



SCHEDULE OF CHARGES

(For UCB TAQWA Islamic Banking)

(Effective from: date of launching of UCB Islamic Banking)

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Deposit Accounts

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

UCB TAQWA Mudaraba Savings Account		(Retail, SME, Corporate)
Particulars	Proposed Fees/Charges	
A/C Maintenance fee	Average Balance up to Tk. 10,000/-	NIL
	Average Balance up to Tk. 25,000/-	Tk. 100 half yearly
	Average Balance up to Tk. 2,00,000/-	Tk. 200 half yearly
	Average Balance up to Tk. 10, 00,000/-	Tk. 250 half yearly
	Average Balance above Tk. 10, 00,000/-	Tk. 300 half yearly
Closing of account	Tk. 200	

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

Cheque Book related Charge		(Retail, SME, Corporate)
Particulars	Proposed Fees/Charges	
<i>*For Employee Banking accounts Cheque Book Charge will be decided as per agreement</i>		
Chequebook Issuance Fee (Recoverable from the a/c of the client)	Tk. 5.50 per leaf	
Uncollected Chequebook Destruction	BDT 100 (Applied but not collected within 3 months)	
Cheque Dishonour / Return Due to Insufficient Fund	BDT 500 per instance	
Outstation Collection Cheques returned due to insufficient fund	BDT 500 per instance	
Stop Payment	BDT 200 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 + VAT	
Collection of Outstation Cheque/Bills (Clean documentary) (Retail, SME, Corp)	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: 0.10%; 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 (Retail, SME, Corp)	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

ATM/Debit Card related Charge		(Retail, SME, Corporate)
Particulars	Proposed Fees/Charges	
<i>*For Employee Banking accounts Debit Card Charge will be decided as per agreement</i>		
Debit Card Issuance Fee / Annual Fee / Renewal Fee	BDT 400	
	Free for Retail Salary Account, UCB Student Account, Mudaraba Imperial Savings Account	
Debit Card Replacement Fee	BDT 350	
PIN Replacement Charge (Through Branch)	BDT 200	
Cash Withdrawal from Other Bank VISA ATMs (Per withdrawal)	BDT 50	
Cash Withdrawal from Other Bank MasterCard ATMs (Per Withdrawal)	BDT 50	
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	Proposed Fees/Charges	
Account to Account Transfer from ATM	Free	
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		
* For Deposit: Charge will be realized from the Depositor/Remitters.		
* For Withdrawal: Charge will be realized from the bearer of the cheque / instrument.		

Pay-Order, Demand Draft & TT Related		(Retail, SME, Corporate)
Particulars	Proposed Fees/Charges	
Pay Order /SDR Issuance (LCY) PO/SDR Issuance (LCY) for depositing Earnest/ Security money for participating in tenders by the contractors/ Suppliers.	<u>Nil</u>	
Demand Draft / TT Issuance (LCY) (For Retail)	0.10% of amount; minimum BDT 100 + VAT	
DD/TT/ issuance(Inland) (For SME & Corp account)	At the rate @ 0.10%; Minimum BDT 50.00 + VAT 15%	
Pay Order / Demand Draft / MT / TT Cancellation (LCY)	BDT 100 + VAT	
Duplicate Instrument Issue (FD, DD, PO, etc.) (Retail)	BDT 150 + stamp charge+ Vat	
Duplicate Instrument Issue (FD, DD, PO, etc.) (SME & Corporate)	BDT 100 + stamp charge+ Vat	
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 plus 15% VAT	
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	Proposed Fees/Charges	
Dormant Account Activation Charges	Tk. 200 Free for Imperial account	

Statements & Certificates related		(Retail, SME, Corporate)
Particulars	Proposed Fees/Charges	
Duplicate Statement from Branch up to One Year	BDT 300	
Duplicate Statement from Branch for more than one year	BDT 400	
Scheme / FDR Account Statement	BDT 200	
Certificate for Inward Remittance	BDT 200	
BO Account Certificate	BDT 200	
Balance Confirmation Certificate	BDT 200 (except 2 times on Half Yearly & Yearly basis)	
Solvency Certificate (CD/SB/SND)	BDT 200	
Duplicate Savings Certificate / Declaration in lieu	BDT 200	
Statement Authentication / Verification Certificate	BDT 300	
E-statement of chosen frequency (monthly / quarterly / half yearly)	Free	

Foreign Currency Related		(Retail, SME, Corporate)
Particulars	Proposed Fees/Charges	
Issuance of Cash FCY	BDT 200	
Passport Endorsement Fee	BDT 200 (A/C holder) BDT 500 (non A/C holder)	
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	Proposed Fees/Charges of UCB TAQWA	
Phone Banking	Free	
SMS Banking (Other than Credit Card customers)	BDT 200.00	
Internet Banking	Free	

Standing Instruction (SI)		(Retail, SME, Corporate)
Particulars	Proposed Fees/Charges	
Standing Instruction Set up (Retail)	BDT 100	
Compliance of standing Instruction (SME & Corp)	BDT 50.00 per transaction	
Standing Instruction for transfer of funds between accounts	BDT 100 per txn (free for DPS instalment SI)	
Standing Instruction – Amendment	BDT 100	
Standing Instruction default due to insufficient fund	Free	

Miscellaneous		(Retail, SME, Corporate)
Particulars	Proposed Fees/Charges	
Salary Disbursement Charge	Free	
Premature Encashment Fee of Liability Scheme Accounts (Corp & SME)	Free	
Counter Transaction Fee OR similar charges relating to counter transaction	Free	

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

Issuance Of Guarantees		(For SME & CORP)
Particulars	Proposed Fees/Charges	
Commission	* @ 0.10%-0.60% per quarter; Minimum BDT 500.00. * For 100% cash margin only a fixed commission of BDT 500.00 is to be realized. * For margin in the form of FDR usual charges to be realized.	

Investment Accounts

Investment Products: UCB TAQWA Personal Finance (Retail)

Investment product related charges:		
Particulars	Fee Basis	Proposed Fees/Charges
Processing Fee	Investment Limit	1 %
Early Settlement Fee	Outstanding Amount	2%
Repayment Fee	Settled Amount	Minimum 30% of outstanding 2%
Personal Guarantor / Security Replacement Fee	Incident	Nil
Investment Rescheduling Fee	Outstanding Amount	Nil
Quotation Change fee after Investment approval	Incident	BDT 1000
CIB fee	For All Investment products	At actual
Stamp Charge	For All Investment products	At actual
Penal Charge	Arrear amount	2% per annum
Investment Account Statement	Incident	BDT 300
Investment Balance/ Outstanding Certificate	Incident	BDT 200
CPV Fee	Incident	Nil
NOC	Incident	BDT 200
Investment Application Fee	All Investment products	BDT 200/- only for each application (During disbursement)
Documentation Fee	All Investment products	At actual
Legal & Valuation Fee	All Investment products	At actual

Trade Finance Operation

Import	
Particulars	Proposed Fees/Charges
LC Opening-Cash (Sight) per qtr	0.15% to 0.40%; minimum BDT 1,000
LC Opening-Cash (Deffered) per qtr	0.15% to 0.40%; minimum BDT 1,000
LC Opening-BTB LC	0.15% to 0.40%; minimum BDT 1,000
LC Opening-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
Acceptance commission-Cash/BTBLC per qtr	0.15% to 0.40%; minimum BDT 1,000
Request for Credit Report through SWIFT	BDT 750.00
Amendments of LC	Commission as per LC Opening Rate
Shipping Guarantee/NOC/DO	BDT 500.00-1,000.00
Discrepancy Fee	For each Foreign doc: Up to \$10,000 = \$ 0.00-25.00 Above \$10,000 = \$0.00- 50.00 For each Local doc: Below \$ 5000 = \$0.00-15.00 \$ 5,000 to \$ 10,000 = \$ 0.00-25.00 Above \$10,000 = \$0.00- 50.00
Payment Charge/Import Document Processing Charge/Reimbursement Fee	For each Foreign document: Upto \$10,000=\$0.00-25.00 Above \$10,000=\$0.00-50.00 For each Local document: Below \$5,000=\$0.00-15.00 \$5,000 - \$10,000=\$0.00-25.00 Above \$ 10,000: \$0.00-50.00
Import through LCAF	0.15% to 0.40% minimum BDT 1,000.00
Endorsement for Assessment Purpose	BDT 500
BL endorsement signature verification charge	BDT 200
Add Confirmation Charge for SLC/ULC	0.10% to 0.25%
Cost of stationery:	
LC Application form (CF-7)	BDT 150
LCAF	BDT 100
IMP	BDT 100
SWIFT Charge for:	
LC (Foreign)	At actual (Minimum BDT 2,500/-)
LC (Local/EPZ/EZ etc)	At actual (Minimum BDT 1,000/-)
LC amendment	At actual (Minimum BDT 1000/-)
LC cancellation	At actual (Minimum BDT 1,000/-)
Bank Guarantee	At actual (Minimum BDT 2,500/-)
Bank Guarantee amendment	At actual (Minimum BDT 1000/-)
Enlistment/renewal of C & F Agent	Enlistment: BDT 3,000 Renewal: BDT 2,000
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	Proposed 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 100.00 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
Advising of Foreign Bank Guarantee/ Amendment(s)	BDT 750.00
Commission for Issuance of guarantee/bid bond/PB/SBLC under counter BG per qtr	0.15% to 0.60%, minimum BDT 3,000
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 1,000.00
Issuance of any certificate (not mentioned in SoC)	BDT 500/-
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 <u>Local:</u> BDT 3,000
Processing Fee for Cash Incentive/Duty Draw Back File	Up to BDT 50.00 lac = BDT 5,000 BDT 50 lac to BDT 100 lac = BDT 7500 Above BDT 100 lac = BDT 10,000
Issuance of FDD/FTT drawn on BB/overseas Nostro A/C (Remittance purpose)	BDT 750
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 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
Remittance	
Student File	<u>SAARC countries:</u> BDT 1,000 <u>Other than SAARC:</u> BDT 2,000 TC/TT/DD charges as per schedule

Imperial Service

Deposit Accounts	
A/C maintenance Fee	Free
Other services – Deposit Accounts	
Bank certificate issuance fee	Free
Duplicate statement issuance fee	Free
Cheque book issuance fee	Free
Fund Transfer and Payment Service	
Intercity cash withdrawal/Deposit	Free
Pay order issue	Free
FCY Endorsement fee	Free
Charges For Lockers	
Rent of the lockers (Annual rent and other charges are to be realized in advance)	Specially Discounted Rate
Imperial Debit Card	
Issuance / Renewal fee	Free
Card replacement fee	Free
Credit Card	
Annual Fee	Free
Investments	
Investment Processing Fee	50% Waiver on Retail Investment Processing Fee

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..