



SCHEDULE OF CHARGES

United Commercial Bank PLC

Effective from May 11, 2026

United in Integrity,
Growing Sustainably

UCB



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UNITED COMMERCIAL BANK PLC

Retail Liability

Services	Fees & Charges (BDT/USD)
Account Related	
	Half Yearly Avg. Balance <= BDT 10K: Free
	Half Yearly Avg. Balance > BDT 10K to BDT 25K: BDT 100.00
Half Yearly Account Maintenance Fee - Savings Account	Half Yearly Avg. Balance > BDT 25K to BDT 2 Lac: BDT 200.00
	Half Yearly Avg. Balance > BDT 2 Lac to BDT 10 Lac: BDT 250.00
	Half Yearly Avg. Balance > BDT 10 Lac: BDT 300.00
Half Yearly Account Maintenance Fee free for Imperial Customer, Youngster Savings, Social Safety net & No Frill account. Only first year free for Sabuj Sanchay Account	Free
Half Yearly Account Maintenance Fee - SND	BDT 500.00
Half Yearly Account Maintenance Fee - Current	BDT 300.00
Foreign Currency /RFCD Account Maintenance fee	Free
Foreign Currency /RFCD account Closing fee	USD: 4.00/EUR 3.50/GBP 3.00
Statement of Accounts (on request)	BDT 100.00, Free for Imperial Customer
E-statement of chosen frequency (monthly / quarterly / half yearly)	Free
Scheme / FDR Account Statement	Nil
Dormant Account Activation	Nil
Account Closing Fee	BDT 300.00 for Current A/C & SND BDT 200.00 for Savings A/C
ATM / Debit Card Related	
Debit Card Issuance Fee / Annual Fee / Renewal Fee	BDT 600.00
	BDT 400.00 for Ayma Savings Account
	BDT 300.00 for Sabuj Sanchay Account
	Free for Dynamic Benefits Savings Account if yearly average balance BDT 50K or above is maintained in the account If yearly balance is less than BDT 50K, BDT 600.00 will be applicable for Dynamic Benefits Savings Account
	Free for eligible Imperial customers, BDT 600.00 will be applicable for downgraded Imperial accounts.
	Free for Retail Salary Account, UCB Student Account, UCB Youngsters Account
Debit Card Replacement Fee	BDT 600.00
	BDT 400.00 for Ayma Savings Account
	BDT 300.00 for Sabuj Sanchay Account
PIN Replacement Charge (Through Branch)	BDT 500.00
Cash withdrawal Fee at UCB ATMs	Free
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 for first 5 Withdrawals/every month)	BDT 15.00 (including VAT)
Cash Withdrawal from NPSB Network ATMs (Per withdrawal from 6 th and onward Withdrawals/every month)	BDT 30.00 (including VAT)
Cash withdrawal Fee at Visa/MasterCard Network ATMs (International)	BDT 300 per withdrawal
Mark-up Fee for International Transaction	3%
Balance Inquiry (NPSB Network)	BDT 5.00 (including VAT)
Mini Statement (NPSB Network)	BDT 5.00 (including VAT)
ATM Fund Transfer (NPSB)	BDT 10.00 (including VAT)
ATM/CRM Receipt Fee	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

International Debit Card	
Issuance Fee / Annual Fee / Renewal Fee	USD 10.00
Card Replacement Fee	USD 5.00
PIN Replacement Charge (Through Branch)	USD 3.00
Currency Conversion Mark-up	3%
Cash Withdrawal from Foreign VISA and MasterCard ATMs (outside Bangladesh)	USD 3.00 per withdrawal
Binimoy	
Direct Pay (Bank to Bank)	BDT 10.00 (including VAT)
RTP Accept (Bank to Bank)	BDT 10.00 (including VAT)
Direct Pay (Bank to MFS/PSP)	Free
RTP Accept (Bank to MFS/PSP)	Free
NPSB	
NPSB Transaction through UCB One /Internet Banking	BDT 10.00 (including VAT)
Cheque & Cheque Book Related	
Chequebook Issuance Fee	BDT 15.00 per leaf BDT 7.50 per leaf for Diganta Salary Account 1st cheque book charge is free for CEP accounts, Diganta Salary Account and Pensioner Savings Account.
Cheque Book Issuance Fee for Imperial Savings A/C	Free for eligible Imperial customers, BDT 15.00 per leaf for downgraded Imperial accounts.
Uncollected Chequebook Destruction	BDT 200.00 (Applied but not collected within 3 months)
Cheque Dishonour / Return Due to Insufficient Fund	BDT 50.00 per instance
Outstation Collection Cheques returned due to insufficient fund	BDT 50.00 per instance
Stop Payment	BDT 100.00 per instance
Stop Payment Withdrawal	BDT 50.00 per instance
Bangladesh Bank Cheque Issue	BDT 500.00 per cheque
Bangladesh Bank Cheque Cancellation	BDT 200.00 per cheque
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
	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 BDT200.00
Collection of Outstation Cheque / Bills	>BDT 5 lac: 0.05%; minimum BDT 750.00 - maximum BDT1500.0
	Postage (registered) : BDT 50.00 per instance
	Courier (Local) : BDT 30.00 per instance
Collection of Cheque / Draft (FCY)	0.15%; minimum BDT 500.00
Regular Value Cheque Clearing (below BDT 50K)	Free
Regular Value Cheque Clearing (BDT 50K to < BDT 5 lacs)	BDT 10.00 (including VAT)
Regular Value Cheque Clearing (BDT 5 lac & above)	BDT 25.00 (including VAT)
High Value Cheque Clearing (BDT 5 lac & above)	BDT 60.00 (including VAT)
EFT transaction (BEFTN)	Free
RTGS transaction	BDT 100.00 per instance (including VAT)
Inter-City / Online Charges & Fund Transfer Related	
Account to Account Transfer from ATM	Free (up to BDT 1 lac)
	Free Up to BDT 5K
	> BDT 5K to BDT 50K: BDT 30.00
	> BDT 50K - < BDT 1 lac: BDT 50.00
Online Transaction (Inter-District)	BDT 1 lac - < BDT 5 lacs: BDT 150.00
Cash Deposit/Withdrawal	BDT 5 lacs - < BDT 10 lacs: BDT 250.00
	BDT 10 lacs - < BDT 20 lacs: BDT 800.00
	BDT 20 lacs - < BDT 50 lacs: BDT 1,000.00
	BDT 50 lacs & above: BDT 1,500.00

Online Transaction (Inter- District) In House Cheque Transfer	Free
Online Transaction (Inter- District) Account to Account Transfer	Free Up to BDT 5K
	> BDT 5K to BDT 50K: BDT 30.00
	> BDT 50K - < BDT 1 lac: BDT 50.00
	BDT 1 lac - < BDT 5 lacs: BDT 150.00
	BDT 5 lacs - < BDT 10 lacs: BDT 250.00
	BDT 10 lacs - < BDT 20 lacs: BDT 800.00
	BDT 20 lacs - < BDT 50 lacs: BDT 1,000.00
BDT 50 lacs & above: BDT 1,500.00	
* Online Transaction (Inter-District) For Cash Transactions (Deposit/Withdrawal): For Customer's Self Account, Charge will be realized from the Transaction Account and for Walk-in Customer, Charge will be realized from the Depositor /Remitter/ bearer of the Cheque/Instrument.	
* Online Transaction (Inter-District) Charge is free (both Cash & Transfer Transaction) for Agent Banking & Imperial customers.	

Pay-Order, Demand Draft & TT Related	
Pay Order /SDR Issuance (LCY)	Up to BDT 1,000.00 : BDT 20.00 BDT 1,001 – BDT 100,000.00 : BDT 50.00 Above BDT 100,000.00 : BDT 100.00 Free for Imperial Customer.
Demand Draft / TT Issuance / MT Issuance (LCY)	Up to BDT 1,000.00 : BDT 20.00 BDT 1,001.00 – BDT 100,000.00 : BDT 50.00 BDT 100,001.00 – BDT 500,000.00 : BDT 100.00 BDT 500,001.00 – BDT 1,000,000.00 : BDT 200.00 Above BDT 1,000,000.00 : BDT 300.00
Demand Draft / TT Issuance / MT Issuance (FCY)	Up to BDT 100,000.00 : BDT 100.00 BDT 100,001.00 – BDT 500,000.00 : BDT 200.00 BDT 500,001.00 – BDT 1,000,000.00 : BDT 300.00 Above BDT 1,000,000.00 : BDT 500.00
Pay Order / Demand Draft / MT / TT Cancellation (LCY)	BDT 50.00 per instance
Pay Order / Demand Draft / MT / TT Cancellation (FCY)	BDT 200.00 per instance
Purchase of Foreign Bank Drafts / TC drawn on abroad	0.30% per USD / GBP / EURO
Postage charges for collection of FCY Draft from abroad	At actual + BDT 200.00
Certificates Related	
Certificate for Inward Remittance	BDT 200.00
BO Account Certificate	BDT 100.00
Charges for balance Confirmation Certificate – For Loan & Deposit (Except two times on half yearly and yearly basis)	BDT 100.00, Free for Imperial Customer
Solvency Certificate	BDT 200.00, Free for Imperial Customer
Duplicate Savings Certificate / Declaration in lieu / Loan Balance Certificate / CASA Tax / Loan Tax Certificate / Any Other Certificates	BDT 300.00
Statement Authentication / Verification Certificate	BDT 200.00
Foreign Currency Related	
Passport Endorsement Fee- Cash FCY	BDT: 300.00 (Free for individual Pilgrim for Hajj/Omrah purpose , who are routed through the registered Hajj Agency having A/C with UCB)

Locker Related (Yearly)	
Locker Size: Small	BDT 4,500.00 (50% waiver for Imperial customer)
Locker Size: Medium	BDT 6,000.00 (50% waiver for Imperial customer)
Locker Size: Large	BDT 8,500.00 (50% waiver for Imperial customer)
Locker Size: Extra Large	BDT 10,000.00 (50% waiver for Imperial customer)
Replacement of Lost / Damaged Key	BDT 1,000.00 + actual cost of lock replacement
Security Money	Equivalent to 1 (one) year rent at the time of locker opening. Refundable at the time of closing the locker account
Late Payment of Locker Rent	BDT 500.00

Miscellaneous	
Duplicate Instrument Issue (FD, DD, PO, etc.)	BDT 150.00 + stamp charge
Salary Disbursement Charge (From Company)	Free
Standing Instruction Set up	BDT 100.00
Standing Instruction - Amendment	Free
Standing Instruction default due to insufficient fund	Free
Premature Encashment Fee for MSS & other Liability Scheme Accounts	Free
Counter Transaction Fee	Free
Auxiliary Services	
SMS Banking (Other than Credit Card customers)	BDT 250.00 BDT 125.00 for Sabuj Sanchay Account, Free for Imperial Customer. For CEP A/C, as per CEP agreement.
Internet Banking	Free
Student File Opening & maintenance	For Opening: BDT 8,000.00 For Consecutive years: BDT 5,500.00 (50% waiver for Imperial customer)
Student File NOC/ other Certificate fee	BDT 500.00
Student File Transfer fee	BDT 5,000.00

Retail Lending		
Services	Fee Basis	Fees & Charges (BDT/USD)
Personal Loan		
Processing Fee	Loan Limit	0.50% or BDT 15,000.00 whichever is lower
Processing Fee – Takeover/Top-Up	Additional Amount	0.50% or BDT 15,000.00 whichever is lower on additional loan amount
Early Settlement Fee	Outstanding Amount	0.50%
Prepayment/Partial payment Fee	Settled Amount	0.50% of the settled amount
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	1.5% per annum
Personal Guarantor Replacement Fee	Incident	Nil
CIB Fee	Incident	At actual
Loan Reschedule/Restructure Fee	Outstanding Amount	0.25% or BDT 10,000.00 whichever is lower
Auto Loan		
Processing Fee - (Up to 50 lacs)	Loan Limit	0.50% or BDT 15,000.00 whichever is lower
Processing Fee (Above 50 lacs)	Loan Limit	0.30% or BDT 20,000.00 whichever is lower
Early Settlement Fee	Outstanding Amount	0.50%
Prepayment/Partial payment Fee	Settled Amount	0.50% of the settled amount
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	1.5% per annum
Personal Guarantor / Security Replacement Fee	Incident	Nil
Loan Reschedule/Restructure Fee	Outstanding Amount	0.25% or BDT 10,000.00 whichever is lower
Quotation Change fee after loan approval	Incident	BDT 1,000.00
CIB Fee	Incident	At actual.
Home Loan		
Processing Fee - (Up to 50 lacs)	Loan Limit	0.50% or BDT 15,000.00 whichever is lower
Processing Fee - Takeover/Top-Up (Up to 50 lacs)	Additional Amount	0.50% or BDT 15,000.00 whichever is lower on additional loan amount
Processing Fee (Above 50 lacs)	Loan Limit	0.30% or BDT 20,000.00 whichever is lower
Processing Fee - Takeover/Top-Up (Above 50 lacs)	Additional Amount	0.30% or BDT 20,000.00 whichever is lower on additional loan amount
Early Settlement Fee	Outstanding Amount	0.50%
Prepayment Fee/ Partial payment Fee	Settled Amount	0.50% of the settled amount
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	1.5% per annum
Security Replacement Fee	Incident	At actual
Loan Reschedule/Restructure Fee	Outstanding Amount	0.25% or BDT 10,000.00 whichever is lower
EMI Date Change	Incident	Nil
Documentation Charge	Incident	At actual
Legal Vetting + Valuation Charges	Incident	At actual
Legal Document Photocopy Request	Incident	At actual
Replacement of Joint Applicant / PG	Incident	Nil
Interest Rate conversion	Outstanding Amount	Nil
Partial Redemption of the Security	Incident	Nil
Original Title Deed Withdrawal Charge	Incident	At actual
CIB Fee	Incident	At actual.

Cash Secured Loan		
Processing Fee (Up to 50 lacs)	Loan Limit	0.50% or BDT 15,000.00 whichever is lower
Processing Fee (Above 50 lacs)	Loan Limit	0.30% or BDT 20,000.00 whichever is lower
Early Settlement Fee	Outstanding Amount	0.50%
CIB fee	Incident	At actual.
Partial Prepayment Fee	Settled Amount	0.50% of the settled amount
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	1.5% per annum
Cash Secured Loan Overdraft		
Processing Fee (Up to 50 lacs)	Loan Limit	0.50% or BDT 15,000.00 whichever is lower
Processing Fee (Above 50 lacs)	Loan Limit	0.30% or BDT 20,000.00 whichever is lower
Enhancement / Renewal Fee	Enhanced Limit	0.25% or BDT 2,500.00 whichever is lower
Limit Reduction Fee	Reduced Limit	Nil
Limit Cancellation Fee	Outstanding Amount	Nil
CIB fee	Incident	At actual.
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	1.5% per annum
Other Fees		
CPV Fee	Incident	BDT 300.00 Only for Auto loan and Home loan.
NOC	Incident	BDT 200.00
Loan Account Statement (On request)	Incident	BDT 100.00

CREDIT CARD

Fee Type	Classic	Gold	Platinum	Business	Signature/ World	ERQ/RFCD
Issuing Fee	Free	Free	Free	Free	BDT 10000	Free ¹
Annual Fee ²	BDT 1500	BDT 3000	BDT 5000	BDT 5000	BDT 10000	USD 75 ¹
Annual Fee Waiver: By 18 POS/ Ecommerce transactions	Yes	Yes	Yes	Not Applicable	Not Applicable	As per card type
Annual Fee Waiver: By redeeming reward points	1800 points	3600 points	6000 points	6000 points	12000 points	
Free Supplementary card	1 st card lifetime free	1 st card lifetime free	1 st card lifetime free	1 st card lifetime free	First 2 cards lifetime free	Not Applicable
Chargeable Supplementary card (issuing & annual fee)	BDT 500 for 2 nd and subsequent card	BDT 1000 for 2 nd and subsequent card	BDT 1500 for 2 nd and subsequent card	BDT 1500 for 2 nd and subsequent card	BDT 1500 for 3rd card	
Lost/Damaged Card Replacement	BDT 500	BDT 500	BDT 800	BDT 800	BDT 800	USD 10
Late Payment Fee (If minimum due is not paid within payment due date)	BDT 500 / USD 5	BDT 900 / USD 10	BDT 1000/ USD 12	BDT 1000 / USD 12	BDT 1200 / USD 12	USD 15
Over Limit Fee	BDT 600 / USD 10	BDT 800 / USD 10	BDT 1000 / USD 13	BDT 1000 / USD 13	BDT 1200 / USD 13	USD 15
Paper PIN Replacement Fee	BDT 500					USD 5
NOC/Certificate Charge	BDT 500					USD 5
Card Cheque Fee	20 Leaves BDT 200 (1 st book of 5 leaves is free).					
Cash Advance Fee (UCB ATM)	2.5% of the withdrawal amount or BDT 150 whichever is higher.					
Cash Advance Fee (other ATM)	3% of the withdrawal amount or BDT 150/USD 5 whichever is higher.					
Card Cheque Processing Fee	2% of the card cheque amount or BDT 500 (whichever is higher).					
CIB Fee	BDT 100					
Card Closing Fee	Free					
Retrieval of Sales Voucher	BDT 300					
Duplicate Statement Fee	BDT 100 (for last 3 months) BDT 200 (for above 3 months) except ERQ/RFCD cards. For ERQ/RFCD cards: USD 2 (for last 3 months) USD 4 (for above 3 months)					
EMI Early Settlement Fee ⁴	0.50% of outstanding amount.					
Fee on MFS Wallet Transfer	1% of transaction amount (free for upay)					
Insurance Premium	0.35% of the statement balance at the statement date.					
Interest Charge	2.08% per month (25% per annum)					
Interest on EMI (flat rate)	11% per annum (applicable for converting purchase of BDT 10000 or more into EMI).					
Mark up Fee	3% (in case of overseas non-USD transactions)					
Priority Pass Re-Issue Fee	BDT 1000					
Passport Endorsement fee	Free					
SMS Banking Fee	BDT 400 (Yearly) for Basic Card only. No SMS fee for Supplementary card(s)					

Access to Global Airport Lounges: Membership and Entry Fee	
Classic	N/A
Gold	N/A
Platinum	Membership Free. Access fee per visit: USD 35 for Priority Pass, and USD 35 for Lounge Key.
ERQ/RFCF	Membership Free. Access fee per visit: USD 35 for Priority Pass, and USD 35 for Lounge Key.
Business	Total 3 free entries per year (Including guests). Each guest accompany will be deemed as one entry. Access fee USD 35 per visit per person will be applicable after the 3 rd visit. Supplementary Priority Pass holder will not enjoy free access.
Signature	Total twelve (12) free entries per year (Including Guests). Each guest accompany will be deemed as one entry. Maximum 3 guests are allowed in a single visit. Access fee USD 35 per visit per person will be applicable after the 12 th visit. Supplementary Priority Pass holder will not enjoy free access.
Mastercard World	Total ten (10) free entries per calendar year (Including Guests). Each guest accompany will be deemed as one entry. Maximum 3 guests are allowed in a single visit. Access fee USD 35 per visit per person will be applicable after the 10 th visit. Supplementary Priority Pass holder will not enjoy free access.
Supplementary Cardholders	BDT 2000 Membership Fee. Access fee per visit: USD 35 for Priority Pass, and USD 35 for Lounge Key.

Complimentary Access to UCB Airport Lounges ⁶	UCB Domestic Airport Lounge	UCB International Airport Lounge
Classic	N/A	N/A
Gold	Only Basic Cardholder	Basic Cardholder + 1 Guest
Platinum	Basic Cardholder + 1 Guest	Basic Cardholder + 2 Guests
ERQ/RFCF	Basic Cardholder + 1 Guest	Basic Cardholder + 2 Guests
Business	Basic Cardholder + 2 Guests	Basic Cardholder + 3 Guests
Signature/World	Basic Cardholder + 3 Guests	Basic Cardholder + 3 Guests
Supplementary Cardholders	Only supplementary user can enjoy free access	

Notes:

1. The issuing and annual fee of Signature and World ERQ/RFCF Credit Card is \$100. All payments for ERQ/RFCF credit card must be made in USD.
2. For UCB Imperial customers, no annual fee will be charged for credit cards (except Signature/World Credit Card) if the customer maintains the minimum balance threshold throughout the year.
3. Annual fee for Business, Signature, and World Credit Card can only be waived by redeeming reward points.
4. No early settlement fee will apply for UBUY@ZERO (0% EMI) early settlement.
5. BDT 30 will be charged for Credit Card Bill Payment through Mobile Financial Services (MFS) (except upay), Visa Direct, and Mastercard Money Send channels.
6. The Maximum number of paid guests, and the guest entry fee in UCB airport lounges will be regulated according to the Lounge Policy.
7. Customers will be enrolled in the Insurance Scheme and SMS Banking during issuance of card. Customers have the option to opt out of the Insurance Scheme later.
8. United Commercial Bank PLC 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.
9. 15% VAT will be charged as applicable.
10. Government excise duty is applicable as per government regulations.
11. The above schedule of charges or part of it will not apply to any special/promotional offers.

PREPAID CARD			
Fee Type	Payroll Prepaid	Dual Currency Prepaid	Upay Co-Branded Prepaid
Card Issue Fee	As per CEP Agreement	BDT 500	BDT 500
Annual Fee/Year	As per CEP Agreement	BDT 500	BDT 300
Annual Fee Waiver	As per CEP Agreement	N/A	Yes ¹
Load Fee	As per CEP Agreement	Free	Free
Mark-up Fee	N/A	3%	3%
Lost/damaged Card Replacement Fee	BDT 300	BDT 300	BDT 300
PIN Reissue Fee (Paper PIN)	BDT 150	BDT 150	BDT 150
PIN Reissue Fee (IVR)	Free	Free	Free
Cash withdrawal Fee at UCB ATMs	Free	Free	0.8% of withdrawal amount
Cash Withdrawal from NPSB Network ATMs (Per withdrawal for first 5 Withdrawals/every month)	BDT 15	BDT 15	BDT 15 + 0.8% of withdrawal amount
Cash Withdrawal from NPSB Network ATMs (Per withdrawal from 6th and onward withdrawals/every month)	BDT 30	BDT 30	BDT 30 + 0.8% of withdrawal amount
Cash withdrawal Fee at local Visa/MasterCard Network ATMs	BDT 20	BDT 20 at Local ATM	BDT 20 + 0.8% of withdrawal amount
Cash withdrawal Fee at international ATM	N/A	1% of withdrawal amount	1.8% of withdrawal amount
SMS Notification Fee/Year	BDT 100	BDT 200	BDT 200
Pay Order Fee	Free	Free	Free
MFS Wallet funding	1%	1%	1% (free for upay)

Conditions Apply*

Note:

1. Customer must spend minimum BDT 3000 every month in POS and Ecommerce sector to get Annual Fee Waiver yearly basis.
2. 15% VAT will be charged as applicable.
3. NPSB ATM cash withdrawal charges are VAT inclusive.
4. 3% Mark-up will be charged on all International Transactions.
5. United Commercial Bank PLC 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.
6. The above schedule of charges will not apply to any special /promotional offer
7. Government Excise Duty is applicable as per Government regulations.

Conditions Apply*

SME & Agri Banking Division and Corporate Business Division

Services	Fees & Charges (BDT/USD)
Account Maintenance Fee	
a. Current Account (Half yearly)	BDT 300.00
	Half Yearly Avg. Balance <= BDT 10K : Free
	Half Yearly Avg. Balance > BDT 10K to 25K: BDT 100.00
	Half Yearly Avg. Balance > BDT 25K to 2 Lac: BDT 200.00
b. Savings Accounts (Half yearly)	Half Yearly Avg. Balance > BDT 2 Lac to 10 Lac: BDT 250.00
	Half Yearly Avg. Balance > BDT 10 Lac: BDT 300.00
c. SND Accounts (Half yearly)	BDT500.00
ATM / Debit Card Related	
ATM / Debit Card related all Fees & Charges	Same As Retail (Liability)
General Charges For CD, SB, STD	
Closing of CD Accounts	BDT 300.00
Closing of SB Accounts	BDT 200.00
Closing of STD Accounts	BDT 300.00
Account Transfer from Branch to Branch	Within same district BDT 50.00 Outside of district BDT 100.00
Cheque Book Issue Charges (Recoverable from the A/C of the client)	BDT 10.00 per leaf First Cheque Book (25 leaves) Free for: Shabolombi Easy Account - Farmers and Micro Activities, AYMA Sonirvor Current Account, AYMA Shabolombi Easy Account - Farmers and Micro Activities, AYMA Shabolombi Easy Account- Others.
Uncollected Chequebook Destruction	BDT 200.00 (Applied but not collected within 3 months) Not applicable for: Shabolombi Easy Account - Farmers and Micro Activities, AYMA Sonirvor Current Account, AYMA Shabolombi Easy Account - Farmers and Micro Activities, AYMA Shabolombi Easy Account- Others.
Cheques returned due to insufficient fund.	BDT 50.00 per instance
Outstation collection Cheques returned due to insufficient fund.	BDT 50.00 per instance
Issuance of Solvency certificate (CD/SB/STD)	BDT 200.00 per instance
Statement of Accounts (on request)	BDT 100.00 per instance
Standing Instruction (SI) Creation/Modification/Closing Fee	Creation- SME BDT 200.00, Corporate BDT 500.00 Modification/Closing- SME BDT 100.00, Corporate BDT 500.00
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 100.00
Premature Encashment Fee For MSS & other Liability Scheme A/Cs	Nil
Counter Transaction Fee or similar charges relating to counter Transaction	Nil
Stop Payment Instruction Fee	BDT 100.00
Cancellation fee of Stop Payment Instruction	BDT 50.00
Online Service Charges	
Online Transaction (Inter-District) Cash Deposit/Withdrawal	Free Up to BDT 5K
	> BDT 5K to BDT 50K: BDT 30.00
	> BDT 50K - < BDT 1 lac: BDT 50.00
	BDT 1 lac - < BDT 5 lacs: BDT 150.00
	BDT 5 lacs - < BDT 10 lacs: BDT 250.00
	BDT 10 lacs - < BDT 20 lacs: BDT 800.00
	BDT 20 lacs - < BDT 50 lacs: BDT 1,000.00

	BDT 50 lacs & above: BDT 1,500.00
Online Transaction (Inter- District) In House Cheque Transfer	Free Up to BDT 5K
	> BDT 5K to BDT 50K: BDT 30.00
	> BDT 50K - < BDT 1 lac: BDT 50.00
	BDT 1 lac - < BDT 5 lacs: BDT 150.00
	BDT 5 lacs - < BDT 10 lacs: BDT 250.00
	BDT 10 lacs - < BDT 20 lacs: BDT 800.00
	BDT 20 lacs - < BDT 50 lacs: BDT 1,000.00
BDT 50 lacs & above: BDT 1,500.00	
Online Transaction (Inter- District) Account to Account Transfer	Free Up to BDT 5K
	> BDT 5K to BDT 50K: BDT 30.00
	> BDT 50K - < BDT 1 lac: BDT 50.00
	BDT 1 lac - < BDT 5 lacs: BDT 150.00
	BDT 5 lacs - < BDT 10 lacs: BDT 250.00
	BDT 10 lacs - < BDT 20 lacs: BDT 800.00
	BDT 20 lacs - < BDT 50 lacs: BDT 1,000.00
BDT 50 lacs & above: BDT 1,500.00	
<p>* Online Transaction (Inter-District) For Cash Transactions (Deposit/Withdrawal): For Customer's Self Account, Charge will be realized from the Transaction Account and for Walk-in Customer, Charge will be realized from the Depositor /Remitter/ bearer of the Cheque/Instrument.</p> <p>* Online Transaction (Inter-District) – In House Cheque Transfer/Account to Account Transfer: Charge will be realized from the Debit Account.</p> <p>* Online Transaction (Inter-District) Charge is free (both Cash & Transfer Transaction) for Agent Banking & Imperial customers.</p> <p>*Online Transaction (Inter-District) Charge is free for</p> <ul style="list-style-type: none"> • Sonirvor Current Account & AYMA Sonirvor Current Account • Shabolombi Easy Account - Farmers and Micro Activities & Shabolombi Easy Account- Others • AYMA Shabolombi Easy Account - Farmers and Micro Activities, & AYMA Shabolombi Easy Account- Others • SME Hajj Deposit Current Account • Any SME Accounts of Registered Hajj Agencies with UCB 	
Collection Charge: Commission	
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
Collection of outstation Cheque/ bills (clean documentary)	
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	@ 0.05%; Minimum BDT 750.00; Maximum BDT 1,500.00
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
Charges For Remittance (Inland): DD/TT/ issuance thereof	
Commission	@ 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 50.00 per instance Plus 15% VAT.
Charges for Issuance of Duplicate Instruments	BDT 100.00 per instance Plus 15% VAT
PO/SDR issuance thereof	
i) Up to BDT 1000	BDT 20.00
ii) Above BDT 1000 but not exceeding BDT 1.00 lac	BDT 50.00
iii) Above BDT 1.00 lac	BDT 100.00
Issuance of PO/ SDR for depositing Earnest/ Security money for participating in tenders by the contractors/ Suppliers	

i) Up to BDT 10,000.00	Nil
ii) Above BDT 10,000.00	Nil
Charges For Purchase Of Cheques & Inland Bills Commission	
i) Up to BDT 25,000.00	@ 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	@ 0.05%; Minimum BDT 750.00; Maximum BDT 1,500.00
Postage (Registered)	BDT 50.00 per instance
Telegram charges	Not Applicable
Telephone/Fax/E-Mail charges	BDT 50.00 per instance
Courier (Local)	BDT 50.00 per instance
Charges for Issuance of Guarantees	
Commission	* 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. Note: Commission will be based on exposure for actual days up to expiry, but minimum one quarter to be realized
Upload in E-GP Portal (Guarantee, Amendment)	BDT 500.00
Charges of Parcels	
Commission	Not Applicable
Charges for Lockers	
Charges For Lockers (Annual rent and other charges of locker are to be realized in advance.)	Same As Retail (Liability)
Security money	Equivalent to one year rent refundable at the time of closing the locker account
Godown Charges	
Borrowers Godown under Bank 's control	
i) Rent	To be paid by the borrowers
ii) Insurance Premium	Do
iii) Salary & allowance of Officers/ Staff	Do
Bank's Rented Godown	
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
Asset products	
Loan Application Fee	Nil
Loan Processing Fee	<ul style="list-style-type: none"> Loan amount up to BDT 50 Lac: 0.50% or BDT 15,000.00 whichever is lower Loan amount above BDT 50 Lac: 0.30% or BDT 20,000.00 whichever is lower <p>N.B.-1: No loan processing fees for Earnest Money Financing (EMF) and Local Bill Purchase & Discounting (LBPD)</p> <p>N.B.-2: No loan processing fees for deal-wise disbursement for Revolving Short Term Loan (RSTL)/Loan Against Trust Receipt (LTR)/Time Loan; rather fees will be charged on limit amount</p> <p>N.B.-3: For continuous loan/limit facility(s), Loan Processing Fees will be charged for New Sanction/ Renewal/ Enhancement.</p> <p>N.B.-4: No loan processing fees for any Agri Loan</p>
Loan Rescheduling/ Restructure Fee	CMSME and Agri: Nil. Corporate: up to 0.25% or BDT 10,000.00 whichever is lower.
Documentation Fee	At actual
Legal & Valuation Fee	At actual
CIB charges	At actual

Stamp Charge	At actual
Early/ Partial Settlement Fee (SME)	<ul style="list-style-type: none"> • For Cottage, Micro and Small Enterprises No charges • For Medium 0.50% on outstanding loan amount • For Continuous and Demand Loan No charge
Charges for Balance Confirmation Certificate for SME Loan accounts (Except two times on half yearly and yearly basis)	BDT 100.00
Deferral Charge	
Mortgage/ Charge Creation (Except Pari-passu)	No charge for 1st deferral up to 90 days
	2nd Deferral for each 90 days SME-BDT 10,000.00, Corporate-BDT 20,000.00
	3rd Deferral for each 90 days SME-BDT 15,000.00, Corporate-BDT 30,000.00
	4th & Subsequent Deferral for each 90 days: SME-BDT 20,000.00, Corporate-BDT 50,000.00
Pari-passu Charge Creation (Except Modification)	No charge for 1st deferral of up to 180 days
	2nd Deferral for each 90 days SME-BDT 5,000.00, Corporate-BDT 25,000.00
	3rd Deferral for each 90 days SME-BDT 7,500.00, Corporate-BDT 50,000.00
	4th & Subsequent Deferral for each 90 days: SME-BDT 10,000.00, Corporate-BDT 75,000.00
Submission of Audited Financials with Data Verification Code (DVC)	1st Deferral for each 90 days: SME-BDT 5,000.00 (per customer) Corporate-BDT 10,000/- (per customer), BDT 50,000.00 (per group)
	2nd Deferral for each 90 days: SME-BDT 7,500.00 (per customer) Corporate-BDT 15,000.00 (per customer), BDT 75,000.00 (per group)
	3rd & Subsequent Deferral for each 90 days: SME-BDT 10,000.00 (per customer) Corporate-BDT 20,000 (per customer), BDT 100,000.00 (per group)
Fund Arrangement Fee	
Fund Arrangement Fee	@ 0.10%-2.00% on the facility amount
Custodial Services	
NITA Account Opening & Maintenance Charge	BDT 300.00 plus VAT (Half Yearly)
NITA Account Closing Fee	BDT 300.00 plus VAT
Transaction Settlement Fee	0.01% - 0.25% on Transaction Value plus VAT, Minimum BDT 500.00
Custodian Fee	0.015% - 1.00% yearly of total Portfolio Value plus VAT (Will be deducted on quarter basis) Minimum BDT 2,000.00 per Quarter
IPO Application/ Right Share Application Processing Fee	BDT 500.00 - BDT 1,000.00 plus VAT per application
BO Account Opening & Maintenance Charge	BDT 450.00 including VAT Yearly; (CDBL BDT 350.00 & UCB BDT 100.00)
CDBL Transaction Fee	At actual. 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.	
Government Excise Duty, VAT, etc. are applicable as per Government rules & regulations.	

Investment in Government Securities		
Service	Fees/Charges (VAT included)	
	For Individual	For Corporate /Others
Opening BP ID (Excluding the BP ID opened for Stock Exchange Investors by Bangladesh Bank)	BDT 200.00	BDT 500.00
Participation in Primary Auction (For each successful BID)	BDT 200.00	BDT 500.00 (BDT 200.00 for Omnibus BP ID bid by Stock Brokerage House)
Secondary Trading (FMI)	BDT 100.00 (Each Transaction)	BDT 100.00 (Each Transaction)
Yearly BP ID maintenance fee	BDT 200.00	BDT 500.00
Issuance of Income Tax Certificate	Yearly one Certificate Free, After that each certificate cost BDT 200.00	Yearly one Certificate Free, After that each certificate BDT 500.00

Trade Finance Related Services

Services	Fees & Charges (BDT/USD)
Import	
LC Opening Commission-Cash (Sight)	0.15% to 0.40% per quarter Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized
LC Opening Commission-Cash (Deferred)	0.15% to 0.50% per quarter 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% per quarter For margin as FDR: 0.15% to 0.40% per quarter 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 quarter Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized
LC Amendment Commission (For increase of value and extension of validity)	Commission as per LC opening rate and conditions
Amendments of LC (Except increase of value and extension of validity)	BDT 750.00
Acceptance commission-Cash LC	0.15% to 0.40% per quarter Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized
Acceptance commission-BTB LC	0.15% to 0.40% per quarter Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized
Add Confirmation Charge for SLC/ULC	0.10% to 0.20% per quarter Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized
<u>Cost of stationary</u>	
LC Application (CF-7)	At actual (Cost BDT 250.00) plus stamp charges at actual.
IMP	At actual (Cost BDT 250.00)
<u>SWIFT Charge for:</u>	
LC (Foreign)	At actual (Cost BDT 2,500.00)
LC (Local/EPZ/EZ etc.)	At actual (Cost BDT 1,000.00)
LC amendment	At actual (Cost BDT 1,000.00)
LC cancellation	At actual (Cost BDT 1,000.00)
LC and Amendment transfer (MT 720 & 707)	At actual (Cost BDT 1,500.00 for LC & BDT 1,000.00 for Amendment)
Acceptance (Including DA)	At actual (Cost BDT 500.00)
Request for Credit Report through SWIFT	At actual (Cost BDT 750.00)
Shipping Guarantee/NOC/DO	Up to USD 20,000.00 = BDT 1,000.00 Above USD 20,000.00 = BDT 2,000.00
Discrepancy Fee	<u>For each foreign/local document:</u> Up to USD 5,000.00 = USD 25.00 From USD 5,001.00 to USD 10,000.00 = USD 50.00 Above USD 10,000.00 = USD 100.00 Note- Charge amount includes VAT (if any)
Payment Charge/Import Document Processing Charge/Reimbursement Fee	<u>For each foreign/ local document:</u> Up to USD 5,000.00 = USD 25.00 Above USD 5,000.00 = USD 50.00 Note- Charge amount includes VAT (if any)
Payment Charge against Collection of Documents (Import without LC)	<u>For each document:</u> Up to USD 5,000.00 = USD 25.00 Above USD 5,000.00 = USD 50.00 Note- Charge amount includes VAT (if any)

Import under DP/DA Basis	0.15% to 0.40% per quarter;, Minimum BDT 1,000.00
Endorsement for Assessment Purpose	BDT 500.00
BL endorsement signature verification charge	BDT 300.00
Enlistment/renewal of C & F Agent	Enlistment: BDT 3,000.00 Renewal: BDT 2,000.00
Import Document return fee	BDT 1,000.00 plus courier charge at actual
Renewal of IRC/ERC	BDT 500.00
UPAS Arrangement Fee	0-2% of Finance amount as per negotiation Note- Charge amount includes VAT(if any)
Export	
Advising of Foreign/Local LCs to the Beneficiary	BDT 750.00 per instance
Advising Amendment of Foreign / Local LCs to the Beneficiary	BDT 750.00 per instance
Transfer of Foreign/Local LCs including amendment	BDT 750.00 per instance
Issuance/Certifying of Exp. Form	BDT 200.00
Cancellation of Exp. Form	BDT 300.00
Mailing of export documents (Local/Foreign)	Foreign: At actual Local: BDT 50.00 to BDT 100.00
Payment of Buying House Commission	BDT 1,000.00
Collection/negotiation charge of export bill	Where exchange gain earned: BDT 500.00 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 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 7,500.00 Above BDT 100 lac = BDT 10,000.00
UPAS Arrangement Fee	0-2% of Finance amount as per negotiation Note- Charge amount includes VAT(if any)
Transfer of LC & Documents Substitution – Buying House	
Payment processing fees on transfer amount under buying house Transactions	BDT 0.10% to 0.15% (Min BDT 500.00) per transactions or as per approved sanction/offer letter
Other Swift charges	BDT 500.00
Overseas courier Charges	At actual
Bank Guarantee	
Advising of Foreign Bank Guarantee/ Amendment(s)	BDT 1,000.00 per instance
Commission for issuance of Bank guarantee/SBLC under counter BG	0.15%-0.50% per quarter, Minimum: USD 250.00 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 and conditions, But minimum USD 75.00
SWIFT charge for:	
Bank Guarantee	At actual (Cost BDT 2,500.00)
Bank Guarantee per amendment	At actual (Cost BDT 1,000.00)
Other Misc. Charges	
Processing of Bangladesh Bank Approval for FC Loan	BDT 5,000.00
Signature verification charge relating to trade	BDT 300.00
Any correspondences in SWIFT against request of customer	At actual (Cost BDT 750.00)
Issuance of any certificate	BDT 500.00
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
Charge/fee for cancellation of FDD/FTT	BDT 200.00

Processing regulatory approvals on various issues that is advance payment/time extension of IMP and EXP/ outward/ remittance/ others (Except EDF time extension)	BDT 5,000.00
Price verification charge/fee	BDT 150.00 for each transaction of Import and Export.
Vessel tracking charge/fee	BDT 100.00 for each transaction of Import and Export.
EDF Loan Maturity Extension	BDT 1,000.00 per contract
Accepted Bill Maturity Extension	BDT 1,000.00 per bill
Collection of Credit Report on the Beneficiary (Import) and Buyer (Export)	At Actual + BDT 200.00
Advance Remittance Processing Fee/ Post-shipment Direct Import Remittance Processing fee	BDT 750.00
Forced Loan Processing fee	BDT 500.00
Attestation of documents	BDT 500.00
Ticket Raise in Bangladesh Bank portal for EXP issue Correction/Bill of entry matching	BDT 500.00
BL Endorsement favouring buyer (where documents not forwarded through bank)	BDT 500.00
Lodgement fee under Sight/ Usance LC Bills	BDT 500.00

OBU Operation	
Payment Charge / Reimbursement fee for discounting of import Bill by OBU (for USD Nostro)	For each document: Up to USD 20,000.00 = Up to USD 150.00 Above USD 20,000.00 to USD 50,000.00 = Up to USD 175.00 Above USD 50,000.00 to USD 1,00,000.00= Up to USD 225.00 Above USD 1,00,000.00 = Up to USD 300.00 Note- Charge amount includes VAT (if any)
Payment Charge / Reimbursement fee for discounting of import Bill by OBU (for ACU Nostro)	For each document: Up to USD 20,000.00 = Up to USD 85.00 Above USD 20,000.00 to USD 50,000.00 = Up to USD 110.00 Above USD 50,000.00 to USD 1,00,000 = Up to USD 160.00 Above USD 1,00,000.00 = Up to USD 235.00 Note- Charge amount includes VAT (if any)
Portfolio Monitoring fee	USD 50.00 per account

Note:	
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 discounted rate, VAT will be collected on discounted rate. If the bank provides services to its clients at free of charges, VAT is to be collected on 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 PLC 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	
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.	
Imperial Customers are entitled to the mentioned charge/fee-related waivers subject to maintaining required threshold deposit balance Conditions Apply*	