



SCHEDULE OF CHARGES

(For UCB TAQWA Islamic Banking)

Effective from: July 24, 2023

Table of Contents

Serial	Name	Page
01	Deposit Accounts	3-7
02	Investment Accounts	8-10
03	Trade Finance Related Services	11-13

Deposit Accounts

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

UCB TAQWA Mudaraba Savings Account		(Retail, SME, Corporate)
Particulars	Fees /Charges	
A/C Maintenance fee	Half Yearly Avg. Balance <= BDT 10K, Free	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	BDT 200	

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

UCB TAQWA Imperial Savings Account	
Particulars	Fees /Charges
A/C Maintenance fee	Free
Closing of account	BDT 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	
Chequebook Issuance Fee (Recoverable from the a/c of the client)	BDT 10 per leaf	
Cheque book issuance fee for UCB TAQWA Imperial savings A/C	Free	
Cheque book issuance fee for UCB TAQWA Mudaraba CEP savings A/C	1st cheque book Free. Next cheque book as per regular fee.	
Cheque book issuance fee for UCB TAQWA Mudaraba Probashi savings A/C	1st cheque book Free. Next cheque book as per regular fee.	
Uncollected Chequebook Destruction	BDT 200.00 (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 500 per cheque	
Bangladesh Bank Cheque Cancellation	BDT 200 per cheque	
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)
EFT transaction (BEFTN)	Free
RTGS transaction	BDT 100 per instance

ATM/Debit Card/Prepaid Payroll card related Charge (Retail, SME, Corporate)	
Particulars	Fees /Charges
Debit Card Issuance Fee / Annual Fee / Renewal Fee	BDT 400
	If yearly average balance is less than BDT 25 lac, BDT 500 will be applicable for Mudaraba 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 1500 Outside DHK ATMs: BDT 2000

Binimoy		(Retail, SME, Corporate)
Particulars	Fees /Charges	
Direct Pay (Bank to Bank)	BDT 10 (including VAT)	
RTP Accept (Bank to Bank)	BDT 10 (including VAT)	
Direct Pay (Bank to MFS/PSP)	Free	
RTP Accept (Bank to MFS/PSP)	Free	

NPSB		(Retail, SME, Corporate)
Particulars	Fees /Charges	
NPSB Transaction through Unet	BDT 10 (including VAT)	

Inter-City / Online Charges & Fund Transfer Related		(Retail, SME, Corporate)
Particulars	Fees /Charges	
Account to Account Transfer from ATM	Taqwa to Taqwa Free (Up to BDT 1 Lac)	
Account to Account Transfer from Branch	Taqwa to Taqwa Free	
Online Transaction (Inter-City) Deposit/Withdrawal/Transfer cheque	Taqwa to Taqwa Free	
Online Transaction (within City) Deposit/Withdrawal/Transfer cheque	Taqwa to Taqwa Free	

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 Free for Imperial Customer	
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)	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 charged. 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 200	
Duplicate Savings Certificate / Declaration in lieu / Investment Balance Certificate / CASA Tax/ Finance tax certificate / Investment Tax Certificate / Any Other Certificates	BDT 300	

Foreign Currency Related		(Retail, SME, Corporate)
Particulars	Fees /Charges	
Issuance of Cash FCY	BDT 200	
Passport Endorsement Fee -Cash	For account holder BDT 300.00 For Non-Account Holder: BDT 500.00	
FCY Endorsement fee for Imperial Customers	Free	
Postage charges for collection of FCY Draft from abroad	At actual + BDT 200	

SMS Alert for Account Transaction		(Retail, SME, Corporate)
Particulars	Fees /Charges	
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 (Retail)	BDT 100	
Standing Instruction amendment (Retail)	Free	
Standing Instruction (SI) Creation/Modification/Closing Fee (SME, Corporate)	Creation- SME BDT 200, Corporate BDT 500. Modification/Closing- SME BDT 100, Corporate BDT 500	
Compliance of standing Instruction (SME & Corp)	BDT 50 per transaction	
Standing Instruction default due to insufficient fund	Free	

Locker Related (Yearly)		(Retail, SME & Corporate)
Particulars	Fees /Charges	
Locker Size: 598 Sq (Janata Brand)	BDT 3,500, 50% waiver for Imperial customer	
Locker Size: 657 Sq (Godrez Brand)	BDT 3,800, 50% waiver for Imperial customer	
Locker Size: 1197 Sq (Janata Brand)	BDT 4,000, 50% waiver for Imperial customer	
Locker Size: 1333 Sq (Godrez Brand)	BDT 4,500, 50% waiver for Imperial customer	
Locker Size: 1477 Sq (Godrez Brand)	BDT 5,000, 50% waiver for Imperial customer	
Locker Size: 2394 Sq (Janata Brand)	BDT 6,000, 50% waiver for Imperial customer	
Locker Size: 2934 Sq (Godrez Brand)	BDT 6,500, 50% waiver for Imperial customer	
Locker Size: 2975 Sq (Godrez Brand)	BDT 7,000, 50% waiver for Imperial customer	
Locker Size: 6433 Sq (Godrez Brand)	BDT 10,000, 50% waiver for Imperial customer	
Replacement of Lost / Damaged Key	BDT 1,000 + actual cost of lock replacement	
Security Money	Equivalent to 1 (one) year rent. Refundable at the time of closing the locker account	

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

Custodial Services		(Retail, SME, Corporate)
Particulars	Fees /Charges	
NITA Account Opening & Maintenance Charge	BDT 300 plus VAT (Half Yearly)	
NITA Account Closing Fee	BDT 300 plus VAT	
Transaction Settlement Fee	0.10% - 0.25% on Transaction Value plus VAT Minimum BDT 100	
Custodian Fee	0.015% - 1.00% yearly of total portfolio value plus VAT (Will be deducted on quarter basis) Minimum BDT 2000 per Quarter.	
IPO Application/ Right Share Application Processing Fee	BDT 500 - BDT 1000 plus VAT per application	
BO Account Opening & Maintenance Charge	BDT 450 including VAT (Yearly) (CDBL BDT 350 & UCB BDT 100)	
CDBL Transaction Fee	At Actual of CDBL Charge e.g. CDBL presently charges 0.0125% on the transaction value of the share. It may change time to time.	
Brokerage Commission	As per agreement with Brokerage House	
Note: Based on portfolio size of the customer, senior management of the bank can customize the rate		

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	

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 be 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 be 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 100
Investment Balance/ Outstanding Certificate	Incidental	BDT 100
CPV Fee	Incidental	Nil
NOC	Incidental	BDT 200
Documentation Fee	Incidental	At actual
CIB fee	Incidental	At actual
Supervision Charge	Outstanding Amount	Annually 1%

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 be 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 be charged for partial prepayment.
Personal Guarantor / joint account/ Security- Replacement Fee	Settled Amount	At actual
Investment Reschedule/Restructure Fee	Incidental	0.25% or BDT 10,000 whichever is lower
Partial Redemption of the Security	Outstanding Amount	Nil
CIB fee	Incident	At actual
Stamp Charge	Incidental	At actual
Penal Charge/ Late payment fee	Incidental	2% per annum
EMI Date change	Arrear amount	Nil
Investment Account Statement	Incidental	BDT 100
Investment Balance/ Outstanding Certificate.	Incidental	BDT 100
CPV Fee	Incidental	BDT 300
NOC	Incidental	BDT 200
Documentation Fee	Incidental	At actual

Legal vetting, Valuation Fee, photocopy request	Incidental	At actual
Original Title Deed Withdrawal Charge	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 be 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 be 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 100
Investment Balance/ Outstanding Certificate	Incidental	BDT 100
CPV Fee	Incidental	BDT 300
NOC	Incidental	BDT 200
Documentation Fee	Incidental	At actual
Supervision Charge	Outstanding Amount	Annually 1%

Particulars	Fee Basis	Fees & Charges
Investment Processing Fee for Imperial Customers	Incidental	50% Waiver on Retail Investment Processing Fee

Asset Products (For SME & Corporate)

Particulars	Fee Basis	Fees & Charges
Investment Application Fee	All Investment products	NIL
Investment Processing Fee	All Investment products	<ul style="list-style-type: none"> 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. <p>N.B.-1: No Investment Processing fees for Earnest Money Financing (EMF) and Local Bill Purchase & Discounting (LBPD).</p> <p>N.B.-2: No Investment Processing fees for deal-wise disbursement for Revolving Short Term Investment (RSTL)/Investment Against Trust Receipt (LTR)/Time Investment; rather fees will be charged on limit amount.</p> <p>N.B.-3: For continuous investment /limit facility(s), Investment Processing Fees will be charged for New Sanction/ Renewal/ Enhancement.</p> <p>N.B.-4: No investment processing fees for any Agri investment.</p>

Rescheduling/ Restructure Fee	All Investment products	CSME and Agri : Nil. Corporate : up to 0.25% or BDT 10,000 whichever is lower.
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 (SME)	All Investment products	For Cottage, Micro & Small: No charges For Medium: 0.50% on outstanding amount. For continuous & demand investment: No Charge
Supervision Charge (CMSME)	Outstanding Amount	For CMSME investment (Excluding Refinance & Pre-finance Schemes): Annually 1% (Maximum) For Agricultural investment : Nil

Issuance Of Guarantees (For SME & CORP)

Particulars	Fee Basis	Fees & Charges
Commission	Incidental	* @ 0.15%-0.50% 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.

Deferral Charge

Particulars	Fee Basis	Fees & Charges
Mortgage/ Charge Creation (Except Pari-passu)	Incidental	No charge for 1st deferral up to 90 days.
		2nd Deferral for each 90 days: SME-BDT 10,000, Corporate-BDT 20,000
		3rd Deferral for each 90 days: SME-BDT 15,000, Corporate-BDT 30,000
		4th & Subsequent Deferral for each 90 days: SME-BDT 20,000, Corporate-BDT 50,000
Pari-passu Charge Creation (Except Modification)	Incidental	No charge for 1st deferral of up to 180 days.
		2nd Deferral for each 90 days: SME-BDT 5,000 Corporate-BDT 25,000
		3rd Deferral for each 90 days: SME-BDT 7,500, Corporate-BDT 50,000
		4th & Subsequent Deferral for each 90 days: SME-BDT 10,000, Corporate-BDT 75,000
Submission of Audited Financials with Data Verification Code (DVC)	Incidental	1st Deferral for each 90 days: SME-BDT 5,000 (per customer) Corporate- BDT 10,000 (per customer), BDT 50,000 (per group)
		2nd Deferral for each 90 days: SME-BDT 7,500 (per customer) Corporate-BDT 15,000 (per customer), BDT 75,000 (per group)
		3rd & Subsequent Deferral for each 90 days: SME-BDT 10,000 (per customer) Corporate-BDT 20,000 (per customer), BDT 100,000 (per group)

Fund Arrangement Fee

Particulars	Fee Basis	Fees & Charges
Fund Arrangement Fee	All Incidental	@ 0.10%-2.00% on the facility amount .

Trade Finance Operation

Import	
Particulars	Fees /Charges
LC Opening commission-Cash (Sight)	0.15% to 0.40% per qtr., Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized.
LC Opening commission -Cash (Differed)	0.15% to 0.50% per qtr., Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized.
LC Opening commission -BTB LC	0.15% to 0.40% per qtr. Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized.
LC Opening commission -Under 100% Cash Security/Advance TT	For cash margin: 0.15% to 0.25%; For margin as FDR: 0.15% to 0.40%; Commission will be based on exposure for actual days up to 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 up to expiry but minimum one quarter to be realized.
Amendments of LC	Commission as per LC Opening Rate
Shipping Guarantee/NOC/DO	Up to USD 20,000 = BDT 1000.00 Above USD 20,000 = BDT 2000.00
Discrepancy Fee	<u>For each foreign document:</u> up to USD 10,000= Up to USD 25.00 Above USD 10,000= Up to USD 50.00 <u>For each local document:</u> Below USD 5,000= Up to USD 15.00 USD 5,000 - USD 10,000= Up to USD 25.00 Above USD 10,000= Up to USD 50.00 Note- Charge amount includes VAT(if any)
Payment Charge/Import Document Processing Charge/Reimbursement Fee	<u>For each foreign document:</u> Up to USD 10,000= Up to 25.00 Above USD 10,000= Up to 50.00 <u>For each local document</u> Below USD 5,000= Up to USD 15.00 USD 5,000 - USD 10,000= Up to USD 25.00 Above USD 10,000= Up to USD 50.00 Note- Charge amount includes VAT(if any)
Import under DP/DA Basis	0.15% to 0.40% per quarter
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
Import Document return fee	BDT 1000 plus courier charge at actual
<u>Cost of stationery:</u>	
LC Application form (CF-7)	At actual BDT 250 Plus stamp charges at actual.
IMP	At actual (Cost BDT 250)
<u>SWIFT Charge :</u>	
LC (Foreign)	At actual (Cost BDT 2500)
LC (Local/EPZ/EZ etc.)	At actual (Cost BDT 1000)
LC amendment	At actual (Cost BDT 1000)
LC cancellation	At actual (Cost BDT 1000)
Request for Credit Report through SWIFT	At actual (Cost BDT 750)
Enlistment/renewal of C & F Agent	Enlistment: BDT 3000 Renewal: BDT 2000
Renewal of IRC/ERC	BDT 500

UPAS Arrangement Fee	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)	<u>Foreign</u> : At actual <u>Local</u> : BDT 50 to BDT 100
Payment of Buying House Commission	BDT 1000
Collection charge of export bill	Where exchange gain earned: BDT 500 Where there is no exchange gain: 0.15%, Minimum BDT 500.00
Collection charge against export bill of other Bank	<u>Foreign</u> : Actual courier charge+ BDT 5000 <u>Local</u> : BDT 3000
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 7,500 Above BDT 100 lac = BDT 10,000
UPAS Arrangement Fee	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 1,000 per instance
Commission for Issuance of Bank guarantee/SBLC under counter BG	0.15%-0.50% per qtr., Min: BDT 1000 Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized
Bank Guarantee amendment commission (under counter BG)	Commission 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	Commission as per BG Issuance rate, but minimum BDT 1000
SWIFT Charge for Bank Guarantee:	Bank Guarantee: At actual (Cost BDT 2500) BG Amendment: At actual (Cost BDT 1000)
Other Misc. Charges	
Processing of Bangladesh Bank Approval for FC Finance.	BDT 5000
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 up to 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
Processing fee for obtaining Bangladesh Bank approval for Bill of Entry Extension or others (Except EDF/EXP maturity extension)	BDT 5000
Price verification charge/fee	BDT 150 for each transaction of Import and Export.
Vessel tracking charge/fee	BDT 100 for each transaction of Import and Export.
EDF Finance Maturity Extension	BDT 1000 per contract
Accepted Bill Maturity Extension	BDT 1000 per bill

OBU Operations

Payment Charge / Reimbursement fee for discounting of import Bill by OBU (for USD Nostro)	For each document: up to USD 20,000= USD 0--USD 150 USD 20,000.01 - USD 50,000= USD 0— USD 175 USD 50,000.01 - USD 1,00,000= USD 0—USD 225 Above USD 1,00,000 = USD 0—USD 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 USD 20,000= USD 0--USD 150 USD 20,000.01 - USD 50,000= USD 0—USD 175 USD 50,000.01 - 1,00,000= USD 0—USD 225 Above USD 1,00,000 = USD 0—USD 300 Note- Charge amount includes VAT(if any)
Remittance	
Student File opening	BDT 10,000 For Consecutive years: BDT 5000 50% waiver for Imperial customer
Student File NOC/ other Certificate fee	BDT 500
Student File Transfer fee	BDT 5000

Note.
VAT is applicable @ 15% on all Fees, Charges & Commissions as per Government Circular No. SRO 117LAW/2002/342-VAT dated 6th June, 2002.
Government Excise Duty, VAT, etc. are applicable as per Government rules & regulations.
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
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.
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.
Processing fee will be applicable for all types of Retail customer including Imperial segment.
Imperial Banking privileges and benefits are subject to maintaining required deposit balance.
Correspondent/Other Bank Charges, if any, will be additionally recovered from customer.
Any changes or modifications of any charges stated in this schedule would be notified & viewed through UCB Bank's website www.ucb.com.bd and it would be treated as a part of this schedule.
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.