporate)
Particulars	Fees/Charges	
Salary Disbursement Charge (from Company)	Free	

Premature Encashment Fee of Liability Scheme Accounts	Free
Counter Transaction Fee OR similar charges relating to counter transaction	Free
Charges For Lockers for Imperial Customer	
Rent of the lockers (Annual rent and other charges are to be realized in advance)	Specially Discounted Rate

Charges Of Parcels		(For SME & CORP)
Particulars	Fees/Charges	
Commission	Not Applicable	

Issuance Of Guarantees		(For SME & CORP)
Particulars	Fees/Charges	
Commission	* @ 0.15%-0.60% per quarter; Minimum BDT 1,000.00. * For 100% cash margin, flat commission of BDT 1,000.00 per annum. * For margin in the form of FDR, usual charges to be realized.	

Investment Accounts

UCB TAQWA Personal Finance (Retail)

Particulars	Fee Basis	UCB TAQWA Personal Finance Fees/Charges
Processing Fee (Up to 50 lacs)	Investment Limit	0.50% or BDT 15,000 whichever is lower
Processing Fee (Above 50 lacs)	Investment Limit	0.30% or BDT 20,000 whichever is lower
Early Settlement Fee	Outstanding Amount	No fees will charged.
Prepayment/ Partial Payment	Settled Amount	Allowed once in a year and minimum amount will be 30% of the outstanding.
Prepayment/Partial Payment Fee	Settled Amount	No fees will charged for partial prepayment.
Personal Guarantor / joint account/ Security- Replacement Fee	Incidental	Nil
Stamp Charge	Incidental	At actual
Penal Charge/ Late payment fee	Arrear amount	2% per annum
Investment Reschedule/Restructure Fee	Outstanding Amount	0.25% or BDT 10,000 whichever is lower
EMI Date change	Incidental	Nil
Investment Account Statement	Incidental	BDT 300
Investment Balance/ Outstanding Certificate	Incidental	BDT 200
CPV Fee	Incidental	Nil
NOC	Incidental	BDT 200
Documentation Fee	Incidental	At actual
CIB fee	Incidental	At actual

UCB TAQWA Home Finance (Retail)

Particulars	Fee Basis	UCB TAQWA Home Finance Fees/Charges
Processing Fee- New/Takeover (Up to 50 lacs)	Investment Limit	0.50% or BDT 15,000 whichever is lower
Processing Fee- New/Takeover (Above 50 lacs)	Investment Limit	0.30% or BDT 20,000 whichever is lower
Processing Fee – Takeover	Investment Limit	No Processing Fee for Takeover Amount. But for additional amount processing fee will be applied as per mentioned takeover fee
Early Settlement Fee	Outstanding Amount	No fees will charged.
Prepayment/ Partial Payment	Settled Amount	Allowed once in a year and minimum amount will be 30% of the outstanding.
Prepayment/Partial Payment Fee	Settled Amount	No fees will charged for partial prepayment.
Personal Guarantor / joint account/ Security- Replacement Fee	Incidental	At actual
Investment Reschedule/Restructure Fee	Outstanding Amount	0.25% or BDT 10,000 whichever is lower
Partial Redemption of the Security	Incident	Nil
CIB fee	Incidental	At actual
Stamp Charge	Incidental	At actual
Penal Charge/ Late payment fee	Arrear amount	2% per annum
EMI Date change	Incidental	Nil

Investment Account Statement	Incidental	BDT 300
Investment Balance/ Outstanding Certificate	Incidental	BDT 200
CPV Fee	Incidental	Nil
NOC	Incidental	BDT 200
Documentation Fee	Incidental	At actual
Legal vetting, Valuation Fee, photocopy request	Incidental	At actual

UCB TAQWA Auto Finance (Retail)

Particulars	Fee Basis	UCB TAQWA Auto Finance Fees/Charges
Processing Fee- (Up to 50 lacs)	Investment Limit	0.50% or BDT 15,000 whichever is lower
Processing Fee- (Above 50 lacs)	Investment Limit	0.30% or BDT 20,000 whichever is lower
Early Settlement Fee	Outstanding Amount	No fees will charged.
Prepayment/ Partial Payment	Settled Amount	Allowed once in a year and minimum amount will be 30% of the outstanding.
Prepayment/Partial Payment Fee	Settled Amount	No fees will charged for partial prepayment.
Personal Guarantor / joint account/ Security- Replacement Fee	Incidental	At actual
Investment Reschedule/Restructure Fee	Outstanding Amount	0.25% or BDT 10,000 whichever is lower
Quotation Change fee after Investment approval	Incidental	BDT 1000
CIB fee	Incidental	At actual
Stamp Charge	Incidental	At actual
Penal Charge/ Late payment fee	Arrear amount	2% per annum
EMI Date change	Incidental	NIL
Investment Account Statement	Incidental	BDT 300
Investment Balance/ Outstanding Certificate	Incidental	BDT 200
CPV Fee	Incidental	Nil
NOC	Incidental	BDT 200
Documentation Fee	Incidental	At actual

SME Schedule of Charges & Fees (Asset Products)

Particulars	Fee Basis	Fees/Charges
Investment Application Fee	All Investment products	NIL
Investment Processing Fee	All Investment products	Investment amount up to BDT 50 Lac: 0.50% or BDT 15,000/- whichever is lower Investment amount above BDT 50 Lac: 0.30% or BDT 20,000/- whichever is lower
Rescheduling/ Restructure Fee	All Investment products	Nil
Documentation Fee	All Investment products	At actual
Legal & Valuation Fee	All Investment products	At actual
CIB charges	All Investment products	At actual
Stamp Charge	All Investment products	At actual
Early/ Partial Settlement Fee	All Investment products	For Cottage, Micro, Small No charges For Medium 0.50% on outstanding amount No Charge for continuous & demand investment

Fund Arrangement Fee

Particulars	Fee Basis	Fees/Charges
Fund Arrangement Fee	All Incidental	@ 0.10%-2.00% on the facility amount
Government Excise Duty, VAT, etc. are applicable as per Government rules & regulations.		

Investment Processing Fee for Imperial Customers	50% Waiver on Retail Investment Processing Fee
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Trade Finance Operation

Import	
Particulars	Fees/Charges
LC Opening commission-Cash (Sight)	0.15% to 0.40%; minimum BDT 1,000 per qtr Commission will be based on exposure for actual days upto expiry but minimum one quarter to be realized
LC Opening commission -Cash (Deffered)	0.15% to 0.50%; minimum BDT 1,000 per qtr Commission will be based on exposure for actual days upto expiry but minimum one quarter to be realized
LC Opening commission -BTB LC	0.15% to 0.40%; minimum BDT 1,000 per qtr Commission will be based on exposure for actual days upto expiry but minimum one quarter to be realized
LC Opening commission -Under 100% Cash Security	For cash margin: 0.15% to 0.25%; minimum Tk.1,000 For margin as FDR: 0.15% to 0.40%; minimum Tk.1,000 Commission will be based on exposure for actual days upto expiry but minimum one quarter to be realized
Acceptance commission-Cash/BTBLC	0.15% to 0.40%; minimum BDT 1,000 per qtr Commission will be based on exposure for actual days upto expiry but minimum one quarter to be realized
Amendments of LC	Commission as per LC Opening Rate
Shipping Guarantee/NOC/DO	BDT 500-1,000
Discrepancy Fee	<u>For each Foreign doc:</u> Up to \$10,000 = \$ 0.00 - 25.00 Above \$10,000 = \$ 0.00 - 50.00 <u>For each Local doc:</u> Below \$ 5,000 = \$ 0.00 - 15.00 \$ 5,000 to \$ 10,000 = \$ 0.00 – 25.00 Above \$10,000 = \$ 0.00 – 50.00 Note: Charge amount includes VAT (if any)
Payment Charge/Import Document Processing Charge/Reimbursement Fee	<u>For each Foreign document:</u> Upto \$10,000=\$0.00 – 25.00 Above \$10,000=\$0.00 – 50.00 <u>For each Local document:</u> Below \$5,000=\$0.00 -15.00 \$5,000 - \$10,000=\$0.00 – 25.00 Above \$ 10,000: \$0.00 – 50.00 Note: Charge amount includes VAT (if any)
Import through LCAF	0.15% to 0.40% minimum BDT 1,000
Endorsement for Assessment Purpose	BDT 500
BL endorsement signature verification charge	BDT 200
Add Confirmation Charge for SLC/ULC	0.10% to 0.20% Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized.
Cost of stationery:	
LC Application form (CF-7)	BDT 150
LCAF	BDT 100
IMP	BDT 100

SWIFT Charge for:	
LC (Foreign)	At actual (Cost BDT 2,500/-)
LC (Local/EPZ/EZ etc)	At actual (Cost BDT 1,000/-)
LC amendment	At actual (Cost BDT 1000/-)
LC cancellation	At actual (Cost BDT 1,000/-)
Request for Credit Report through SWIFT	At actual (Cost BDT 750)
Enlistment/renewal of C & F Agent	Enlistment: BDT 3,000 Renewal: BDT 2,000
Renewal of IRC/ERC	BDT 500
Arrangement Fee in BDT against UPAS payment by other banks (except OBU, UCB)	0-2% of Finance amount as per negotiation Note- Charge amount includes VAT(if any)

Export

Particulars	Fees/Charges
Advising of Foreign/Local LCs to the Beneficiary	BDT 750/- per instance
Advising Amendment of Foreign / Local LCs to the Beneficiary	BDT 750/- per instance
Transfer of Foreign/Local LCs including amendment	BDT 750/- per instance
Issuance/Certifying / cancellation of Exp. Form	BDT 100 to BDT 200
Mailing of export documents (Local/Foreign)	Foreign : At actual Local : BDT 50 to BDT 100
Payment of Buying House Commission	BDT 500 to BDT 1,000
Collection charge of export bill	BDT 500, where exchange gain earned and 0.15% or minimum BDT 500 where there is no exchange gain.
Collection charge against export bill of other Bank	Foreign: Actual courier charge+ BDT 5,000 Local: BDT 3,000
Processing Fee for Cash Incentive/Duty Draw Back File	Up to BDT 50 lac = BDT 5,000 BDT 50 lac to BDT 100 lac = BDT 7500 Above BDT 100 lac = BDT 10,000
Arrangement Fee in BDT against discounting of export bills by other banks (except OBU, UCB)	0-2% of Finance amount as per negotiation Note- Charge amount includes VAT(if any)

Bank Guarantee

Advising of Foreign Bank Guarantee/ Amendment(s)	BDT 750/- per instance
Commission for Issuance of Bank guarantee/SBLC under counter BG	0.15%-0.50% per qtr, Min: BDT 1,000 Commission will be based on exposure for actual days upto expiry but minimum one quarter to be realized.
Bank Guarantee amendment commission (under counter BG)	Comm as per BG Issuance rate, but minimum BDT 1000
Extension of validity/Increase in amount/Amendment (other than validity extension or increase in amount) of Bank Guarantee	Comm as per BG issuance Rate, but minimum BDT 1,000
SWIFT Charge for Bank Guarantee:	Bank Guarantee: At actual (Cost BDT 2,500/-) BG Amendment: At actual (Cost BDT 1000/-)

Other Misc. Charges

Processing of Bangladesh Bank Approval for FC Loan	BDT 5,000
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Signature verification charge relating to trade	BDT 100
Any correspondences in SWIFT against request of customer	At actual (Cost BDT 750/-)
B2B LC certificate issue, C&F certificate issue, PRC issue and Issuance of any certificate	BDT 500
Charge/fee for issuance of FDD/FTT drawn on BB/overseas Nostro A/C (Remittance purpose)	For instrument/message in FC equivalent to BDT upto 1 lac = BDT 100.00 Above BDT 1 lac to BDT 5 lac = BDT 200.00 Above BDT 5 lac to BDT 10 lac = BDT 300.00 Above BDT 10 lac = BDT 500.00
Certificate for inward remittance	BDT 200
OBU Operations	
Payment Charge / Reimbursement fee for discounting of import Bill by OBU (for USD Nostro)	For each document: up to \$ 20,000= \$ 0--\$ 150 \$ 20,000.01 - \$ 50,000= \$ 0--\$175 \$ 50,000.01 - \$ 1,00,000= \$ 0--\$225 Above \$1,00,000 = \$ 0--\$300 Note- Charge amount includes VAT(if any)
Payment Charge / Reimbursement fee for Bill discounting of import bill by OBU (for ACU Nostro)	For each document: up to \$ 20,000= \$ 0--\$ 150.00 \$ 20,000.01 - \$ 50,000= \$ 0--\$175 \$ 50,000.01 - 1,00,000= \$ 0--\$225 Above \$1,00,000 = \$ 0--\$300 Note- Charge amount includes VAT(if any)
Remittance	
Student File opening	<u>BDT 5,000</u> For consecutive years: BDT 2,000

Note:	
1.	VAT is applicable @ 15% on all Fees, Charges & Commissions as per Government Circular No. SRO 117-LAW/2002/342-VAT dated 6th June, 2002
2.	Fees/Pricing against any other services not included in this schedule of charges may be imposed by the Bank as per negotiation on case to case basis under approval of the Managing Director. Apart from the above, if any additional charges e.g. stamps duty, correspondent charges and other out-of-pocket expenses may incur which shall also be borne by the customer
3.	United Commercial Bank Limited reserves the right to amend the terms, conditions or rates stated above and to assess charges on transactions which are not covered by this schedule.
4.	The above schedule of charges will not be applicable for any special / promotional offer. Government Excise Duty is applicable as per Government regulations.
5.	Processing fee will be applicable for all types of Retail customer including Imperial segment.
6.	Imperial Banking privileges and benefits are subject to maintaining required deposit balance.
7.	Correspondent/Other Bank Charges, if any, will be additionally recovered from customer.
8.	Any changes or modifications of any charges stated in this schedule would be notified & viewed through UCB TAQWA Bank's website www.ucb.com.bd and it would be treated as a part of this schedule..
9.	All Charges and fees related with Mudaraba CEP savings A/C and UCB Taqwa Payroll card will be applicable as per agreement with the respective company and the Bank.