



# NRB Bank

Not Just Another Bank

# Schedule

OF CHARGES

**RETAIL BANKING**

Effective from 01.01.2018

[www.nrbbankbd.com](http://www.nrbbankbd.com)



# DEPOSIT

## Current Account

Account maintenance fee	BDT 500 (half yearly)
Non Resident Investors Taka Account (NITA)	BDT 500 (half yearly)
Expat BDT Account	BDT 500 (half yearly)
Account closing charge	BDT 300
Dormant activation	Free

## Savers Account

Account maintenance fee	Up to BDT 5000 - Nil
	BDT 100 (half yearly avg. balance above BDT 5000 to BDT 25,000)
	BDT 300 (half yearly avg. balance above BDT 25,000)

## Power Savers Account

Account maintenance fee	Up to BDT 5000 - Nil
	BDT 100 (half yearly avg. balance above BDT 5000 to BDT 25,000)
	BDT 300 (half yearly avg. balance above BDT 25,000)

## Pearl Account

Account maintenance fee	Up to BDT 5000 - Nil
	BDT 100 (half yearly avg. balance above BDT 5000 to BDT 25,000)
	BDT 300 (half yearly avg. balance above BDT 25,000)

## NRB My Savings Account

Account maintenance fee	Up to BDT 5000 - Nil
	BDT 100 (half yearly avg. balance above BDT 5000 to BDT 25,000)
	BDT 300 (half yearly avg. balance above BDT 25,000)
Dormant activation	Free
Account closing charge	BDT 200

## Amar Shopno Account

This is a charge free account

## My Salary Account

This is a charge free account

## I-Savings Account

This is a charge free account

## 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

## Expat FCY Account

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

# STUDENT BANKING ACCOUNT

## Early Account

Account maintenance fee	Free
Account closing charge	Free
Dormant activation	Free

## Study Account

Account maintenance fee	BDT 100 (half yearly avg. balance above BDT 5000 to BDT 25,000)
Account closing charge	BDT 300 (half yearly avg. balance above BDT 25,000)
Dormant activation	BDT 200
	Free

## Student File

Opening fee	BDT 3500
Renewal fee	BDT 1000

## My Future DPS- Savings Scheme

Pre-mature closing fee	Free
Penalty Charge	2% on the installments amount for the due days

## SAVINGS SCHEME

### My DPS, My Secured DPS

Pre-mature closing fee	Free
Penalty Charge	2% on the installments amount for the due days

## OTHERS

### Account Statement Charge/Balance Confirmation Certificate

All regular statement/balance confirmation certificate	Free (twice a year free 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 100 (every subsequent cheque book for 25 leaves) BDT 200 (every subsequent cheque book for 50 leaves)
Uncollected cheque book destruction	Free
Pay order issuance up to BDT 500,000	BDT 50
Pay order issuance above BDT 500,000	BDT 100
Bangladesh Bank Cheque Issuance	BDT 500
Cancellation of Pay order/BB cheque	BDT 200

## Stop Payment

Stop payment of Cheque (Per leaf)	BDT 100 per instruction
Stop payment of full cheque book	BDT 500 per instruction

## Standing Instruction & Others

Standing Instruction (SI)	BDT 100 (for every SI)
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## Cheque Collection – Local Currency

Outstation cheque collection commission	BDT 200 (for Up to 50k), BDT 300 (for BDT 50k+ to BDT 100k), BDT 500 (for BDT 100k above)
Cheque collection returned/unpaid	BDT 200
Cheque collection courier charge	At actual
RTGS Fees	Free
BEFTN charge	Free
Regular Value Cheque Clearing (below BDT 50K)	Free
Regular Value Cheque Clearing (BDT 50K to < BDT 5 lacs)	Tk. 10 (including VAT)
Regular Value Cheque Clearing (5 lac & above)	Tk. 25 (including VAT)
High Value Cheque Clearing (BDT 5 lac & above)	Tk. 60 (including VAT)
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 Collection (Inside Bangladesh)	BDT 300 + other charges of the bank
FCY Cheque Returned/Unpaid sent on Collection (Outside Bangladesh)	BDT 750 + other charges of the bank
Courier charges	At actual

## Inward Remittance – Foreign Currency

For NRB Bank customer	Free
Encashment Certificate Charge	BDT 200

## 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 – Customer	Free
Endorsement fee – Non-customer	BDT 200
Issuance cash FCY Notes – Customer	BDT 200
Issuance cash FCY Notes – Non-customer	BDT 500
Cash FCY encashment	BDT 200

## 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
Partial Payment fee (Quick Loan)	2% or BDT 10,000 whichever is lower
Early Settlement Fee (Quick Loan)	2% or BDT 10,000 whichever is lower

**(No early settlement fees applicable for top up of Quick Cash/ Quick Loan & No Partial payment / Early Settlement Fees applicable for Quick Cash customers.)**

### My Loan - Personal 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 loan amount (has to be after 6 installments)

### My Home - Home Loan

Processing fee	1% of loan amount
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)

### My Car – Auto Loan

Processing fee	1% of the loan amount
Partial payment fee	1% of the partial payment amount (allowed after 6 months – at least minimum 30% of the loan outstanding to be paid by customer)
Early settlement fee	2% of the outstanding amount or BDT 10,000 whichever is higher (allowed Only after 6 months)

## NRB My Home

Processing fee	1% of the loan amount or BDT 10,000 whichever is higher
Partial payment fee	1% of the partial payment amount or BDT 5000 whichever is higher (partial payment amount will be at least 10% of total outstanding & minimum of BDT 100,000)
Early settlement fee	2% of the outstanding amount or BDT 10,000 whichever is higher (allowed Only after 6 months)

## Other Charges – Loan

Loan account statement	BDT 500
Penal charge	Monthly 2% on overdue amount
CIB charge	BDT 200
CPV charge (Inside Dhaka)	BDT 400
CPV charge (Outside Dhaka)	BDT 650

## LOCKER SERVICE

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
Late payment fee	BDT 300

## Other Charges

SMS Alert Fees	Yearly BDT 100
CCTV image retrieval – Customer	BDT 1000
CCTV image retrieval – Non-customer	BDT 2000

### 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



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