

Schedule of Charges

Effective: 1st July, 2011



Bangladesh Bank Prescribed Charges

All Charges are subject to 15% V. A. T.

Ref.	Service/s	Charges
A. Customer Services		
A. 1. Deposit Accounts		
A. 1. i. Account Balance Confirmation		
A. 1. i. a.	Balance Confirmation Certificate	Free of charge twice a year otherwise BDT.200/- (each)*
A. 1. i. b.	Balance Confirmation Certificate to Auditors	BDT. 150/- (each)
A. 1. i. c.	B.O. Account certificate	BDT. 100/- (each)*
A. 2. Duplicate Statements		
A. 2. i.	Current Account	BDT. 150/- (each)
A. 2. ii.	Savings Account	BDT. 150/- (each)
A. 2. iii.	Term Deposit Account	BDT. 150/- (each)
A. 2. iv.	Foreign Currency Account	BDT. 150/- (each)
A. 2. v.	Account Advice Charge	BDT. 150/- (each)
A. 3. Cheques		
A.3.i. New Cheque Book charges		
A.3.i.a.	Issuance of New Chequebook-25 leaves	BDT.150/-
A.3.i.b.	Issuance of New Chequebook-50 leaves	BDT.300/-
A.3.i.c.	Issuance of New Chequebook-100 leaves	BDT.500/-
A. 3. ii.	Issuance of 'Specially' Printed Cheques	Availability upon Client Demand on actual printing cost
A. 3. iii.	Uncollected Chequebook Destruction (Applied but not collected within 03 Months)	BDT.200/-
A. 3. iv.	Stop Payment of Lost Cheques/Chequebook	BDT. 500/- (Flat)
A. 3. v.	Stop Payment of Cheque(Single Leaf)	BDT. 150/-
A. 3. vi.	Stop Payment Cancellation	BDT.100/-
A. 4. Clearing		
A. 4. i. Local Clearing		
A. 4. i. a.	Inward Clearing	No Charges
A. 4. i. b.	Outward Clearing	No Charges
A. 4. i. c.	Inward Cheques Returned (for insufficient funds)	BDT. 500/- (per Cheque)
A. 4. ii. F. C. Clearing		
A. 4. ii. a.	Inward Clearing	No Charges
A. 4. ii. b.	Outward Clearing	No Charges
A. 5. Account Maintenance Charges		
A. 5. i.	Current Accounts(1st chequebook of 25 leaves free for new A/C)	BDT. 500/- semi-annually*
A. 5. ii.	Current F. C. Accounts (1st chequebook of 25 leaves free for new A/C)	USD. 10/-, GBP 5/-, EUR 5/- semi annually
A. 5. iii.	All Types of Savings Accounts(1st chequebook of 25 leaves free for new A/C)	BDT. 300/- semi-annually*(Upto BDT.5000- No charge, From above BDT.5000 toBDT.25000- BDT.100(semi annually)*
A.5.iv.	Alfalah Monthly Premium/RP-BDT/SND(1st chequebook of 25 leaves free for new A/C)	BDT. 500/- semi-annually*
A.5.v.	Alfalah Rising Star(1st chequebook of 10 leaves free for new A/C)	BDT. 100/- Annually
A. 5.vi.	Dormant Account Activation Charge	BDT.300/-
A. 5. vii.	Hold Mail	BDT.1000/- p.a.
A. 5. viii. Alfalah Savings Plan		
	Premature Closure One-Off Charge	Nil*
A. 6. Communication Charges		
A. 6. i. Courier Charges		
A. 6. i. a.	Inland	At Actual
A. 6. i. b.	Foreign	At Actual
A. 6. ii. Fax Charges		
A. 6. ii. a.	Inland	No Charges
A. 6. ii. b.	Foreign	BDT. 200/-
A. 6. iii. Postage Charges		
A. 6. iii. a.	Inland	At Actual
A. 6. iii. b.	Foreign	At Actual
A. 7. Remittances (Local)		
A. 7. i.	Payorder / PO	BDT. 100/- (for POs up to BDT. 100k). BDT. 150/- (for POs over BDT. 100k)
A. 7. ii.	Demand Draft / DD	0.15% or a min. of BDT. 100/- of the DD's 'facevalue', whichever is higher

A. 7. iii.	Telex Transfers / TT	0.15% or a min. of BDT. 100/- of the DD's facevalue, whichever is higher
A. 7. iv.	Cancellation of PO / DD	BDT. 100/- along with BDT. 150/- Charged for Indemnity
A. 7.v.	Cancellation of TT	BDT. 300/-
A. 7. vi.	Issuance of Duplicate PO / DD/FDR	BDT. 150/-
A. 7. vii.	Issuance of Bangladesh Bank Cheque	BDT. 200/-
A. 7. viii.	Cancellation of Bangladesh Bank Cheque	BDT. 100/-
A. 8. Remittances (Foreign) & Cheque Purchases		
A. 8. i.	Inward Remittances	BDT. 100/- per remittance instruction
A. 8. ii.	Inward Remittances into Bank's own Client Account	No Charges
	Certificate for inward remittance	BDT. 200/- per certificate
A. 8. iii.	Outward Remittances	BDT. 500/- (For remittances up to USD. 1,000/- (or it's equivalent)) BDT. 1,000/- (For remittances over USD. 1,000/- (or it's equivalent))
A. 8. iv.	Cancellation of TT/DD	USD. 15/-
A. 8. vi.	Cheques for Purchase	FCY-0.50% of cheque amount or min.BDT 500/- commission plus courier charges & other bank charges. LCY- 1%, min BDT.250 plus other bank/post/telex charges
A. 8. vii.	Issuance of Traveller's Cheques / TCs	1% of TC amount plus BDT. 200/-
A. 8.viii.	Cash F. C. for Bank's Clients	No Charges
A. 8. ix.	Passport Endorsement	BDT. 300/- per passport
A. 8. x. Outward/Inward Cheques for Collection		
A. 8. x. a.	For Cheques up to BDT. 100,000/- or eqv FCY	At 0.20% plus postage at actual
A. 8. x. b.	For Cheques between BDT. 100,000/- up to BDT. 500,000/- or eqv FCY	At 0.10% plus postage at actual
A. 8. x. c.	For Cheques above BDT. 500,000/- or eqv FCY	At 0.05% plus postage at actual
A. 8. x. d.	Inward cheque collection-FCY(Domestic/Overseas)	BDT 300 plus postage/USD 20
A. 8. x. e.	Inward cheque collection return-FCY(Domestic/Overseas)	USD 5/ USD 10
A. 8.x. f.	Outward Cheque Returned Unpaid LCY/FCY	BDT.100/- plus postage at actual/USD 10 plus postage at actual
A. 8. xi. Outward SWIFT TRANSFERS		
A. 8. xi. a.	Through debit of Bank's own Client Account	BDT. 500/- (per transfer)
A. 8. xi. b.	Against surrender of 'convertible' F. C. Notes	BDT. 500/- (per transfer)
A. 8. xii. Foreign Demand Draft / FDD		
A. 8. xii. a.	Bank's Client:Through debit of Bank's own Client Account & or Against surrender of 'convertible' F. C. Notes	BDT. 100/- (For remittances up to and inclusive of USD. 1,000/- (or it's equivalent)) BDT. 300/- (For remittances over USD. 1,000/- (or it's equivalent))
A. 8. xii. b.	Non-Client: Against surrender of 'convertible' F. C. Notes	BDT. 300/- (For remittances up to and inclusive of USD. 1,000/- (or it's equivalent)) BDT. 500/- (For remittances over USD. 1,000/- (or it's equivalent))
A. 8. xii. c.	Issuance of DDs drawn on our account with the Bangladesh Bank, for Bank to Bank Settlements	USD. 10/- or it's equivalent
A. 8. xii. d.	Received from abroad or the Bank's Local Branch or when payment is demanded in F. C.	USD. 10/- or it's equivalent
A. 8. xii. e.	Issuance of duplicate FDD	BDT. 200 plus other applicable charges
A. 9. Miscellaneous		
A. 9. i.	Account Maintenance Certificate	BDT. 150/- per certificate
A. 9. ii.	Account Closing Charges	a)LCY Savings A/C(including ARS)- BDT.200/-, Current A/C-BDT.300/-*, SND/AMP/RP-BDT- BDT.300/-* b) FCY USD 10/-, GBP 5/-, EUR 5/-
A. 9. iii.	Certificate regarding Interest /Solvency/ Profit and Tax Deductions	BDT. 150/- per certificate
A.9.iv.	Issuance of FCY encashment certificate	BDT. 200/- per certificate
A.9.v.	Statement verification for other banks/embassies etc.	BDT. 200/- per certificate
A. 9. vi.	Issuance of other Certificates	Branch Manager's Discretion
A. 9. vii.	Document / Cheque retrieval (subject to availability)	Branch Manager's Discretion
A. 9. viii.	Arrangement of Government Stamp Paper	Branch Manager's Discretion
A. 9.ix.	Deposits from other corporate bodies, financial institutions, government agents, autonomous / semi autonomous agents, foreign missions, trusts, NGOs, etc...	Charged as rates quoted and agreed upon between parties
A. 9. x.	Purchase and sale of "Sanchaya Patra" as 'Primary Dealer' to and from Bank Customers	As per Issuer's Directives
A. 9.xi.	Any Out of Pocket Expenses - not covered in the 'SOC'	Branch Manager's Discretion
A. 9. xii.	Default due to lack of funds	Branch Manager's Discretion
A. 9. xiii.	Application to BBK under section 18A/18B of FER Act	BDT. 3500/- Companies BDT. 2000/- Individuals

A. 9. xiv.	Standing Orders	
A. 9. xiv. a.	Standing Instructions	BDT. 500/- per year
A. 9. xiv. b.	Standing Instructions (Per transaction fees)	Relevant Instrument Issuance Fees
A. 9. xiv. c.	Failure of Standing Instruction due to Insufficient Fund	BDT.100/-
A. 9. xv.	Locker Charges (Recovered at Commencement and charged annually thereafter)	
A. 9. xv. a.	Extra Large Lockers	BDT.5,000/- p.a.
A. 9. xv. b.	Large Lockers	BDT. 3,500/- p. a.
A. 9. xv. c.	Medium Lockers	BDT. 3,000/- p. a.
A. 9. xv. d.	Small Lockers	BDT. 2,500/- p. a.
A. 9. xv. e.	Late Payment Fee	BDT.500/-
A. 9. xv. f.	Locker Breaking Charges	At actual or Min BDT.7,500/-
A. 9. xvi.	Over the Counter - Branch Banking Online Charges	
A. 9. xvi. a.	Withdrawals from a Branch of the Bank outside the Metropolitan Area of Customer's 'Home Branch'	No Charges*
A. 9. xvi. b.	Deposits (Cash or Cheques) to a Branch other than the Customer's 'Home Branch'	No Charges*
Ref.	Service/s	Charges
B.	Trade Services	
B. 1.	Export Services (Commissions / Charges)	
B. 1. i.	LC Advising	
B. 1. i. a.	Advising of Letters of Credit (Foreign)	BDT. 750/-*
B. 1. i. b.	Advising of Letters of Credit (Local)	BDT. 600/-
B. 1. i. c.	Advising of Amendments (Foreign)	BDT. 750/-*
B. 1. i. d.	Advising of Amendments (Local)	BDT. 500/-
B. 1. ii.	LC Transfers	
B. 1. ii. a.	Transfer of LC	BDT. 750/-*
B. 1. ii. b.	Transfer of Amendment of LC	BDT. 750/-*
B. 1. iii. c.	Cancellation of Transfer	BDT. 1,500/-
B. 1. iii.	Collections	
B. 1. iii. a.	'Clean' (Cheque / Payorder)	0.15% of the Bill Amount min BDT. 200/-, whichever is higher
B. 1. iii. b.	'Collection Charges' on Export Bills sent for Collection	0.15% of the Bill Amount *
B. 1. iii. c.	'Handling Charges' on Local Currency Export Bills	Free of charge*
B. 1. iv.	Export Bills	
B. 1. iv. a.	Negotiation/Collection of Export Bills (Sight / Usance/Deferred) a) For the portion- No exchange gain b) For the portion- Exchange gain	a)0.15% of the Bill Amount (Min. BDT 500/-) * b)Max. BDT 500*
B. 1. iv. b.	Handling Charges for Export Bills after receipt of payment (Local / Foreign) (Sight / Usance) (Under L/C or non L/C)	Free of charge*
B. 1. iv. c.	Overdue Compensation against Negotiated Documents (At Sight)	In case of clean bill negotiation, no overdue compensation will be charged. In case of discrepant document negotiation, overdue compensation will be charged as per specific approval terms
B. 1. iv. d.	Profit/Interest Charges on Advance Payment against Local Export Bills(Usance) under L/C or Contract	Profit/interest to be charged on disbursed amount from the date of disbursement till final maturity as per credit approval. In case of delayed payment 2% over approved rate will be recovered. (Branch may seek waiver for such overdue compensation on case to case basis from competent authority).
B. 1. v.	Advance Payment	
B. 1. v. a.	Handling Charges for credit to Customer's Account	Free of charge*
B. 1. vi.	Cash Incentive/assistance	
B. 1. vi. a.	Processing charges	BDT 5,000/- per application
B. 2.	Import Services	
B. 2. i.	Commissions / Charges	
B. 2. i. a.	Commissions on Letter of Credit (Sight and Others) (Local / Foreign / Back to Back)	First Quarter: at 0.10% - 0.40%* Sub-sequent Quarters: at 0.10% - 0.40%*
B. 2. i. b.	Commissions on Letter of Credit (Usance/Deferred) (Local / Foreign / Back to Back)	Every quarter 0.20- 0.50% or as perClient Credit Approval.*

B. 2. i. c.	Commissions on Letter of Credit (100% Cash Margin) (Local / Foreign)	Every quarter 0.10-0.25% or as per Client Credit Approval*
B. 2. i. d.	Cancellation of Letter of Credit	Free of charge*
B. 2. i. e.	Letter of Credit Confirmation in case where the charges are on account of the opener	0.2% of LC amount or as per specifically approved by competent authority.*
B. 2. i. f.	Confirmation Charges Locally	0.20% of LC amount or as per specifically approved by competent authority.*
B. 2. i. g.	Letters of Gaurantee / Bid Bond	At 0.25% - 0.50% p.q. of the LG amount or BDT. 3,000/-, whichever is higher. Or, as per Client Credit Approval.
B. 2. i. h.	Letters of Gaurantee Amendment	BDT.2.500- plus other applicable charges
B. 2. i. i.	LC Acceptance Commissions (Back to Back, Local or Foreign)	First Quarter: at 0.20% - 0.40% Sub-sequent Quarters: at 0.10% - 0.40%*
B. 2. i. j.	Markup/Interest on Import Bills under Usance Letter of Credit (if not paid by the customer on the date of maturity).	As per arrangement with the Customer and as mentioned on the Client Credit Approval plus 2% p. a. as Overdue Compensation.
B. 2. i. k.	Advance Remittance (Payment) to Suppliers abroad against Imports (Under L/C or without L/C) - Note: As per Central Bank Directive the 'Without L/C' Option is Currently Unavailable.	At 0.40% p.a. of the remitted amount or BDT. 2,000/-, whichever is higher.
B. 2. i. l.	Profit/Interest Charges on PAD	For seven days 15% & Beyond seven days 17%
B. 2. i. m.	Expired & Unused L/C	Free of charge*
B. 2. ii.	LC Amendment Charges	
B. 2. ii. a.	Amendment of Letter of Credit involving Value Increase (Usance, Sight, Cash and Others) (Local / Foreign / Back to Back)	At 0.10% - 0.60% p.a. of the L/C amount or BDT. 1,200/-, whichever is higher. Or, as per Client Credit Approval.
B. 2. ii. b.	Amendments of Letter of Credit other than Value Increase	BDT. 1,000/-
B. 2. iv.	Other Charges	
B. 2. iv. a.	Copy Document Endorsement	Free of charge*
B. 2. iv. b.	LCA Form Registration with Bangladesh Bank	BDT. 1000/-
B. 2. iv. c.	Commissions on LCA issue without opening LC (sight/Usance/Deferred)	At 0.20%-0.60% P. q. of the LCA Amount
B. 2. iv. d.	Printing charges for EXP Form (Periodic Reporting of Client LC activity to the Central Bank)	BDT. 200/-
B. 2. iv. e.	Printing charges for IMP Form (Periodic Reporting of Client LC activity to the Central Bank)	BDT. 300/-
B. 2. iv. f.	Printing charges for LC Application Form	BDT. 200/-
B. 2. iv. g.	Printing charges for LCA Form	BDT. 200/-
B. 2. iv. h.	Renewal of IRC/ERC	BDT.1000/-
B. 2. iv. i.	Suppliers credit report	At Actual
B. 2. iv. j.	Indemnities (Shipping guarantee)	BDT.1500/- (Flat)
B. 2. iv. k.	Misc. Charges for Import Bills Lodged (L/C or without L/C) - As per Central Bank Directive the 'Without L/C' Option is Currently Unavailable.	BDT. 500/-
B. 2. iv. l.	Charges for return of Unpaid Documents	At actual or BDT. 1,000/- whichever is higher
B. 2. iv. m.	Charges for Payment of 'Discrepant Documents' under L/C or without L/C - As per Central Bank Directive the 'Without L/C' Option is Currently Unavailable.	USD. 60/- (Foreign), USD. 40/- (Local) EUR. 45/- (Foreign), JPY. 5000 (Foreign)
B. 2. iv. n.	Back to Back L/C Certificate Issue Charge	BDT.500/-*
B. 2. iv. o.	C&F Certificate Issue Charge	BDT.500/-*
B. 2. iv. p.	PSI processing charges	BDT. 200/- per LC+ BDT 50/- Courier charges
B. 2. iv. q.	Utilization Declaration Certificate	BDT.300/-
B. 2. iv. r.	PR Certificate Issue Charge	BDT.500/-*
B. 2. iv. s.	All other types of Handling Charges not mentioned above	Free of charge*
B. 2. iv. t.	When the exporter submits necessary export documents against already exported goods under irrevocable LC on sight payment basis, then no overdue interest shall be charged.*	

B. 2. v.	Communication Charges	
B. 2. v. a.	Courier Charges	
B. 2. v. a. i.	Inland	At Actual*
B. 2. v. a. ii.	Foreign (Other than India)	At Actual*
B. 2. v. a. iii.	Foreign (India)	At Actual*
B. 2. v. b.	Fax Charges	
B. 2. v. b. i.	Inland	At Actual*
B. 2. v. b. ii.	Foreign	At Actual*
B. 2. v. c.	SWIFT CHARGES	
B. 2. v. c. i.	Issuance of Letter of Credit	At Actual*
B. 2. v. c. ii.	LC Amendment Charges	At Actual*
B. 2. v. c. iii.	L/C Confirmation Charges	At Actual*
B. 2. v. c. iv.	L/C Cancellation Charges	At Actual*
B. 2. v. c.v.	Correspondence Charges(local part free of charge)	At Actual*
B. 2. v. c. vi.	Reimbursement Claim	BDT.500/-
B. 2. v. c. vii.	Payment Authority for all types of Payments (Except India)	USD. 70/-
B. 2. v. c. viii.	Payment Authority for all types of Payments (India)	USD. 50/-
Ref.	Service/s	Charges
C.	Corporate Banking Group	
C. 1.	Advances	
C. 1. i.	Greenfield Project Assessment Fee	As per sanction/approval
C. 1. ii.	Interim Review Processing Fee	As per sanction/approval
C. 1. iii.	Charges for Credit Operations	
C. 1. iii. a.	Loan Processing Fee(Sanction/Renewal/Enhancement/Extension)	
	Upto BDT 25,00,000.00	
	BDT 25,00,001.00 to BDT. 50,00,000.00	
	BDT 50,00,001 to BDT 1 crore	As per sanction/ approval
	BDT 1 crore to BDT 5 crore	
	Above BDT. 5 crore	
C.1.iii.b	Arrangement Fee	As per sanction /approval
C.1.iii.c	Agency Fee	As per sanction/approval
C.1.iii.d	Early Settlement Fee	As per specific credit approval
C.1.iii.e	Facilities covered by 100% cash	To be fixed by Management
C.1.iii.f	Others(not specified above)	To be fixed by Management
C. 1. iv.	Business Commitment Compensatory Commission - In case the client forgoes approved Credit Lines Sanctioned in their favor within the stipulated time, the bank is then within it's right to recover Compensatory Compensation due to Business Shortfall	As per Branch Manager's Discretion
C. 1. v.	Legal / Administrative Fees and Charges	
C. 1. v. a.	Company Search Report / RJSC	At actual
C. 1. v. b.	CIB Reports	As per Central Bank / Bangladesh Bank instructions
C. 1. v. c.	Company Valuation Reports	As charged by Bank Approved Panel of Valuers
C. 1. v. d.	Charge Document Preparation	At Actual
C. 1. v. e.	All Other Legal / Opinion Fees and Charges	At Actual
C. 1. v. f.	Expenditures related to Mortgages of immovable property	At Actual
C. 1. v. g.	Evaluation of Security and Maintenance thereof	At Actual
C. 1. v. h.	Replacement of Securities	At Actual
C. 1. v. i.	Marking of Lien on Securities issued by other Banks	BDT. 500/-
C. 1. v. j.	Security(s)/Documentation Photocopy	BDT.500/-
C. 1. vi.	Advances Against Pledge / Hypothecation	
C. 1. vi. a.	Storage Rent	At Actual
C. 1. vi. b.	Storage / Inventory Inspection Charges	At Actual
C. 1. vi. c.	Other Incidental Charges (Legal / Insurance, etc...)	At Actual
C. 1. vi. d.	Coupon Collection Charges for securities under Lien to the Bank (Corporate Bonds / Government Securities)	BDT. 300/- per Coupon
C. 1. vi. e.	Issuance of Delivery Orders against FIM, Cash Credit including all goods under Pledge	BDT.100/- per delivery plus actual conveyance
C. 1. vi. f.	Issuance of NOC at the request of the Customer for creation of 'Parri-Passu / Second Charge' to secure Credit from 'Other Banks / Non-Banking Financial Institutions'	BDT. 500/-

C. 1. vi. g.	Financing due to Non-Payment on Maturity Date of Acceptance of Liability / Overdue Finance against Trust Receipt (FATR) / Overdue Finance against Imported Merchandize (FIM) / Overdue Finance against Packing Credit (FAPC / PSF) / Overdue Finance against Foreign Bills (FAFB) Purchased	2% p. a. above the rate of financing charged on the overdue amount, on a daily basis
C. 1. vi. h.	Late Payment Mark-Up / Charges / Penalties	2% p. a. above the rate of financing charged on the overdue amount, on a daily basis
C.1.vii	Lease Finance	
C.1.vii.a.	Processing Fee	As per sanction/ approval
C.1.viii	Loan under EDF	LIBOR + 2.5%(LIBOR on disbursement date) (This shall be applicable for all loans under EDF which has been disbursed on or after 06/04/05'

D.1.	Alfalah Debit Card	
D. 1. a.	Basic Card Issuance/Renewal Fee	BDT. 500/-
D.1. b.	Card Replacement Fee	BDT. 300/-
D.1. c.	Transactional Retrieval fee	BDT. 100/-
	Cash Withdrawal:	
D.1. d.	From Bank Alfalah's ATM	Free
	From Omnibus member bank ATM	BDT. 15/- per transaction
	From VISA member bank ATM	BDT. 25 per transaction
	From Bank Alfalah's POS Machine	Free
D.1. e.	Inter Branch Fund Transfer fee(among own accounts only)	
	From Bank' Alfalah's ATM only	Free
	Balance enquiry:	
D.1. f.	From Bank Alfalah's ATM	Free
	From Omnibus member bank ATM	Free
	From VISA member bank ATM	Free
D.1.g.	SMS Alert Fee	BDT. 30/- per month

NB

These charges are our standard charges and concession rates may be granted at the discretion of Management.

Any Government Taxes, Duties or other charges will be recovered in addition to the foregoing