

# Schedule of Bank Charges

(Excluding Applicable VAT)

From 1<sup>st</sup> July 2021 to 31<sup>st</sup> December 2021



**Bank Alfalah Limited**

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# A. Customer Services

<b>A.1. Account Maintenance Charges</b>	
All types of Current Account SND All types of Savings Accounts	BDT 300 (Half-yearly)* BDT 500 (Half-yearly)* Avg. Balance ≤ BDT 10,000: Nil Avg. Balance > BDT 10,000 to ≤ BDT 25,000: BDT 100 (Half-yearly)* Avg. Balance > BDT 25,000 to ≤ BDT 200,000: BDT 200 (Half-yearly)* Avg. Balance > BDT 200,000 to ≤ BDT 1,000,000: BDT 250 (Half-yearly)* Avg. Balance > BDT 1,000,000: BDT 300 (Half-yearly)*
Dorment Account Activation-Saving Account Dorment Account Activation-Current Account/SND Hold Mail	Free* BDT 200 BDT 2,000 (annually)
<b>A.2. Duplicate Statements</b>	
Statement of Current Year/Current Tax Year (Current, Savings & Term Deposit A/C) E-Statement Account Statements for previous year(s)/previous tax year(s)	BDT 100 (each)* Free BDT 500 (for each year)
<b>A.3. Cheques</b>	
<b>New Cheque Book Charges</b> Issuance of New Cheque Book Issuance of New Cheque Book for BAFL Staff Stop Payment of Lost Cheques/Cheque Book Stop Payment of Cheque (single leaf) Uncollected Cheque book Destruction Charge (Applied but not collected within 3 months) Cancellation of stop payment instruction Photocopy of Cheques/Vouchers	At Actual* (per leaf BDT 8.00) First cheque book issued free of cost. Free BDT 500 (flat) BDT 100 (Per instruction)* BDT 300 BDT 50 (Per instruction)* BDT 100
<b>A.4. Clearing</b>	
Regular Value Clearing High Value Clearing (Same Day) BEFTN RTGS Inward Cheques Returned (for insufficient funds) Inward EFT Debit Instruction Cancellation due to insufficient fund	Below BDT 50,000: Nil From BDT 50,000 to BDT 500,000:BDT 10 Above 500,000: BDT 25 BDT 60 (including VAT) Free Maximum BDT 100 Including VAT (Free for staff)* BDT 50 (Per Cheque)* BDT 50
<b>A.5. Deposit Accounts</b>	
Balance Confirmation Certificate Balance Confirmation Certificate to Auditors Beneficiary of Account Certificate Solvency Certificate	Free of charge for twice a year. After that customers have to pay BDT 100 per certificate.* BDT 200 (each) BDT 100 (each)* BDT 200 (each)*
<b>A.6. Communication Charges</b>	
Courier Charges Inland and Foreign Postage Charges Inland and Foreign Fax Charges Inland Foreign	At Actual At Actual No Charges At Actual

# A. Customer Services

<b>A.7. Remittances (Local)</b>	
<b>Pay Order (PO)</b> Upto BDT 1,000 From BDT 1,001 to BDT 100,000 Above BDT 100k <b>Demand Draft (DD)</b> Upto BDT 1,000 From BDT 1,001 to BDT 100,000 From BDT 100,001 to BDT 500,000 From BDT 500,001 to BDT 1,000,000 Above BDT 1,000,000 Cancellation of PO/DD Issuance of Duplicate PO/DD/FDR Issuance of Bangladesh Bank Cheque Cancellation of Bangladesh Bank Cheque PO issued by BAFL to meet bank's purpose and not on behalf of any customer Pay Order/DD for BAFL Staff	BDT 20* BDT 50* BDT 100* BDT 20* BDT 50* BDT 100* BDT 200* BDT 300* BDT 50 (per instrument)* BDT 300 BDT 300 BDT 300 No Fees Free
<b>A.8. Remittances (Foreign) &amp; Cheque Purchases</b>	
Inward Remittances into Bank's Own Customer Account Certificate for Inward Remittance Outward Remittances  Cheques for Purchase  FCY Encashment  Cash F.C. for Bank's Customer Passport Endorsement	No charges (per certificate) BDT 200 BDT 500 (for remittances upto USD 1,000)(or its equivalent) BDT 1,000 (for remittances over USD 1,000 to USD 5,000),BDT 2,000 (for remittances over USD 5,000) (or its equivalent) No Charges for BAFL Staff  FCY-0.50% of cheque amount or min. BDT 500 commission plus courier/postage charges & other bank charges. LCY-1%, min. BDT 250 plus other bank/post/telex charges  Customer-Free Non Customer-0.5% of full amount (min. BDT 300)  No charges BDT 300 per passport (customer & immediate associates) BDT 500 per passport (non customer) No Charge (for BAFL staff, spouse & children)
<b>A.9. Outward/Inward Cheques for Collection</b>	
Outward Bills for Collection (OBC)  OBC Return FCY Cheque Collection  Inward Cheque Collection-FCY (Domestic/Overseas) Inward Cheque Collection Return-FCY (Domestic/Overseas) Outward Cheque Returned Unpaid LCY/FCY	At 0.20% plus postage at actual or min. BDT 100 max. BDT 500  BDT 300 + other bank charges + postage at actual a) 0.05% min. BDT 200 + other bank charges + postage at actual (within Bangladesh) b) 0.10% min. BDT 500 + other bank charges + postage at actual (outside Bangladesh) BDT 300/USD 20 plus postage  USD 5/USD 10 plus postage  BDT 100 plus postage at actual/USD 10 plus postage at actual
<b>A.10. Outward SWIFT Transfer</b>	
Through debit of Bank's own Customer Account Against surrender of 'convertible' F.C. Notes	BDT 500 (per transfer) BDT 500 (per transfer)
<b>A.11. Foreign Demand Draft/FDD</b>	
Foreign Demand Draft/FDD/TT/MT  Cancellation of FDD/TT/MT	BDT 100 (for upto BDT 100k or its equivalent)* BDT 200 (from BDT 100,001 to BDT 500,000 or its equivalent)* BDT 300 (from BDT 500,001 to BDT 1,000,000 or its equivalent)* BDT 500 (above BDT 1,000,000)* BDT 200 (per instrument)*

# A. Customer Services

<b>A.12. Miscellaneous</b>	
<b>Certificate Issuance Charge</b> Account Closing Charges  Issuance of FCY Encashment Certificate <b>Verification/Attestation of Account Statement and other documents</b> Document/Cheque retrieval (subject to availability)  Arrangement of Government Stamp Paper Deposits from other corporate bodies, financial institutions, government agents, autonomous/ semi autonomous agents, foreign mission, trusts, NGOs, etc.  Purchase and Scale of 'Sanchaya Patra' as 'Primary Dealer'-to and from Bank Customers  Any Out of Pocket Expenses - not covered in the SOC Processing of Student File per Student Issue of "Duplicate Sanchaypatra"  SMS Charge  CCTV image retrieval request for any reason initiated by customer for on us ATM/cash counter  <b>Certificate/Letter of Comfort involving credit facility</b> Salary Disbursement Charge	<b>BDT 300 per certificate</b> a) LCY All Savings A/C (excluding ARS)-BDT 200, All Current A/C-BDT 300*, SND BDT 300* b) FCY USD 10, GBP 5, EUR 5  BDT 200 per certificate BDT 300  BDT 300 Up to six months BDT 600 More than six months  BDT 500 Charged as rates quoted and agreed upon between parties  As per Issuer's Directives  Branch Manager's Discretion  BDT 3,000 per year BDT 1,000 (in addition to indemnity charge will be borne by the customer)  BDT 300 (annually)  BDT 2,000  BDT 1,000 per certificate Nil
<b>A.13. Standing Orders</b>	
Standing Instructions Standing Instructions for AUC Standing Instructions (per transaction fees) Failure of Standing Instruction due to Insufficient Funds	BDT 500 per year Free (subject to maintaining minimum balance of BDT 100k) Relevant Instrument Issuance Fees BDT 300
<b>A.14. Locker Charges (recovered at commencement and charged annually thereafter)</b>	
Key Deposit (one time & refundable) Extra Large Lockers Large Lockers Medium Lockers Small Lockers Large Lockers Medium Lockers Small Lockers Late Payment Fee Locker Breaking Charges/Key Replacement Locker Usage Charge After Banking Hour (4PM-6PM)	BDT 2,000 BDT 15,000 p.a. BDT 10,000 p.a. BDT 5,000 p.a. BDT 3,000 p.a. BDT 5,000 p.a for BAFL Staff BDT 2,500 p.a for BAFL Staff BDT 1,500 p.a for BAFL Staff BDT 1,000 At actual or min. BDT 8,500 BDT 200 (Free for Staff)
<b>A.15. Over the Counter - Branch Banking Online Charges</b>	
Withdrawals from a Branch of the Bank outside the Metropolitan Area of Customer's Homes Branch Deposits (Cash or Cheques) to a Branch other than the Customer's Home Branch	No charges* No charges*
<b>A.16. Secured Over Draft</b>	
Processing Fee (against FD/WEDB/USD Premium/ Investment Bonds)	1% or BDT 5,000 (whichever is lower)

## B.Trade Services

<b>Export Services (Commissions/Charges)</b>	
<b>B.1. LC Advising</b>	
Advising of Letters of Credit (Foreign)	BDT 750 *
Advising of Letters of Credit (Local)	BDT 750 *
Advising of Amendments (Foreign)	BDT 750 *
Advising of Amendments (Local)	BDT 750 *
<b>B.2. LC Transfers</b>	
Transfer of LC	BDT 750 *
Transfer of Amendment of LC	BDT 750 *
Cancellation of Transfer	BDT 1,500
<b>B.3. Collections</b>	
Handling Charges on Local Currency Export Bills	Free of charge*
<b>B.4. Export Bills</b>	
Negotiation/Collection of Export Bills (Sight/Usance/Deferred)	a) 0.15% of the Bill Amount* or its equivalent FCY b) Max. BDT 500* or its equivalent FCY (Conversion rate will be system rate)
a) For the portion-No exchange gain	
b) For the portion-Exchange gain	
Handling Charges for Export Bills after receipt of payment (Local/Foreign) (Sight/Usance) (Under LC or non LC)	Free of charge*
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.
Profit/Interest Charges on Advance payment against Local Export Bills (Usance) under LC 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.)
Tax Certificate Issuance Charges for: Jute Traders Jute Mills	BDT 1,000 BDT 500
Document Attestation Charges	Per doc. min. BDT 100 & max. BDT 500
<b>B.5. Advance Payment</b>	
Handling Charges for Credit to Customer's Account	Free of charge*
<b>B.6. Cash Incentive/Assistance</b>	
Processing Charges	BDT 3,000 per application
<b>B.7. Import Services (commissions/ Charges)</b>	
Commissions on Letter of Credit (Sight and Others) (Local/Foreign/Back to Back)	Every Quarter 0.40% (after the first quarter commission will be realized upto maturity date)*
Commissions on Letter of Credit (Usance/Deferred) (Local/Foreign/Back to Back)	Every Quarter 0.50% (after the first quarter commission will be realized upto maturity date)*
Commissions on Letter of Credit (100% Cash Margin) (Local/Foreign)	Every Quarter 0.25% (after the first quarter commission will be realized upto maturity date)*
Cancellation of Letter of Credit (swift charges)	Free of Charge
Letter of Credit Confirmation in case where the charges are on account of the opener	Every Quarter 0.20% (after the first quarter commission will be realized upto maturity date)*
Confirmation Charges Locally	Every Quarter 0.20% (after the first quarter commission will be realized upto maturity date)*

## B.Trade Services

<p>LC Acceptance Commissions (Back to Back, Local or Foreign)</p> <p>Markup/Interest on Import Bills under Usance Letter of Credit (if not paid by the customer on the date of maturity)</p> <p>Advance Remittance (Payment) to Suppliers abroad against Imports (under LC or without LC)</p> <p>Profit/Interest Charges on PAD</p> <p>Expired &amp; Unused LC</p>	<p><b>Every Quarter 0.40% (after the first quarter commission will be realized upto maturity date)*</b></p> <p>As per arrangement with the Customer and as mentioned on the Customer Credit Approval plus 2% p.a. as Overdue Compensation.</p> <p>At 0.25% p.q</p> <p>Approved MTR (Murabaha Trust Receipt)/MLPO/MLTR (Murabaha Loan against Trust Receipt) Rate + 2.00% p.a. OR as per Credit Approval</p> <p>Free of charge*</p>
<p><b>B.8. LC Amendment Charges</b></p>	
<p>Amendment of Letter of Credit involving value increase a) In case of Sight/ Cash/EDF/Back to Back/Others: b) In case of Usance/deferred/ Cash/Back to Back/Others</p> <p>Amendments of Letter of Credit other than Value Increase and extension of validity</p>	<p>Commission as per LC opening rate</p> <p>BDT 750</p>
<p><b>B.9. Other Charges</b></p>	
<p>Copy Document Endorsement</p> <p>LCA Form Registration with AD Branches (without LC)</p> <p>Commissions on LCA issue without opening LC: a) In case of Sight b) In case of Usance/deferred</p> <p>Printing Charges per EXP Form (Periodic Reporting of LC activity to the Central Bank)</p> <p><b>BL Endorsement and Signature verification</b></p> <p>Printing Charges per IMP Form (Periodic Reporting of Customer LC Activity to the Central Bank)</p> <p>Printing Charges for LC Application Form</p> <p>Printing Charges for LCA Form</p> <p>Renewal of Import Registration Certificate (IRC)/Export Registration Certificate (ERC)</p> <p>Suppliers Credit Report</p> <p>Indemnities (shipping guarantee)</p> <p>Misc Charges for Import Bills Lodged</p> <p>Charges for Return of Unpaid Documents</p> <p>Charges for Payment of Discrepant Documents under LC</p> <p>Back to Back LC Certificate Issue Charges</p> <p>C &amp; F Certificate Issue Charges</p> <p>Pre- Shipment Inspection Processing Charges</p> <p>Utilization Declaration Certificate</p> <p>Proceed Realization Certificate Issue Charges</p> <p>All other types of Handling Charges not mentioned above</p> <p>Vessel Tracking</p> <p>Processing fee for obtaining regulatory approval (Indenting, Buying house, freight forwarders agent and any other specific permission related to import/export/remittance etc.)</p>	<p>Free of charge*</p> <p>BDT 1,000</p> <p>a) 0.20%-0.40% p.q of the LCA value b) 0.20%-0.50% p.q of the LCA value.</p> <p>BDT 200</p> <p>BDT 100 per BL BDT 300</p> <p>BDT 200</p> <p>BDT 200</p> <p>BDT 1,000</p> <p>At actual</p> <p>BDT 1,500 (flat)</p> <p>BDT 500</p> <p>At actual or BDT 1,000, whichever is higher</p> <p>USD 60 (foreign), USD 40 (local) EUR 45 (foreign), JPY 5,000 (foreign)</p> <p>BDT 500 *</p> <p>BDT 500 * or its equivalent FCY</p> <p>BDT 200 per LC + BDT 50 courier charges</p> <p>BDT 300</p> <p>BDT 500 * or its equivalent FCY</p> <p>Free of charge*</p> <p>BDT 200 or its equivalent FCY</p> <p>BDT 1,000</p>

## B.Trade Services

<b>B.10. Guarantee Charges</b>	
Letters of Guarantee/Bid Bond (issuance/extension of validity/increase in amount)	0.50%, but minimum BDT 1,000 (p.q) after the first quarter commission will be realized upto maturity date.
Letters of Guarantee Amendment (other than validity extension or increase in amount)	BDT 2,500 plus other applicable charges
<b>Communication Charges</b>	
<b>B.11. Courier Charges</b>	
Inland	At actual*
Foreign (other than India)	At actual*
Foreign (India)	At actual*
<b>B.12. Fax Charges</b>	
Inland	At actual*
Foreign	At actual*
<b>B.13. SWIFT Charges</b>	
Issuance of Letter of Credit	BDT 1,500
LC Amendment Charges	At actual*
LC Confirmation Charges	At actual*
LC Cancellation Charges	At actual*
Correspondence Charges (local part free of charge)	At actual*
Reimbursement Claim	BDT 500
Payment Authority for all types of Payments (sight LC only) (except India)	USD 70
Payment Authority for all types of Payments (India)	USD 50
UPAS	USD 30
<b>B.14. Bonds &amp; Gurantees</b>	
Stamp Duty	At Actual
Legal Fee	At Actual



# C. Corporate Banking Group

<b>C.1. Advances</b>	
Greenfield Project Assessment Fee	As per sanction/approval
Interim Review Processing Fee	As per sanction/approval
<b>Charges for Credit Operations</b>	
<b>C.2. Loan Processing Fee (Sanction/Renewal/Enhancement/Extension)</b>	
Processing Fee : Upto BDT 5,000,000	0.50% of the approved loan not more than BDT 15,000*
Above BDT 5,000,000	0.30% of the approved loan not more than BDT 20,000*
Loan Reschedule/Restructure Arrangement Fee	0.25% of the approved loan not more than BDT 10,000*
Agency Fee	As per sanction/approval
Early Settlement Fee	As per sanction/approval
Facilities Covered by 100% cash	Maximum 0.50% of the outstanding Loan
Others (not specified above)	Maximum 2% of the Outstanding Loan
Business Commitment Compensatory Commission - In case the Customer forgoes approved Credit Lines Sanctioned in their favour within the stipulated time, the bank is then within its right to recover Compensatory Compensation due to Business Shortfall	As per sanction/approval
	As per discretion of National Manager - Corporate Banking
<b>C.3. Legal/Administrative Fees and Charges</b>	
Company Search Report/RJSC	At actual
CIB Reports	As per Bangladesh Bank instructions
Company Valuation Reports	As charged by Bank Approved Panel of Valuators
Charge Document Preparation	At actual
All Other Legal/Opinion Fees and Charges	At actual
<b>Expenditures related to Mortgages of immovable property</b>	At actual
Evaluation of Security and Maintenance thereof	At actual
Replacement of Securities	At actual
Marking of Lien on Securities issued by other Banks	BDT 500
Security(ies)/Documentation Photocopy	BDT 500
<b>C.4. Advances against Pledge/Hypothecation</b>	
Storage Rent	<b>At Actual</b>
Storage/Inventory Inspection Charges	<b>At Actual</b>
Other Incidental Charges (Legal/Insurance, etc.)	<b>At Actual</b>
Coupon Collection Charges for securities under lien to the Bank (Corporate Bonds/Government Securities)	BDT 300 ( <b>per coupon</b> )
Issuance of Delivery Orders against FIM, Cash Credit, including all goods under pledge	BDT 100 per delivery plus actual conveyance
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
Financing due to Non-Payment on maturity Date of Acceptance of Liability/Overdue Finance against Trust Receipt(FATR)/Overdue finance against Imported Merchandise (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/or as per approval.
Late Payment Markup/Charges/Penalties	2% p.a. above the rate of financing charged on the overdue amount on a daily basis/or as per approval
<b>C.5. Lease Finance</b>	
Processing Fee	As per sanction/approval

## C. Corporate Banking Group

<b>Cottage, Micro, Small and Medium Enterprise (CMSME) Clients</b>	
<b>C.6. Charges for Credit Operations</b>	
Loan Application Fee (Sanction/Renewal/Enhancement/Extension)	Nil
Processing Fee	Nil
Early Settlement Fee	Nil
<b>C.7. Legal/Administrative Fees and Charges</b>	
Company Search Report/RJSC	At actual
CIB Reports	As per Bangladesh Bank instructions (At actual)
Company Valuation Reports	As charged by Bank Approved Panel of Valuers (At actual)
Charge Document Preparation	At actual
All Other Legal/Opinion Fees and Charges	At actual
Expenditures related to Mortgages of immovable property	At actual
Evaluation of Security and Maintenance thereof	At actual
Replacement of Securities	At actual
Marking of Lien on Securities issued by other Banks	At actual or BDT 500 (whichever is higher)
Security(ies)/Documentation Photocopy	At actual or BDT 500 (whichever is higher)
<b>C.8. Advances Against Pledge / Hypothecation</b>	
Storage Rent	At actual
Storage/Inventory Inspection Charges	At actual
Other Incidental Charges (Legal/Insurance, etc.)	At actual
Coupon Collection Charges for securities under lien to the Bank (Corporate Bonds/Government Securities)	BDT. 300 per coupon
Issuance of Delivery Orders against FIM, Cash Credit, including all goods under pledge	BDT. 100 per delivery plus actual conveyance
Issuance of NOC at the request of the customer for creation of 'Parri Passu/Second Charge' to secure credit from 'Other Banks/Non Financial Institutions'	BDT. 500
Financing due to Non Payment on Maturity Date of Acceptance of Liability/Overdue Finance against Trust Receipt (FATR)/Overdue Finance against Imported Merchandise (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/ or as per approval
Late Payment MarkUp/Charges/Penalties	2% p.a. above the rate of financing charged on the overdue amount on a daily basis/ or as per approval
<b>C.9. Refinance programs of Bangladesh Bank</b>	
Loan under EDF	Rate as declared by Bangladesh Bank (Maximum spread as declared by Bangladesh Bank or as per Credit Approval)

## D. Alfalah Debit Card

<b>D.1. Card Fee</b>	
Card Issuance/Annual Fee	BDT 600 Free for BAFL staff
Card Replacement Fee	BDT 500
Transactional Retrieval Fee	BDT 500
PIN Replacement Charge (Through Call Center)	BDT 100
<b>D.2. Cash Withdrawal</b>	
From Bank Alfalah ATM	Free
From NPSB member bank ATM	Free
From VISA member bank ATM	BDT 15 per transaction
From Q-CASH Member Bank ATM	BDT 10 per transaction (excluding VAT)
<b>D.3. Inter Branch Fund Transfer Fee (among own accounts only)</b>	
From Bank Alfalah ATM only	Free
<b>D.4. Balance Enquiry &amp; Mini Statement</b>	
From Bank Alfalah ATM	Free
Mini Statement from NPSB member bank ATM	BDT 5 per enquiry
Balance Enquiry from NPSB member bank ATM	BDT 5 per enquiry
Balance Enquiry from Q-CASH Member Bank ATM	Free
Mini Statement from Q-CASH Member Bank ATM	Free
All Transaction Alert Fee	No Charge

## E. Internet Banking

<b>E.1. Internet Banking</b>	
Internet Banking Charges	No Charge, for transaction limit upto BDT 250,000 per day. BDT 500 for transaction limit upto BDT 500,000 per day. (annually)

\* Bangladesh Bank Prescribed Charges

- Note:
1. These charges are our standard charges and concession rates may be granted at the discretion of the Management. Any government taxes, duties, or other charges will be recovered in addition to the foregoing.
  2. No service charge/fee will be imposed on Alfalah Rising Star Account (School Banking Type of Account) except government fees according to the Bangladesh Bank GBCSRD Circular No: 07.
  3. VAT is applicable @15% on all charges, fees & commissions (other than commissions, fees or charges against Export and Export related service will be applicable provided by the bank as per Government Circular.)
  4. Country Management may waive partially or full amount of the above mentioned charges. In case of waiver VAT is to be collected on the standard rate of charges.