

SCHEDULE OF CHARGES



We are **4G**eneration Bank



A PROLOGUE

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NRB Bank is a dedicated financial institution founded by a group of NRBs successful in their diverse ventures round the globe, with an aim of acting as conduit for investment to and from Bangladesh by the Bangladeshi communities, thereby accelerating growth and development of country's trade, commerce and industries. With a swarm of brilliant, committed and professional bankers, the Bank started its journey in August 2013 with latest and state of the art technologies fully capable of rendering real-time online banking services from the day one of its operations.

Within a very short span of time we have been able to attain a name in the market due to our efforts of governing by the principles of integrity, ethics and transparency per our products and services with highly competitive edge and professionalism. Our products are market oriented, designed to meet demands of the day and for all segments of people of our society. Our schedule of charges will depict our efforts to deliver high value services at low cost.

We are committed to prove through our personalized service, innovative products, advanced technology and customer loyalty that we are "Not Just Another Bank".

EXPORT

L/C Advising	BDT 750
L/C Amendment Advising	BDT 750
L/C Transfer	BDT 750
L/C Amendment Transfer	BDT 750
L/C Pre-Advice	BDT 500
L/C Confirmation	Max upto 0.20% each Qtr (for local confirmation)
Export Collection / Negotiation Commission	0.05% to 0.15%, Maximum BDT 500 for bills with exchange gain
Bill Purchase (OB) (Without L/C)	0.10% to 0.15%
Honoring Reimbursement Claim	NIL
Advance Payment against Export	NIL
Buying House Commission Payment Processing	BDT 500
Authorization letter to Collect Documents/FDD from other Banks	BDT 300

Cost of Forms

Data Entry Related to EXP	BDT 300
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Miscellaneous

PRC Issuance-per Certificate	BDT 500
Other Certificate Issuance	BDT 500
Attestation of Export L/C Doc	NIL
Reimbursement Claim against Export	NIL
Payment Reminder Fee	NIL
Signature Verification	NIL
Cash Incentive & Duty Drawback Processing Charge	0.25% on disbursed amount, minimum BDT 4,000
Export Invoice Financing	NIL
FI Loans & Advances	NIL

IMPORT

Sight L/C

Commission on L/C Opening	0.10% to 0.40% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be Charged at Actual, Min BDT 1,000
Subsequent Qtr(s)	Same as 1st Qtr

Usance L/C

1st Qtr	0.10% to 0.50% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be Charged at Actual, Min BDT 1,000
Subsequent Qtr(s)	Same as 1st Qtr

Back-to-Back L/C

1st Qtr	0.10% to 0.40% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be Charged at Actual, Min BDT 1,000
Subsequent Qtr(s)	Same as 1st Qtr

100% Cash Covered L/C

1st Qtr	0.10% to 0.25% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be Charged at Actual, Min BDT 1,000
Subsequent Qtr(s)	Same as 1st Qtr
Amendment of L/C except increase of value and extension of validity	BDT 750 (for all types of L/C)
For Enhancement /Extension of L/C value/validity	L/C issuance Commission and other Charges will apply
L/C Cancellation	Cancellation Charge is NIL, Communication Charge BDT 700.00
Document Scrutiny/ Processing Fee	For Local Bill BDT 100-300, For Foreign Bill BDT 100-500, For Bill Under Back To Back LC BDT 100
Import Bill Retirement (Under Sight L/C)	BDT 500 to BDT 1,500 plus communication charge
Discrepancy Fee	USD 20 to USD 50 (local) USD 20 to USD 100 (foreign)

Import Bills

Collection of Bills (Not under L/C) DA/DP	BDT 200 to BDT 1,000
Acceptance of Usance Bill	0.10% to 0.40% for 1st Qtr, for Maturity Exceeding 1st Qtr, Commission will be Charged at Actual
Shipping Guarantee/ Airway Bill Release/ Delivery Order	BDT 500 to BDT 2,000
Trade Arrangement Fee	N/A
Import Invoice Financing	N/A

* VAT applicable as per CoB rules

Miscellaneous

Reimbursement Fee	USD 30 to USD 110
DA Acceptance Fees	0.10% to 0.40%, min BDT 1,000
Copy Document Endorsement for Assessment	NIL
Credit Report Collection	At Actual
Import without L/C	BDT 500 to BDT 2,000
TR Refinance Fee	BDT 500
Past Due Transfer Fee	BDT 1,000
BL Endorsement and Signature verification	BDT 200 per BL
Vessel Tracking	At actual
Processing fee for obtaining regulatory approval (Indenting, Buying house, freight forwarders agent and any other specific permission related to import/ export/remittance etc.)	BDT 2,000 for 1st Permission and BDT 1,000 for each renewal

Cost of Forms

Stationery Charges	BDT 300 for Local L/C and BDT 500 for foreign L/C (includes L/C Application Form, LCA and IMP)
Issuance of Certificate	BDT 500 per Certificate
Renewal of IRC	BDT 1,500

BONDS AND GUARANTEES

Issuance/Extension of Validity/Amount Increase	0.10% to 0.50% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be Charged at Actual, Min BDT 1,000
Amendment other than Extension of Validity or Amount Increased	BDT 2,500
Stamp duty	At Actual
Legal Fee	At Actual
Letter of commitment	BDT 1,000 for LOC value up to BDT 1 Crore; BDT 2,000 for LOC value above BDT 1 Crore to BDT 5 Crore; BDT 3,000 for LOC value above BDT 5 Crore to BDT 10 Crore; and BDT 5,000 for LOC value above BDT 10 Crore

Direct Guarantees/Advising Guarantees

Advising Guarantees without our Engagement or Responsibility	BDT 1,500
Advising Guarantees by Adding Confirmation	Same as Issuance of Guarantee

e-GP

E-Tendering: Collection of Registration/Renewal Fees/ Tender Doc. Sell:	Tk.15.00+VAT
	Account with NRB Bank: Tk.10.00 +VAT
	Account with other Bank: Tk.40.00 +VAT
E-Tendering Uploading	No charges will be applicable for 100% cash margin

* VAT applicable as per GoB rules

Certificate issuance for line of credit	LTM: Minimum Tk.100.00 +VAT per instance
	OTM: Minimum Tk.200.00 +VAT per instance
Bank Guarantee Commission	.25% to .50% per quarter +VAT
Payment Order Issuance Charges	Tk.10.00+VAT

Communication Costs

Advise of L/C copy by Fax	At Actual
	Foreign L/C: BDT 1,000 to BDT 2,000
All Telex/SWIFT Charges	Local L/C: BDT 500 to BDT 1,500
	All types of amendment: BDT 500 to BDT 1,000
	All other SWIFT Charge: BDT 700
Courier (Inbound / Outbound)	At Actual
Fax	At Actual

CORPORATE LOANS

Syndication Charges

Syndication Agreement	As per agreement with Client
Agency Function	As per agreement with Client
Syndication Participation	As per agreement with Client

Lien Mark

Other Bank's Instrument kept under lien in our Bank	BDT 500
Our Bank's Instrument kept under lien in other Bank	BDT 500

Interest Rates

Penal Charges	2% (Max)
Time Loan	As per agreement with Client
Term Loan	As per agreement with Client
OD	As per agreement with Client

Fees

Facility Commitment / Renewal Fee	0.10% of total facility or as per agreement with the client
	For Loan Amount up to BDT 5.00 Million: Up to 0.50% (Maximum BDT 15,000.00)
Loan Processing Fee	For Loan Amount up to BDT 5.00 Million: Up to 0.30% (Maximum BDT 20,000.00) or as per agreement with the client
Charge Documents Fee	BDT 1,000.00 (For new & renewal of composite credit facilities optional for new booking) or as per agreement with the client
Early Settlement Fee	Up to 0.50% of the loan outstanding or as per agreement with the client
Reschedule / Restructure Fee	0.25% of loan outstanding (Maximum BDT 10,000.00) or as per agreement with the client

Notes:

The Bank reserves the right to assess charges on transactions which are not covered by the schedule and to amend the terms, conditions and rates stated in the schedule without prior notice.

CURRENT ACCOUNT

Account Maintenance Fee	BDT 300.00 (or as per Government circular) Half yearly
Account Closing Charge	BDT 300.00
Dormant Activation	Free

SHORT NOTICE DEPOSIT ACCOUNT (SND)

Account Maintenance Fee	BDT 500.00 (or as per Government circular) Half yearly
Account Closing Charge	BDT 300.00
Dormant Activation	Free

Interest Bearing CD Account

Account Maintenance Fee	BDT 300.00 (or as per Government circular) Half yearly
Account Closing Charge	BDT 300.00
Dormant Activation	Free

NRB Bank Foreign Currency Account

Account Maintenance Fee	FCY Equivalent to BDT 300.00 (Half yearly)
Account Closing Charge	FCY Equivalent to BDT 300.00
Dormant Activation	Free

Cheque Book/Pay Order

Issuance of Bangladesh Bank Cheque	NIL
Cheque Book issuance Charge	Tk. 6.00 per leaf for subsequent orders
Uncollected Cheque book destruction	100.00
Payment Order issuance up to up to BDT 1,000	BDT 20.00
Payment Order issuance BDT 1,001-BDT 1,00,000	BDT 50.00
Payment Order issuance up to BDT 1,00,001-above	BDT 100.00
Payment order Cancellation	BDT 50.00
Stop Payment	BDT 100.00 per instruction
Stop Payment Cancellation	BDT 50.00 per instruction
Cheque Dishonor due to insufficient fund	BDT 50.00
Cheque Dishonor other than insufficient fund	BDT 50.00

Other Charges

Intercity Cash Transaction fees	NIL
Swift	1,000.00
RTGS Transfer Fees	87.00 per RTGS
Standing Instruction	NIL
Bank Certification	100.00
Statement Verification	300.00
Postal Charge	At Actual
Bangladesh Bank Cheque Cancellation fees	300.00
FCY Draft issue	500.00
FCY Draft/Cheque Collection	500.00
SMS Charges (Half yearly) BDT	250.00

Interest Rates

Time Loan	As per agreement with Client
OD	As per agreement with Client
Agricultural Loan to MFIs	As per agreement with Client
	0.50% (Not exceeding BDT 15,000 for Loan amount up to BDT 50 Lac)
Loan Processing Fee	0.30% (Not exceeding BDT 20,000 for Loan amount above BDT 50 Lac)

Lien Mark

Other Bank's Instrument kept under lien in our Bank	BDT 500
Our Bank's Instrument kept under lien in other Bank	BDT 500

Other Charges

CPV Charge	Inside Dhaka BDT 400 Outside Dhaka BDT 400 to BDT 650
Loan Statement	BDT 500
Any other Bank Certificate	BDT 400
Loan Documentation Fee	BDT 500
Loan Document Photocopy	BDT 500
Duplicate Sanction Advice (2nd Copy)	BDT 500

DEPOSIT

Current Account

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

Savers Account

	Up to BDT 10,000 - Nil
	BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)
Account maintenance fee	BDT 200 (half yearly avg. balance above BDT 25,000 to BDT 2,00,000)
	BDT 250 (half yearly avg. balance above BDT 2,00,000 to BDT 10,00,000)
	BDT 300 (half yearly avg. balance above BDT 10,00,000)
Dormant activation	Free
Account closing charge	BDT 200

Power Savers Account

	Up to BDT 10,000 - Nil
	BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)
Account maintenance fee	BDT 200 (half yearly avg. balance above BDT 25,000 to BDT 2,00,000)
	BDT 250 (half yearly avg. balance above BDT 2,00,000 to BDT 10,00,000)
	BDT 300 (half yearly avg. balance above BDT 10,00,000)
Dormant activation	Free
Account closing charge	BDT 200

* VAT applicable as per GoB rules

Pearl Account

	Up to BDT 10,000 - Nil
	BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)
Account maintenance fee	BDT 200 (half yearly avg. balance above BDT 25,000 to BDT 2,00,000)
	BDT 250 (half yearly avg. balance above BDT 2,00,000 to BDT 10,00,000)
	BDT 300 (half yearly avg. balance above BDT 10,00,000)
Dormant activation	Free
Account closing charge	BDT 200

NRB My Savings Account

	Up to BDT 10,000 - Nil
	BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)
Account maintenance fee	BDT 200 (half yearly avg. balance above BDT 25,000 to BDT 2,00,000)
	BDT 250 (half yearly avg. balance above BDT 2,00,000 to BDT 10,00,000)
	BDT 300 (half yearly avg. balance above BDT 10,00,000)
Dormant activation	Free
Account closing charge	BDT 200

Short Notice Deposit Account (SND)-Individual

Account Maintenance Fee	BDT 500 (half yearly)
Account Closing Charge	BDT 300
Dormant Activation	BDT 300

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	FCY Equivalent to BDT 300
Account closing charge	FCY Equivalent to BDT 300

* VAT applicable as per GoB rules

Expat FCY Account

Account maintenance fee	FCY Equivalent to BDT 300
Account closing charge	FCY Equivalent to BDT 300
Dormant activation	BDT 300

STUDENT BANKING ACCOUNT

Early Account

Account maintenance fee	Free
Account closing charge	Free
Dormant activation	Free

Study Account

Account maintenance fee	Up to BDT 10,000 - Nil
	BDT 100 (half yearly avg. balance above BDT 10,000 to BDT 25,000)
	BDT 200 (half yearly avg. balance above BDT 25,000 to 2,00,000)
	BDT 250 (half yearly avg. balance above BDT 2,00,000 to 10,00,000)
	BDT 300 (half yearly avg. balance above BDT 10,00,000)
Dormant activation	Free
Account closing charge	BDT 200

Student File

Opening fee	BDT 5,000
Renewal fee	BDT 2,500

My Future DPS- Savings Scheme

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

SAVINGS SCHEME (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)
Balance confirmation certificate	BDT 100 per certificate (other than regular issuance)
Any additional statement (more than 1 year)	BDT 500
Certificate related to Sanchaypatra	BDT 300
Any other Bank certificate	BDT 500
Statement verification for other banks and embassies	BDT 500
Remittance credit advice	Free
Postage/Courier charge	At actual
Solvency Certificate	BDT 200
Beneficiary Owner's Certificate	BDT 100

Cheque Book/Pay Order

Cheque book issuance charge	Tk. 6 per leaf (Minimum order 10 leaves)
Uncollected cheque book destruction	Free
Pay order issuance up to BDT 1,000	BDT 20
Pay order issuance BDT 1,001 to 1,00,000	BDT 50
Pay order issuance above BDT 1,00,000	BDT 100
Bangladesh Bank Cheque Issuance	BDT 500
Cancellation of Pay order/DD/TT/MT	BDT 50
Cancellation of BB cheque	BDT 300

Stop Payment

Stop payment of check/full check book	BDT 100 per instruction
Stop Payment Cancellation Instruction	BDT 50 per instruction

Standing Instruction & Others

Standing Instruction (SI)	BDT 100 (for every SI)
RTGS Transfer Fees	Tk. 87.00 per RTGS
BEFTN charge	Free

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
Regular Value Cheque Clearing (below BDT 50K)	Free

* VAT applicable as per GoB rules

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	BDT 50

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

	BDT 100 ; upto BDT 100,000 (Eqv. FCY)
	BDT 200 + foreign correspondence charge; BDT 1,00,001 to BDT 5, 00, 000 (Eqv. FCY)
FCY Draft/TT issuance charge	BDT 300 + foreign correspondence charge ; BDT 5,00,001 to BDT 10,00,000 (Eqv. FCY)
	BDT 500 + foreign correspondence charge; above BDT 10,00,000 (Eqv. FCY)
FCY Draft change/stop cheque	BDT 500 + Foreign correspondence charge
FCY Draft cancellation	BDT 200 + foreign correspondence charge
TT cancellation	BDT 200 + 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

* VAT applicable as per GoB rules

LOAN

Quick Cash/Loan

Processing fee	0.50% of the loan amount BDT 50 lac or less (maximum BDT 5,000) 0.30% of the loan amount more than 50 lac (maximum BDT 5,000)
Limit enhancement/reduction fee	BDT 1,000
Security replacement fee	BDT 500
SOD facility renewal fee	Up to BDT 1,000
Partial Payment fee (Quick Loan)	0.50% of partial payment amount
Early Settlement Fee (Quick Loan)	0.50% of loan Outstanding amount

Quick Loan Single Payment (QLSP)

Processing fee	0.50% of the loan amount BDT 50 lac or less (maximum BDT 5,000) 0.30% of the loan amount more than 50 lac (maximum BDT 5,000)
Early settlement fee	0.50% of loan Outstanding amount

(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	0.50% of loan amount (maximum BDT 15,000)
Partial payment fee	0.50% of partial payment amount (possible only after 3 installments & at least 30% of the outstanding loan amount)
Early settlement fee	0.50% of Outstanding loan amount (has to be after 6 installments)

My Home - Home Loan

Processing fee	0.50% of the loan amount BDT 50 lac or less (maximum BDT 15,000) 0.30% of the loan amount more than 50 lac (maximum BDT 20,000)
Partial payment fee	0.50% of partial payment amount (Allowed only after 3 installments & at least on 10% of the outstanding loan amount & min. of BDT 100,000)
Early settlement fee	0.50% of the Outstanding amount (allowed Only after 6 months)

* VAT applicable as per GoB rules

My Car – Auto Loan

Processing fee	0.50% of loan amount (maximum BDT 15,000)
Partial payment fee	0.50% 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	0.50% of Outstanding loan amount (allowed Only after 6 installment)

NRB My Home

Processing fee	0.50% of the loan amount 50 lac or less (maximum BDT 15,000) 0.30% of the loan amount more than 50 lac (maximum BDT 20,000)
Partial payment fee	0.50% of the partial payment amount (partial payment amount will be at least 10% of total outstanding & minimum of BDT 100,000)
Early settlement fee	0.50% of the Outstanding amount (allowed Only after 6 months)

Other Charges – Loan

Loan account statement	BDT 500
Penal charge	Monthly 2% on overdue amount
CIB charge	BDT 200
Any other Bank Certificate	BDT 500
Duplicate Sanction advice (2nd Copy)	BDT 500
Loan Document Photocopy	BDT 500
CPV charge (Inside Dhaka)	BDT 400
CPV charge (Outside Dhaka)	BDT 400-650
Documentation fee	BDT 500
Rechedule/restructure fee	0.25% of the recheduled/restructured amount

Lien Mark

Other Bank's Instrument kept under lien in our Bank	BDT 500
Our Bank's Instrument kept under lien in other Bank	BDT 500

LOCKER SERVICE

Small – Per Annum	BDT 3,000 (For Urban Branches) BDT 2,000 (For Rural Branches)
Medium – Per Annum	BDT 4,000 (For Urban Branches) BDT 2,500 (For Rural Branches)
Large – Per Annum	BDT 5,000 (For Urban Branches) BDT 3,000 (For Rural Branches)
Replacement of lost key	At actual
Late payment fee	BDT 500

Other Charges

SMS Alert Fees	Half yearly BDT 250
CCTV image retrieval – Customer	BDT 1,000
CCTV image retrieval – Non-customer	BDT 2,000

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.
- ** For Payroll customers the fees & charges will be as per client's specific existing agreement.

Conditions apply

AI-Wadeeah Current Account

Account maintenance fee	BDT 300 (half yearly)
Dormant Activation	BDT 300
Account closing charge	BDT 300

Mudarabah Savings Account

	Up to BDT 10,000 - Nil
	BDT 100 (half yearly avg.balance above BDT 10,000 to BDT 25,000)
Account maintenance fee	BDT 200 (half yearly avg.balance above BDT 25,000 to 2,00,000)
	BDT 250 (half yearly avg.balance above BDT 2,00,000 to 10,00,000)
	BDT 300 (half yearly avg.balance above BDT 10,00,000)
Dormant Activation	Free
Account closing charge	BDT 200

Mudarabah Short Notice Deposit Account (SND)

Account maintenance fee	BDT 500 (half yearly)
Dormant Activation	BDT 300
Account closing charge	BDT 300

Savings Scheme (DPS)

Pre - mature closing fee	Free
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Other Account Statement Charge/Balance Confirmation Certificate

All regular Account statement/balance confirmation certificate	Free (twice a year on Jun & Dec)
Account statement/balance confirmation certificate	BDT 100 per certificate (other than regular issuance)
Any additional statement (more then 1 year)	BDT 500
Any other Bank Certificate	BDT 500
Statement Verification for other Bank and embassies	BDT 500
Remittance credit advice	Free
Postage/Courier charge	At actual
Solvency Certificate	BDT 200
Beneficiary Certificate	BDT 100

Cheque Book/Pay Order

Cheque Book issuance charge	Tk.6 per leaf (Minimum order 10 leaves)
Uncollected cheque book destruction	Free
Pay order issuance up to BDT 1,000	BDT 20
Pay order issuance up to BDT 1,001 to 1,00,000	BDT 50
Pay order issuance above BDT 1,00,000	BDT 100
Bangladesh Bank Cheque issuance	BDT 500

Cancellation of pay order/DD/TT/MT	BDT 50
Cancellation of BB Cheque	BDT 300
Stop payment	
Stop payment of cheque/ full cheque book	BDT 100 per Instruction
Stop Payment Cancellation Instruction	BDT 50 per Instruction
Standing Instruction & Others	
Standing Instruction (SI)	BDT 100 (for every SI)
RTGS Transfer fees	BDT 87.00 per RTGS
BEFTN Charge	Free
Cheque Collection -Local Currency	
Outstanding cheque collection commission	BDT 200 (for up to 50k),BDT 300(BDT 50k + to BDT 100k),BDT 500(for 100k & above)
Cheque collection returned/unpaid	BDT 200
Cheque collection courier charge	At actual
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 (BDT 5 lacs & above)	Tk.25 (Including VAT)
High Value Cheque Clearing (BDT 5 lacs & above)	Tk.60 (Including VAT)
Inward clearing Cheque returned/unpaid	BDT 50
Cheque Collection-Foreign Currency	
FCY Cheque collection (inside Bangladesh)	BDT 200 (whichever higher) + other charges of the bank
FCY Cheque collection (outside Bangladesh)	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	
	BDT 100 upto BDT 1,00,000 (Eqv.FCY)
	BDT 200+ foreign correspondence charge;
	BDT 1,00,001 BDT 5,00,000 (Eqv.FCY)
FCY Draft /TT issuance Charge	BDT 300+ foreign correspondence charge;
	BDT 5,00,001 BDT 10,00,000 (Eqv.FCY)
	BDT 500+ foreign correspondence charge;
	above BDT 10,00,000 (Eqv.FCY)
FCY Draft Change/stop cheque	BDT 500+ foreign correspondence charge;
FCY Draft Cancellation	BDT 200+ foreign correspondence charge;
TT Cancellation	BDT 200 + other charge
SWIFT Charge	BDT 1,000

* VAT applicable as per GoB rules

FCY Notes Issue/Encashment

Endorsement fee-Customer	Free
Endorsement fee-Non Customer	BDT 200
Issuance cash FCY Notes -Customer	BDT200
Issuance cash FCY Notes - Non Customer	BDT 500
Cash FCY encashment	BDT 200

Other Charges - Investment

Investment account statement	BDT 500
CIB charge	BDT 200
Any other Bank Certificate	BDT 500
Duplicate Sanction advice (2nd Copy)	BDT 500
Investment Document Photocopy	BDT 500
CPV charge (Inside Dhaka)	BDT 400
CPV charge (Outside Dhaka)	BDT 400-650
Documentation Fee	BDT 500

Lien Mark

Other Bank's Instrument kept under lien in our bank	BDT 500
Our Bank's Instrument kept under lien in other bank	BDT 500

Loker Service

Small-Per Annum	BDT 3,000 (For Urban Branches) BDT 2,000 (For Rular Branches)
Medium-Per Annum	BDT 4,000 (For Urban Branches) BDT 2,500 (For Rular Branches)
Large-Per Annum	BDT 5,000 (For Urban Branches) BDT 3,000 (For Rular Branches)
Replacement of lost key	At actual
Late payment fee	BDT 500

Debit Card (Local Debit Card)

Annual Fee	BDT 500
Card Replacement Fee	BDT 500
Pin Replacement Fee	BDT 300
Cash Withdrawl from any ATM (Bangladesh)	Free
Cash Withdrawl from any ATM (Abroad)	N/A
SMS Alert	Free

Other Charges

SMS Alert Fees	Half yearly BDT 250
CCTV image retrieval-Customer	BDT 1,000
CCTV image retrieval: Non-Customer	BDT 2,000

Note:

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- ** For Payroll customers the fees & charges will be as per client's specific existing agreement.

Conditions apply

* VAT applicable as per GoB rules

DEBIT/CREDIT CARDS

Particulars	Platinum	Gold	Classic
Membership Fee	Free	Free	Free
Renewal Fee ¹	BDT 4,000	BDT 2,000	BDT 1,500
Supplementary Card Annual Fee	Free	Free	Free
Card Replacement Fee	BDT 500	BDT 500	BDT 350
PIN Replacement Fee	BDT 350	BDT 350	BDT 350
Late Payment Fee	BDT 700 or USD 12	BDT 500 or USD 10	BDT 400 or USD 7
Cash Advance Fee NRB Bank's ATM	2% or BDT 100 whichever is higher		
Cash Advance Fee Other Bank ATMs	2% or BDT 100 whichever is higher + Network Fee		
Cash Advance Fee (International)	\$2.5 or 2.50% Whichever is Higher + Markup fee		
Over Limit Charge	BDT 800 or USD12	BDT 700 or USD12	BDT 600 or USD12
Interest for General Card ²	20%	20%	20%
Interest for Staff Card ²	18%	18%	18%
Interest (EMI) ⁵	11% (Flat)	11% (Flat)	11% (Flat)
Transaction Retrieval Fee	BDT 300 Per Transaction		
Payment Due Date from Statement	15 Days		
Outward Cheque Return Fee	BDT 50		
Card Cheque return fee(Insufficient fund)	BDT 50		
Markup	3%		
Balance transfer fee (BT)	2% or BDT 150 whichever is higher		
Balance transfer Interest	20%		
Certificate Fee	BDT 200		
Minimum Payment ³	BDT 500 or USD 10 or 5% whichever is higher		
Transaction Alert/ SMS Service	BDT 200 Per Annum		

* VAT applicable as per GoB rules

Credit Assurance Premium(in BDT)	0.35% of total monthly outstanding
Cash Advance Limit	50% of Credit Limit
Voucher Retrieval Fee	BDT 200 & USD 5
Card Cheque Book Fee for General ⁴	200 for 10 leaves & 300 for 20 leaves
Card Cheque Book Fee for staff ⁴	100 for 10 leaves & 200 for 20 leaves
Card Cheque Processing Fee	1.75 % or BDT 200.00 whichever is higher
Statement Fee (Paper/eStatement)	Free
Duplicate statement Fee	BDT 200

- 100% waiver on renewal fee by making 14 transaction (POS and Card Check) through primary card only.
 - Interest calculate on reducing balance method.
 - On closing balance
 - First cheque book will be free.
 - Early Settlement Fee will be 0.5% on principal Amount
- *** Will be effective from 1st December 2020

Particulars	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 3
Cash Withdrawl from any ATM (Bangladesh)	Free	Free
Cash Withdrawl from ATM (Abroad)	N/A	USD 2.5 or 1% of the withdrawl amount (whichever is higher)
SMS Alert	Free	Free

Types of Transaction

Customer Charge (including VAT)

Cash Deposit

Cash Deposit at own NRBBL Agent Banking Outlet	Free
Cash Deposit at other NRBBL Agent Banking Outlet	0.25% (Min Tk.10, Max Tk.100)
Cash Deposit in Branch Account at any NRBBL Agent Banking Outlet	0.25% (Min Tk.10, Max Tk.100)
Cash Deposit in Agent Banking Account at Branch	Free

Cash Withdrawal

Cash withdrawal from own NRBBL Agent Banking Outlet	Free
Cash withdrawal from other NRBBL Agent Banking Outlet	0.25% (Min Tk.10, Max Tk.100)
Cash withdrawal from NRBBL Branch	Free

Cash withdrawal from ATM

NRBBL ATM	Free
Q-Cash ATM	Free
NPSB ATM	Free

Fund Transfer

Fund Transfer at own NRBBL Agent Banking Outlet	Free
Fund Transfer at other NRBBL Agent Banking Outlet	0.25% Min Tk.10, Max Tk.100 (including VAT)
Fund Transfer to NRBBL Branch Account	0.25% (Min Tk.10, Max Tk.100)
Fund Transfer to NRBBL DPS Account	Free
Fund Transfer to Other Bank Account through BEFTN	0.25% (Min Tk. 10, Max Tk. 100)
Fund Transfer to Other Bank Account through RTGS	BDT 100 (Including VAT)

Utility Bill Commission

Utility Bill Collection	As agreed with Utility Company
Passport Fee Collection	As agreed with Passport Authority

Foreign Remittance

Remittance through PIN	Free
Remittance in Account	Free

Loan Processing Fee (on disbursed amount)

SME Loan	
Retail Loan	As per Bank's Schedule of Charges
Agricultural Loan	

* VAT applicable as per GoB rules

Types of Transaction	Customer Charge (including VAT)
Cards	
Debit Card Yearly Fee	Tk. 500 + VAT
Debit Card Replacement Fee	Tk. 500 + VAT
PIN Re-issuance Fee	Tk. 200 + VAT
Debit Card Replacement Fee (Only for captured card issue)	Free

Cheque Book (in addition of Cheque Book charge)

Cheque Book Issuance Fee	Per Leaf Tk. 10 + VAT
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Clearing Cheque Receiving Fee

At NRBBL Branch	Free
At NRBBL Agent Banking outlet	Tk. 50
Cheque returned/unpaid from the clearing house/ BACH	As per BACH Policy

Statement Supply

(1. CD/SND Account holders will get 01 (one) statement per month free of cost. 2. SB Account holders will get 01 (one) statement on half-yearly basis free of cost.)

Account Statement	Tk.100+VAT
Balance Confirmation Certificate	Tk.100+VAT
Solvency/Balance Certificate Verification	Tk.100+VAT
Account Authentication on other Bank's request	Tk.100+VAT

A/C Maintenance Fee (Based on Account Average Balance)

	Tk. 0 - 10,000/= (Tk. 0)
	Tk. 10,001 - 25,000/= (Tk. 100 + VAT)
Savings Account:	Tk. 25,001 – 2,00,000/= (Tk. 200 + VAT)
	Tk. 2,00,001 – 10,00,000/= (Tk. 250 + VAT)
	Above Tk. 10,00,000/= (Tk. 300 + VAT)
Current Account:	Any Amount (Tk. 300 + VAT)
SND Account	Any Amount (Tk. 300 + VAT)

BRANCH NETWORK

PRINCIPAL BRANCH

Simpletree Anarkali
89 Gulshan Avenue, Gulshan -1, Dhaka.

BANANI BRANCH

Classic Center (1st Floor)
House # 1, Road # 11, Block # F, Banani, Dhaka-1213.

BOGURA BRANCH

Bogra Trade Centre (Ground Floor) 766(ii) Rangpur Road
Datta Bari, Borogola, Bogura-5800.

O.R. NIZAM ROAD BRANCH

Forum Central, 863/B, M.M. Ali Road
Golpahar Circle, Mehedibag, Chattogram.

JOYPARA BRANCH

Monowara Mansion (1st Floor), East Lotakhola Joypara
Dohar, Dhaka- 1330.

UTTARA BRANCH

S M Tower (Ground & 1st Floor)
House # 14, Road # 2, Sector # 3 , Jashimuddin Avenue
, Uttara Model Town, Dhaka-1230.

CHATTOGRAM MAIN BRANCH

Joy Bangla Tower
36 Agrabad Commercial Area, Chattogram-4000.

GOALABAZAR BRANCH

Al Murad Plaza (1st Floor)
Goalabazar, Osmaninagar, Sylhet-3124.

KHULNA MAIN BRANCH

Matribhasa Bhaban (1st Floor) House # 63, KDA Avenue
Sonadanga, Khulna.

ATI BAZAR BRANCH

Bapari Plaza, Ghatarchar (Nayagon) Taranagar,
Keranigonj, Dhaka.

PALLABAZAR BRANCH

Vill- Palla, Thana- Chatkhil, Noakhali.

SATKANIA BRANCH

Ula Miah Market (1st Floor), Keranihat
Satkania, Chattogram.

DILKUSHA BRANCH

Baliadi Mansion (1st Floor)
16 Dilkusha C/A, Dhaka-1000.

SYLHET MAIN BRANCH

ManRu Shopping City (Ground Floor)
891 Mir Box Tula Road, Chowhatta, Kotwali, Sylhet-3100.

MOULVIBAZAR BRANCH

Holding # 985 & 986 (1st Floor) M Saifur Rahman Road,
Moulvibazar.

PANCHDONA BRANCH

Jubayer Tower (1st Floor)
Panchdona Bazar, Narshingdi Sadar, Narshingdi-1603.

HOTAPARA BRANCH

Surma Valley (KRC Commercial and Residential Building, 1st
Floor)
Holding # 651, Hotapara, Gazipur Sadar, Gazipur- 1740.

ASHULIA BRANCH

Ahsan Complex (1st Floor) Holding No.356/1, Bashundhara
EPZ Road Baipile, Ashulia, Savar, Dhaka-1349.

PATENGA BRANCH

2455/2514 Airport Road, (Padma Oil Co. Ltd. Guptakhal)
Patenga, Chattogram.

ZAJIRA BRANCH

House # 204, North Baiksha Zajira Municipality
Thana-Zajira, District-Shariatpur, Division-Dhaka.

CHAWKBAZAR BRANCH

House #16, Water Works Road, Chawkbazar, Dhaka.

BHULTA BRANCH

Rabet Al Hasan Shopping Center (1st Floor)
Bhulta, Thana Rupgonj, Narayanganj.

LALDIGHIRPAR BRANCH

Rahman Chamber (1st Floor), Holding # 3162
Raja G.C. Road, Laldighirpar, Bondarabazar, Sylhet.

HEMAYETPUR BRANCH

Lalon Tower and Shopping Complex (1st Floor)
1576 Hemayetpur, Savar, Dhaka.

MADHABPUR BRANCH

Saiham Future Complex (1st Floor)
Madhabpur Bazar, Madhabpur, Habigonj-3331.

RAHIMANAGAR BAZAR BRANCH

A. H. Munshi Tower (1st floor)
Rahimanagar Bazar, Kachua, Chandpur.

CUMILLA BRANCH

Parvin Square, 36, Kandirpar, Ramghat, Laksham Road,
Cumilla.

SREEPUR BRANCH

Nurul Islam Khan Complex, Plot # 243, Block # B, DB
Road
Sreepur Pourashava, Sreepur, Gazipur.

FENI BRANCH

Hoque Square, 27/1, SSK Road, Feni Sadar, Feni.

PAHARTALI RAOZAN BRANCH

Haji Moqbul Tower (1st floor), Pahartali, Chowmuhani
Bazar
Raozan, Chattogram.

KADOMTOLI BRANCH

Rashed Iron Market, 1st Floor (North Side), Bondo
Darkpara
Highway Road, Kadamtali, Keranigonj, Dhaka.

MIRPUR BRANCH

HAL- GBDL Kazi Morning Glory, House # 15, Road # 03,
Block # A
Mirpur-11, Dhaka.

DEBIDWAR BRANCH

Shopnil Tower, Holding # 252, Ward # 05, Debidwar,
Cumilla.

NAYABAZAR BRANCH

2/1, Ananda Mohon Basak Lane, Nayabazar, Dhaka.

JASHORE BRANCH

16 R.N Road, Jashore.

PRAGATI SARANI BRANCH

The Alliance Building (Ground Floor), 63/Ka,
Paragati Sarani, Baridhara, Dhaka-1212.

RAJSHAHI BRANCH

166 (1st floor), Sultanabad (New Market)
Ghoramara, Boalia, Rajshahi.

DHANMONDI BRANCH

Green City Square, Plot # 750 (old)
Satmasjid Road, Dhanmondi, Dhaka.

MOGRAPARA BRANCH

Ambia Plaza, Mograpara Chowrasta. Sonargaon,
Narayanganj.

SHAFIPUR BRANCH

K Z Tower, Holding # 70/1 Shafipur Bazar
Kaliakoir Pourashava, Kaliakoir, Gazipur.

GHONAPARA BRANCH

Zaman Centre, Gobra, Ghonapara, Gopalganj.

KAZIRHAT BRANCH

Five Star Super Market, Dubisaybor, Baro Kandi
Kazirhat, Zajira, Shariatpur.

ISHWARDI BRANCH

Holding # 971/972 (1st Floor), Station Road, Ishwardi,
Pabna.

MEDICAL ROAD BRANCH

Iscon Market, Medical Road, Jugaltila, Kazalshah, Sylhet.

PANCHABATI BRANCH

Abdur Gafur Super Complex, Harihorpara, Panchabati,
Narayanganj.

PURBACHAL BRANCH

Hazi Abdul Samad Shopping Complex, Brammankhali
(Habib Nagar)
Near Kanchan Bridge, Rugganj, Narayanganj.

JAFLONG BRANCH

Lebu Chairman Building, Holding # 352
Mamar Bazar, Gowainghat, Jaflong, Sylhet.

wef. September 09, 2021

CORPORATE HEAD OFFICE

UDAY SANZ

Block- SE (A) Plot # 2/B
Road # 134, South Avenue
Gulshan-1 Dhaka-1212