



SCHEDULE OF CHARGES

(For UCB TAQWA Islamic Banking)

Effective from: January 4, 2026

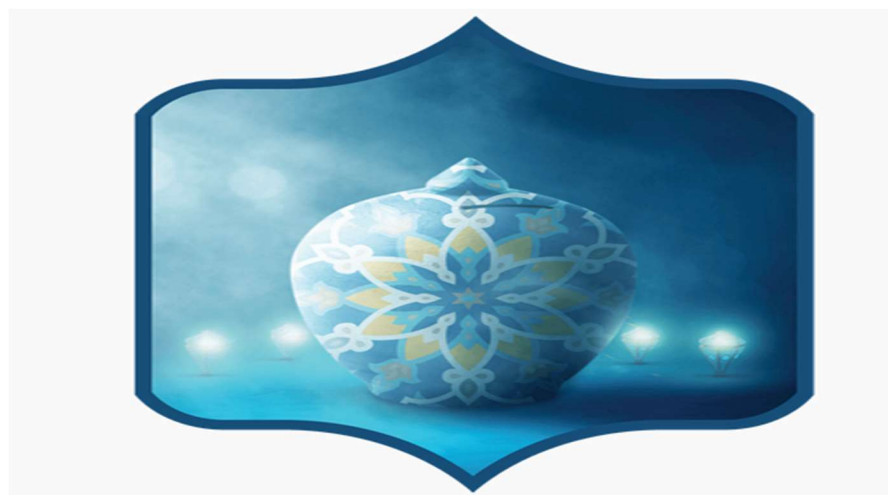


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Deposit Accounts

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 (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 100.00
	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
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 (Recoverable from the a/c of the client)	BDT 15.00 per leaf
Cheque book issuance fee for UCB TAQWA Imperial savings A/C	Free for eligible TAQWA Imperial customers, BDT 15.00 per leaf for downgraded Imperial accounts.
Cheque book issuance fee UCB TAQWA Mudaraba Young Star 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 50.00 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
Collection of Outstation Cheque/Bills (Clean documentary) (Retail, SME, Corp)	Up to BDT 25K: 0.15%; minimum BDT 50.00
	Above BDT 25K but not exceeding BDT 1 lac: 0.15%; minimum BDT 100
	Above BDT 1 lac but not exceeding BDT 5 lac: 0.10%; minimum BDT 200.00
	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
Purchase of Cheques & Inland Bills (Retail, SME, Corp)	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
	Above BDT 1 lac but not exceeding BDT 5.00 lac: 0.10%; minimum BDT 200.00
	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 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)

ATM/Debit Card/Prepaid Payroll card related Charge (Retail, SME, Corporate)	
Particulars	Fees /Charges
Debit Card Issuance Fee / Annual Fee / Renewal Fee	BDT 600.00
	UCB TAQWA Mudaraba AYMA Savings BDT 300.00
	Free for eligible Imperial customers, BDT 600.00 will be applicable for downgraded Mudaraba Imperial accounts.
	Free Mudaraba CEP Savings Account
	UCB TAQWA Mudaraba Probashi savings A/C: Free for 1 st year. 2 nd year and onwards BDT 600.00
	UCB TAQWA Mudaraba Young Star Savings A/C: Free
Prepaid Payroll card Annual fee	BDT 200.00 + VAT
Debit Card Replacement Fee	BDT 600.00
	Free for Mudaraba Imperial Savings Account
PIN Replacement Charge (Through Branch)	BDT 500.00
Cash Withdrawal from Other Bank VISA ATMs (Per withdrawal)	BDT 20.00
Cash Withdrawal from Other Bank MasterCard ATMs (Per Withdrawal)	BDT 20.00
Cash Withdrawal from NPSB Network ATMs (Per withdrawals for first 5 Withdrawals/every month)	BDT 15.00 (including VAT)
Cash Withdrawal from NPSB Network ATMs (Per withdrawal from 6th and onward Withdrawals/every month)	BDT 30.00 (including VAT)
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 for Any Dispute	Within DHK ATMs: BDT 1,500.00 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)
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
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) Charge is free (both Cash & Transfer Transaction) for Agent Banking & Imperial customers.</p> <p>* Online Transaction (Inter- District) for</p>	

Pay-Order, Demand Draft & TT Related		(Retail, SME, Corporate)
Particulars	Fees /Charges	
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) (For Retail customer)	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	
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 1,00,000.00 : 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	
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 50.00 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.) (SME & Corporate)	BDT 100.00 + 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 500.00	

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 100.00 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
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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- SME BDT 200.00, Corporate BDT 500.00 Modification/Closing- 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 (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

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

Custodial Services	(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) (Retail)	
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 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- 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- 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 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- 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 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 15,000.00 whichever is lower. Investment amount above BDT 50 Lac: 0.30% or BDT 20,000.00 whichever is lower. <p>N.B.-1: No Investment Processing fees for Financing Local Documentary Bill (MDB). N.B.-2: 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.B.-3: 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 10,000.00 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
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
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
Mortgage/ Charge Creation (Except Pari-passu)	Incidental	No charge for 1st deferral up to 90 days.
		2nd Deferral for each 90 days: SME-BDT 10,000.00, 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)	Incidental	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)	Incidental	1st Deferral for each 90 days: SME-BDT 5,000.00 (per customer) Corporate- BDT 10,000.00 (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 20,000.00 (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 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 Operation

Import	
Particulars	Fees /Charges
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 (Differed)	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 -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 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 (For increase of value and extension of validity)	Commission as per LC Opening Rate
Amendments of LC (Except increase of value and extension of validity)	BDT 750.00
Shipping Guarantee/NOC/DO	Up to USD 20,000 = BDT 1,000.00 Above USD 20,000 = BDT 2,000.00
Discrepancy Fee	For each foreign/local document: Up to USD 5,000.00 = USD 25.00 + Swift Charge 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)
Payment Charge/Import Document Processing Charge/Reimbursement Fee	For each foreign/ local document: Up to USD 5,000.00 = USD 25.00 + Swift Charge Above USD 5,000.00 = USD 50.00 + Swift Charge Note- Charge amount includes VAT (if any)
Payment charge against collection of documents (Import without LC)	Up to USD 5,000.00 = USD 25.00 Above USD 5,000.00 = USD 50.00
Import under DP/DA Basis	0.15% to 0.40% per quarter but minimum BDT 1000
Endorsement for Assessment Purpose	BDT 500.00
BL endorsement signature verification charge	BDT 200.00
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 1,000.00 plus courier charge at actual
Cost of stationery:	
LC Application form (CF-7)	At actual BDT 250.00 Plus stamp charges at actual.
IMP	At actual (Cost BDT 250.00)
SWIFT Charge:	
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)
Acceptance (including DA)	At actual (Cost BDT 500.00)
LC and Amendment transfer (MT 720 & 707)	At actual (Cost BDT 1,500.00 for LC & BDT 1,000.00 for Amendment)
Request for Credit Report through SWIFT	At actual (Cost BDT 750.00)

Enlistment/renewal of C & F Agent	Enlistment: BDT 3,000.00 Renewal: BDT 2,000.00
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	<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 lac = BDT 5,000.00 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 counter BG	0.15%-0.50% per qtr., Min: BDT 1,000.00 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, but minimum BDT 1,000.00
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 1,000.00
SWIFT Charge for Bank Guarantee:	Bank Guarantee: At actual (Cost BDT 2,500.00) 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 customer	At actual (Cost BDT 750.00)
B2B LC certificate issue, C&F certificate issue, PRC issue and 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
Certificate for inward remittance	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 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/ NOC/ Certificate fee	BDT 500.00
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 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.