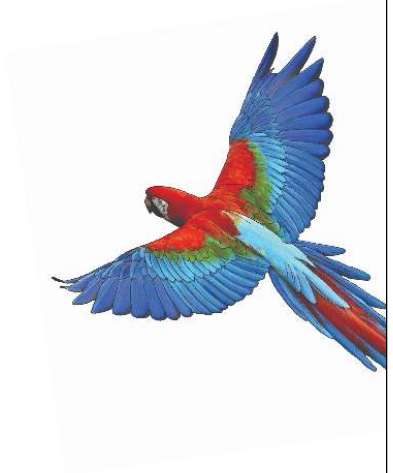




# Schedule of Charges

Updated on

**Effective from 27-03-2024**



Conditions apply



<b>DEPOSIT ACCOUNTS</b>	
<b>CURRENT ACCOUNT</b>	
BDT account maintenance fee (including OD Account)	TK. 300 half yearly
Closing of account	TK. 300
<b>EASY CURRENT ACCOUNT</b>	
Account Maintenance Fee	Average Balance up to TK. 50,000 -TK. 300 half yearly
	Average Balance above TK. 50,000 - NIL
Closing of account	TK. 300
<b>EASY PLUS CURRENT ACCOUNT</b>	
Account Maintenance Fee	Average Balance up to TK. 200,000 -TK. 300 half yearly
	Average Balance above TK. 200,000 - NIL
Closing of account	TK. 300
<b>FORTUNE TRANSACTIONAL ACCOUNT</b>	
Account Maintenance Fee	Tk. 500 half yearly
Closing of account	Tk. 300
<b>GENERAL SAVINGS ACCOUNT</b>	
Account Maintenance Fee	Average Balance up to TK. 10,000 Nil
	Average Balance above TK. 10,000 to TK. 25,000 -TK. 100 half yearly
	Average Balance above TK. 25,000 to TK. 200,000 TK. 200 half yearly
	Average Balance above TK. 200,000 to TK. 1,000,000 TK. 250 half yearly
	Average Balance above TK. 1,000,000 TK. 300 half yearly
Closing of account	TK. 200
<b>BASIC SAVINGS ACCOUNT</b>	
Account maintenance fee	Nil
Closing of account	Nil
<b>SND ACCOUNT</b>	
Account maintenance fee	Tk. 500 half yearly
Closing of account	TK. 300
<b>HIGH VALUE SAVINGS ACCOUNT</b>	
Account maintenance fee	Average Balance up to TK. 10,000 Nil
	Average Balance above TK. 10,000 to TK. 25,000 -TK. 100 half yearly
	Average Balance above TK. 25,000 to TK. 200,000 TK. 200 half yearly
	Average Balance above TK. 200,000 to TK. 1,000,000 TK. 250 half yearly
	Average Balance above TK. 1,000,000 TK. 300 half yearly
Closing of account	TK. 200
<b>SAVINGS DELIGHT ACCOUNT</b>	
Account maintenance fee	Average Balance up to TK. 10,000 Nil
	Average Balance above TK. 10,000 to TK. 25,000 -TK. 100 half yearly
	Average Balance above TK. 25,000 to TK. 200,000 TK. 200 half yearly
	Average Balance above TK. 200,000 to TK. 1,000,000 TK. 250 half yearly
	Average Balance above TK. 1,000,000 TK. 300 half yearly
Passport Endorsement Fee	Free for account holder only
Closing of account	Tk. 200

<b>Freelancer's Deposit Account</b>		
	<b>BDT Savings A/C</b>	<b>USD ERQ A/C</b>
Account maintenance fee	NIL	NIL
Debit Card Charge	First card free	NIL
SMS Alert Service	Regular Charge	NIL
Cheque Book	Regular Charge	N/A
Closing Fee	BDT 200	NIL
<b>GREEN SAVINGS ACCOUNT</b>		
Account maintenance fee	Average Balance up to TK. 10,000 Nil	
	Average Balance above TK. 10,000 to TK. 25,000 -TK. 100 half yearly	
	Average Balance above TK. 25,000 to TK. 200,000 TK. 200 half yearly	
	Average Balance above TK. 200,000 to TK. 1,000,000 TK. 250 half yearly	
	Average Balance above TK. 1,000,000 TK. 300 half yearly	
Closing of account	Tk. 200	
<b>ALO GENERAL SAVINGS ACCOUNT</b>		
Account Maintenance Fee	Average Balance up to TK. 10,000 Nil	
	Average Balance above TK. 10,000 to TK. 25,000 -TK. 100 half yearly	
	Average Balance above TK. 25,000 to TK. 200,000 TK. 200 half yearly	
	Average Balance above TK. 200,000 to TK. 1,000,000 TK. 250 half yearly	
	Average Balance above TK. 1,000,000 TK. 300 half yearly	
Closing of Account	Tk. 200	
<b>ALO HIGH VALUE SAVINGS ACCOUNT</b>		
Account Maintenance Fee	Average Balance up to TK. 10,000 Nil	
	Average Balance above TK. 10,000 to TK. 25,000 -TK. 100 half yearly	
	Average Balance above TK. 25,000 to TK. 200,000 TK. 200 half yearly	
	Average Balance above TK. 200,000 to TK. 1,000,000 TK. 250 half yearly	
	Average Balance above TK. 1,000,000 TK. 300 half yearly	
Closing of Account	Tk. 200	
<b>ALO SAVINGS DELIGHT ACCOUNT</b>		
Account Maintenance Fee	Average Balance up to TK. 10,000 Nil	
	Average Balance above TK. 10,000 to TK. 25,000 -TK. 100 half yearly	
	Average Balance above TK. 25,000 to TK. 200,000 TK. 200 half yearly	
	Average Balance above TK. 200,000 to TK. 1,000,000 TK. 250 half yearly	
	Average Balance above TK. 1,000,000 TK. 300 half yearly	
Locker Charge	10% discount on regular charge	
Student File Processing Fee	25% discount on first year opening charge	
Medical File Processing Fee	25% discount on first year opening charge	
Passport Endorsement Fee	Free for Account Holders only	
Closing of Account	Tk. 200	
<b>ALO BUSINESS ACCOUNT</b>		
Account Maintenance Fee	Tk. 300 half yearly	
Closing of Account	Tk. 300	
<b>SENIORS' SAVINGS ACCOUNT</b>		
Account maintenance fee	Average Balance up to TK. 10,000 Nil	
	Average Balance above TK. 10,000 to TK. 25,000 -TK. 100 half yearly	
	Average Balance above TK. 25,000 to TK. 200,000 TK. 200 half yearly	
	Average Balance above TK. 200,000 to TK. 1,000,000 TK. 250 half yearly	
	Average Balance above TK. 1,000,000 TK. 300 half yearly	
Closing of account	Tk. 200	

<b>STUDENT SAVINGS ACCOUNT – SCHOOL PLAN</b>		
Account maintenance fee	Free	
SMS Alert Fee	Free	
Passport Endorsement Fee	Free	
Debit Card	Free for Minor	
Closing of account	Free	
<b>STUDENT SAVINGS ACCOUNT – COLLEGE PLAN</b>		
Account maintenance fee	Free	
SMS Alert Fee	Free	
Passport Endorsement Fee	Free	
Debit Card	First year Free	
Closing of account	Free	
<b>NEW BORN'S SAVINGS ACCOUNT</b>		
Account maintenance fee	Average Balance up to TK. 10,000 Nil	
	Average Balance above TK. 10,000 to TK. 25,000 -TK. 100 half yearly	
	Average Balance above TK. 25,000 to TK. 200,000 TK. 200 half yearly	
	Average Balance above TK. 200,000 to TK. 1,000,000 TK. 250 half yearly	
	Average Balance above TK. 1,000,000 TK. 300 half yearly	
Closing of account	TK. 200	
<b>RMG WORKERS' ACCOUNT</b>		
Account maintenance fee	Nil	
Closing of account	Nil	
Cash withdrawal Slip	Free	
<b>FOREIGN CURRENCY ACCOUNT (USD/GBP/EUR)</b>		
Account maintenance fee	USD 7, GBP 4, EUR 4 half yearly	
Closing of Account	USD 4, GBP 2.5, EUR 2.5	
<b>RFGD ACCOUNT</b>		
Account maintenance fee	USD 5, GBP 3, EUR 3 half yearly	
Closing of Account	USD 4, GBP 2.5, EUR 2.5	
<b>OBU &amp; IB Charges</b>		
Account Maintenance Fee	Free	
Closing of Account	Free	
SMS Alert (Annual Fee FCY Account)	Free	
FDD & FTT	Free	
SWIFT Charge (Through Correspondence)	Above USD \$1000/ GBP 700/ SGD any amount – Tk. 800 ; min Tk. 500 (equiv USD)	
Correspondent Bank Fee	At Actual	
Duplicate Statement	Free	
Various Purpose Certificate	Free	
Solvency Certificate with Balance	Free	
Solvency Certificate without Balance	Free	
Certificate of Inward Remittance	Free	
<b>AUTO COUPON ENCASHMENT CHARGE FOR SANCHAYPATRA / WEDB/ DIB / DPB</b>		
SP Type	Purchased before January 1, 2014	Purchased on or after January 1, 2014

1 Month interest bearing Sanchaypatra i.e. Family Sanchaypatra	Tk. 700	Tk. 1200
3 Month interest bearing Sanchaypatra	Tk. 500	Tk. 1000
Pensioner Sanchaypatra, WEDB,DIB,DPB		
Bangladesh Sanchaypatra (BSP)	Service not Available	Tk. 500

#### MONTHLY DEPOSIT SCHEMES

Type of Deposit Schemes	Penalty for installment failure
Insurance Backed DPS Account	at 5% on installment arrear(s) at the time of realization of the due installment or Tk. 300 whichever is higher
Goal Based DPS Account	at 5% on installment arrear(s) at the time of realization of the due installment or Tk. 200 whichever is higher

#### OTHER SERVICES: DEPOSIT ACCOUNTS

All regular statement	Free on half yearly
Duplicate statement - CASA	Tk. 100
Statement of Deposit Scheme	Tk. 100
Stop printing of statement/ hold mail	No Fee
City Bank Statement verification	Tk. 100
Dormant Account Activation Charges	Free

#### CHEQUE BOOK ISSUES CHARGE

\*For Employee Banking accounts Cheque Book Charge will be decided as per agreement

For all CASA, STD & OD	Tk. 15 per leaf
<b>For the following products:</b>	
Savings Delight Account	First book free, onwards, Tk. 15 per leaf
Seniors' Savings Account	First book free, onwards, Tk. 15 per leaf
Alo Business Account	First book free, onwards, Tk. 15 per leaf
Alo High Value Savings Account	First Cheque book Free, 2nd and onwards cheque book free if Tk. 25,000 average balance maintained in account
Alo Savings Delight Account	First Cheque book Free, 2nd and onwards cheque book free if Tk. 100,000 average balance maintained in account
RMG Workers' Account	N/A
Insta Pack	Tk. 15 per leaf
Foreign Currency Account (25 Leaves)	USD 5, GBP 3.75, EUR 3.75 per book
RFCD Account	Not Available

#### Other related Charges:

Cash Withdrawal Slip (for emergency use only)	Tk. 200 per slip
Undelivered Cheque Book Destruction	Tk. 200

#### DEBIT CARD ISSUE CHARGE

\*For Employee Banking accounts Debit Card Charge will be decided as per agreement



Citymax Card	Tk. 600
Master Card	Tk. 600
Visa Card	Tk. 600
City Alo Visa Card	Tk. 600
Debit Card for RFCD account	Tk. 1000 or FCY equiv
<b>Note:</b>	
Alo Business Account	Annual Charge 50% waiver (First year only)
<b>RETAIL CREDIT FACILITIES</b>	
<b>SECURED LOAN</b>	
Loan processing fee	Up to Tk. 5 Lac: 0.50% but not exceeding Tk. 2,000,
	Above Tk. 5 Lac to Tk. 10 Lac: 0.50% but not exceeding Tk. 3,000.
	Above Tk. 10 Lac to Tk. 50 Lac: 0.50% but not exceeding Tk. 4,000.
	Above Tk. 50 Lac: 0.30% but not exceeding Tk. 4,000
Early settlement fee	0.50% of the outstanding amount
Pre-payment fee	0.50% on partial adjustment amount.
Penal Charge	Tk. 1.50% on overdue amount
<b>SECURED OVERDRAFT</b>	
Loan processing & Limit Enhancement Fee	Up to Tk. 5 Lac: 0.50% but not exceeding Tk. 2,000,
	Above Tk. 5 Lac to Tk. 10 Lac: 0.50% but not exceeding Tk. 3,000.
	Above Tk. 10 Lac to Tk. 50 Lac: 0.50% but not exceeding Tk. 4,000.
	Above Tk. 50 Lac: 0.30% but not exceeding Tk. 4,000
Excess Over Limit Charge	Tk. 1.50% of the EOL amount
Renewal Fee	Tk. 1000
<b>Secured Loan – Bullet Payment</b>	
Loan processing & Limit Enhancement Fee	Up to Tk. 5 Lac: 0.50% but not exceeding Tk. 2,000,
	Above Tk. 5 Lac to Tk. 10 Lac: 0.50% but not exceeding Tk. 3,000.
	Above Tk. 10 Lac to Tk. 50 Lac: 0.50% but not exceeding Tk. 4,000.
	Above Tk. 50 Lac: 0.30% but not exceeding Tk. 4,000
Early settlement fee	0.50% of the outstanding amount.
Pre-payment fee	0.50% on partial adjustment amount.
Penal Charge	Tk. 1.50% on overdue amount
Renewal Fee	Tk. 1000
<b>PERSONAL LOAN</b>	
Loan Processing Fee	0.50%
Loan processing Fee: On Take Over Amount	0%
Loan Processing Fee: On additional Take Over Amount	0.50%
Early settlement fee	0.50% of the outstanding amount.
Partial Payment Fee (minimum 30% of the outstanding)	0.50% on partial adjustment amount.
Loan re-scheduling fee	0.25% on outstanding amount or Tk. 10,000 whichever is lower
Penal Charge	1.50% on the arrear amount

<b>AUTO LOAN</b>	
Loan processing Fee	0.50% but not exceeding Tk. 15,000
Early settlement fee	0.50% of the outstanding amount.
Partial Payment Fee (minimum 30% of the outstanding)	0.50% on partial adjustment amount.
Loan re-scheduling fee	0.25% on outstanding amount or Tk. 10,000 whichever is lower
Penal Charge	1.50% on the arrear amount
<b>PARTIAL SECURED LOAN</b>	
Loan Processing Fee	0.50% but not exceeding Tk. 15,000
Early settlement fee	0.50% of the loan outstanding on unsecured portion
Pre-Payment Fee (after 6 months; minimum 30% of the o/s)	0.50% of the prepaid amount
Penal Charge (Unsecured Portion)	1.50% on the overdue amount
Penal Charge (Secured Portion)	1.50% on the EOL amount
<b>HOME LOAN</b>	
Loan Processing Fee	Up to Tk. 50 Lac: 0.50% but not exceeding Tk. 15,000 Above Tk. 50 Lac: 0.30% but not exceeding Tk. 20,000
Takeover Loan Processing Fee	Free
Takeover Loan with Home Credit – Processing Fee	Free
Early settlement fee	0.50% on outstanding amount.
Partial Payment Fee	0.50% on partial adjustment amount.
Penal Charge	1.50% on overdue amount
Re-schedule fee	Free
Vetting valuation charges	At actual
<b>OTHER CHARGES: RETAIL CREDIT</b>	
CIB Charge	At actual
Stamp Charge	At actual
Contact Point Verification – Regular	Tk. 550
Contact Point Verification – Additional Documents	Tk. 100 per verification
Change of Car quotation	Tk. 500 per change
Loan Account Statement & Loan Outstanding Certificate	Free on half yearly
Loan Account statement (Additional)	TK. 100
Loan Outstanding Certificate (Additional)	TK. 100
<b>FUND TRANSFER / PAYMENT SERVICES</b>	
<b>FOR ALL OTHER ACCOUNTS: (EXCEPT EASY &amp; EASY PLUS ACCOUNTS)</b>	
<b>CASH WITHDRAWAL (INTERCITY)</b>	
Up to TK. 50K	Tk. 50
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K	Tk. 2,500

<b>CASH DEPOSIT (INTERCITY)</b>	
Up to TK. 50K	Tk. 50
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K	Tk. 2,500
<b>FOR EASY CURRENT ACCOUNT (In the last 6 months, Product AMB Mantained) &amp; ALO BUSINESS ACCOUNT (if BDT 50,000 Average Balance Maintained)</b>	
<b>CASH WITHDRAWAL (INTERCITY)</b>	
Up to TK. 50K	Free
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K to 10000K	Tk. 2,500
Above TK. 10000K	Tk. 5,000
<b>CASH DEPOSIT (INTERCITY)</b>	
Up to TK. 50K	Free
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K to 10000K	Tk. 2,500
Above TK. 10000K	Tk. 5,000
<b>FOR EASY CURRENT ACCOUNT (in the Last 6 Months, Product AMB not Maintained) &amp; ALO BUSINESS ACCOUNT (if BDT 50,000 Average Balance not Maintained)</b>	
<b>CASH WITHDRAWAL (INTERCITY)</b>	
Up to TK. 50K	Tk. 50
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K to 10000K	Tk. 2,500
Above TK. 10000K	Tk. 5,000
<b>CASH DEPOSIT (INTERCITY)</b>	
Up to TK. 50K	Tk. 50
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300



Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K	Tk. 2,500
<b>FOR EASY PLUS CURRENT ACCOUNT (INTER CITY)</b>	
<b><i>IN THE LAST 6 MONTHS, PRODUCT AMB MAINTAINED</i></b>	
<b>CASH WITHDRAWAL (INTERCITY)</b>	
Up to TK. 200K	Free
Above TK. 200K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K to 10000K	Tk. 2,500
Above TK. 10000K	Tk. 5,000
<b>CASH DEPOSIT (INTERCITY)</b>	
Up to TK. 200K	Free
Above TK. 200K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K to 10000K	Tk. 2,500
Above TK. 10000K	Tk. 5,000
<b><i>IN THE LAST 6 MONTHS, PRODUCT AMB NOT MAINTAINED</i></b>	
<b>CASH WITHDRAWAL (INTERCITY)</b>	
Up to TK. 50K	Tk. 50
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K to 10000K	Tk. 2,500
Above TK. 10000K	Tk. 5,000
<b>CASH DEPOSIT (INTERCITY)</b>	
Up to TK. 50K	Tk. 50
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K	Tk. 2,500
<b>ALO BUSINESS ACCOUNTS (if BDT 2 Lac Average Balance Maintained)</b>	
<b>CASH DEPOSIT &amp; CASH WITHDRAWAL (INTERCITY)</b>	

Up to TK. 200K	Free
Above TK. 200K to TK. 500K	Tk. 300
Above TK. 500K to TK.1000K	Tk. 400
Above TK. 1000K to TK. 5000K	Tk. 1500
Above TK. 5000K to TK. 10000K	Tk. 2500
Above TK. 10000K	Tk. 5000
<b>All cheque/cash withdrawal/deposit within city</b>	
Free	
<b>LOCAL FUND TRANSFER</b>	
A/C to A/C Fund Transfer through Fund Transfer Form (*Within Same Customer ID – Free)	Tk. 250
Pay Order issue	Upto Tk. 1,000 – Tk. 20 Above Tk. 1 000 to Tk. 1 Lac – BDT 50 Above Tk. 1 Lac – Tk. 100
Pay Order Cancellation Charge	Tk. 50
Bangladesh Bank cheque issuance	TK. 200
Demand Draft (DD)/ Telegraphic Transfer/ Money Transfer	Upto Tk. 1000 – Tk. 20 Above Tk. 1000 to Tk. 1 Lac – Tk. 50 Above Tk. 1 Lac to Tk. 5 Lac – Tk. 100 Above Tk. 5 Lac to Tk. 10 Lac – Tk. 200 Above Tk. 10 Lac – Tk. 300
Cancellation of DD/TT/MT/PO/ BB Cheque	Tk. 50
Issuance of Bangladesh Bank Cheque	Tk. 200
Issuance of duplicate instrument	Tk. 500 (Including the stamp charges)
Payment through RTGS	Tk. 100 (including VAT)
<b>CANCELLATION LOCAL FUND TRANSFER</b>	
Stop payment on clearing cheque	Tk. 100 Per Instruction
Stop payment on cash cheque(s)	
Stop payment on entire cheque book	
<b>STANDING INSTRUCTION (SI)</b>	
Standing Instruction (SI) creation charge	TK. 100 Per SI
Failure of SI due to insufficient fund	Free
Amendment of SI	Tk. 50
Cancellation of SI	Free
<b>SWEEP</b>	
Sweep creation charge	Free
Sweep-in charge for each execution	Free
Sweep-out charge for each execution	Free
Amendment of sweep	Free

<b>IPO REFUND / DIVIDEND PROCESSING</b>		
Online processing of Dividend/ Refund Warrants	TK. 10 per transfer	
<b>DISPOSAL OF REMITTED FUND ON A/C OF HOME REMITTANCE</b>		
In local areas	PO Charge + Postage Charge	
Other areas	DD/TT Charge + Postage/SWIFT Charge	
<b>OUTWARD REMITTANCE – FCY</b>		
FDD & FTT	Upto Tk. 1 lac – Tk. 100 Above Tk. 1 lac to Tk. 5 Lac – Tk. 200 Above Tk. 5 Lac to Tk. 10 Lac – Tk. 300 Above Tk. 10 Lac – Tk. 500	
FCY draft on Bangladesh Bank (for clients)	TK. 300	
SWIFT charge (through correspondent)	min TK. 500; Above USD \$1000/GBP 700/ SGD any amount – Tk. 800	
Additional SWIFT charge if TT is not through correspondent	TK. 300	
Issuance of counter FCY Draft in favor of local banks	Tk. 200 per instance to be deducted from remitted fund	
<b>INWARD REMITTANCE – FCY</b>		
Purchase of foreign bank drafts	a) Tk. 0.25 per US\$ & per EURO b) Tk. 0.40 per GBP c) Other currencies at par with US\$	
Payment of any Taka draft issued by exchange houses/ foreign bank in abroad which are drawn on our bank	No Fee	
Encashment of any foreign TT in Taka at our counter	No Fee	
Collection of proceeds from local banks of any draft in FCY which are collected outside clearing house	Tk. 500 per instrument	
Collection of foreign currency draft from abroad	At actual of postage & other charges etc. + TK.250 from the collected fund	
<b>CANCELLATION OF FCY DRAFT / TT</b>		
FCY draft / TT cancellation	TK. 200	
<b>LOCAL CURRENCY (LCY) COLLECTION</b>		
LCY chq collection within clearing house	Up to Tk. 50,000	Free
	Above 50,000 to Below 5,00,000	Tk. 10
	Tk. 5,00,000 & Above for Regular Clearing	Tk. 25
	Tk. 5,00,000 & Above for Same Day/High value Clearing	Tk. 60
LCY Cheque collection where is no clearing house (bank area)	at actual cost, min Tk. 50 per case	
Outstation chq collection. Commission-vide ODBC/OBC (within CBL branches clearing zone)	0.10%, min TK. 100 – max Tk. 1000	

Outstation chq collection. Commission-vid ODBC/OBC (outside CBL branches clearing zone)	0.15%, min TK. 150 – max Tk. 1500
LCY cheque collection returned unpaid	TK. 100
Outward clearing cheque – Return for any reason	Free
<b>Inward clearing cheque Return</b>	
1. Insufficient fund	Tk. 50
2. Amount in figure and word differs	
3. Stale Cheque	
4. Post Dated Cheque/Undated Cheque	
5. Drawers signature differs/Missing	
6. Payment stopped by Drawer	
<b>FOREIGN CURRENCY (FCY) CHEQUE COLLECTION</b>	
FCY cheque collection (within Bangladesh)	0.10%, min TK. 150 – max Tk. 1000
FCY cheque collection (outside Bangladesh)	0.15%, min TK. 500 – max Tk. 2000 + courier/postage charge applicable
FCY cheque returned unpaid sent on collection	TK. 50
<b>CHEQUE PURCHASE (LCY/FCY)</b>	
LCY cheque purchase	0.15%, min Tk. 500 – max Tk. 2000
FCY cheque purchase	2%, min Tk. 1000
FCY cheque return charge	Tk. 50
Interest from the date of purchase	As per lending rate
<b>OTHER SERVICES: ALL OTHER ACCOUNTS</b>	
<b>ISSUE OF TRAVELERS CHEQUE (TC) / FCY NOTES</b>	
Issuance of TC, Customer	1% of the TC amount
Issuance of TC, Non-customer	1% of the TC amount
Endorsement fee, Customer	TK. 250
Endorsement fee, Non-customer	TK. 750
Issuance of cash FCY notes, Customer	1.0 % of the FCY amount, Min TK. 300
Issuance of cash FCY notes, Non-customer	1.0 % of the FCY amount, Min TK. 500
<b>TRAVELERS CHEQUE / FCY (CASH) ENCASHMENT</b>	
TC encashment, Customer	0.5%, of the TC amount, Min TK. 300
TC encashment, Non-customer	0.1%, of the TC amount, Min TK. 600
Cash FCY encashment ; Customer	Tk. 100
Non Customer	Tk. 200
<b>STUDENT FILE</b>	
Opening Charge	TK. 8,000
Renewal	TK. 7,000
<b>Note:</b>	
Alo High Value Savings Account	10% discount on first year opening charge
Seniors' Savings Account	25% Discount
<b>STUDENT BANKING SERVICES</b>	
Student File NOC	Tk. 1,000

Student File Certificate Fee	Tk. 500
Student File transfer fee to other bank	Tk. 2,000
Fee for University/Country change	Tk. 2,000
<b>Nostro Charge: (for Student Banking)</b>	
Euro	Up to EUR 12,000 = Tk. 3,000
	More than EUR 12,000 = Tk. 4000
JPY	Tk. 5,000
All other Currencies	Tk. 3,000
<b>MEDICAL FILE</b>	
For any countries	TK. 5,000
<b>Note:</b>	
Alo High Value Savings Account	10% discount on first year opening charge
<b>LOCKERS</b>	
Small	TK. 5,000 annually
Medium	TK. 7,000 annually
Large	TK. 9,000 annually
Replacement of lost keys	At actual + Tk. 1000
<b>Note:</b>	
Alo High Value Savings Account	5% discount on regular charge
Seniors' Savings Account	50% Discount for 1st Year only
<b>CCTV Video Footage Retrieval</b>	
Within Dhaka	Tk. 1,000
Outside Dhaka	Tk. 2,000
Voucher Retrieval Fee	At Actual
<b>CERTIFICATES / REPORTS</b>	
Half yearly balance confirmation certificate	Free
Additional balance confirmation certificate	Tk. 100
Certificate of AIT	Tk. 300
Issuance of solvency certificate	TK. 200
Certificate for inward remittance	TK. 300 per remittance
Certificate of encashment of Bond / Securities	Tk. 300
Duplicate savings certificate	Tk. 300
Duplicate advice more than 6 months old (per item)	Tk. 200
Fees for loan closure certificate	No Fee
FCY Cash/ TC Encashment certificate	Tk. 200
Certificate of FCY equivalent balance	Tk. 200
Account confirmation certificate	Tk. 100
FDD Certificate	Tk. 200
BO Certificate	Tk. 100

Certificate of Inward Remittance (through CBL NRB)	Free	
<b>TELEX / SWIFT / FAX</b>		
Within Country	Telex	Tk. 75
	Fax per page	Tk. 25
Outside Country	Telex	At actual minimum Tk. 500
	SWIFT	At actual minimum Tk. 500
Fax per page	Tk. 50	
<b>POSTAGE / MAIL / TELEPHONE</b>		
Registered cover	Tk. 50	
Courier – within city	Tk. 50	
Courier- inter city	Tk. 50	
Courier - outside country	Courier's actual charges + Tk.200	
Telephone charge	Tk.50	
Parcel	Tk. 50 per parcel for 1st 10 days & additional Tk. 5 for every subsequent 10 days or part thereof.	
<b>CITYTOUCH – DIGITAL BANKING CHARGES</b>		
Annual Subscription Fee	Free	
Stop Payment	Tk.50	
Outward Fund Transfer (EFT)	Free	
Outward Fund Transfer (NPSB)	TK. 10 (including VAT)	
Outward Fund Transfer (RTGS)	TK. 100 (including VAT)	
Mobile Recharge	Free	
Internet Bill Payment	Free	
Pay Order	Upto Tk. 1,000 – Tk. 20 Above Tk. 1 000 to Tk. 1 Lac – BDT 50 Above Tk. 1 Lac – Tk. 100	
Indian Visa Processing Fee Payment (IVAC)	Tk. 24 (including VAT)	
Visa Instant Payment	Tk. 35	
NSU Tuition Fee Payment	Tk. 15 (including VAT)	
QR Code Payment	Free	
<b>SECURED LOAN (through City Touch)</b>		
Processing Fee	0.5% of Loan Amount	
Early Settlement Fee	0.5% of Outstanding Amount	
CIB Charge	At actual	
<b>SMS ALERT</b>		
Annual Fee BDT Account	Tk. 300	
Annual Fee FCY Account	USD 3, GBP 3, EUR 3	
<b>CALL CENTER - CHARGES</b>		



Registration Fee	Free
Duplicate Statement	Tk. 100
Various Purpose Certificate	Tk. 150
RFCD Balance Confirmation Certificate	Equivalent to Tk. 100
Certificate for Foreign Study Purpose	Tk. 400
Account Confirmation Certificate	Tk. 75
BO Account Confirmation Certificate	Tk. 75
Solvency Certificate with balance	Tk. 200
Solvency Certificate without balance	Tk. 200
<b>LIEN MARK</b>	
Other bank's instrument kept under lien in our bank	Tk. 500
Our bank's instrument kept under lien in other bank	Tk. 500
<b>HOME LOAN OTHER CHARGES</b>	
Photocopy of any charge documents or Property Documents	Tk. 300
Photocopy of Sanction Letter/ BA Letter	Tk. 100
Partial Redemption of the security	Tk. 2,000
Takeover letter with the list of property documents, security status, document delivery confirmation, loan status confirmation etc.	Tk. 1,000
For Early settlement/ Takeover case: Redemption of mortgage/cancellation of TPA of the property and security release (after 15 days from Loan Closing)	At Actual
For all cases: Redemption of mortgage/cancellation of TPA of the property and security release (within 15 days from Loan Closing)	At Actual
<b>Please Note:</b>	
1. This Schedule of Charges applies to normal transactions, stamps 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.	
2. VAT is applicable @ 15% on all fees and charges.	
3. Correspondent/Other Bank Charges, if any, will be additionally recovered from customer.	
4. Any changes or modifications of any charges stated in this schedule would be notified & viewed through City Bank's website <a href="http://www.thecitybank.com.bd">www.thecitybank.com.bd</a> and it would be treated as a part of this schedule.	