

**BASIC Bank Limited**  
Schedule of Charges, Fees & Commissions

Particulars	Nature of Charges	Rate
<b>1.0 General Banking</b>		
<b>1.01) Deposit Account related Charges</b>		
<b>a) Current Account</b>		
Account Maintenance Fee (half yearly)	Fees	Tk. 300.00
Closing of Account	Charge	Tk. 300.00
<b>b) SND Account</b>		
Account Maintenance Fee (half yearly)	Fees	Tk. 500.00
Closing of Account	Charge	Tk. 300.00
<b>c) Saving Account</b>		
Account Maintenance Fee (half yearly)		
Average balance up to Tk. 10,000	Fees	Free
Average balance from Tk. 10,001 to Tk. 25,000	Fees	Tk. 100.00
Average balance from Tk. 25,001 to Tk. 200,000	Fees	Tk. 200.00
Average balance from Tk. 200,001 to Tk. 1,000,000	Fees	Tk. 250.00
Average balance of above Tk. 1,000,000	Fees	Tk. 300.00
Closing of Account	Charge	Tk. 200.00
Note: Special Instruction only for 2021: Charge to be applicable one time on the accounts having half-yearly average balance up to Tk.10.00 Lac.		
<b>d) Overdraft (OD)/ Cash Credit(CC) Account</b>		
Account Maintenance Fee (half Yearly)		
Balance up to Tk.50.00 Lac	Fees	Nil
Balance up to Tk.50.00 Lac to Tk.1.00 Crore	Fees	Nil
Balance of Above Tk.1.00 Crore	Fees	Nil
Closing of Account	Charges	Nil
<b>e) Special Privileged Account: Farmers/Freedom fighters/Poor/Sweepers and cleaners of Dhaka South &amp; Dhaka North City Corporation/Street children/Child Labor/Beneficiary of national service programs/Garments workers/ Footwear and leather factory workers/ School banking account holders.*</b>		
Account Maintenance Fee (half yearly)	Fees	Free
Closing of Account	Charge	Free
*Note: Peoples belong to these types of beneficiary group can open any regular account with amount of Tk.10/-, Tk.50/- & Tk.100/- as per guideline of Bangladesh Bank.		
<b>Other Services:</b>		
<b>1.02) Dormant/ Inoperative Account Activation Charge</b>		
a) Current Deposit (CD) Account	Charge	Tk. 100.00
b) Special Notice Deposit (SND) Account	Charge	Tk. 100.00
c) Savings Bank (SB) Account	Charge	Free
d) Special Privileged Account[Mentioned at 1.01.e]	Charge	Free
<b>1.03) Cheque Leaf Issuance Charges</b>		
a) Cheque Leaf Issue Charge	Charge	At Actual (Tk. 4.00 Per cheque leaf for MICR)
b) Cheque Leaf Issue against lost Cheque Book / leaf(ves)	Charge	At actual (Tk. 4.00 Per cheque leaf for MICR& no processing fee)
c) Disposal (destruction) fee of Cheque Book (not obtained by client after requisition within 3 months)	Charge	Tk. 50.00 per book
<b>1.04) Online Transaction Charge(Applicable for Online Cash Deposit &amp; Online Cash Withdrawal Only)</b>		
a) Deposit & Withdrawal Transaction Fee (Outside City/District) per transaction		
Any Amount	Fee	Free
NB: For Withdrawal of above Tk.1.00 Lac, discussion with / intimation to the Transaction Branch during transaction is required		

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<b>1.05) Account Statement Charges</b>		
a) Regular Statement- all type of accounts (twice a year on half yearly basis which covers the following period; i) July – December of immediate past calendar year and ii) January – June of current calendar year	Charge	Free
b) Statement- all type of account (except for regular statement as mentioned at 1.05.a)	Charge	Tk. 100.00 per instance
c) Account Statement Verification	Charge	Tk. 300.00 per instance/request
d) Old Statement  [Statement of any date/duration before current year and its preceding year, Example-if current date is 27.06.2021 then any statement of year 2019 and previous calendar year will be treated as old statement]	Charge	Tk.100.00 per 10 page and it's multiple* Tk.100.00 per instance (Revised Charge)
*Note: 1 to 10 page = Tk.100/-		
<b>1.06) Locker &amp; Safe Custody Charges</b>		
a) Small (yearly in advance)	Charge	Tk. 3,000 yearly
b) Medium	Charge	Tk.4,000 yearly
c) Large	Charge	Tk. 5,000 yearly
d) Security Money (Refundable)	Security Money Deposit	Minimum Tk. 5,000 (Irrespective of Locker size) in advance
e) Lost key Replacement	Charge	Minimum Tk. 3,000 per instance or at actual -whichever is higher
<b>1.07) Certificate and Report related Charges</b>		
a) Balance Confirmation Fee	Charge	No Charge Twice in a year on half-yearly basis; otherwise Tk. 100.00 per certificate
b) Balance / Interest Certificate (Other than balance confirmation)	Charge	Tk. 100
c) Solvency certificate	Charge	Tk. 200 (for each issue)
d) Tax / VAT Certificate	Charge	Tk.200.00 i) DPS/FDR account – Free for once in a year ii) Any other account- Tk.200 each deposit term
e) Bank to Bank/FI: Credit/Confidential information (Int'l) to 3rd Party	Charge	Tk.500.00 plus SWIFT at actual and / or courier charge at actual
f) Balance confirmation to Auditors (Each Certificate)	Charge	Tk. 200.00
g) Certificate of Purchase, Encashment bonds, Securities	Charge	Tk. 200.00
h) Duplicate Savings Certificate / Declaration in lieu	Charge	Tk. 500.00
i) Duplicate Advice more than 6 months old (per advice)	Charge	Tk. 50.00
j) Issue of any other Certificate	Charge	Tk. 200.00
k) Attestation of Documents	Charge	Tk. 100.00 per request up to 10 pages
l) Beneficiary Owner's (BO account) Certificate	Charge	Tk. 100.00

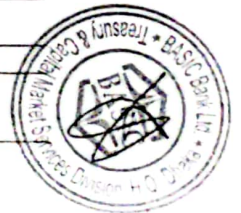




BASIC Bank Limited  
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Particulars	Nature of Charges	Rate
<b>1.08) Account Transfer to other Branches</b>		
All type of Accounts (Account to be transferred in the form of new account)	Charge	Within same District: Tk.50/- Other District: Tk.100/
<b>1.09) Premature Encashment of Monthly Deposit Scheme/FDR/Term Deposit</b>		
All type of Accounts	Charge	Free
<b>1.10) Standing Instruction</b>		
	Charge	Tk. 200.00
<b>1.11) Balance fee, incidental fee, ledger fee, service charge, counter transaction fee or any similar type fee in deferent type of Savings Account and Current Account</b>		
	Charge	Free
<b>1.12) SMS Alert Service and/or What's App Banking(half yearly)</b>		
	Charge	Tk.100.00
<b>1.13) RTGS (Real Time Gross Settlement Transaction:</b>		
i. RTGS against same day's balance or same day's deposit	Charge	Tk.100.00
ii. RTGS Against previous day's balance	Charge	Free
<b>Note: In both cases, balance must be greater than RTGS amount ( i.e. Balance &gt; RTGS)</b>		
<b>2.0 Remittance related Charges &amp; Fees- Local Currency (LCY)</b>		
<b>2.01) Bangladesh Bank Cheque Issue Fee</b>		
a) Bangladesh Bank Cheque Issuance Fee ( in case of customer requirement)	Charge	Tk. 500.00 per instance
b) Bangladesh Bank Cheque Cancellation Fee	Charge	Tk. 100.00 per instance
<b>2.02) Issuance of Pay Order</b>		
Up to Tk.1,000	Charge	Tk. 20.00
from Tk. 1,001 to Tk. 1,00,000	Charge	Tk. 30.00
Above Tk. 1,00,000	Charge	Tk. 50.00
<b>2.03) Issuance of Demand Draft</b>		
Up to Tk.1,000	Charge	Tk. 20.00
from Tk. 1,001 to Tk. 1,00,000	Charge	Tk. 50.00
from Tk. 1,00,001 to Tk. 5,00,000	Charge	Tk. 100.00
from Tk. 5,00,001 to Tk. 1,000,000	Charge	Tk. 200.00
Above Tk. 1000,000	Charge	Tk. 300.00
Postage/Courier/Telephone Charges	Charge	At actual
<b>2.04) Cancellation of PO/DD</b>		
a) Cancellation of PO/DD (for Account holder/ Non-Account holder)		
Up to Tk.1,000.00	Charge	Free
Above Tk.1,000.00	Charge	Tk. 50.00
b) Duplicate Issuance of Instrument		
	Charge	Tk. 500.00 (excluding stamp charge for indemnity bond and others)
c) Stamp charge of the above		
	Charge	At actual (As per tariff schedule of Govt./concerned agencies)

\*DD/PO issued for our Bank's purpose or reasons where Bank is responsible for such issuance, then no fee/commission/charges would be applicable on customer's account.



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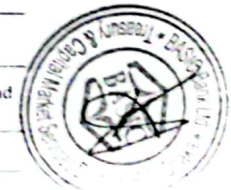
Particulars	Nature of Charges	Rate
<b>2.05) Collection of Outstanding Cheques/DD/PO/Clean bills (OBC,ODBC)in LCY</b>		
Any Amount in LCY	Commission	0.10% or min Tk. 100.00
Mailing Service/Telephone	Charge	At actual
<b>2.06) Cheque Return Fee</b>		
a) Returned/Bounced Cheque drawn on us–Reason: Insufficient fund	Fee	Tk. 50.00 per returned cheque
b) Returned/ Bounced Cheque drawn on us – Reason: Other than Insufficient fund	Fee	Tk. 50.00 per returned cheque
<b>2.07) Stop Payment Charges</b>		
a) Stop Payment Instruction on account by customer	Charge	Tk. 100.00 per instance/request
b) Stop Payment Instruction on Cheque by customer	Charge	Tk. 100.00 per instance/request
c) Stop Payment Instruction Cancellation from account	Charge	Tk. 50.00 per instance/request
d) Stop Payment Instruction Cancellation from cheque leaves	Charge	Tk. 50.00 per instance/request
e) Certified Photocopy or printed image of paid cheques / instruments by customer	Charge	Tk. 100.00 per instance/request





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Particulars	Nature of Charges	Rate
<b>3.0 Loans and Advances related charges</b>		
<b>3.01) Charges on e-Payment Service of e-Govt. Procurement (e-GP)</b>		
<b>a) Registration</b>		
New Registration	Charge	Tk.200.00
Renewal	Charge	Tk.100.00
Schedule purchase Download	Charge	Tk.100.00
<b>b) Tender Payment</b>		
Document upload	Charge	Tk.50.00
Tender Security upload	Charge	Tk.50.00
Performance Security upload	Charge	Tk.250.00
New Performance Security upload	Charge	Tk.100.00
<b>c) Other e-GP Related Service</b>		
d) Credit commitment fee for Work Order	Charge	Tk.500.00
<b>3.02) Bank Guarantee (Margin less than 100%)</b>		
a) Issuance of Bank Guarantee in FCY	Commission	0.50% per quarter or Minimum Tk.1,000.00 per quarter plus (Charges of foreign correspondents plus Transmission cost, if any)
b) Issuance of Bank Guarantee in BDT	Charge	0.50% per quarter or Minimum Tk.1,000.00 per quarter plus courier and other charges at actual
c) Issuance of Counter Bank Guarantee in FCY	Charge	0.50% per quarter or Minimum Tk.1000.00 plus Transmission cost
d) Issuance of Counter Bank Guarantee in BDT	Charge	0.50% per quarter or Minimum Tk.1000.00 plus courier charge at actual
e) Charges for Bid Bond / Performance Bond / Advanced Payment Guarantee	Commission	0.50% per quarter or Minimum Tk.1000.00 plus Transmission cost
f) Confirmation of Bank Guarantee /Signature Verification	Charge	Tk.300.00
g) Stamp Duty & Other Charges	Charge	At Actual (As per tariff schedule of Govt./concerned agencies)
<b>3.03) Bank Guarantee (at 100% Margin)</b>		
a) Issuance of Guarantee at 100% cash margin	Commission	NIL per quarter (Minimum Tk.1000 per instance/request plus Transmission cost)
b) Fully Covered by own Bank's FDR	Commission	0.25% per quarter or Minimum Tk.1000.00 plus Transmission cost
c) Fully Covered by other Bank's FDR	Commission	0.50% per quarter or Minimum Tk.1,000.00 per quarter plus courier and other charges at actual
d) Stamp Duty & Other Charges	Charge	At Actual (As per tariff schedule of Govt./concerned agencies)



Particulars	Nature of Charges	Rate
<b>3.04) Bank Guarantee Amendment</b>		
a) Charges for Amendment of Guarantee for Extension of Validity / Increase of Amount	Commission	0.50% per quarter or Minimum Tk.1,000.00 per quarter plus (Charges of foreign correspondents plus Transmission cost, if any)
b) Amendment of Bank Guarantee without Extension of Validity/ Increase of Value	Commission	NIL per quarter (Minimum Tk.1000)
Note: (i) For one quarter or less than 1 quarter: 1 full quarter charge will be applicable.(ii) For more than one or multiple quarters with days i.e. fraction of a quarter: charge will be levied on the basis of full quarter the validity covers and counting of days of remaining maturity.		
<b>3.05) General Charges</b>		
a) Loan Application Fee	Charge	No Charges
b) Property Document verification Fee	Charge	Lawyer's fee plus Tk.2,500.00 per title deed
c) Valuation of Land, Building, Machinery etc.	Charge	At Actual (Fee of Valuation Company)
d) Lien Marking:		
i) Our Bank's FDR/ Deposit -Account/instrument kept lien with our Bank	Charge	Tk.100.00
ii) Our Bank's FDR/Instrument kept lien with Others	Charge	Tk. 500.00 per bank plus other bank charges
iii) Other Bank's FDR/Instrument kept lien with us	Charge	Tk. 700.00 per bank plus other bank charges.
e) Pledge, Un-pledge and Confiscation of pledge of shares	Charge	Charges of depository participants (DP) at actual plus Tk.5,000.00 per instance on request of the Bank.
f) Early settlement charges (No charges for loans against Cottage, Micro, Small sector and Continuous loan & Demand loans.)	Charge	0.50% of outstanding loan amount in case of full adjustment.
g) Late payment of installment fee for Term Basis Loan (excluding Consumer and Agricultural Loan)	Charge	Additional interest to be charged on overdue amount for overdue period as per our Lending Rate of Interest plus Tk.200.00 as fee per installment.
h) Project Appraisal Fee For Project Loan		
i) Up to 5.00 Lac	Charge	NIL
ii) Above 5.00 Lac to 10.00 Lac	Charge	Tk. 2000.00
iii) Above 10.00 Lac to 1.00 Crore	Charge	Tk. 10,000.00
iv) Above 1.00 Crore to 5.00 Crore	Charge	Tk. 25,000.00
v) Above 5.00 Crore	Charge	Tk. 50,000.00
vi) Contact Point Verification Charge	Charge	Tk. 500.00





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Particulars	Nature of Charges	Rate
<b>3.06) Information Collection Charge:</b>		
a) CIB Inquiry Fee	Charge	At Actual (As charged by Bangladesh Bank)
b) Change in Directorship information in CIB database	Charge	Bangladesh Bank charge plus Tk. 500
c) Change for reporting declassification in CIB database on urgent basis	Charge	Bangladesh Bank charge plus Tk. 200
d) Information Collection Charge	Charge	Tk.300.00
<b>3.07) NOC related Charge</b>		
a) NOC for change in Board of Directors	Charge	Tk.5,000.00
a) Documentation	Charge	At Actual [Stamp & Duty (As per tariff schedule of Govt./concerned agencies), Legal Fees etc. on borrower's account]
b) Documentation Up-to-date	Charge	At actual + Tk.500 service charge
c) Mortgage collateral Replacement	Charge	At actual +Tk.5000 service charge
d) Photocopy of documents	Charge	Per page Tk.5.00 + Tk.100 service charge
e) Mortgage deferral	Charge	Per instance Tk.3000.00 for any loan
f) Security Retention fees after settlement of facilities	Charge	Per quarter Tk.2000.00
<b>3.09) Credit Rating</b>		
Credit Rating on any loan amount	Charge	Rating agency's actual cost
<b>3.10) Term Loan/Other Loan (New or Renewal) Processing fee</b>		
a) If Regretted (Fresh, Renewal & Reschedule/Converted Loan)	Charge	No charge
b) If Approved (Fresh loan):		
i) Up to 50.00 Lac:	Charge	0.50% on total sanctioned amount or maximum Tk.15,000/-; whichever is lower.
ii) Above 50.00 Lac	Charge	0.30% on total sanctioned amount or maximum Tk.20,000/-; whichever is lower.
c) Other sectors except for CMSME & Agriculture (Rescheduled/Restructured loan)	Charge	0.25% or Tk.10,000/- whichever is lower
d) Cottage, Micro, Small & Medium Industry (CMSME) & Agriculture Sector (Fresh/Reschedule/ Restructured loan)	Charge	Free
e) Loan Takeover by other Bank	Charge	Early settlement fee + 0.10% of adjusted amount+ VAT



BASIC Bank Limited  
Schedule of Charges, Fees & Commissions

Particulars	Nature of Charges	Rate
<b>3.11) CCOD Loan (New or Renewal) Processing Fee</b>		
a) If Regretted (Fresh/reschedule/converted loan)	Fee	Free
b) If Approved (Fresh/Renewal)	Fee	i) Upto 50.00 lac: 0.50% on total sanctioned amount or maximum Tk.15,000/- , whichever is lower. ii) Above 50.00 lac: 0.30% on total sanctioned amount or maximum Tk.20,000/-, whichever is lower. iii) No fee(s) will be applicable against any SOD loan which is secured by only bank's own financial Instruments like FDR or scheme(s).
c) Other sectors except for CMSME & Agriculture (Rescheduled/Restructured loan)	Fee	0.25% or Tk.10,000/- whichever is lower
d) Cottage, Micro, Small & Medium Industry (CMSME) & Agriculture Sector (Fresh & reschedule/converted loan)	Fee	Free
e) Loan Takeover by other Bank	Charge	Early settlement fee + 0.10% of adjusted amount+ VAT
<b>3.12) Supervisory &amp; Monitoring Charges</b>		
Supervisory & Monitoring charges on supervisory credit (such as MFI), collateral free loan/partial collateral based loan.	Charge	0.25% upfront on disbursed amount





BASIC Bank Limited  
Schedule of Charges, Fees & Commissions

Particulars	Nature of Charges	Rate
<b>4.0 Trade Finance (IMPORT) related charges:</b>		
<b>4.01) Letter of Credit Opening, Extension of L/C Validity &amp; Increase of Amount</b>		
a) L/C : at sight / by negotiation	Commission	Min. 0.10- Max. 0.40% per quarter or part thereof plus Transmission charge
b) L/C under Aid / Loan /Grant/ Barter/ Credit other than Deferred	Commission	As above
c) Back to Back L/C	Commission	Min. 0.10- Max. 0.40% per quarter or part thereof plus Transmission charge
d) L/C : by acceptance / by Deferred payment	Commission	Min. 0.10- Max. 0.50% per quarter or part thereof plus Transmission charge
e) L/C opened under 100% Cash Margin	Commission	Min. 0.10- Max. 0.25% per quarter or part thereof plus Transmission charge
f) Import business procured through competitive bidding of open tender process of Govt. and Govt. owned Enterprise	Commission	Min. 0.01- Max.0.40% per quarter or part thereof (rate will be determined through competitive bidding of open tender process)
g) Import without L/C at DP basis	Processing fee	0.10% of invoice value plus SWIFT charge at actual (Revised Charge)
h) Import without L/C at DA basis	Processing fee	0.15% of invoice value plus SWIFT charge at actual
i) UPAS LC Processing Fee	Charge	Tk.2,500.00 per document
j) L/C Opening processing fee on case to case basis	Fee	Tk. 500 for each L/C (subject to change as per authority)
Note:(i) 100% cash margin means 100% cash deposit in Margin Accounts, (ii) Usual LC opening will be applied in case of 100% margin in the form Term Deposit or any other deposit or debit block of account balance of Deposit Account.		
<b>4.02) Amendment of L/C</b>		
L/C amendment of any nature charge	Charge	Tk. 750.00 plus Transmission charge (At actual)
Note: In case of value, commission is to be realized on the increased amount like as opening of L/C irrespective of any nature.		



BASIC Bank Limited  
Schedule of Charges, Fees & Commissions

**4.03) Acceptance Commission against L/C**

a) Usance Bill under Deferred Payment/By acceptance L/Cs other than Back to Back L/C- Foreign	Commission	Min. 0.10- Max. 0.40% per quarter or part thereof plus Transmission charge at actual
b) Usance Bill under Deferred Payment / By acceptance L/Cs other than Back to Back L/C- Local	Commission	Min. 0.10- Max. 0.40% per quarter or part thereof plus Transmission charge at
Particulars	Nature of Charges	Rate
c) Usance Bill under Deferred Back to Back L/Cs- Foreign	Commission	Min. 0.10- Max. 0.40% per quarter or part thereof plus Transmission charge at actual
d) Usance Bill under Deferred Back to Back L/Cs- Local	Commission	Min. 0.10- Max. 0.40% per quarter or part thereof plus Transmission charge at actual
e) Acceptance Commission against Documents other than L/C	Commission	Min. 0.10- Max. 0.40% per quarter or part thereof plus Transmission charge at actual

Note: (i) For one quarter or less than 1 quarter: 1 full quarter charge will be applicable.(ii) For more than one or multiple quarters with days i.e. fraction of a quarter: charge will be levied on the basis of full quarter the validity covers and counting of days of remaining maturity.

**Miscellaneous Charges – Import**

**4.04) Correspondence Charge**

a) Foreign Correspondent Charge on Beneficiary's Account	Charge	At Actual
b) Foreign Correspondent Charge on Applicant's Account	Charge	At actual
c) Local Correspondent Charge	Charge	Free
d)L/Cs Cancellation Charge	Charge	Free (But SWIFT and /or Courier charge at actual, if any, has to be realized)

**4.05) Discrepant Import Document (To be realized from the L/C Beneficiary which must be mentioned in L/C; if not then on Applicant's A/C)**

- a) Foreign L.C:





**BASIC Bank Limited**  
**Schedule of Charges, Fees & Commissions**

i) Up to USD10,000.00 or equivalent	Charge	USD 20
ii) From USD10,001.00 to USD25,000.00 or equivalent	Charge	USD 50
iii) From USD25,001.00 to USD50,000.00 or equivalent	Charge	USD 75
iv) From USD50,001.00 to USD100,000.00 or equivalent	Charge	USD 100
v) Above USD100,000.00 or equivalent	Charge	USD 200

**b) Local LC:**

i) Up to USD10,000 or equivalent and	Charge	USD 15
ii) From USD10,001 to USD25,000 or equivalent	Charge	USD 20
iii) From USD25,001 to USD50,000 or equivalent	Charge	USD 25
iv) From USD50,001 to USD100,000 or equivalent	Charge	USD 30
v) Above USD100,000 or equivalent	Charge	USD 35

**4.06) Credit Report related Charges**

a) Collection of Credit report on the beneficiary of import L/Cs	Charge	At Actual (As charged by Institution(s) from where the report will be collected) plus Transmission charge at actual
b) Collection of Credit report on the beneficiary of import L/Cs from Banks existing Database.	Charge	USD50.00 per instance

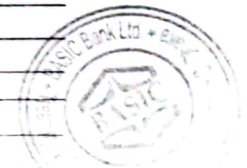
Particulars	Nature of Charges	Rate
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**Others:**

a) IRC renewal service charge (In addition to Govt. fee)	Charge	NIL
b) B/L Endorsement Signature Verification Charge	Charge	Tk. 150.00 per B/L
c) Registration of LCAF	Charge	Tk. 300.00 per LCAF
d) Issuance of any other Import related Certificate	Charge	Tk. 200.00(flat) per certificate
e) L/C opening application charge	Charge	Tk. 500.00 per L/C
f) LCA form charges	Charge	Tk. 300.00 per Form
g) IMP Form	Charge	Tk.100.0 per Form
h) Copy document endorsement charge		Free
i) Attestation/Certification of Copy Documents	Charge	Tk. 300.00 per L/C per instance
j) Certification of import docs for custom assessment purpose	Charge	i) Up to USD 100,000 – Tk. 1,000 ii) From USD 100,001 to USD 1,000,000 – Tk. 2,500 iii) Above USD 1,000,000 – Tk. 5,000
k) Import Transaction Certificate	Charge	Tk. 500 per certificate
l) EDF Processing Free	Charge	Tk. 2,500.00 per document

**4.07) Issuance of Shipping Guarantee/NOC/Delivery Order(DO) in absence of original import document**

i) Up to USD10,000 or equivalent	Charge	Tk. 1,000.00
ii) USD10,001 to USD25,000 or equivalent	Charge	Tk. 1,500.00



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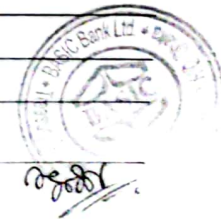
iii) Above USD25,000 or equivalent	Charge	Tk. 2,000.00
<b>4.08) Payment charge for Local L/C &amp; Local BB L/C</b>		
<u>To be realized from the L/C Beneficiary:</u>		
a) For Local Currency Payment	Charge	Tk.500.00 per payment
b) For foreign currency payment		
i) Up to USD10,000 or equivalent	Charge	USD10.00 per payment
ii) From USD10,001.00 to USD25,000.00 or equivalent	Charge	USD20.00 per payment
iii) From USD25,001.00 to USD50,000.00 or equivalent	Charge	USD25.00 per payment
iv) From USD50,001.00 to USD100,000.00 or equivalent	Charge	USD35.00 per payment
v) Above USD100,000.00 or equivalent	Charge	USD40.00 per payment
<b>4.09) Payment charge for Foreign L/C &amp; Foreign BB L/C</b>		
<u>To be realized from the L/C Beneficiary:</u>		
i) Upto USD10,000 or equivalent	Charge	USD25.00
ii) From USD10,001 to USD25,000 or equivalent	Charge	USD30.00
iii) From USD25,001 to USD50,000 or equivalent	Charge	USD50.00
iv) From USD50,001 to USD100,000 or equivalent	Charge	USD65.00
v) Above USD100,000 or equivalent	Charge	USD75.00





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Particulars	Nature of Charges	Rate
<b>5.0 Trade Finance (EXPORT)- related charges:</b>		
<b>5.01) Advising of Foreign Bank L/Cs and Local L/Cs to Local Beneficiary (Back to Back &amp; Inland)</b>		
a) L/C Advising Charge	Commission	Tk. 750.00
b) L/C Amendment Advising Charge to the beneficiary of our Banks	Commission	Tk. 750.00
c) Advising L/C/Amendment to the beneficiary of Other Banks	Commission	Tk. 750.00
<b>5.02) Transfer of L/C or Amendment</b>		
a) L/C Transfer Charge	Commission	Tk. 750.00
b) Transfer of L/C Amendment Charge	Commission	Tk. 750.00
<b>5.03) Add confirmation commission on L/Cs</b>		
a) L/C Add Confirmation	Commission	0.20% per quarter plus Transmission charge
b) Confirmation arrangement charge	Charge	0.20% (Flat)
<b>5.04) Export Bill against Negotiation / Collection Commission</b>		
a) Commission for Export Bills where there is exchange gain	Commission	Tk. 500.00 per document
b) Negotiation/Collection Commission for Export Bills where there is no exchange gain	Commission	0.15% or Min.-Tk. 1,000 per bill
<b>5.05) Cash Incentive / Assistance Processing Charge</b>		
a) Charges for cash incentive against Export	Charge	0.50% on disbursed amount or Tk. Minimum Tk. 2,500.00
<b>5.06) Miscellaneous Charges - Export</b>		
a) EXP fee	Charge	Tk. 100 per instance
b) Issuance of PRC	Charge	i. For Deemed Exporter Tk. 500.00 per export bill ii. PRC per EXP Tk. 200.00 for direct Exporter/ EPZ.
c) Certification of Documents	Charge	Tk. 500.00
d) Issuance of CFR/CIF Certificate	Charge	Tk. 500.00
e) Issuance of Back to Back L/C Certificate	Charge	Tk. 500.00
f) Issuance of Export Performance Certificate	Charge	Tk. 1,000.00
g) Amendment of Collection Instruction	Charge	Tk. 1,000 per Amendment
h) Issuance of any other Certificate (such as C&F)	Charge	Tk. 500.00
i) Bond License processing fee	Charge	New Tk. 5,000.00 Renewal Tk. 2,000.00



BASIC Bank Limited  
Schedule of Charges, Fees & Commissions

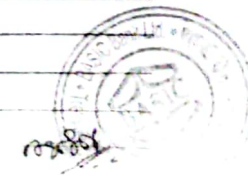
Particulars	Nature of Charges	Rate
j) EXP form alteration charge	Charge	Tk.100.00
k) EXP Cancellation charge	Charge	Tk.100.00
l) Buying House Commission Payment Processing Charge	Charge	Tk.1,000.00 per instance
m) Issuance of NOC for 2 <sup>nd</sup> /3 <sup>rd</sup> lien Banks	Charge	Tk.3,000 per instance (for 2 <sup>nd</sup> lien Banks) Tk.5,000 per instance (for 3 <sup>rd</sup> lien Banks)
n) Issuance of FDD for BO Account	Fee	Tk. 1,000
o) Export bills related communications with Foreign Banks	Charge	At actual
p) Outward foreign remittance through MT103	Fee	i) Up to USD5,000 Tk.300 ii) Above USD5000 to USD20,000 Tk.500 iii) Above USD20,000 to USD30,000 Tk.750 iv) Above USD30,000 Tk.1,000
q) Contract Lien fees	Fee	Advise and lien of Export Contract for availing pre/post shipment finances (BB and others): i) Up to USD5,000 Tk.500 ii) Above USD5000 to USD20,000 Tk.1,000 iii) Above USD20,000 to USD30,000 Tk.1,500 iv) Above USD30,000 Tk.2,000  Contract/Invoices against Advance Payment (TT) received only (No BB, pre/post shipment facility required) Tk. 1,000.
r) <b>Credit Report:</b>		
i) Collection of credit report on the Applicant of Export L/Cs	Charge	At Actual plus Transmission charge at actual
ii) Collection of credit report on the Applicant of Export L/Cs from Bank's existing Database	Charge	USD50.00 per instance
s) Any other charges not mentioned above	Charge	At actual
<b>6.0 Other trade finance related charges (EXPOT &amp; IMPORT):</b>		
Postage charge	Charge	At Actual (Defined in Note)
Courier charge	Charge	At Actual (Defined in Note)
SWIFT charge for L/C	Charge	At Actual (Defined in Note)
SWIFT charge for L/C amendment	Charge	At Actual (Defined in Note)
SWIFT charge for Payment / Fund Transfer Instruction / Reimbursement Instruction	Charge	At Actual (Defined in Note)
SWIFT charge for other reasons	Charge	At Actual (Defined in Note)





**BASIC Bank Limited**  
**Schedule of Charges, Fees & Commissions**

Particulars	Nature of Charges	Rate
<b>7.0 Remittance related Charges-Foreign Currency (FCY):</b>		
<b>7.01) Foreign Currency &amp; Draft related Service Charges</b>		
a) Issue of any FC Draft on overseas A/C	Charge	i) Upto Tk.1.00 Lac equivalent in FCY-Tk.100.00 ii) Above Tk.1.00 Lac to Tk.5.00 Lac equivalent in FCY-Tk.200.00 iii) Above Tk.5.00 Lac to Tk.10.00 Lac equivalent in FCY-Tk.300.00 iv) Above Tk.10.00 Lac equivalent in FCY-Tk.500.00
b) Charges for issuance of FC Draft on Bangladesh Bank	Charge	Tk. 750.00 (not applicable for payment of B/B L/C)
c) Charges for issuance of FC Draft on Bangladesh Bank for payment of back-to-back L/C	Charge	i) USD 10.00 for documents/bill value up to equivalent USD10,000.00 ii) USD 20.00 for documents/bill value from equivalent USD10,000.00 to USD20,000.00 iii) USD 30.00 for documents/bill value above equivalent USD20,000.00
d) FCY Cheque/Draft Collection (within Bangladesh and other than L/C payment)	Charge	0.10% or Min USD5.00 but Max USD10.00 excluding charges deducted by collection mechanism/parties
e) FCY Cheque/Draft Collection (outside Bangladesh and other than L/C payment)	Charge	0.10% or Min USD10.00 but Max USD20.00 plus postage or courier charges at actual deducted by collection mechanism/parties
f) All other charges including Mail/ SWIFT	Charge	At actual
g) Issuance of FC Endorsement certificate	Commission	Tk. 500.00
h) Transactions by Nominee/Account holder in F.C. A/cs	Commission	Free
<b>7.02) Cancellation of Drafts in FC</b>		
Charge for Cancellation (encashment) of issued Foreign Currency Draft	Charge	Tk.200.00plus Transmission Charge, if any
<b>7.03) FC Service Charge</b>		
Endorsement Fee & Commission for Cash (FC)	Charge	Endorsement fee Tk.500.00 plus Commission- 0.10% for cash (FC)
<b>7.04) Student File Opening Charge</b>		
a) For SAARC countries	Charge	Tk.2,500.00 per instance
b) Other than SAARC countries	Charge	Tk.3,000.00 per instance
c) Remittance of Tuition Fee/ Living Expense	Commission	Tk. 1,000.00 per instance
<b>8.0 Other Charges:</b>		
<b>8.01) Godown Charges</b>		
a) Borrower's Godown under Bank's Custody		
i) Rent	Charge	On Borrower's account
ii) Insurance	Charge	On Borrower's account
iii) Salary & Allowances of Godown Staff	Charge	On Borrower's account



BASIC Bank Limited  
Schedule of Charges, Fees & Commissions

Particulars	Nature of Charges	Rate
<b>b) Bank's Rented Godown /Own Space</b>		
i) Rent & Maintenance	Charge	On Borrower's account
ii) Insurance	Charge	On Borrower's account
iii) Salary & Allowances of Godown Staff	Charge	On Borrower's account
c) Delivery Order (D/O) charge	Charge	Tk.500.00 per D/O

Note: Proportionate expenses / charges to be realized from borrower's account according to space utilization and other overhead costs.

**8.02) Enlistment Fee:**

a) C&F Agents and Others	Charge	Fresh Tk. 20,000.00, Renewal Tk. 7,500.00, Change of Category Tk. 5,000.00
b) Surveyor	Charge	Fresh: 10,000.00, Renewal Tk.5,000.00

**9.0 Charges on Purchase of Cheques/DD/PO and Inland Bills(Discount rate to be approved by Head Office):**

**a) Charge on cheque / instrument amount denominated in LCY:**

i) Up to Tk. 10.00 lac	Charge	Tk.500.00
ii) Above Tk.10.00lac to Tk.25.00lac	Charge	Tk.750.00
iii) Above Tk.25.00lac to Tk.50.00lac	Charge	Tk.1,000.00
iv) Above Tk. 50.0lac	Charge	Tk.1,500.00

**b) Charge on cheque / instrument amount denominated in FCY:**

i) Up to USD5,000.00 or equivalent	Charge	USD25.00 or equivalent BDT
ii) Above USD5,000.00 to USD 25,000.00 or equivalent	Charge	USD 50.00 or equivalent BDT
iii) Above USD25000.00 to USD 100,000.00 or equivalent	Charge	USD 100.00 or equivalent BDT
iv) Above USD100,000.00 or equivalent	Charge	USD 150.00 or equivalent BDT

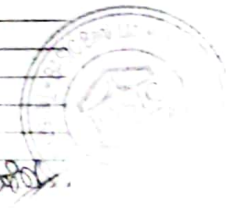
**c) Postage/Courier Service / Telephone**

Charge At Actual

**10.0) ATM Card Related Charges:**

**10.01) Credit & Debit (VISA & Proprietary- Q-Cash & NPSB) Card Related Charges**

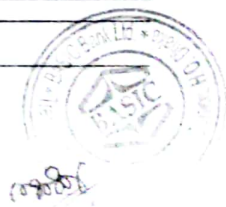
a) Debit-Issue (Proprietary- Q-Cash & NPSB)	Charge	Tk. 400.00
b) Debit-Renewal (Proprietary- Q-Cash & NPSB)	Charge	Tk. 400.00
c) PIN Replacement- Proprietary- Q-Cash & NPSB	Charge	Tk. 200.00
d) Card Replacement/Re-issue (Proprietary- Q-Cash & NPSB)	Charge	Tk. 400.00
e) Issue-VISA Debit	Charge	Tk. 500.00
f) Annual/Renewal fee-VISA Debit	Charge	Tk. 500.00
g) Card Replacement VISA Credit Gold	Charge	Tk. 1,000.00
h) Card Replacement VISA Credit Classic	Charge	Tk. 800.00
i) Card Replacement VISA Credit Platinum	Charge	Tk. 1,500.00
j) PIN Replacement-VISA Debit& Credit	Charge	Tk. 300.00
k) Issue- VISA Credit Gold	Charge	Tk. 1,700.00
l) Annual/Renewal fee- VISA Credit Gold	Charge	Tk. 1,700.00
m) Issue-VISA Credit Platinum Dual	Charge	Tk. 4,000.00
n) Annual/Renewal fee-VISA Credit Platinum Dual	Charge	Tk. 4,000.00





**BASIC Bank Limited**  
**Schedule of Charges, Fees & Commissions**

o) Issue-VISA Credit Classic	Charge	Tk. 1,000.00
p) Annual/Renewal fee-VISA Credit Classic	Charge	Tk. 1,000.00
q) 1 <sup>st</sup> Supplementary Card (for Local Cards): Annual/Renewal Fee for all types of Credit Cards as mentioned above	Charge	Free
r) 2 <sup>nd</sup> & Onward Supplementary Card (for Local Cards): Annual/Renewal Fee-VISA Credit Cards	Charge	Platinum-Tk. 1,000.00, Gold-Tk. 800.00 & Classic-Tk.500.00
s) 1 <sup>st</sup> Supplementary Card (for International Cards): Annual Fee for VISA Credit Card- Platinum, Gold & Classic	Charge	Platinum-Tk. 1,000.00, Gold-Tk. 800.00 & Classic-Tk.500.00
t) 2 <sup>nd</sup> & Onward Supplementary Card (for International Cards)-Annual/Renewal Fee-VISA Credit		Platinum-Tk. 1,500.00 , Gold- Tk. 1,000.00,Classic- 800.00
u) Late Payment Charges VISA Credit- Platinum, Gold & Classic- Local	Charge	Tk. 500.00
v) Late Payment Charges VISA Credit- Platinum, Gold & Classic- International	Charge	US\$10.00
w) Excess Over Limit (EOL) Charges- VISA Credit Platinum, Gold & Classic (Local)	Charge	Tk. 300.00
x) Excess Over Limit (EOL) Charges- VISA Credit Platinum, Gold & Classic (International)	Charge	US\$6.00
y) Cash Advance Fees-VISA Credit Platinum, Gold & Classic (Local)	Charge	Tk. 150.00/per transaction
z) Statement Fee (Duplicate-hard copy)	Charge	Tk. 200.00
aa) SMS Charges (Yearly) – All types of card	Charge	Tk.200.00
bb) Card Cheque Book Fee	Charge	Tk. 300.00
cc) Cheque Processing Fee (Fund Transfer)	Charge	1.25% (On Drawn Amount)
dd) CIB Fees	Charge	At Actual (As charged by Bangladesh Bank)
ee) General Prepaid Cards	Charge	Local-Tk.500.00 International-US\$. 10.00
ff) Prepaid Student Cards	Charge	Local-Tk.500.00 International-US\$. 10.00
gg) Prepaid Treatment Cards	Charge	Local-Tk.500.00 International-US\$. 10.00
hh) Prepaid Virtual Cards	Charge	Local-Tk.500.00 International-US\$. 10.00
ii) Prepaid Card Replacement Fee	Charge	Local-Tk.500.00 International-US\$. 10.00
jj) Prepaid Card PIN Replacement Fee	Charge	Local-Tk.200.00 International-US\$. 5.00
kk) Certificate Fee (Credit Card related)	Charge	Tk. 200.00
ll) Legal Notice Fee	Charge	Tk. 200.00
mm) EMI Early Settlement Fee	Charge	0.50% on remaining balance.
nn) International Lounge Access (For Bangladesh) (For Platinum only-02 Persons)	Charge	Free
oo) Priority Lounge Visit Fee (Platinum Cards Outside the Country)	Charge	USD 27 (Per visit per card holder)



**BASIC Bank Limited**

**Schedule of Charges, Fees & Commissions**

pp) Priority pass replacement Fee	Charge	Tk. 1,000.00
qq) Credit Shield Premium	Charge	0.35% of Credit Card balance as of the statement date
rr) Card Closing Fee – Credit Cards	Charge	Tk. 500.00
ss) Card Closing Fee – Debit Cards	Charge	Tk. 300.00
tt) Card Closing Fee ERQ, RFCD	Charge	US\$. 10.00

**10.02) Government Excise Duty on Credit/Debit Card as per Govt. Rules**

- Excise Duty will be applicable for both debit or credit balances
- To calculate the highest balance in a single day, day end balance will be considered and in case of both debit balance and credit balance, system will net off the credit balance with the debit balance.
- Fee/Charges of Cash Addition to BKash, Nagad & other Merchants from credit Card may be imposed by the Management whenever required.

**\*Payment for RFCD Credit Card must be made in US\$.**

- Bankers all over the country may enjoy BASIC cards at 50% discount
- 15% VAT to be imposed on card new/annual/renewal fee/replacement fee.
- Bank may offer Pre- approved cards lifetime free.
- Debit cards issued against corporate accounts may be free
- All kinds of card fee may be changed time to time.

**N.B:** The Bank may issue Gold/Classic/Platinum cards to the RFCD/ERQ account holders of the Bank. Fees are given below:

Annual Card fee (Gold): 30 USD, (Classic): 20 USD & (Platinum): 60 USD  
 Late payment fee (Gold): 10 USD & (Classic): 10 USD & (Platinum): 10 USD  
 Card replacement fee (Gold): 15 USD & (Classic): 10 USD & (Platinum): 20 USD  
 PIN replacement fee (Gold): 5 USD & (Classic): 5 USD & (Platinum): 5 USD

\*\*\* EMI facilities: 0%-16%

\*\*\* The Bank charge 50% of the fees in all respect in case of issuance of cards to the Bankers.

\*\*\* Fees & Charges may be amended time to time (if required) with the approval of the Management.

Particulars	Nature of Charges	Rate
<b>10.03) ATM Cash Withdrawal by Debit Card</b>		
a) Bank's own ATM	Charge	Free
b) NPSB Member Bank's ATM	Charge	Tk.15.00/per transaction
c) Q-Cash Network ATM	Charge	Tk.10.00/per transaction
d) VISA Network-only for VISA Card	Charge	Tk. 35.00/ per transaction
<b>10.04) ATM Balance Enquiry &amp; Mini statement generation</b>		
a) Bank's own ATM	Charge	Free
b) NPSB Member Bank's ATM	Charge	Tk. 5.00
c) Q-cash ATM (other bank's ATM)	Charge	Free
<b>10.05) CC Camera Video Footage Charge</b>		
a) Bank's own ATM	Charge	Tk.1,000.00 per footage
b) NPSB Member Bank's ATM	Charge	Tk. 2,000.00 per footage or at actual i.e. charged by other bank, whichever is higher
c) Q-cash ATM (other bank's ATM)	Charge	Tk. 1,500.00 per footage or at actual whichever is higher



**BASIC Bank Limited**  
**Schedule of Charges, Fees & Commissions**

**Notes:**

- A) All fees, commission, charges, etc. are to be realized on the day of providing service.
- B) Any applicable government excise duty, VAT, levies, tax, surcharge, etc. must be realized at actual as per instruction of the competent authority.
- C) VAT is to be realized as per tariff schedule where so is applicable.
- D) Any part of this schedule of fees, commission & charges are subject to change as per direction by the Government, Bangladesh Bank and International Financing Agencies.
- E) For Bank Guarantee issued as open-ended, minimum commission has to be realized for 1 year. If Bank Guarantee crosses one year, then another year's commission has to be realized and so on.
- F) The under-mentioned nature of charges is mentioned as 'At Actual'. So Head Office, for the time being, determined the following amount as 'At Actual' unless otherwise mentioned/advised (Transmission cost to be defined and related with the following amount):

1. Charge for Post :

- ❖ Within Bangladesh: Tk.50.00
- ❖ Outside Bangladesh: i)Tk.500.00 within SAARC countries;  
ii)Tk.1,000.00 for countries other than SAARC;

2. Charge for Courier / EMS:

- ❖ Within Bangladesh Tk.100.00
- ❖ Outside Bangladesh: i)Tk.1,500.00 within SAARC countries;  
ii)Tk.2,500.00 for countries other than SAARC;

3. SWIFT Charges:

Particulars	Local	Foreign
Issuing L/C and L/G	Tk.350.00	Tk.3,000.00
Issuing Acceptance against L/C	Tk.350.00	-
Issuing Amendment against L/C	Tk.350.00	Tk.1,000.00
Issuing Payment instruction or Reimbursement instruction	-	Tk.1,000.00
Other charges not mentioned above	Tk.350.00 (related to Local L/C and L/G)	Tk.750.00 (related to Foreign L/C and L/G)

4. Fax and Telephone cost: Free

G) For Legal issues related fees & charges like payment of Lawyer Fees, Circular Letter # 53.09.0000.821.04.000.215858 dated 10.06.2021, circulated by Legal Issues Division | Head Office | BASIC Bank Limited and any subsequent amendment thereof, is to be followed.

H) For payment of Surveyors fees & charges Including Valuation, Circular Letter # BASIC/HO/CCD/2011/4814, dated 05.04.2011, circulated by Commercial Credit Division | Head Office | BASIC Bank Limited or any subsequent amendment thereof, is to be followed.

I) Employees of BASIC is exempted from the following charges, fees and commission:

1. Account related & Remittance related Charges & Fees- Free
2. Debit/Credit Card Related Charges/Fee

**Credit & Debit (VISA & Proprietary- Q-Cash & NPSB) Card Related Charges**

a Debit - Issue (Proprietary - Q-Cash & NPSB)	Charge	Free
b Debit-Renewal (Proprietary - Q-Cash & NPSB)	Charge	Free
c PIN Replacement- Proprietary - Q-Cash & NPSB	Charge	Tk.100.00

**BASIC Bank Limited****Schedule of Charges, Fees & Commissions**

d. Card Replacement/Re-issue (Proprietary- Q-Cash & NPSB)	Charge	Tk. 100.00
e. Card Replacement VISA Credit Gold	Charge	Tk. 500.00
f. Card Replacement VISA Credit Classic	Charge	Tk. 500.00
g. Card Replacement VISA Credit Platinum	Charge	Tk. 500.00
h. Issue- VISA Credit Gold	Charge	Tk. 500.00
i. Annual/Renewal fee- VISA Credit Gold	Charge	Tk. 500.00
j. Issue-VISA Credit Platinum Dual	Charge	Tk. 500.00
k. Annual/Renewal fee-VISA Credit Platinum Dual	Charge	Tk. 500.00
l. Issue-VISA Credit Classic	Charge	Tk. 500.00
m. Annual/Renewal fee-VISA Credit Classic	Charge	Tk. 500.00
n. 1 <sup>st</sup> Supplementary Card (for Local Cards): Annual/Renewal Fee for all types of Credit Cards as mentioned above	Charge	Free
o. 2 <sup>nd</sup> & Onward Supplementary Card (for Local Cards): Annual/Renewal Fee-VISA Credit Cards	Charge	Platinum-Tk.500.00, Gold-Tk. 500.00 & Classic-Tk.500.00
p. 1 <sup>st</sup> Supplementary Card (for International Cards): Annual Fee for VISA Credit Card- Platinum, Gold & Classic	Charge	Platinum-Tk.500.00, Gold-Tk. 500.00 & Classic-Tk.500.00
q. 2 <sup>nd</sup> & Onward Supplementary Card (for International Cards)- Annual/Renewal Fee-VISA Credit		Platinum-Tk.500.00, Gold-Tk. 500.00 & Classic-Tk.500.00
r. Card Closing Fee – Debit Cards	Charge	Free

**3. In case of locker service:**

- a. 10% exemption yearly 'Locker Charge' / Rent and 'Key Replacement Cost'.
- b. Only 50% Security Deposit exempted.

**4. Early settlement charges against loan.**

J) Where specific charges, fees, commission, etc. cannot be realized in foreign currency, equivalent local currency must be realized provided that all regulatory instructions are complied with.

K)(i) 1(one) Quarter to be treated as 3 (three) months for period calculation (for BG).

(ii) 1(one) Quarter to be treated as 90 days for period calculation (for other than BG).

L) Unless otherwise specified anywhere maximum (max.) is to be realized where there is mention of min. & max. range.

**M) Case to Case:**

- i) Where there is no limit
- ii) Limit is exceeded / crossed

