

SCHEDULE OF CHARGES



4G
We are **eneration Bank**



A PROLOGUE

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".

* VAT applicable as per GoB rules

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	BDT 500
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 GoB 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

TREASURY BILLS & BONDS

Types of Service	Charges (including VAT)	
	Individual Investor	Non-individual/ Institutional Investor
Opening of BPID (Excluding BPID opened by Bangladesh Bank for Stock Exchange investor)	BDT 200.00	BDT 500.00
Participation in the Primary Auction (For each successful bid)	BDT 200.00	BDT 500.00 (For bid submission through brokerage houses of Stock Exchange BDT 200.00)
Secondary Trading (FMI)	BDT 100.00 (For each Transection)	BDT 100.00 (For each Transection)
Yearly BPID Maintenance (Calendar Year)	BDT 200.00	BDT 500.00
Income Tax Certificate	Yearly 01 certificate is for free, (BDT 200.00 for next each certificate)	Yearly 01 certificate is for free, (BDT 500.00 for next each certificate)

e-GP

E-Tendering: Collection of Registration/Renewal Fees/ Tender Doc. Sell:	Tk.15.00+VAT
	Account with NRB Bank: Tk.10.00 +VAT
E-Tendering Uploading	Account with other Bank: Tk.40.00 +VAT
	No charges will be applicable for 100% cash margin
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
	Local L/C: BDT 500 to BDT 1,500
All Telex/SWIFT Charges	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	1.5% (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. 12.00 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

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

Merchant Current Account - SME

Account maintenance fee	Free
SMS Charge	Free
Debit Card issuance & renewal fee	Free

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	Free
Account closing charge	BDT 300

Merchant Current Account-Retail

Account maintenance fee	Free
SMS Charge	Free
Debit Card issuance & renewal fee	Free

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

Senior Citizen 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

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/ NRB My Deposit 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	Free

* VAT applicable as per GoB rules

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

NRB Smart FCY Current Account

Minimum Initial Deposit	Nil
Account maintenance	Free
Account closing charge	Free

Expat FCY Account

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

STUDENT BANKING ACCOUNT

Early Account

Account maintenance fee	Free
Account closing charge	Free
Dormant activation	Free

Study 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

* VAT applicable as per GoB rules

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)
Any additional statement (below 1 year) / Balance confirmation certificate	BDT 100 per certificate / statement (other than regular issuance)
Any additional statement (1 year & above)	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. 12 per leaf (Minimum order 10 leaves)
Uncollected cheque book destruction	BDT 100
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 Cancelation Instruction	BDT 50 per instruction

* VAT applicable as per GoB rules

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
Regular Value Cheque Clearing (BDT 50K to < BDT 5 Lac)	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

* VAT applicable as per GoB rules

TT cancellation	BDT 200 + other Bank charge
SWIFT charge	BDT 1,000

FCY Notes Issue/Encashment

Endorsement fee	BDT 300
Issuance cash FCY Notes	BDT 300
Cash FCY encashment	BDT 200

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)

Personal Loan for NRBs:

Processing fee	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).
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NRB Probashi Sohayota Reen – Personal Loan

Processing fee	Processing fee 0.50% of loan amount (maximum BDT 15,000).
Partial payment fee	Nil
Early settlement fee	Nil

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)

NRB Bank Grameen Greha Reen – Home Loan

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 (has to be after 6 installments and minimum amount will be of BDT 100,000).
Early settlement fee	0.50% of Outstanding loan amount (has to be after 6 installments).

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)

* VAT applicable as per GoB rules

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
NOC Charge	BDT 200

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

OFFSHORE BANKING UNIT (OBU)

DEPOSIT

Current Account

NRB OBU Account Individual

Account maintenance fee	Free
Dormant activation	Free
Account closing charge	Free

NRB OBU Account Corporate

Account maintenance fee	Free
Dormant activation	Free
Account closing charge	Free

NRB International Banking (IB) Account for Individual

Account maintenance fee	Free
Dormant activation	Free
Account closing charge	Free

NRB International Banking (IB) Account for Corporate

Account maintenance fee	Free
Dormant activation	Free
Account closing charge	Free

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	Free
Any other Bank certificate	Free
Solvency Certificate	Free
Certificate of Inward Remittance	Free

Other Charges

SMS Alert Fees	Free
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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.

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OFFSHORE BANKING UNIT (OBU)

CHARGE TYPE	(PROPOSED FOR OBU)
LC Advising	USD 10
LC Amendment Advising	USD 10
LC Transfer	USD 10
LC Amendment Transfer	USD 10
Cancellation of Transfer	USD 10 + swift charges (as applicable)-at actual
Export Collection/Negotiation Commission	0.15% or Minium USD 15 whichever is higher (if there is no exchange gain in the transaction)
Charges for Inward Documentary Collection without LC	Min 0.10%-Max 0.15%+swift
Bill Discounting for UPAS/Invoice Finance	As per Bangladesh Bank Circular
Export Bill Discounting for Direct/Deemed Exporter	As per Bangladesh Bank Circular
Advance Payment against Export	USD 10
Buying House Commission Payment Processing	USD 15
Authorization letter to collect documents/FDD/LC/ Payment from other banks	USD 5

Cost of Forms

Data Entry Related to EXP	USD 15
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Miscellaneous

PRC Issuance per Certificate	USD 20
Other Certificate Issuance	USD 5
Cash Incentive & Duty Drawback Processing Charge	0.25% on disbursed amount, minimum USD 40

IMPORT

Sight LC

Commission on LC Opening	0.05% to 0.40% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be charged at Actual, Min USD 10
Subsequent Qtr(s)	Same as 1st Qtr

Usance LC

1st Qtr	0.05% to 0.40% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be charged at Actual, Min USD 10
Subsequent Qtr(s)	Same as 1st Qtr

* VAT applicable as per GoB rules

Back-to-Back LC

1st Qtr	0.05% to 0.40% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be charged at Actual, Min USD 10
Subsequent Qtr(s)	Same as 1st Qtr

100% Cash Covered LC

1st Qtr	0.05% to 0.25% for 1st Qtr, for Expiry Exceeding 1st Qtr, Commission will be charged at Actual, Min USD 10
Subsequent Qtr(s)	Same as 1st Qtr
Amendment of LC except increase of value and extension of validity	USD 8 to USD 15 + communication cost (at actual)
For Enhancement/ Extension of LC value/validity	As per LC opening commission
Issuance of FTT (Import under Contract)	USD 20+swift at actual/Min USD 10
LC Cancellation	Cancellation charge is NIL, swift communication charge at actual
Document Scrutiny/Processing Fee	USD 10 per doc
Import Bill Retirement Fee (Under Sight LC/Not Under LC)	USD 10 per doc
Discrepancy Fee	USD 50 per Local Bill USD 75 per Foreign Bill

Import Bills

Collection of Bills (Import under Contract on DA basis)	Max 0.30%, Min USD 20
Acceptance of Usance Bill	0.10% to 0.40% for 1st Qtr, for Maturity Exceeding 1st Qtr, Commission will be charged at Actual + swift charge (at actual)
Shipping Guarantee/Airway Bill Release/Delivery Order	USD 15 per document

Miscellaneous

Reimbursement Fee	USD 30 per bill
Copy Document Endorsement for Assessment Purpose	USD 5
Credit Report Collection	At Actual
Processing Fee (Import under Contract)	0.10%-0.40% flat, Min USD 6
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.)	USD 15 for 1st Permission and USD 10 for subsequent renewal/approval

* VAT applicable as per GoB rules

LC Confirmation	0.25% as Service Charge (if LC Confirmation arranged by Bank through third bank-charges to be paid by beneficiary)
	At actual charged by foreign bank + USD 8 (if LC Confirmation arranged by Bank through third bank-charges to be paid by applicant)

Cost of Forms

Stationery Charges	Local LC: USD 3, Foreign LC: USD 5
Issuance of Certificate	USD 5

Communication Costs

All Telex/ SWIFT Charges	USD 12
Courier (Inside/Outside)	At actual

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 USD 10
Amendment other than Extension of Validity or Amount Increased	USD 25
Stamp Duty	At Actual
Legal Fee	At Actual
Letter of Commitment	USD 10 for LOC value up to USD 100,000
	USD 20 for LOC value above USD 100,000 to USD 500,000
	USD 30 for LOC value above USD 500,000 to USD 1,000,000 and
	USD 50 for LOC value above USD 1,000,000

Direct Guarantees/Advising Guarantees

Advising Guarantees without our Engagement or Responsibility	USD 15
Advising of Guarantees by Adding Confirmation	Same as Issuance of Guarantee

* VAT applicable as per GoB rules

DEBIT/CREDIT CARDS

CREDIT CARD

Particulars	VISA Signature Credit Card	NRB Pearl Signature Card	NRB Pearl Premium	VISA Platinum	VISA Gold	VISA Classic
Membership Fee	BDT 10,000	BDT 5,000	Free	Free	Free	Free
Renewal Fee	BDT 10,000	BDT 5,000	BDT 2,000	BDT 4000	BDT 2000	BDT 1500
Supplementary Card Annual Fee	Free	Free	Free	Free	Free	Free
Card Replacement Fee	BDT 1000	BDT 1000	BDT 500	BDT 500	BDT 500	BDT 350
PIN Replacement Fee	BDT 350	BDT 350	BDT 350	BDT 350	BDT 350	BDT 350
Late Payment Fee	BDT 1000 or USD 10	BDT 1000 or USD 10	BDT 500 or USD 5	BDT 700 or USD 7	BDT 500 or USD 6	BDT 400 or USD 5
Over Limit Charge	BDT 1000 or USD 10	BDT 1000 or USD 10	BDT 700 or USD 7	BDT 800 or USD 7	BDT 700 or USD 6	BDT 600 or USD 5
Interest for General Card	25%	20%	20%	25%	25%	25%
Interest for Staff Card	20%	20%	20%	20%	20%	20%
Interest (EMI)	11% (Flat)	11% (Flat)	11% (Flat)	11% (Flat)	11% (Flat)	11% (Flat)
Balance transfer interest	25%	20%	20%	25%	25%	25%
Lounge Key Fee	USD 35	USD 35	N/A	N/A	N/A	N/A
Balaka Lounge Fee	BDT 2500	BDT 2500	N/A	BDT 2500	N/A	N/A
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					
Transaction Retrieval Fee	BDT 300 Per Transaction					
Payment Due Date from Statement	15 Days					
Cheque Return Fee	BDT 50					
Markup	3%					

* VAT applicable as per GoB rules

Balance transfer fee (BT)	2% or BDT 150 whichever is higher
Certificate Fee	BDT 200
Minimum Payment	BDT 500 or USD 10 or 5% whichever is higher
Transaction Alert/ SMS Service	BDT 200 Per Annum
Add Money Fee	1.25% any Digital Finance/MFS
Fund Transfer fee Through NRB click	Within NRB Bank A/C 1% Other Bank A/C 1.5%
Credit Assurance Premium	0.35% of total monthly outstanding
Cash Advance Limit	50% of the Credit Limit
Voucher Retrieval Fee	BDT 200 & USD 5
Card Cheque Book Fee for General	200 for 10 leaves & 300 for 20 leaves (1 st card cheque book free)
Card Cheque Book Fee for staff	100 for 10 leaves & 200 for 20 leaves
Card Cheque Processing Fee	1.75% or BDT 200 whichever is higher
Statement Fee (Paper/e-Statement)	Free
Duplicate statement Fee	BDT 200

- 1st year complimentary annual fee free.
- 50% annual fee free will be applicable for the 1st year only for signature card holders.
- 100% waiver on renewal fee by making 14 transactions in a year (only POS, E-Commerce, card cheque) through primary card only.
 - 100% Annual fee waiver by redemption of 6000 reward points & 50% renewal fee waiver by redemption of 3000 reward points or 100% Annual fee waiver by making Yearly 14 transaction which total transaction volume should be BDT 300,000 only for signature card holder.
 - 100% Annual fee waiver by redemption of 3000 reward points & 50% renewal fee waiver by redemption of 1500 reward points or 100% Annual fee waiver by making Yearly 14 transaction which total transaction volume should be BDT 200,000 only for pearl premium card holder.
- 5th times Complimentary Airport Pick & Drop service at Hazrat Shahajalal International Airport within the Dhaka Metro-politan area each calendar year (This offers valid only for Signature cardholder with supplementary only). For more than 5th times BDT 6,000 will be applicable for per visit.
- Access fee for guest(s) per person (**NRB Visa Signature Card Holder and Pearl Signature Card Holder**):
 - Complimentary access (Basic Cardholder + 1 Companion) at Balaka VIP Lounge in Hazrat Shahajalal International Airport 05 times max. in a calendar year.
 - Complimentary access (Basic Cardholder + 1 Companion) at more than 1,300 global airport Lounges through **NRB Lounge Key Program** 05 times max. in a calendar year.
Regular Lounge visit fee will be applicable from 6th visit onwards.

* VAT applicable as per GoB rules

C. NRB Visa Platinum Card Holder: Complimentary access (Basic Cardholder + 1 Companion) at Balaka VIP Lounge in Hazrat Shahjalal International Airport 02-times max. in a calendar year. Regular Lounge visit fee will be applicable from 3rd visit onwards.

6. 01 Reward Point for every BDT 50 or US\$1 shopping/purchase only. (Reward points are applicable for signature, Pearl Signature and pearl premium cards only. Card Cheque transaction is not applicable for reward point.
7. Complementary Meet and Great Service Assistance at Hazrat Shahjalal international Airport
8. Maximum interest free period 45 days & minimum 15 days. Interest will be calculated from the following day of your last payment due date until full payment
9. EMI Early Settlement Fee will be 0.5% of principal amount
10. Interest calculation on reducing balance method on closing balance.
11. 15% VAT Applicable on all service fees
12. Govt. Excise Duty is applicable as per regulatory guideline

*** will be effective from 1st January 2025

CORPORATE CREDIT CARD

Particulars	Fees/Interest Rate
Membership Fee	Free
Renewal Fee	BDT 5,000
Supplementary Card Annual Fee	Free
Card Replacement Fee	BDT 500
PIN Replacement Fee	BDT 350
Late Payment Fee	BDT 700 or USD 7
Cash Advance Fee NRB Bank's ATM	N/A
Cash Advance Fee Other Bank ATMs	N/A
Cash Advance Fee (International)	N/A
Over Limit Charge	BDT 800 or USD 8
Interest for Corporate Card	18%
Interest (EMI)	11% (Flat)
Transaction Retrieval Fee	BDT 300 Per Transaction
Outward Cheque Return Fee	BDT 50
Card Cheque return fee (Insufficient funds)	BDT 50
Markup	3%
Certificate Fee	BDT 200
Minimum Payment	BDT 500 or USD 10 or 5% whichever is higher
Transaction Alert/ SMS Service	BDT 200 Per Annum
Add Money Fee	1.25% any Digital Finance/MFS
Fund Transfer fee Through NRB click	Within NRB Bank A/C 1% Other Bank A/C 1.5%
Credit Assurance Premium	0.35% of total monthly outstanding
Cash Advance Limit	0% of the Credit Limit
Voucher Retrieval Fee	BDT 200 & USD 5

* VAT applicable as per GoB rules

Card Cheque Book Fee for General	N/A
Card Cheque Book Fee for staff	N/A
Card Cheque Processing Fee	N/A
Statement Fee (Paper/e-Statement)	Free
Duplicate statement Fee	BDT 200
Lounge Key Fee	USD 35
Balaka Lounge Fee	BDT 2500
Payment Due Date from Statement	15 Days
Early Settlement Fee	0.5% on remaining principal Amount

1. 1st year complimentary membership fee
2. 100% waiver on renewal fee by making 14 transactions in a year (only POS & E-Commerce)
3. Yearly 02 (Two) times Complimentary access (Basic Cardholder + 1 Companion) at **Balaka VIP Lounge** in Hazrat Shahjalal International Airport. For more than 2nd times visit BDT 2500/- will charge per person each visit.
4. Complimentary Meet and Great Service Assistance at Hazrat Shahjalal international Airport
5. Yearly 02(Two) times Complimentary access (Basic Cardholder + 1 Companion) at more than **1,300 global airport Lounges** through **NRB Lounge Key Program**. For more than 2nd times US\$ 35/- will charge per person per visit.
6. Interest calculation on reducing balance method on closing balance.
7. Govt. Excise Duty is applicable as per regulatory guideline
8. 15% VAT Applicable on all service fees

*** will be effective from 1st January 2025

DEBIT CARD

Particulars	Local Debit Card	Global Debit Card	International Debit Card
Annual Fee	BDT 500	USD 10 / EURO 8 / GBP 6	BDT 1,200
Card Replacement Fee	BDT 500	USD 10 / EURO 8 / GBP 6	BDT 700
PIN Replacement Fee	BDT 300	USD 5 / EURO 4 / GBP 3	BDT 500
Issuance Fee	Free	Free	BDT 1,000
Cash Withdrawal from any ATM (Bangladesh)	Free	Free	VISA Channel currency Conversion Charge
Cash Withdrawal from ATM (Abroad)	N/A	USD 2.5 or 1% of the withdrawal amount (whichever is higher)	USD 3 or 1.5% of the withdrawal amount (whichever is higher)+ Markup Fee
SMS Alert	Free	Free	Free

* VAT applicable as per GoB rules

DEPOSIT

Al-Wadeeah Current Account

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

Mudaraba Savings Account

	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)
Account maintenance fee	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

Mudaraba MY NRB Savings Account

	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 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

Mudaraba Women 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

Mudaraba Senior Citizen 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

Mudaraba Corporate Account

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

Mudarabah Short Notice Deposit Account (SND)

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

Mudaraba Deposit Pension Scheme

Pre - mature closing fee	Free
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Mudaraba Hajj Savings Scheme - (DPS)

Pre-mature closing fee	Free
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Mudaraba Bibaho Savings Scheme - (DPS)

Pre-mature closing fee	Free
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Mudaraba Payroll Account

This is a charge free Account

Perpetual Cash Waqf Account

This is a charge free account

Temporary Cash Waqf Account

This is a charge free account

OTHERS

Account Statement Charge/Balance Confirmation Certificate

All regular Account statement/balance confirmation certificate	Free (twice a year on Jun & Dec)
Any additional statement (below 1 year) / Balance confirmation certificate	BDT 100 per certificate / Statement (other than regular issuance)
Any additional statement (1 year & above)	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. 12 per leaf (Minimum order 10 leaves)
Uncollected cheque book destruction	BDT 100
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 Lac)	Tk.10 (Including VAT)
Regular Value Cheque Clearing (BDT 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)	BDT 200 (whichever higher) + other charges of the bank
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* VAT applicable as per GoB rules

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

FCY Notes Issue/Encashment

Endorsement fee-Customer	BDT 500
Endorsement fee-Non Customer	BDT 1,000
Issuance cash FCY Notes -Customer	BDT200
Issuance cash FCY Notes - Non Customer	BDT 500
Cash FCY encashment	BDT 200

Investment

Quard/Withdrawal Facility

Processing fee	BDT 500 + stamp charge
Renewal fee	Up to BDT 1,000

HPSM Household Finance- Personal Investment

Investment processing fee	No Processing Fee
Partial Payment fee	Nil
Early settlement fee	Nil

HPSM- Home Finance

Investment processing fee	No Processing Fee
Partial Payment Fee	Nil
Early settlement fee	Nil

HPSM- Car Finance

Investment processing fee	No Processing Fee
Partial payment fee	Nil

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
NOC Charge	BDT 200

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 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
Any additional statement (below 1 year) / Balance confirmation certificate	

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

Debit Card (Local Debit Card)

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

Fees and Charges of NRB Islamic Card:

Particulars	NRB Islamic Card	
Membership Fee	Free	
Renewal Fee	Limit Renewal Fee (BDT)	
	Below 1 Lac	1500
	1 Lac to Below 2 Lac	2000
	2 Lac to 10 Lac	4000
Supplementary Card Annual Fee	Free	
Card Replacement Fee	BDT 500	
PIN Replacement Fee	BDT 400	
Late Payment Fee	BDT 500 or USD 5	
Over Limit Charge	BDT 600 or USD 6	
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 + 3% Markup fee	
Monthly maintenance fee for General applicant's (if outstanding amount)	Outstanding Amount	Maintenance Fee
	Below BDT 100 or USD 1	Free
	BDT 100 to 50000 or USD 1 to \$500	BDT 1000/USD 10
	Above BDT 50001 or \$501 for every BDT 50000 or USD 500	BDT 500/USD 5
EMI Enrollment Fee	Free	
Fund Transfer fee Through NRB click	Within NRB Bank A/C 1%	
	Other Bank A/C 1.5%	
Add Money Fee	1.25% any Digital Finance/MFS	
Transaction Retrieval Fee	BDT 300 Per Transaction	
Balance transfer fee (BT)	2% or BDT 150 whichever is higher	
Markup	3%	
Certificate Fee/NOC	BDT 200	
Duplicate Statement	BDT 200 per month	
Transaction Alert/ SMS Service	BDT 200 Per Annum	

* VAT applicable as per GoB rules

Card Cheque Book issue Fee	200 for 10 leaves and 300 for 20 leaves (1 st card cheque Book free)
Cheque Processing fee	BDT 100 or 1.75% whichever is higher
Card Cheque return fee	BDT 50
Insurance premium	0.35% on outstanding amount on statement date

Note:

- Note: 15% VAT Applicable on all service fees except Monthly Maintenance Fee (MMF).
- Government Excise Duty is applicable as per Government regulations.
- 100% waiver on renewal fee for yearly 14 transactions (POS, E-Commerce and Card Cheque) regarding of any amount.
- 2 supplementary card - FREE! For 3rd supplementary card and onward 50% of Primary Card annual fee
- Complementary Balaka VIP Airport Lounge Facilities.
- Will be effective from 20 December 2022.

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 or Min Tk. 2.00 Per bill or Min 0.10% on the biller amount up to Max Tk. 500.00 whichever is lower or Any Other slab Base
Passport Fee Collection	As agreed with Passport Authority

Foreign Remittance

Remittance through PIN	Free
Remittance in Account	Free

Agent Relationship Fee (on disbursed amount)

SME Loan	Tk. 1 – 10 Lac = 1.00% + VAT Tk. 10.01 Lac – 20 Lac = 0.50% + VAT Above 20 Lac = 0.25% + VAT
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* VAT applicable as per GoB rules

Types of Transaction**Customer Charge (including VAT)**

Retail Loan	-
Agricultural Loan	Tk. 1 – 5 Lac = 0.50% + VAT Above 5 Lac = 0.25% + VAT
SOD Loan: Bondhu Quick Cash	1.00% Min Tk.200, Max Tk.3,000 (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 Opening Fee

CASA Account	Nil
DPS Account	Nil
TDS Account	Nil

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)

* VAT applicable as per GoB rules

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

Khidmah Market (1st Floor), Shakta Union, Keraniganj
Model Thana, Ati Bazar, 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 Rugonj, Narayanganj.

LALDIGHIRPAR BRANCH

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

HEMAYETPUR BRANCH

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

* VAT applicable as per GoB rules

MADHABPUR BRANCH Saiham Future Complex (1 st Floor) Madhabpur Bazar, Madhabpur, Habigonj-3331.	RAJSHAHI BRANCH 166 (1 st floor), Sultanabad (New Market) Ghoramara, Boalia, Rajshahi.
RAHIMANAGAR BAZAR BRANCH A. H. Munshi Tower (1 st floor) Rahimanagar Bazar, Kachua, Chandpur.	DHANMONDI BRANCH Green City Square, Plot # 750 (old) Satmasjid Road, Dhanmondi, Dhaka.
CUMILLA BRANCH Parvin Square, 36, Kandirpar, Ramghat, Laksham Road, Cumilla.	MOGRAPARA BRANCH Ambia Plaza, Mograpara Chowrasta. Sonargaon, Narayanganj.
SREEPUR BRANCH Nurul Islam Khan Complex, Plot # 243, Block # B, DB Road, Sreepur Pourashava, Sreepur, Gazipur.	SHAFIPUR BRANCH K Z Tower, Holding # 70/1 Shafipur Bazar Kaliakoir Pourashava, Kaliakoir, Gazipur.
FENI BRANCH Hoque Square, 27/1, SSK Road, Feni Sadar, Feni.	GOPALGANJ BRANCH Nazrul Center 16, Chowrongi Road Gopalganj Sadar, Gopalganj.
PAHARTALI RAOZAN BRANCH Haji Moqbul Tower (1 st floor), Pahartali, Chowmuhani Bazar, Raozan, Chattogram.	KAZIRHAT BRANCH Five Star Super Market, Dubisaybor, Baro Kandi Kazirhat, Zajira, Shariatpur.
KADOMTOLI BRANCH Rashed Iron Market, 1 st Floor (North Side), Bondo Darkpara, Highway Road, Kadamtali, Keranigonj, Dhaka.	ISHWARDI BRANCH Holding # 971/972 (1 st Floor), Station Road, Ishwardi, Pabna.
MIRPUR BRANCH HAL- GBDL Kazi Morning Glory, House # 15, Road # 03, Block # A, Mirpur-11, Dhaka.	MEDICAL ROAD BRANCH Iscon Market, Medical Road, Jugaltila, Kazalshah, Sylhet.
DEBIDWAR BRANCH Shopnil Tower, Holding # 252, Ward # 05, Debidwar, Cumilla.	PANCHABATI BRANCH Abdur Gafur Super Complex, Harihorpara, Panchabati, Narayanganj.
NAYABAZAR BRANCH 2/1, Ananda Mohon Basak Lane, Nayabazar, Dhaka.	PURBACHAL BRANCH Hazi Abdul Samad Shopping Complex, Brammankhali (Habib Nagar) Near Kanchan Bridge, Rupganj, Narayanganj.
JASHORE BRANCH 16 R.N Road, Jashore.	JAFLONG BRANCH Lebu Chairman Building, Holding # 352 Mamar Bazar, Gowainghat, Jaflong, Sylhet.
PRAGATI SARANI BRANCH The Alliance Building (Ground Floor), 63/Ka, Paragati Sarani, Baridhara, Dhaka-1212.	BARALEKHA BRANCH Happy Complex, Barlekha dakshin bazar, barlekha, moulvibazar.
BARISHAL BRANCH Asmat Ali Khan (AK) Institution Market, KB Hemayet Uddin Road, Girza Moholla, Barishal.	ISLAMI BANKING GULSHAN BRANCH Uday Sanz (Ground Floor), Block: SE (A), Plot: 2/B, Road: 134, South Avenue, Gulshan - 1, Dhaka-1212.

RANGPUR BRANCH

S.S Tower, Holding no – 616 GL Roy Road, Rangpur

FATIKCHARI BRANCH

Holding: 11, Bibirhat, Fatikchhari, Chattogram.

KALAMPUR BRANCH

Mirza Ear Hossen Market, Kalampur Bazar, Holding
Number: 1446, Dhamrai, Dhaka.

MAIJDEE BRANCH

Mafiz Plaza, North Fakirpur, Maijdee Court, Noakhali.

SUB-BRANCH NETWORK

Alankar More Sub-Branch

K Tower, Holding: 617/A/555, Abdul Ali Nagar, Alankar Mor, Ward: 9, Thana: Pahartali, Chattogram

Bahaddarhat Sub-Branch

Khan Plaza, Holding: 1051, Bahaddarhat Sarak, Ward: 4, Thana: Chadgaon, Chattogram

Banasree Sub-Branch

Sarker Plaza, Holding No. S-2, Avenue # 03, Block # D, Banasree, Rampura, Dhaka.

Chatkhil Sub-Branch

Aziz Super Market, Holding# 630, Chatkhil, Noakhali.

Jatrabari Sub-Branch

Nowab Stone Tower, Holding No. 33/2, North Jatrabari, Dhaka

Khilkhet Sub-Branch

Holding No.KA-181/3, Khilkhet Battala, Lake City Road, Khilkhet, Dhaka

Madani Avenue Sub-Branch

Holding No. 264, 100 Feet Road, Madani Avenue, Vatara, Dhaka

Niketon Sub-Branch

Rukaiya Palace, Holding # 06, Road # 08, Block # F, Niketon, Gulshan, Dhaka.

Mugda Sub-Branch

M.I Bhaban, Holding No : 1, Atish Dipankar Road, North Mugda, Dhaka.

Chattogram Port Sub-Branch

One Stop Service Center, M Shed, Booth No. 01, Chattogram Port, Chattogram

Savar Sub-Branch

Jibon Tower, Holding No. E-21 (Old), Thana Bus Stand, Ward No. 05, Police Station. Savar, Dhaka.

Khatunganj Sub-Branch

Business Tower, 1st Floor, Holding No: 467/479 & 468/480, Ward No: 35, Lamabazar, Khatunganj, Chattogram.

Pirerbagh Sub-Branch

Saleh Tower (1st Floor), Holding No.242, 60 Feet Road, Mirpur, Dhaka

Rayerbag Sub-Branch

Arif Commercial Complex, Holding# 5/11, Janatabag, Rayerbag, Kadamtali, Dhaka

Shahi Eidgah Sub-Branch

Anamika, Holding No. A/68, Shahi Eidgah, Ward No. 18, Sylhet City Corporation, Sylhet.

Station Road Sub-Branch

Matin Complex, Holding No.2906/2907, Station Road, Dakkhin Surma, Ward No. 26, Sylhet City Corporation, Sylhet

Tajmahal Road Sub-Branch

Holding No # Z-20, Tajmahal Road, Ward-31, Mohammadpur, Dhaka.

Taltola Sub-Branch

Rahim Foundation, Plot No. 288, VIP Road, Taltola, Sylhet.

Topkhana Road Sub-Branch

Fareast Tower situated at Holding No. 35 Topkhana Road, Dhaka-1000

Sadarghat Sub-Branch

Mirza Complex (1st Floor), Holding No : 70/A, Patuatuly Road, Sadarghat, Dhaka.

Charkhai Sub-Branch

Al Modina Shopping Center, Charkhai Bazar, Beanibazar, Sylhet.

Shalutikor Sub-Branch

Khatian No. 125, Dag No. 386, J.L No. 199, 7 No. Nandigram Union Parishad, Shalutikor Bazar, Ward No. 02, Police Station- Gowainghat, Sylhet

Sonaimuri Sub-Branch

Motaleb Plaza, Holding: 812/03, Sonaimuri, Ward: 05, Police Station: Sonaimuri, Noakhali.

Noapara Sub-Branch

LB Tower, Holding: 300, Road: Goakhola, Ward: 6, Thana: Abhoynagar, Jashore.

* VAT applicable as per GoB rules

Palash Sub-Branch

Hazi Sona Miah Market, Holding no-134, Khanepur Bazar Road, Ghorashal, Narsingdi.

Oxygen More Sub Branch

S. Ali Market, Bayezed Bostami, Chattogram.

Bandartila Sub-Branch

Sardar Plaza, Holding No.3406/4024 South Haliashor, EPZ, Chattogram.

Tukerbazar Sub Branch

Manik Miah Market, Khurumokhla Shahpur, Tukerbazar, Jalalabad, Sylhet

Batajor

Bappi Tower, Fazle Karim Lane, Batajor, Barishal.

Fenchuganj

Siki Summit, General Osman Goni Road, South Fenchuganj, Sylhet.

Dhunat More

Shah Bondegi, Dhunat More, Sherpur, Bogura.

Gorai

Ma Misron Nesa Tower, Gorai, Mirzapur, Tangail.

Patiya Sub-Branch

Memory Tower, Holding Number : 1993, Muncef Bazar, Chattogram-Cox's Bazar Highway, Ward : 02, Patiya Chattogram.

Rupnagar Sub-Branch

Awesome Rabbani Heights, House No. 43, Road No.14, Rupnagar, Mirpur, Dhaka.

Laksham Sub-Branch

Bhaiya Ahmed Tower, Middle Laksham, Baipass, Holding no.224, Laksham, Cumilla.

Companiganj Sub-Branch

Companiganj Bazar, Holding No:886, West Nabipurunion Parishad, Muradnagar, Cumilla.

Aganagar Sub branch

M Hasan Tower, Aganagar, Zinjira, South Keraniganj, Dhaka.

Sreemangal Sub Branch

Holding No. 68, Ruposhpur, Moulvibazar Road, Sreemangal, Sylhet.

Dharmagonj

Halima Monjil, West Dharmaganj, Enayetnagar, Fatullah, Narayanganj, Division.

Chhagalnaiya

Center Point Market, Holding No : 1245, Chhagalnaiya Municipality, Chhagalnaiya, Feni.

Kasiadanga

Hazi Tower, Holding No : 55, Chapainababganj Highway, Kasiadanga, Rajshahi.

Santahar

Zobeda Plaza, Holding No : 129, Santahar Municipality, Adomdighi, Bogura.

Dakshinkhan Sub-Branch

Hasen Tower, Holding Number : 367, Dakshinkhan, Ward : 49, Dhaka North City Corporation, Dhaka.

Hajiganj Sub-Branch

Showkat Tower (1st Floor), Holding No : 0031-01 Hajiganj West Bazar Road, Hajiganj, Chandpur

Updated on May 17, 2025

CORPORATE HEAD OFFICE

UDAY SANZ

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