



## **SCHEDULE OF CHARGES**

United Commercial Bank Limited



Effective from November 10, 2020

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<b>Retail Liability</b>	
	Fees & Charges (BDT)
<b>Account Related</b>	
Half Yearly Account Maintenance Fee - Savings Account	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
Half Yearly Account Maintenance Fee - Current & SND	BDT 300.00
Account Maintenance Fee for Imperial Customer	Free
Duplicate Statement from Branch up to One Year	BDT 300.00, Free for Imperial Customer
Duplicate Statement from Branch for more than one year	BDT 400.00, Free for Imperial Customer
E-statement of chosen frequency (monthly / quarterly / half yearly)	Free
Scheme / FDR Account Statement	BDT 200.00
Loan Account Statement	BDT 300.00
Dormant Account Activation	Nil
Account Closing Fee	BDT 300.00 for Current A/C BDT 200.00 for Savings A/C
<b>ATM / Debit Card Related</b>	
Debit Card Issuance Fee / Annual Fee / Renewal Fee	BDT 400.00
	BDT 200.00 for Women's Savings Account
	Free for Dynamic Benefits Savings Account if yearly average balance BDT 50K or above is maintained in the account
	Free for Retail Salary Account, UCB Student Account, UCB Youngsters Account, Imperial Savings Account
Debit Card Replacement Fee	BDT 350.00
	BDT 200.00 for Women's Savings Account
PIN Replacement Charge (Through Branch)	BDT 200.00
Cash Withdrawal from Other Bank VISA ATMs (Per withdrawal)	BDT 20.00
Cash Withdrawal from Other Bank MasterCard ATMs (Per Withdrawal)	BDT 20.00
Cash Withdrawal from NPSB Network ATMs (Per Withdrawal)	BDT 15.00 (including VAT)
Balance Inquiry (NPSB Network)	BDT 5.00 (including VAT)
Mini Statement (NPSB Network)	BDT 5.00 (including VAT)
Video Record Checking Upon Accountholder's Request for Any Dispute	Within DHK ATMs: BDT 1,500.00 Outside DHK ATMs: BDT 2,000.00

Cheque & Cheque Book Related	
Chequebook Issuance Fee	BDT 5.50 per leaf
Cheque Book Issuance Fee for Imperial Savings Ac	Life-time Free
Uncollected Chequebook Destruction	BDT 100.00 (Applied but not collected within 3 months)
Cheque Dishonour / Return Due to Insufficient Fund	BDT 500.00 per instance
Outstation Collection Cheques returned due to insufficient fund	BDT 500.00 per instance
Stop Payment	BDT 200.00
Bangladesh Bank Cheque Issue	BDT 200 per cheque
Bangladesh Bank Cheque Cancellation	BDT 100.00
Collection of Cheques (LCY) where there is clearing house	Free
Collection of Cheques (LCY) where there is no clearing house	BDT 50.00 per transaction
Collection of Outstation Cheque / Bills	Up to BDT 25K: 0.15%; minimum BDT 50.00
	>BDT 25K - BDT 1 lac: 0.15%; minimum BDT 100.00
	>BDT 1 lac - BDT 5 lac: 0.1%; minimum BDT 200.00
	>BDT 5 lac: 0.05%; minimum BDT 750.00 - maximum BDT 1500.00
	Postage (registered) : BDT 50.00 per instance
	Telex / Telephone / Fax / e-mail charges (local): BDT 50.00 per instance
	Courier (Local) : BDT 30.00 per instance
Purchase of Cheques & Inland Bills	Up to BDT 25K: 0.15%; minimum BDT 50.00
	>BDT 25K - BDT 1 lac: 0.15%; minimum BDT 75.00
	>BDT 1 lac - BDT 5 lac: 0.10%; minimum BDT 200.00
	>BDT 5 lac: 0.05%; minimum BDT 750.00 - maximum BDT 1,500.00
	Postage (registered) : BDT 50 per instance
	Telephone / Fax / e-mail charges : BDT 50 per instance
	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

<b>Inter-City / Online Charges &amp; Fund Transfer Related</b>	
Account to Account Transfer from ATM	Free (up to BDT 1 lac)
Online Transaction (Inter-City) - Deposit	Up to BDT 50K: BDT 30
	> BDT 50K - < BDT 1 lac: BDT 50
	BDT 1 lac - < BDT 5 lacs: BDT 150
	BDT 5 lacs - < BDT 10 lacs: BDT 250
	BDT 10 lacs - < BDT 20 lacs: BDT 800
	BDT 20 lacs - < BDT 50 lacs: BDT 1,000
	BDT 50 lacs & above: BDT 1,500
Online Transaction (Inter-City) - Withdrawal	Up to BDT 50K: BDT 30
	> BDT 50K - < BDT 1 lac: BDT 50
	BDT 1 lac - < BDT 5 lacs: BDT 150
	BDT 5 lacs - < BDT 10 lacs: BDT 250
	BDT 10 lacs - < BDT 20 lacs: BDT 800
	BDT 20 lacs - < BDT 50 lacs: BDT 1,000
	BDT 50 lacs & above: BDT 1,500
* Online Transaction (Inter-City) - Deposit: Charge will be realized from the Depositor/Remitter	
* Online Transaction (Inter-City) - Withdrawal: Charge will be realized from the bearer of the cheque / instrument	
* Online Transaction (Inter-city) Charge is free (both withdrawal & deposit) for agent banking & Imperial customers	
<b>Pay-Order, Demand Draft &amp; TT Related</b>	
Pay Order /SDR Issuance (LCY)	Nil
Demand Draft / TT Issuance (LCY)	0.10% of amount; minimum BDT 100
Pay Order / Demand Draft / MT / TT Cancellation (LCY)	BDT 100
Purchase of Foreign Bank Drafts / TC drawn on abroad	0.30% per USD / GBP / EURO
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
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

<b>Certificates Related</b>	
Certificate for Inward Remittance	BDT 200
BO Account Certificate	BDT 200
CASA Tax/Loan Tax Certificate	BDT 200
Any Other Certificates	BDT 200
Balance Confirmation Certificate	BDT 200, Free for Imperial Customer
Solvency Certificate	BDT 200, Free for Imperial Customer
Duplicate Savings Certificate / Declaration in lieu	BDT 200
Loan Balance Certificate	BDT 200
Statement Authentication / Verification Certificate	BDT 300
<b>Foreign Currency Related</b>	
Issuance of Cash FCY	BDT 200
Passport Endorsement Fee	BDT 200 (A/C holder) BDT 500 (non A/C holder), Free for Imperial Customer
<b>Locker Related (Yearly)</b>	
Locker Size: 598 Sqm (Janata Brand)	BDT 3,500
Locker Size: 657 Sqm (Godrez Brand)	BDT 3,800
Locker Size: 1197 Sqm (Janata Brand)	BDT 4,000
Locker Size: 1333 Sqm (Godrez Brand)	BDT 4,500
Locker Size: 1477 Sqm (Godrez Brand)	BDT 5,000
Locker Size: 2394 Sqm (Janata Brand)	BDT 6,000
Locker Size: 2934 Sqm (Godrez Brand)	BDT 6,500
Locker Size: 2975 Sqm (Godrez Brand)	BDT 7,000
Locker Size: 6433 Sqm (Godrez Brand)	BDT 10,000
Replacement of Lost / Damaged Key	BDT 500 + actual cost of lock replacement
Security Money	Equivalent to 1 (one) year rent. Refundable at the time of closing the locker account
<b>Miscellaneous</b>	
Duplicate Instrument Issue (FD, DD, PO, etc.)	BDT 150 + stamp charge
Salary Disbursement Charge	Free
Standing Instruction Set up	BDT 100
Standing Instruction - Amendment	BDT 100
Standing Instruction default due to insufficient fund	Free
Premature Encashment Fee for MSS & other Liability Scheme Accounts	Free
Counter Transaction Fee	Free
<b>Auxiliary Services</b>	
Phone Banking	Free
SMS Banking (Other than Credit Card customers)	BDT 200.00, Free for Imperial Customer
Internet Banking	Free
Student File Opening	BDT 5,000.00 For Consecutive years: BDT 2000.00

<b>Retail Lending</b>		
	Fee Basis	Fees & Charges (BDT)
<b>Personal Loan</b>		
Processing Fee	Loan Limit	CEP- 1.50% Doctors /Other Bank Salaried/ Businessman & Others- 2%
Processing Fee - Takeover	Loan Limit	CEP- No Processing Fee for Take Over Amount. 1.50% for additional Loan Amount.  Doctors /Other Bank Salaried/ Businessman & Others- No Processing Fee for Take Over Amount. 2% for additional Loan Amount
Early Settlement Fee	Outstanding Amount	2%
Prepayment/Partial payment	Settled Amount	Minimum 30% of outstanding
Prepayment/Partial payment charge	Settled Amount	2% of the settled amount
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	2% per annum
Personal Guarantor Replacement Fee	Incident	Nil
Loan Rescheduling Fee	Outstanding Amount	Nil
<b>Auto Loan</b>		
Processing Fee	Loan Limit	CEP- 1.50% Doctors /Other Bank Salaried/ Businessman & Others- 2%
Early Settlement Fee	Outstanding Amount	2%
Prepayment/Partial payment	Settled Amount	Minimum 30% of outstanding
Prepayment/Partial payment charge	Settled Amount	2% of the settled amount
Penal Charge	Arrear amount	2% per annum
Personal Guarantor / Security Replacement Fee	Incident	Nil
Loan Rescheduling Fee	Outstanding Amount	Nil
Quotation Change fee after loan approval	Incident	BDT 1000
<b>Home Loan</b>		
Processing Fee for Home Loan (Flat Purchase)	Loan Limit	1% of the loan limit
Processing Fee – Takeover (Flat Purchase)	Loan Limit	No Processing Fee for Take Over Amount. 1% for additional Loan Amount.
Processing Fee for Home Loan (Construction)	Loan Limit	1% of the loan limit
Processing Fee for Home Loan (Construction Takeover)	Loan Limit	No Processing Fee for Take Over Amount. 1% for additional Loan Amount.
Processing Fee for Home Credit		Discontinued at this moment
Processing Fee - Takeover	Loan Limit	Nil
Early Settlement Fee	Outstanding Amount	2% of outstanding amount
Prepayment Fee	Settled Amount	2% of settled amount
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	2% per annum
Security Replacement Fee	Incident	Nil
Loan Rescheduling Fee	Outstanding Amount	Nil
EMI Date Change	Incident	Nil
Legal Vetting + Valuation Charges	Incident	At actual
Legal Document Photocopy Request	Incident	Nil
Replacement of Joint Applicant / PG	Incident	Nil
Interest Rate conversion	Outstanding Amount	Nil
Partial Redemption of the Security	Incident	Nil

<b>Cash Secured Loan</b>		
Processing Fee	Loan Limit	1%; Min BDT 3K & Max BDT 10K
Early Settlement Fee	Outstanding Amount	2%
Partial Prepayment Fee	Settled Amount	2%
CIB fee	Incident	n/a
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	2% per annum
<b>Cash Secured Loan Overdraft</b>		
Processing Fee	Loan Limit	1%; Min BDT 3K & Max BDT 10K
Enhancement / Renewal Fee	Enhanced Limit	Lower of 0.25% or BDT 2000
Limit Reduction Fee	Reduced Limit	Nil
Limit Cancellation Fee	Outstanding Amount	Nil
CIB fee	Incident	n/a
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	2% per annum
<b>Other Fees</b>		
CIB fee	Incident	Nil
CPV Fee	Incident	Nil
Loan Account Statement	Incident	BDT 300
Loan Outstanding Certificate	Incident	BDT 200
NOC	Incident	BDT 200



<b>Credit Card</b>	
<b>Service Category</b>	<b>Fees &amp; Charges (BDT/USD)</b>
<b>Annual Fees (Primary Card)</b>	
Classic	BDT 1500
Gold	BDT 3000
Platinum	BDT 5000
International	\$75
For Imperial Customer	Life-time Annual Fee waiver
<b>Annual Fees (Supplementary Card)</b>	
Classic	BDT 500 (1st Supplementary Free)
Gold	BDT 1000 (1st Supplementary Free)
Platinum	BDT 1500 (1st Supplementary Free)
International	\$25
<b>Replacement Card Fee (Both Primary and Supplementary)</b>	
Classic	BDT 500
Gold	BDT 500
Platinum	BDT 800
International	\$10
<b>Late Payment Fee</b>	
Classic	BDT 300/ \$5
Gold	BDT 750/ \$12
Platinum	BDT 750/ \$12
International	\$15
<b>Over Limit Fees</b>	
Classic	BDT 450/ \$10
Gold	BDT 600/ \$10
Platinum	BDT 1000/ \$13
International	\$15
<b>Cheque Return for Insufficient Fund</b>	
Classic	BDT 500
Gold	BDT 500
Platinum	BDT 1000
International	\$5
<b>Duplicate Statement</b>	
Classic	BDT 100 ( For last 3 months) BDT 200 (above 3 months)
Gold	BDT 100 ( For last 3 months) BDT 200 (above 3 months)
Platinum	BDT 100 ( For last 3 months) BDT 200 (above 3 months)
International	\$2 ( For last 3 months) \$4 (above 3 months)
<b>Paper PIN Replacement Fee (Green PIN Free)</b>	
Classic	BDT 500
Gold	BDT 500
Platinum	BDT 500
International	\$5
<b>NOC / Certificate Charge</b>	
Classic	BDT 500
Gold	BDT 500
Platinum	BDT 500
International	\$5

<b>Access to Airport Lounge in Dhaka (International Lounge)</b>		
Classic	N/A	
Gold	Cardholder +1 ( Additional Guest BDT 1600)	
Platinum	Cardholder +2 (Additional Guest BDT 1600)	
International	Cardholder +2 (Additional Guest BDT 1600)	
<b>Membership and Access to Priority Lounge</b>		
Classic	N/A	
Gold	N/A	
Platinum	Membership Free. Access fee \$27 per visit.	
International	Membership Free. Access fee \$27 per visit.	
Supplementary Platinum	BDT 2000 Membership Fee. Access fee \$27 per visit.	
<b>Others</b>		
Card Cheque	20 Leaves BDT 250 (1st 5 leaves free)	
Cheque Processing Fee	2% of the card cheque amount or BDT 500. (whichever is higher)	
SMS Banking Fee	BDT 200 (yearly) for Primary Card only. Supplementary Free	
Interest Charge	20% per annum (Effective from October 01, 2020)	
Interest on EMI	13% per annum (Flat Rate)	
Processing Fee for early settlement of EMI	2%	
Cash Advance Fees (UCB ATM)	2.5% or BDT 150 of the withdrawal Amount whichever is higher.	
Cash Advance Fees (Other ATM)	3% or BDT 150/ \$5 of the withdrawal Amount whichever is higher.	
Insurance	0.35% of the statement balance at the statement date.	
E-Statement	Free	
Copy of Sales Voucher	BDT 300	
Priority Pass Re-Issue	BDT 1000	
<b>Pre-paid Card</b>		
Particulars	Local Prepaid	International Prepaid
Card Issue Fee	BDT 500	BDT 500
Renewal Fee/year	BDT 500	BDT 500
Payroll Pre-Paid Card fee per year	BDT 200	N/A
Load Fee(Payroll Prepaid)	0.50%	Nil
Mark-up Fee	N/A	3%
Card Replacement/ Re-issue Fee (for lost/stolen/damaged)	BDT 300	BDT 300
PIN Reissue Fee (Paper PIN)	BDT 150	BDT 150
Cash withdrawal Fee at UCB ATMs	Nil	Nil
Cash withdrawal Fee at Other NPSB Network ATMs	BDT 15	BDT 15
Cash withdrawal Fee at Visa/MasterCard Network ATMs	BDT 20	2% at Intl ATM or BDT 20 at Local ATM.
SMS Notification Fee/Year	BDT 100	BDT 200
Pay order fee	NIL	NIL

<b>Note:</b>
# 15% VAT will be charged as applicable
# Priority Pass Lounges: For Platinum, International Platinum credit cardholder \$ 27 will be charged per visit per person
# For UCB Airport Lounge BDT 1600 will be charged for each additional person beyond permissible quota

# Standard Mark Up of 3% will be applied in case of overseas transactions when the transaction currency is non USD \$
# BDT 30 will be charged for Credit Card Bill Payment through Bkash. 15% VAT will be applicable.
# Customers will be enrolled with Insurance Scheme and SMS Banking during issuance of Card. Customer has the option to opt out of Insurance Scheme later on
# 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
# The above schedule of charges will not be applicable for any special / promotional offer
# Government Excise Duty is applicable as per Government regulations
# Conditions Apply

<b>SME &amp; Corporate Business Division</b>	
Services	Fees & Charges (BDT)
<b>Account Maintenance Fee</b>	
a. Current Account(Half yearly)	BDT 300.00
b. Savings Accounts (Half yearly)	Half Yearly Avg. Balance <= BDT 10K : Free
	Half Yearly Avg. Balance > BDT 10K to 25K: BDT 100
	Half Yearly Avg. Balance > BDT 25K to 2 Lac: BDT 200
	Half Yearly Avg. Balance > BDT 2 Lac to 10 Lac: BDT 250
c. SND Accounts (Half yearly)	BDT 300.00
<b>ATM / Debit Card Related</b>	
ATM / Debit Card related all Fees & Charges	Same As Retail (deposit)
<b>General Charges For CD, SB, STD</b>	
Closing of CD Accounts	BDT 300.00
Closing of SB Accounts	BDT 300.00
Closing of STD Accounts	BDT 300.00
Account Transfer from Branch to Branch	BDT 300.00
Cheque Book Issue Charges (Recoverable from the a/c of the client)	BDT 5.50 Per leaf
Cheques returned due to insufficient fund.	BDT 500.00 per instance
Outstation collection Cheques returned due to insufficient fund.	BDT 500.00 per instance
Issuance of Solvency certificate (CD/SB/STD)	BDT 200.00 per instance
Statement of Accounts (on request)	BDT 300.00 per instance
Compliance of standing Instruction	BDT 50.00 per transaction
Charges for issuance of Certificate related to BO Account	BDT 100.00 per instance
Charges for balance Confirmation Certificate (Except two times on half yearly and yearly basis)	BDT 200.00
Premature Encashment Fee For MSS & other Liability Scheme A/Cs	Nil
Counter Transaction Fee or similar charges relating to counter Transaction	Nil
<b>Online Service Charges</b>	
<b>i. Cash Deposit /Withdrawal /Transfer Cheque (Intercity)</b>	
Up to BDT 50,000.00	BDT 30.00 +VAT Tk 5.00
Above BDT 50,000.00 but below BDT 1.00 lac	BDT 50.00 +VAT BDT 8.00
BDT 1.00 lac & above but below BDT 5.00 lac	BDT 150.00 +VAT BDT 23.00
BDT 5.00 lac & above but below BDT 10.00 lac	BDT 250.00 +VAT BDT 38.00
BDT 10.00 lac & above but below BDT 20 lac	BDT 800.00 + VAT BDT 120.00
BDT 20.00 lac & above but below BDT50 lac	BDT 1000.00 + VAT BDT 150.00
BDT 50.00 lac & above	BDT 1500.00 + VAT BDT 225.00
<b>ii. Cash Deposit /Withdrawal /Transfer Cheque (within City)</b>	
Up to BDT 50,000.00	Nil
Above BDT 50,000.00 but below BDT 1.00 lac	
BDT 1.00 lac & above but below BDT 5.00 lac	

BDT 5.00 lac & above but below BDT 10.00 lac	
BDT 10.00 lac & above but below BDT 20.00 lac	
BDT 20.00 lac & above but below BDT 50.00 lac	
BDT 50.00 lac & above	
<b>iii. Realisation of Charges</b>	
a) <u>For Withdrawal</u> – The Service Charges shall be realised from the bearer of the Cheque/Instrument	
b) <u>For Deposit</u> – The Service Charges shall be realised from the Depositors/Remitters.	
c) Online Transaction (Intercity Fee) is free (both withdrawal & deposit) for agent banking customers	
<b>Collection Charge : Commission</b>	
Collection of Cheques (Local) where there is clearing house	No charges
Collection of Cheques (Local) where there is no clearing house	BDT 50 per transaction+ VAT
<b>Collection of outstation Cheque/ bills (clean documentary)</b>	
Up to BDT 25,000	@ 0.15%; Minimum BDT 50.00
Above BDT 25,000 but not exceeding BDT 1.00 lac	@ 0.15%, Minimum BDT 100.00
Above BDT 1.00 lac but not exceeding BDT 5.00 lac	@ 0.10%; Minimum BDT 200.00
Over BDT 5.00 lac	At the rate @ 0.05%; Minimum BDT 750.00; Maximum BDT 1500.00
Postage (Registered)	BDT 50.00 per instance
Telegram charges	Not Applicable
Telex/Telephone/Fax/E-Mail charges (Local)	BDT 50.00 per instance
Courier (Local)	BDT 30.00 per instance
<b>Charges for Remittance (Inland): DD/TT/ issuance thereof</b>	
Commission	At the rate @ 0.10%; Minimum BDT 50.00 + VAT 15%
Telephone/Fax/E-Mail charges	At actual; minimum BDT 10.00 per instance Plus 15% VAT
Cancellation Charges of DD/TT/MT/PO	BDT 100.00 per instance Plus 15% VAT.
Charges for Issuance of Duplicate Instruments	BDT 100.00 per instance Plus 15% VAT
<b>PO/SDR issuance thereof</b>	
i) Up to BDT 1000	Nil
ii) Above BDT 1000 but not exceeding BDT 1.00 lac	Nil
iii) Above BDT 1.00 lac but not exceeding BDT 5.00 lac	Nil
iv) Over BDT 5.00 lac	
<b>Issuance of PO/ SDR for depositing Earnest/ Security money for participating in tenders by the contractors/ Suppliers</b>	
i) Up to BDT 10,000.00	Nil
ii) Above BDT 10,000.00	Nil
<b>Charges for Purchase of Cheques &amp; Inland Bills Commission</b>	
i) Up to BDT 25,000.00	At the rate @ 0.15%; Minimum BDT 50.00
ii) Above BDT 25,000.00 but not exceeding BDT 1.00 lac	@ 0.15%; Minimum BDT 75.00
iii) Above BDT 1.00 lac but not exceeding BDT 5.00 lac	@ 0.10%; Minimum BDT 200.00
iv) Over BDT 5.00 lac	AT the rate @ 0.05%; Minimum BDT 750.00; Maximum BDT 1500.00

Postage (Registered)	BDT 50.00 per instance
Telephone/Fax/E-Mail charges	BDT 50.00 per instance
Courier	BDT 50.00 per instance
<b>Charges For Issuance Of Guarantees</b>	
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.
<b>Charges Of Parcels</b>	
Commission	Not Applicable
<b>Charges For Lockers</b>	
Charges For Lockers (Annual rent and other charges of locker are to be realized in advance.)	Same As Retail (Deposit)
Security money	Equivalent to one year rent refundable at the time of closing the locker account
<b>GODOWN Charges</b>	
<b>Borrowers Godown under Bank 's control</b>	
i) Rent	To be paid by the borrowers
ii) Insurance Premium	Do
iii) Salary & allowance of Officers/ Staff	Do
<b>Bank's Rented Godown</b>	
i) Rent	Actual rate for floor space occupied plus 75% to meet other maintenance cost to be realized from Borrower's Account.
ii) Insurance Premium	To be realized from the Borrower's Account Proportionately.
iii) Salary & Allowance of Godown Staff	To be realized from Borrower's Account proportionately
Fees/Pricing against any other services not included in the schedule of charges may be imposed by the Bank as per negotiation on case to case basis under approval of the Managing Director	
<b>SME Schedule of Charges &amp; Fees (Asset Products)</b>	
Loan Application Fee	BDT 200/- only for each application (During disbursement)
Documentation Fee	At actual
Legal & Valuation Fee	At actual
CIB charges	At actual
Stamp Charge	At actual
Early/ Partial Settlement Fee	For Cottage and Micro No charges For Small and Medium 2% on outstanding loan amount
<b>Fund Arrangement Fee</b>	
Fund Arrangement Fee	@ 0.10%-2.00% on the facility amount
Government Excise Duty, VAT, etc. are applicable as per Government rules & regulations.	

<b>Trade Finance Related Services</b>	
<b>Services</b>	<b>Fees &amp; Charges (BDT/USD)</b>
<b>Import</b>	
LC Opening Commission-Cash (Sight) per qtr	0.15% to 0.40%; minimum BDT 1,000.00
LC Opening Commission-Cash (Deferred) per qtr	0.15% to 0.40%; minimum BDT 1,000.00
LC Opening Commission-Under 100% Cash Security	For cash margin: 0.15% to 0.25%; minimum Tk.1,000.00 For margin as FDR: 0.15% to 0.40%; minimum Tk.1,000.00
LC Opening Commission-BTB LC	0.15% to 0.40%; minimum BDT 1,000.00
LC Amendment Commission	Commission as per LC Opening Rate
Acceptance commission-Cash/BTB LC per qtr	0.15% to 0.40%; minimum BDT 1,000.00
Add Confirmation Charge for SLC/ULC	0.10% to 0.25%
<b><u>Cost of stationery:</u></b>	
LC Application form (CF-7)	BDT 150.00
LCAF	BDT 100.00
IMP	BDT 100.00
<b><u>SWIFT Charge for:</u></b>	
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/-)
Shipping Guarantee/NOC/DO	BDT 500.00-1,000.00
Discrepancy Fee	<b>For each foreign document:</b> up to \$ 10,000= \$ 0.00--25.00 Above \$ 10,000= \$ 0.00--50.00 <b>For each local document:</b> Below \$ 5,000= \$ 0.00 --15.00 \$ 5,000 - \$ 10,000= \$ 0.00--25.00 Above \$ 10,000= \$ 0.00--50.00 <b>Note- Charge amount includes VAT(if any)</b>
Payment Charge/Import Document Processing Charge/ Reimbursement Fee	<b>For each foreign document:</b> up to \$ 10,000= \$ 0.00--25.00 Above \$ 10,000= \$ 0.00--50.00 <b>For each local document:</b> Below \$ 5,000= \$ 0.00--15.00 \$ 5,000 - \$ 10,000= \$ 0.00--25.00 Above \$ 10,000= \$ 0.00--50.00 <b>Note- Charge amount includes VAT(if any)</b>
Import through LCAF	0.15% to 0.40%; minimum BDT 1,000.00
Endorsement for Assessment Purpose	BDT 500.00
BL endorsement signature verification charge	BDT 200.00
Enlistment/renewal of C & F Agent	Enlistment: BDT 3,000.00 Renewal: BDT 2,000.00
Renewal of IRC/ERC	BDT 500.00
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)

<b>Export</b>	
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 100.00 to BDT 200.00
Mailing of export documents (Local/Foreign)	Foreign : At actual Local : BDT 50.00 to BDT 100.00
Payment of Buying House Commission	BDT 500.00 to BDT 1,000.00
Collection charge of export bill	BDT 500.00, where exchange gain earned and 0.15% or minimum BDT 500.00 where there is no exchange gain
Collection charge against export bill of other Bank	<u>Foreign:</u> Actual courier charge+ BDT 5,000.00 <u>Local:</u> BDT 3,000.00
Processing Fee for Cash Incentive/Duty Draw Back File	Up to BDT 50.00 lac = BDT 5,000.00 Above BDT 50 lac to BDT 100 lac = BDT 7500.00 Above BDT 100 lac = BDT 10,000.00
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)
<b>Bank Guarantee</b>	
Advising of Foreign Bank Guarantee/ Amendment(s)	BDT 750/- per instance
Commission per qtr for Issuance of Bank guarantee/SBLC under counter BG	0.15%-0.60%, Min: BDT 3,000.00
Bank Guarantee amendment commission (under counter BG)	Comm. as per BG Issuance rate, but minimum BDT 1000.00
<b>SWIFT charge for:</b>	
Bank Guarantee	At actual (Cost BDT 2,500/-)
Bank Guarantee amendment	At actual (Cost BDT 1000/-)
<b>Other Misc. Charges</b>	
Processing of Bangladesh Bank Approval for FC Loan	BDT 5000.00
Signature verification charge relating to trade	BDT 100.00
Any correspondences in SWIFT against request of customer	At actual (Cost BDT 750/-)
Issuance of any certificate	BDT 500.00
Issuance of FDD/FTT drawn on BB/overseas Nostro A/C (Remittance purpose)	BDT 750.00
<b>OBU Operations</b>	
Payment Charge / Reimbursement fee for discounting of import Bill by OBU (for USD Nostro)	For each document: up to \$ 20,000= \$ 0.00--\$ 150.00 \$ 20,000.01 - \$ 50,000= \$ 0.00--\$175.00 \$ 50,000.01-1,00,000.00= \$ 0.00--\$225.00 Above \$1,00,000 = \$ 0.00--\$300.00 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= \$ 0.00--\$ 150.00 \$ 20,000.01 - \$ 50,000= \$ 0.00--\$175.00 \$ 50,000.01-1,00,000.00= \$ 0.00--\$225.00 Above \$1,00,000 = \$ 0.00--\$300.00 Note- Charge amount includes VAT(if any)



<b>Note:</b>
VAT is applicable @ 15% on all Fees, Charges & Commissions as per the Value Added Tax & Supplementary Duty Act 2012
VAT is not applicable to charges and commissions of export related trade transactions as they are exempted by SRO # 189-Law/2019/46-Musk dated 13 June 2019
If the Bank provides services to its clients at reduced rate, VAT is to be collected as per the standard fees, charges or commissions as per the published Schedule of Charges
Government Excise Duty and all regulatory charges is applicable as per Government regulations. The above schedule of charges will not be applicable for any special / promotional offer
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
Imperial Customers are entitled to the mentioned charge/fee-related waivers subject to maintaining required threshold deposit balance
Conditions Apply