



SCHEDULE
of **Charges**

R E T A I L B A N K I N G

Effective from March 23, 2015

DEPOSIT

Current Account

Account maintenance fee	BDT 500 (Half Yearly)
Account closing charge	BDT 300
Dormant activation	Free

Foreign Currency Current Account & RFCD account (Minimum initial deposit USD 200 or equivalent GBP/EURO)

Account maintenance fee	USD 6/EURO 5/GBP 4
Account closing charge	USD 3/EURO 2.5/GBP 2
Dormant activation	Free

Savings Account

Account maintenance fee	BDT 100 (half yearly avg. balance above BDT 5,000 to BDT 25,000) BDT 300 (half yearly avg. balance above BDT 25,000)
Account closing charge	BDT 200
Dormant activation	Free

Early Account

Account maintenance fee	Free
Account closing charge	Free
Dormant activation	Free

Account Statement Charge/Balance Confirmation Certificate

All regular statement/balance confirmation certificate	Free (twice a year on Jun & Dec)
Any additional statement/balance confirmation certificate	BDT 200 per certificate (other than regular issuance)
Any other Bank certificate	BDT 200
Statement verification for other banks and embassies	BDT 300
Remittance credit advice	Free
Postage/Courier charge	At actual

Cheque Book/Pay Order

Cheque book issuance charge	Free (First cheque book) BDT 250 (every subsequent cheque book for 25 leaves) BDT 500 (every subsequent cheque book for 50 leaves)
Uncollected cheque book destruction	BDT 300 (for every cheque book if undelivered within 60 days)
Pay order issuance upto BDT 500,000	BDT 200
Pay order issuance above BDT 500,000	BDT 300
Bangladesh Bank Cheque Issuance	BDT 500
Cancellation of Pay order/BB cheque	BDT 300

Stop Payment

Stop payment of clearing cheque	BDT 300 per instruction
Stop payment of cash cheque	BDT 300 per instruction
Stop payment of full cheque book	BDT 500 per instruction

Standing Instruction & Others

Standing Instruction (SI)	BDT 200 (for every SI)
SI cancellation/change	BDT 100
Not execution charge (due to insufficient fund)	BDT 100
Sweep charge	BDT 100
Holding of Bond/Schonchoyaptra	BDT 500

Online Transaction (Deposit-Intercity)

Below BDT 50k	Free
From BDT 50K to below 500k	BDT 100
From BDT 500K > below 1000k	BDT 300
From BDT 1000k> below 2500k	BDT 500
From BDT 2500k>	BDT 1000

Online Transaction (Cash withdrawal)

Up to 500k	Free
Above 500K	BDT 500

Student File

Annual fee	BDT 3500
------------	----------

Cheque Collection – Local currency

Outstation cheque collection commission	BDT 200 (Upto 50k), BDT 300 (BDT 50k to BDT 100k), BDT 500 (BDT 100k above)
Cheque collection returned/unpaid	BDT 200
Cheque collection courier charge	At actual
Regular Clearing & BEFTN charge	As per Bangladesh Bank
Inward clearing cheque returned/ unpaid (For insufficient fund)	BDT 500

Cheque Collection – Foreign currency

FCY Cheque collection (inside Bangladesh)	0.10% or Min BDT 200 (whichever higher) + other charges of the bank
FCY Cheque collection (outside Bangladesh)	0.15% or Min BDT 500 (whichever higher) + other charges of the bank
FCY Cheque Returned/ Unpaid sent on	BDT 300 + other charges of the bank Collection (Inside Bangladesh)
FCY Cheque Returned/ Unpaid sent on	BDT 750 + other charges of the bank Collection (Outside Bangladesh)
Courier charges	At actual

Inward remittance – Foreign currency

For NRB Bank customer	Free
FCY Non-customer	BDT 100 + PO/DD charge
LCY Non-Customer	BDT 200 + PO charge
Encashment Certificate Charge	BDT 200
Courier Charges	At actual

Outward remittance – Foreign currency

FCY Draft issuance charge	0.15% on FDD amount (Min BDT 500) + foreign correspondence charge
FCY Draft change/stop cheque	BDT 500 + Foreign correspondence charge

FCY Draft on Bangladesh Bank	BDT 500
FCY Draft cancellation	BDT 500 + Foreign correspondence charge
TT cancellation	BDT 750 + other Bank charge
SWIFT charge	BDT 1,000

FCY Notes Issue/Encashment

Endorsement fee	BDT 200
Issuance cash FCY Notes – Customer	0.5% of the amount, Minimum BDT 200
Issuance cash FCY Notes – Non-customer	0.5% of the amount, Minimum BDT 500
Cash FCY encashment	BDT 100

LOAN

Quick Cash / Loan

Processing fee	1% of the limit (maximum BDT 5,000)
Limit enhancement/reduction fee	BDT 1,000
Security replacement fee	BDT 500
OD facility renewal fee	Free

Personal Loan – My Loan

Processing fee	1% of loan amount (minimum BDT 1,000)
Partial payment fee	1% of partial payment amount (possible only after 3 installments & at least 30% of the outstanding loan amount)
Early settlement fee	2% of outstanding amount (has to be after 6 installments)
Processing fee	1% of loan amount or BDT 10,000 (whichever is higher)
Partial payment fee	1% of partial payment amount or BDT 5,000 (whichever is higher) (Allowed only after 3 installments & at least on 10% of the outstanding loan amount & min. of BDT 100,000)
Early settlement fee	2% of outstanding amount or BDT 10,000 (whichever is higher) (Allowed only after 6 installments)

Other Charges

Loan account statement	BDT 500
Penal charge	Monthly 3% on overdue amount
CIB charge	BDT 200
CPV charge	BDT 350
Small – Per Annum	BDT 3,000 (For Dhaka & Chittagong) BDT 2,000 (For other City)
Medium – Per Annum	BDT 4,000 (For Dhaka & Chittagong) BDT 2,500 (For Other City)
Large – Per Annum	BDT 5,000 (For Dhaka & Chittagong) BDT 3,000 (For Other City)
Replacement of lost key	At actual

Visit locker after schedule time	BDT 300
Late payment fee	BDT 300
CCTV image retrieval – Customer	BDT 1000
CCTV image retrieval – Non customer	BDT 2000

CARD

Debit Card

	Local Debit Card	Global Debit Card
Annual Fee	BDT 500	USD 10 / EURO 8 / GBP 6
Card Replacement Fee	BDT 500	USD 10 / EURO 8 / GBP 6
PIN Replacement Fee	BDT 300	USD 5 / EURO 4 / GBP 5
Cash Withdrawal from any ATM (Bangladesh)	Free	Free
Cash Withdrawal from ATM (Abroad)	N/A	USD 2.5 or 1% of the withdrawal amount (whichever is higher)
SMS Alert Fee	Free	Free

Credit Card

	Platinum	Gold	Classic
Basic Card Annual Fee	BDT 3,000	BDT 1,500	BDT 1,000
Supplementary Card Annual Fee	BDT 1500	BDT 750	BDT 500
Card Replacement Fee	BDT 500		
Pin Replacement Fee	BDT 350		
Late Payment Fee	BDT 400 or USD 10	BDT 300 or USD 8	BDT 200 or USD 5
Cash Advance Fee NRB Bank ATMs	2%		
Cash Advance Fee-Local	2% + applicable transaction fee		
Cash Advance Fee-International	USD 2.5 or 3% whichever is Higher		
Over Limit Charge	BDT 400 or USD10		
Interest for Purchase	28%		
Interest for Cash Advance	28%		
Balance transfer fee	0%		
Balance transfer Interest	22%		
Minimum Payment	BDT 500 or USD 10 or 5% whichever is higher		
Transaction Alert Service	Free		
Credit Assurance Program	0.35% on outstanding amount		
Cash Advance Limit	50% of Credit Limit		
Monthly e-Statement Fee	Free		

Note:

- ♦ This Tariff applies to normal transactions. Stamp duty, correspondent charges and other out-of-pocket expenses, if any, may be added. The Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend without prior notice the terms, conditions or rate, stated in this schedule.
- ♦ VAT is applicable @ 15% on all charges, fees & commissions effective from July 01, 2002 as per govt. circular no. SRO # 117-Law/2002/342-VAT, dated June 6, 2002 and SRO # 171-Law/2004/417-VAT dated June 10, 2004.
- ♦ For Payroll customers the fees & charges will be as per client's specific existing agreement.

*Conditions Apply

24 hour Call Center: 09666 456 000 or +88 01755 510007
e-mail: callcenter@nrbbankbd.com