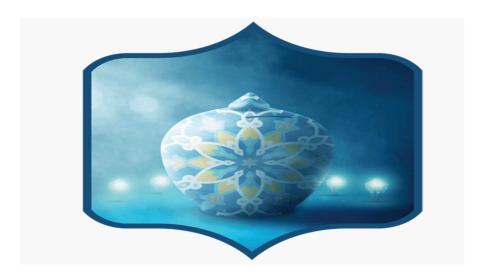




# SCHEDULE OF CHARGES

(For UCB TAQWA Islamic Banking)

Effective from: November 02, 2025



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## Deposit Accounts

| UCB TAQWA AL-Wadia Current Account | (Retail, SME                                     | , Corporate) |
|------------------------------------|--|--------------|
| Particulars                        | Fees /Charges                                    |              |
| A/C Maintenance fee                | BDT 300.00 half yearly                           |              |
| Closing of account                 | BDT 300.00                                       |              |
| UCB TAQWA Mudaraba Savings Account |  | , Corporate) |
| Particulars                        | Fees /Charges                                    |              |
|                                    | Half Yearly Avg. Balance <= BDT 10K, Free        | Free         |
|                                    | Half Yearly Avg. Balance > BDT 10K to BDT 25K,   | BDT 100.00   |
| A/C Maintenance fee                | Half Yearly Avg. Balance > BDT 25K to BDT 2 Lac, | BDT 200.00   |
|                                    | Half Yearly Avg. Balance > BDT 2 Lac to BDT 10   | BDT 250.00   |
|                                    | Lac,   | BD1 230.00   |
|                                    | Half Yearly Avg. Balance > BDT 10 Lac            | BDT 300.00   |
| Closing of account                 | BDT 200.00                                       |              |

| UCB TAQWA Mudaraba Short Notice Deposit Account (SND) |                        | (Retail, SME, Corporate) |
|---|------------------------|--------------------------|
| Particulars   | Fees /Charges          |                          |
| A/C Maintenance fee                                   | BDT 500.00 half yearly |                          |
| Closing of account                                    | BDT 300.00             |                          |

| UCB TAQWA Imperial Savings Account |               |
|------------------------------------|---------------|
| Particulars                        | Fees /Charges |
| A/C Maintenance fee                | Free          |
| Closing of account                 | BDT 200.00    |

| Other Account Maintenance fee                 |                             |
|---|-----------------------------|
| UCB TAQWA Mudaraba CEP savings A/C            | Free                        |
| UCB TAQWA Mudaraba Probashi savings A/C       | Free                        |
| UCB TAQWA Mudaraba Young Star Savings Account | Free                        |
| RFCD Account Maintenance fee                  | Free                        |
| Closing of RFCD Account                       | USD: 4.00/EUR 3.50/GBP 3.00 |

| Cheque Book related Charge                         | (Retail, SME, Corporate)                                       |  |
|--|--|--|
| Particulars  | Fees /Charges  |  |
| Chequebook Issuance Fee                            | BDT 15.00 per leaf   |  |
| (Recoverable from the a/c of the client)           | BDT 13.00 per lear   |  |
| Cheque book issuance fee                           | Free for eligible TAQWA Imperial customers, BDT 15.00 per leaf |  |
| for UCB TAQWA Imperial savings A/C                 | for downgraded Imperial accounts.                              |  |
| Cheque book issuance fee                           | Free   |  |
| UCB TAQWA Mudaraba Young Star Savings A/C          | riee   |  |
| Cheque book issuance fee                           | 1st cheque book Free.  |  |
| for UCB TAQWA Mudaraba CEP savings A/C             | Next cheque book as per regular fee.                           |  |
| Cheque book issuance fee                           | 1st cheque book Free.  |  |
| for UCB TAQWA Mudaraba Probashi savings A/C        | 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 50.00 per instance   |  |
| Outstation Collection Cheques returned due to      | DDT FO OO man instance   |  |
| 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                        |
|  | Above BDT 25K but not exceeding BDT 1 lac: 0.15%;              |
|  | minimum BDT 100  |
| Collection of Outstation Cheque/Bills (Clean                 | Above BDT 1 lac but not exceeding BDT 5 lac: 0.10%;            |
| documentary)   | minimum BDT 200.00   |
| (Retail, SME, Corp)  | Over BDT 5 lac: 0.05%;   |
|  | minimum BDT 750.00 - maximum BDT 1500.00                       |
|  | Postage (registered) : BDT 50.00 per instance                  |
|  | Courier (Local): BDT 30.00 per instance                        |
|  | Up to BDT 25K: 0.15%; minimum BDT 50.00                        |
|  | Above BDT 25,000.00 but not exceeding BDT 1 lac: 0.15%;        |
|  | minimum BDT 75.00  |
| Purchase of Cheques & Inland Bills                           | Above BDT 1 lac but not exceeding BDT 5.00 lac: 0.10%;         |
| (Retail, SME, Corp)  | minimum BDT 200.00   |
| (Netall, SIVIL, COIP)  | Over BDT 5 lac: 0.05%;   |
|  | minimum BDT 750.00 – maximum BDT 1,500.00                      |
|  | Postage (registered)/Telephone / Fax / e-mail charge/ Courier: |
|  | BDT 50.00 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 10.00 (including VAT)                                      |
| (BDT 50K to < BDT 5 lacs)                                    | , ,  |
| 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)                        |

| ATM/Debit Card/Prepaid Payroll card related Charge (Retail, SME, Corporate) |  |  |
|---|--|--|
| Particulars   | Fees /Charges  |  |
|   | BDT 600.00   |  |
|   | UCB TAQWA Mudaraba AYMA Savings BDT 300.00                         |  |
|   | If yearly average balance is less than BDT 25 lac, BDT 600.00 will |  |
|   | be applicable for Mudaraba Imperial Savings Account. Either        |  |
| Debit Card Issuance Fee / Annual Fee / Renewal Fee                          | charge is free for Mudaraba Imperial Savings Account.              |  |
|   | Free Mudaraba CEP Savings Account                                  |  |
|   | UCB TAQWA Mudaraba Probashi savings A/C:                           |  |
|   | Free for 1st year. 2nd year and onwards BDT 600.00                 |  |
|   | UCB TAQWA Mudaraba Young Star Savings A/C: Free                    |  |
| Prepaid Payroll card Annual fee   | BDT 200.00 + VAT   |  |
| Dahit Card Banksoment For   | BDT 600.00   |  |
| Debit Card Replacement Fee  | Free for Mudaraba Imperial Savings Account                         |  |
| PIN Replacement Charge (Through Branch)                                     | BDT 500.00   |  |
| Cash Withdrawal from Other Bank VISA ATMs                                   | BDT 20.00  |  |
| (Per withdrawal)  | BD1 20.00  |  |
| Cash Withdrawal from Other Bank MasterCard ATMs                             | BDT 20.00  |  |
| (Per Withdrawal)  |  |  |
| Cash Withdrawal from NPSB Network ATMs (Per                                 | BDT 15.00 (including VAT)  |  |
| withdrawals for first 5 Withdrawals/every month)                            |  |  |
| Cash Withdrawal from NPSB Network ATMs (Per                                 | BDT 30.00 (including VAT)  |  |
| withdrawal from 6th and onward Withdrawals/every                            |  |  |
| month)  |  |  |
| 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)  |  |
| Video Record Checking Upon Accountholder's Request                          | Within DHK ATMs: BDT 1,500.00                                      |  |
| for Any Dispute   | Outside DHK ATMs: BDT 2,000.00                                     |  |

| ATM/CRM Receipt Fee | BDT 5.00 (including VAT) |
|---------------------|--------------------------|
|---------------------|--------------------------|

| Binimoy                      | (Retail, SME, Corporate   |
|------------------------------|---------------------------|
| Particulars                  | Fees /Charges             |
| 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                          | (Retail, SME, Corporate)  |
|-------------------------------|---------------------------|
| Particulars                   | Fees /Charges             |
| NPSB Transaction through Unet | BDT 10.00 (including VAT) |

| Inter-City / Online Charges & Fund Transfer Related                 | (Retail, SME, Corporate)                  |
|---|---|
| Particulars   | Fees /Charges                             |
| Account to Account Transfer from ATM                                | Free (up to BDT 1 lac)                    |
|   | 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         |
|   | 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      |
| In House Cheque Transfer  | 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         |
|   | 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)<br>Account to Account Transfer | 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         |

<sup>\*</sup> 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.



<sup>\*</sup> Online Transaction (Inter-District) – In House Cheque Transfer/Account to Account Transfer: Charge will be realized from the Debit Account.

<sup>\*</sup> Online Transaction (Inter-District) Charge is free (both Cash & Transfer Transaction) for Agent Banking & Imperial customers.

| Pay-Order, Demand Draft & TT Related                                       | (Retail, SME, Corporate)                                    |
|--|---|
| Particulars  | Fees /Charges   |
|  | Up to BDT 1,000.00 : BDT 20.00                              |
| Pay Order /SDR Issuance (LCY)  | BDT 1,001 – BDT 100,000.00 : BDT 50.00                      |
| ray Order / 3DK issuance (LCT)   | Above BDT 100,000.00 : BDT 100.00                           |
|  | Free for Imperial Customer                                  |
|  | Up to BDT 1,000.00 : BDT 20.00                              |
| Demand Draft / TT Issuance/MT issuance (LCY)                               | BDT 1,001.00 - BDT 100,000.00 : BDT 50.00                   |
| (For Retail customer)  | BDT 100,001.00 - BDT 500,000.00 : BDT 100.00                |
| (10) Netall customer)  | BDT 500,001.00 - BDT 1,000,000.00 : BDT 200.00              |
|  | Above BDT 1,000,000.00 : BDT 300.00                         |
|  | At the rate @ 0.10%; Minimum BDT 50 Telephone/Fax/E-Mail    |
| DD/TT/ issuance (Inland) (For SME & Corp Customer)                         | charges: At actual; minimum BDT 10.00 per instance Plus 15% |
|  | VAT   |
|  | Up to BDT 1,00,000.00 : BDT 100.00                          |
| Demand Draft / TT Issuance/MT issuance (FCY)                               | BDT 100,001.00 – BDT 500,000.00 : BDT 200.00                |
| bernana brancy i i issuance/ivii issuance (i e i j                         | BDT 500,001.00 – BDT 1,000,000: BDT 300.00                  |
|  | Above BDT 1,000,000.00 : BDT 500.00                         |
| Issuance of PO/ SDR for depositing Earnest/ Security                       |   |
| money for participating in tenders by the contractors/                     | Nil   |
| Suppliers  |   |
| Pay Order / Demand Draft / MT / TT Cancellation (LCY)                      | BDT 50.00 per instance Plus 15% VAT                         |
| Pay Order / Demand Draft / MT / TT Cancellation (FCY)                      | BDT 200.00  |
| Duplicate Instrument Issue (DD, PO, etc.) (Retail)                         | BDT 150.00 + stamp charge                                   |
| Duplicate Instrument Issue (DD, PO, etc.)                                  | BDT 100.00 + stamp charge                                   |
| (SME & Corporate)  | , ,   |
| 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                               | Free of charges except mailing charges at actual            |
| Correspondents & which are drawn on our Bank                               |   |
| 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 500.00  |

| <b>Dormant Activation Charge</b>   | (Retail, SME, Corporate) |
|------------------------------------|--------------------------|
| Particulars                        | Fees /Charges            |
| Dormant Account Activation Charges | Free                     |

| Statements & Certificates related  | (Retail, SME, Corporate)   |
|--|--|
| Particulars  | Fees /Charges  |
| Statement from Branch  | BDT 100.00<br>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 200.00   |
| BO Account Certificate   | BDT 100.00   |
| Balance Confirmation Certificate   | Yearly 02(Two) times (June & December) Balance Confirmation Certificate fee is free.  But more than two times BDT 100.00 will be charged.  Free: Mudaraba Imperial Savings A/C customer. |
| Solvency Certificate (CD/SB/SND)   | BDT 200.00 Free: Mudaraba Imperial Savings A/C customer  |
| Statement Authentication / Verification Certificate  | BDT 200.00   |
| Duplicate Savings Certificate / Declaration in lieu / Investment Balance Certificate / CASA Tax/ Finance tax certificate / Investment Tax Certificate / Any Other Certificates | BDT 300.00   |

| Foreign Currency Related                                | (Retail, SME, Corporate) |
|---|--------------------------|
| Particulars   | Fees /Charges            |
| Passport Endorsement Fee -Cash Fcy                      | BDT 300.00               |
| FCY Endorsement fee for Imperial Customers              | Free                     |
| Postage charges for collection of FCY Draft from abroad | At actual + BDT 200.00   |

| SMS Alert for Account Transaction              | (Retail, SME, Corporate)   |
|--|--|
| Particulars                                    | Fees /Charges  |
| Phone Banking                                  | Free   |
| SMS Banking (Other than Credit Card customers) | BDT 250.00  Free for Imperial Customer  Free for UCB TAQWA Mudaraba Young Star Savings A/C.  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 100.00   |
| Standing Instruction amendment (Retail)                                 | Free   |
| Standing Instruction Creation/Modification/Closing Fee (SME, Corporate) | Creation-<br>SME BDT 200.00, Corporate BDT 500.00<br>Modification/Closing-<br>SME BDT 100.00, Corporate BDT 500.00 |
| Compliance of Standing Instruction (SME & Corp)                         | BDT 50.00 per transaction  |
| Standing Instruction default due to insufficient fund                   | Free   |

| Locker Related (Yearly)           | (Retail, SME, Corporate)                                      |
|-----------------------------------|---|
| Particulars                       | Fees /Charges   |
| Locker Size: Small                | BDT 4,500.00  |
| LOCKET SIZE. SITIALI              | (50% waiver for Imperial customer)                            |
| Locker Size: Medium               | BDT 6,000.00  |
| Locker Size. Medium               | (50% waiver for Imperial customer)                            |
| Locker Cine. Lorge                | BDT 8,500.00  |
| Locker Size: Large                | (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  |

| Charges of Parcels | (For SME & Corporate) |
|--------------------|-----------------------|
| Particulars        | Fees /Charges         |
| Commission         | Not Applicable        |

| <b>Custodial Services</b>                               | (Retail, SME, Corporate)                                     |
|---|--|
| Particulars   | Fees /Charges  |
| Transaction Settlement Fee                              | 0.10% - 0.25% on Transaction Value plus VAT                  |
|   | Minimum BDT 100.00   |
| 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 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                     |

| UCB Taqwa Islamic Travel Prepaid Card (Hajj) (Reta  |               |
|---|---------------|
| Particulars   | Fees /Charges |
| Card issue fee/Renewal fee (after expiry)   | BDT 500.00    |
| Card Annual Fee   | Nil           |
| Load Fee  | Free          |
| Card Replacement/Re-issue Fee for Lost/stolen/damaged card.   | BDT 400.00    |
| PIN Reissue Fee (Physical PIN)  | BDT 150.00    |
| PIN Reissue FEE (IVR)   | Nil           |
| Cash withdrawal Fee at UCB ATMs   | Nil           |
| Cash Withdrawal from NPSB Network ATMs (Per withdrawals for first 5 Withdrawals/every month)        | BDT 15.00     |
| Cash Withdrawal from NPSB Network ATMs (Per withdrawal from 6th and onward Withdrawals/every month) | BDT 30.00     |
| Cash Withdrawal Fee at other Network ATMs   | BDT 20.00     |
| Cash Withdrawal Fee at other Network ATMs (Outside country)   | 1% at int ATM |
| SMS notification Fee/year   | BDT 200.00    |
| Pay order Fee   | Nil           |
| Endorsement Fee   | Nil           |
| Mark-up fee (Transaction)   | 3%            |

**Note:** Any other fee which is not mentioned in this SoC will be followed by as per Regular International prepaid card SOC and up to date circular.

### **Investment Accounts**

#### **UCB TAQWA Personal Finance (Retail)**

| Particulars  | Fee Basis          | UCB TAQWA Personal Finance<br>Fees & Charges |
|--|--------------------|--|
| Processing Fee (Up to 50 lacs)                                   | Investment Limit   | 0.50% or BDT 15,000.00 whichever is lower    |
| Early Settlement Fee   | Outstanding Amount | No fees will be charged.                     |
| Prepayment/Partial Payment Fee                                   | Settled Amount     | Free (Allowed once in a year)                |
| Personal Guarantor / joint account/ Security-<br>Replacement Fee | Incidental         | Nil  |
| Stamp Charge   | Incidental         | At actual                                    |
| Penal Charge/ Late payment fee                                   | Arrear amount      | 1.5% per annum                               |
| Investment Reschedule/Restructure Fee                            | Outstanding Amount | 0.25% or BDT 10,000.00 whichever is lower    |
| EMI Date change  | Incidental         | Nil  |
| Investment Account Statement                                     | Incidental         | BDT 100.00                                   |
| Investment Balance/ Outstanding Certificate                      | Incidental         | BDT 100.00                                   |
| CPV Fee  | Incidental         | Nil  |
| NOC  | Incidental         | BDT 200.00                                   |
| Documentation Fee  | Incidental         | At actual                                    |
| CIB fee  | Incidental         | At actual                                    |

#### **UCB TAQWA Home Finance (Retail)**

| Particulars  | Fee Basis          | UCB TAQWA Home Finance Fees & Charges   |
|--|--------------------|---|
| Processing Fee- New/Takeover (Up to 50 lacs)                     | Investment Limit   | 0.50% or BDT 15,000.00 whichever is lower   |
| Processing Fee- New/Takeover (Above 50 lacs)                     | Investment Limit   | 0.30% or BDT 20,000.00 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 Fee                                   | Settled Amount     | Free (Allowed once in a year)   |
| Personal Guarantor / joint account/ Security-<br>Replacement Fee | Settled Amount     | At actual   |
| Investment Reschedule/Restructure Fee                            | Incidental         | 0.25% or BDT 10,000.00 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         | 1.5% per annum  |
| EMI Date change  | Arrear amount      | Nil   |
| Investment Account Statement                                     | Incidental         | BDT 100.00  |
| Investment Balance/ Outstanding Certificate.                     | Incidental         | BDT 100.00  |
| CPV Fee  | Incidental         | BDT 300.00  |
| NOC  | Incidental         | BDT 200.00  |
| 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<br>Fees & Charges  |
|--|--------------------|---|
| Processing Fee- (Up to 50 lacs)                                  | Investment Limit   | 0.50% or BDT 15,000.00 whichever is lower |
| Processing Fee (Above 50 lacs)                                   | Investment Limit   | 0.30% or BDT 20,000.00 whichever is lower |
| Early Settlement Fee   | Outstanding Amount | No fees will be charged.                  |
| Prepayment/Partial Payment Fee                                   | Settled Amount     | Free (Allowed once in a year)             |
| Personal Guarantor / joint account/ Security-<br>Replacement Fee | Incidental         | At actual                                 |
| Investment Reschedule/Restructure Fee                            | Outstanding Amount | 0.25% or BDT 10,000.00 whichever is lower |
| Quotation Change fee after Investment approval                   | Incidental         | BDT 1,000.00                              |
| CIB fee  | Incidental         | At actual                                 |
| Stamp Charge   | Incidental         | At actual                                 |
| Penal Charge/ Late payment fee                                   | Arrear amount      | 1.5% per annum                            |
| EMI Date change  | Incidental         | NIL                                       |
| Investment Account Statement                                     | Incidental         | BDT 100.00                                |
| Investment Balance/ Outstanding Certificate                      | Incidental         | BDT 100.00                                |
| CPV Fee  | Incidental         | BDT 300.00                                |
| NOC  | Incidental         | BDT 200.00                                |
| Documentation Fee  | Incidental         | At actual                                 |

| Particulars                            | Fee Basis  | Fees & Charges                                     |
|--|------------|--|
| Investment Processing Fee for Imperial | Incidental | 50% Waiver on Retail Investment Processing Fee     |
| Customers                              | Incidental | 30% Walver off Ketall Hivestifferit Frocessing Fee |

#### **Asset Products (For SME & Corporate)**

| Particulars                                 | Fee Basis                 | Fees & Charges                                 |
|---|---------------------------|--|
| Investment Application Fee                  | All Investment products   | NIL  |
|   |                           | Investment amount up to BDT 50 Lac: 0.50% or   |
| Investment Processing Fee                   | All Investment products   | BDT 15,000.00 whichever is lower.              |
| investment Flocessing Fee                   | All livestifient products | • Investment amount above BDT 50 Lac: 0.30% or |
|   |                           | BDT 20,000.00 whichever is lower.              |
|   |                           | N.B1: No Investment Processing fees for        |
|   |                           | Financing Local Documentary Bill (MDB).        |
|   |                           | N.B2: No Investment Processing fees for deal   |
|   |                           | wise disbursement for Revolving Finance/       |
|   |                           | Financing Against Trust Receipt (MTR)/         |
|   |                           | Murabaha /Bai Salam Deal; rather fees will be  |
|   |                           | charged on limit amount.                       |
|   |                           | N.B3: No investment processing fees for any    |
|   |                           | Agri investment.                               |
|   |                           | CSME and Agri : Nil.                           |
| Rescheduling/ Restructure Fee               | All Investment products   | Corporate : up to 0.25% or BDT 10,000.00       |
|   |                           | 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                                      |
|   |                           | For Cottage, Micro & Small: No charges         |
| Early/ Partial Settlement Fee (SME)         | All Investment products   | For Medium: 0.50% on outstanding amount.       |
|   |                           | For continuous & demand investment: No Charge  |
| Upload in E-GP portal (guarantee amendment) | E-GP Products             | BDT 500.00                                     |

#### **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  |  |
|--|--|---|--|
|  |  | No charge for 1st deferral up to 90 days.   |  |
| Mortgage / Charge Creation                       | Incidental                             | 2nd Deferral for each 90 days:  |  |
| Mortgage/ Charge Creation<br>(Except Pari-passu) | incidental                             | SME-BDT 10,000.00, Corporate-BDT 20,000.00  |  |
| (Except Pari-passu)                              |  | 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  |  |
|  |  | No charge for 1st deferral of up to 180 days.   |  |
| Pari-passu Charge Creation                       | Incidental                             | th & Subsequent Deferral for each 90 days:  ME-BDT 20,000.00, Corporate-BDT 50,000.00  No charge for 1st deferral of up to 180 days.  ME-BDT 5,000.00, Corporate-BDT 25,000.00  ME-BDT 5,000.00, Corporate-BDT 25,000.00  ME-BDT 7,500.00, Corporate-BDT 50,000.00  ME-BDT 10,000.00, Corporate-BDT 75,000.00  ME-BDT 10,000.00, Corporate-BDT 75,000.00  ME-BDT 10,000.00, Corporate-BDT 75,000.00  ME-BDT 10,000.00, Corporate-BDT 75,000.00  ME-BDT 10,000.00, Corporate-BDT 75,000.00 |  |
| (Except Modification)                            | incidental                             | SME-BDT 5,000.00, Corporate-BDT 25,000.00   |  |
| (Except Modification)                            |  | 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  |  |
|  |  | 1st Deferral for each 90 days:  |  |
|  |  | SME-BDT 5,000.00 (per customer)   |  |
|  |  | 4th & Subsequent Deferral for each 90 days:<br>SME-BDT 10,000.00, Corporate-BDT 75,000.00<br>1st Deferral for each 90 days:<br>SME-BDT 5,000.00 (per customer)<br>Corporate- BDT 10,000.00 (per customer),  |  |
|  |  | BDT 50,000.00 (per group)   |  |
| Submission of Audited Financials with Data       | Incidental 2nd Deferral for each 90 da | 2nd Deferral for each 90 days:  |  |
| Verification Code (DVC)                          | meidentai                              | 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 20,000.00 (per customer),   |  |
|  |  | BDT 100,000.00 (per group)  |  |

#### **Fund Arrangement Fee**

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

#### **Taqwa Earnest Money Financing:**

| EM amount BDT        | Service charge BDT. |
|----------------------|---------------------|
| Up to 10 lac         | 50,000.00           |
| >10 lac – 50 lac     | 75,000.00           |
| >50 lac – 1 crore    | 3,50,000.00         |
| >1 crore – 5 crore   | 700,000.00          |
| >5 crore – 10 crore  | 3,500,000.00        |
| >10 crore – 15 crore | 7,000,000.00        |
| >15 crore – 20 crore | 10,000,000.00       |
| >20 crore – 25 crore | 15,000,000.00       |
| >25 crore            | 17,500,000.00       |

### Taqwa financing against BG claim settlement:

| BG amount BDT        | Service charge BDT |
|----------------------|--------------------|
| Up to 5 lac          | 50,000.00          |
| >5 lac - 10 lac      | 75,000.00          |
| >10 lac – 50 lac     | 150,000.00         |
| >50 lac – 1 crore    | 750,000.00         |
| >1 crore – 5 crore   | 1,500,000.00       |
| >5 crore – 10 crore  | 7,500,000.00       |
| >10 crore – 15 crore | 15,000,000.00      |
| >15 crore – 20 crore | 22,500,000.00      |
| >20 crore – 25 crore | 30,000,000.00      |
| >25 crore            | 40,000,000.00      |

| 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<br>Omnibus BP ID bid by Stock<br>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<br>that each certificate cost BDT<br>200.00 | Yearly one Certificate Free, After that each certificate BDT 500.00          |

# Trade Finance Operation

| Import   |  |
|--|--|
| Particulars  | Fees /Charges  |
| r ai ticulai 3   | 0.15% to 0.40% per quarter   |
| LC Opening commission-Cash (Sight)   | Commission will be based on exposure for actual days up to expiry but  |
|  | minimum one quarter to be realized.  |
|  | 0.15% to 0.50% per quarter.  |
| LC Opening commission -Cash (Differed)   | Commission will be based on exposure for actual days up to expiry but  |
|  | minimum one quarter to be realized.  |
|  | 0.15% to 0.40% per quarter.  |
| LC Opening commission -BTB LC  | Commission will be based on exposure for actual days up to expiry but  |
|  | minimum one quarter to be realized.  |
| LC Occasion a superiorism Harden 4000/ Code  | For cash margin: 0.15% to 0.25%;   |
| LC Opening commission -Under 100% Cash   | For margin as FDR: 0.15% to 0.40%;   |
| Security/Advance TT  | Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized.  |
|  | 0.15% to 0.40%; minimum BDT 1,000 per qtr.   |
| Acceptance commission-Cash/BTBLC   | Commission will be based on exposure for actual days up to expiry but  |
|  | minimum one quarter to be realized.  |
| Amendments of LC (For increase of value and  |  |
| extension of validity)   | Commission as per LC Opening Rate  |
| Amendments of LC (Except increase of value and   | BDT 750.00   |
| extension of validity)   |  |
| Shipping Guarantee/NOC/DO  | Up to USD 20,000 = BDT 1,000.00  |
|  | Above USD 20,000 = BDT 2,000.00  |
|  | For each foreign/local document:   |
|  | Up to USD 5,000.00 = USD 25.00 + Swift Charge  |
| Discrepancy Fee  | From USD 5,001.00 to USD 10,000.00 = USD 50.00 + Swift Charge  |
|  | Above USD 10,000.00 = USD 100.00 + Swift Charge  |
|  | Note- Charge amount includes VAT (if any)  |
|  | For each foreign/ local document:  |
| Payment Charge/Import Document Processing  | Up to USD 5,000.00 = USD 25.00 + Swift Charge  |
| Charge/Reimbursement Fee   | Above USD 5,000.00 = USD 50.00 + Swift Charge  |
|  | Note- Charge amount includes VAT (if any)  |
| Payment charge against collection of documents   | Up to USD 5,000.00 = USD 25.00   |
| (Import without LC)  | Above USD 5,000.00 = USD 50.00   |
| Import under DP/DA Basis Endorsement for Assessment Purpose  | 0.15% to 0.40% per quarter but minimum BDT 1000  |
|  | BDT 500.00 BDT 200.00  |
| BL endorsement signature verification charge   | 801 200.00   |
|  | 0.10% to 0.20% Commission will be based an exposure for actual days up   |
| 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   | 1  |
| -  | to expiry but minimum one quarter to be realized BDT 1,000.00 plus courier charge at actual  |
| Import Document return fee  Cost of stationery:  | to expiry but minimum one quarter to be realized BDT 1,000.00 plus courier charge at actual At actual BDT 250.00 Plus stamp charges at actual.   |
| Import Document return fee  Cost of stationery:  LC Application form (CF-7)  | to expiry but minimum one quarter to be realized BDT 1,000.00 plus courier charge at actual  |
| Import Document return fee  Cost of stationery:  LC Application form (CF-7)  IMP   | to expiry but minimum one quarter to be realized BDT 1,000.00 plus courier charge at actual At actual BDT 250.00 Plus stamp charges at actual.   |
| Import Document return fee  Cost of stationery:  LC Application form (CF-7)  IMP  SWIFT Charge:  | to expiry but minimum one quarter to be realized BDT 1,000.00 plus courier charge at actual  At actual BDT 250.00 Plus stamp charges at actual.  At actual (Cost BDT 250.00)   |
| Import Document return fee  Cost of stationery:  LC Application form (CF-7)  IMP  SWIFT Charge:  LC (Foreign)  | to expiry but minimum one quarter to be realized BDT 1,000.00 plus courier charge at actual  At actual BDT 250.00 Plus stamp charges at actual. At actual (Cost BDT 250.00)  At actual (Cost BDT 2,500.00)   |
| Import Document return fee  Cost of stationery:  LC Application form (CF-7)  IMP  SWIFT Charge:  LC (Foreign)  LC (Local/EPZ/EZ etc.)  | to expiry but minimum one quarter to be realized BDT 1,000.00 plus courier charge at actual  At actual BDT 250.00 Plus stamp charges at actual. At actual (Cost BDT 250.00)  At actual (Cost BDT 2,500.00) At actual (Cost BDT 1,000.00)   |
| Import Document return fee  Cost of stationery:  LC Application form (CF-7)  IMP  SWIFT Charge:  LC (Foreign)  LC (Local/EPZ/EZ etc.)  LC amendment  | to expiry but minimum one quarter to be realized BDT 1,000.00 plus courier charge at actual  At actual BDT 250.00 Plus stamp charges at actual. At actual (Cost BDT 250.00)  At actual (Cost BDT 2,500.00) At actual (Cost BDT 1,000.00) At actual (Cost BDT 1,000.00)   |
| Import Document return fee  Cost of stationery:  LC Application form (CF-7)  IMP  SWIFT Charge:  LC (Foreign)  LC (Local/EPZ/EZ etc.)  LC amendment  LC cancellation  Acceptance (including DA)  LC and Amendment transfer                 | to expiry but minimum one quarter to be realized BDT 1,000.00 plus courier charge at actual  At actual BDT 250.00 Plus stamp charges at actual. At actual (Cost BDT 250.00)  At actual (Cost BDT 2,500.00) At actual (Cost BDT 1,000.00) At actual (Cost BDT 500.00)                                 |
| Import Document return fee  Cost of stationery:  LC Application form (CF-7)  IMP  SWIFT Charge:  LC (Foreign)  LC (Local/EPZ/EZ etc.)  LC amendment  LC cancellation  Acceptance (including DA)  LC and Amendment transfer  (MT 720 & 707) | to expiry but minimum one quarter to be realized BDT 1,000.00 plus courier charge at actual  At actual BDT 250.00 Plus stamp charges at actual. At actual (Cost BDT 250.00)  At actual (Cost BDT 2,500.00) At actual (Cost BDT 1,000.00) At actual (Cost BDT 1,000.00) At actual (Cost BDT 1,000.00)   |
| Import Document return fee  Cost of stationery:  LC Application form (CF-7)  IMP  SWIFT Charge:  LC (Foreign)  LC (Local/EPZ/EZ etc.)  LC amendment  LC cancellation  Acceptance (including DA)  LC and Amendment transfer                 | to expiry but minimum one quarter to be realized BDT 1,000.00 plus courier charge at actual  At actual BDT 250.00 Plus stamp charges at actual. At actual (Cost BDT 250.00)  At actual (Cost BDT 2,500.00)  At actual (Cost BDT 1,000.00) At actual (Cost BDT 1,000.00) At actual (Cost BDT 1,000.00) At actual (Cost BDT 500.00)  At actual (Cost BDT 1,500.00)  At actual (Cost BDT 750.00)  |
| Import Document return fee  Cost of stationery:  LC Application form (CF-7)  IMP  SWIFT Charge:  LC (Foreign)  LC (Local/EPZ/EZ etc.)  LC amendment  LC cancellation  Acceptance (including DA)  LC and Amendment transfer  (MT 720 & 707) | to expiry but minimum one quarter to be realized BDT 1,000.00 plus courier charge at actual  At actual BDT 250.00 Plus stamp charges at actual. At actual (Cost BDT 250.00)  At actual (Cost BDT 2,500.00)  At actual (Cost BDT 1,000.00) At actual (Cost BDT 1,000.00) At actual (Cost BDT 1,000.00) At actual (Cost BDT 500.00)  At actual (Cost BDT 1,500.00) At actual (Cost BDT 1,500.00) |

| 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   |   |
|--|---|
| Particulars  | Fees /Charges   |
| 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 / cancellation of Exp. Form  | BDT 100.00 to BDT 200.00  |
| Issuance/Certifying of Exp. Form   | BDT 200.00  |
| Cancellation of Exp. Form  | BDT 300.00  |
| Payment of Buying House Commission   | BDT 1,000.00  |
| Collection 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  | Foreign: Actual courier charge+ BDT 5,000.00 Local: BDT 3,000.00                                  |
|  | Up to BDT 50 lac = BDT 5,000.00   |
| Processing Fee for Cash Incentive/Duty Draw Back File                                      | 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)  |
| Bank Guarantee   |   |
| Advising of Foreign Bank Guarantee/ Amendment(s)   | BDT 1,000.00 per instance   |
| Commission for Issuance of Bank guarantee/SBLC under                                       | 0.15%-0.50% per qtr., Min: BDT 1,000.00   |
| counter BG   | Commission will be based on exposure for actual days up to expiry                                 |
| Pank Guaranton amondment commission (under counter   | but minimum one quarter to be realized  Commission as per BG Issuance rate,                       |
| Bank Guarantee amendment commission (under counter BG)                                     | but minimum BDT 1,000.00  |
| Extension of validity/Increase in amount/Amendment   |   |
| (other than validity extension or increase in amount) of                                   | Commission as per BG Issuance rate,   |
| Bank Guarantee   | but minimum BDT 1,000.00  |
| SWIET Charge for Bank Guarantees   | Bank Guarantee: At actual (Cost BDT 2,500.00)   |
| SWIFT Charge for Bank Guarantee:   | BG Amendment: At actual (Cost BDT 1,000.00)   |
| Other Misc. Charges  |   |
| Processing of Bangladesh Bank Approval for FC Finance.                                     | BDT 5,000.00  |
| Signature verification charge relating to trade  | BDT 100.00  |
| Any correspondences in SWIFT against request of  | At actual (Cost BDT 750.00)   |
| customer   | 7.0.00000. (0000.22.1.700.00)   |
| B2B LC certificate issue, C&F certificate issue, PRC issue and Issuance of any certificate | BDT 500.00  |
|  | For instrument/message in FC equivalent to  |
| Charge/fee for issuance of FDD/FTT drawn on  | BDT up to 1 lac = BDT 100.00  |
| BB/overseas Nostro A/C (Remittance purpose)  | Above BDT 1 lac to BDT 5 lac = BDT 200.00<br>Above BDT 5 lac to BDT 10 lac = BDT 300.00           |
|  | Above BDT 10 lac = BDT 500.00   |
| Certificate for inward remittance  | BDT 200.00  |
|  |   |
| Processing regulatory approvals on various issues that is                                  |   |
| advance payment/time extension of IMP and EXP/   | BDT 5,000.00  |
| outward remittance/others (Except EDF time extension)                                      |   |
| 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 Finance 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 plus BDT 200.00 |
|--|---------------------------|
| Advance remittance processing fee/ post shipment direct import remittance processing fee   | BDT 750.00                |
| Forced investment processing fee   | BDT 500.00                |
| Attestation of documents   | BDT 500.00                |
| Ticket raise in Bangladesh Bank portal for Exp Issuance correction /Bill of entry matching | BDT 500.00                |
| Charge for BL endorsement favouring buyer (where documents not forwarded through bank)     | BDT 200.00                |
| Lodgement fee under sight /usance LC bills   | BDT 500.00                |

| OBU Operations  |   |  |
|---|---|--|
| 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 100,000.00 = 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 5,0000.00 to USD 100,000.00 = Up to USD 160.00 Above USD 100,000.00 = Up to USD 235.00 Note- Charge amount includes VAT (if any).  |  |
| Portfolio Monitoring fee  | USD 50.00 per account   |  |
| Remittance  |   |  |
| 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 Student File Transfer fee                         | BDT 5,000.00  |  |

#### 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.

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.

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 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.

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 <a href="https://www.ucb.com.bd">www.ucb.com.bd</a> 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.

