

Schedule of Charges of MTB Yaqeen-Islamic Banking

Annexure-“B”

MTB Yaqeen- Retail Banking		
	Particulars	Charges/Commission/Fees
Account Maintenance Fee		
1.	Yaqeen Al-Wadee’ah Current Account (Individual & Non-Individual)	BDT 300 half yearly
	Yaqeen Short Notice Deposit (SND) Account (Individual & Non-Individual)	No Fee
	Yaqeen Savings /Yaqeen Monthly Profit Paying Savings/ Yaqeen Banaat Savings / Yaqeen Bannat Premium Savings/Yaqeen Personal Retail/Yaqeen Student Savings/Yaqeen Junior Savings/Other Yaqeen Savings Accounts	No Fee
	FCY Account	BDT 300 half yearly
	NITA Account	BDT 300 half yearly
	Escrow Account (Deposit)	BDT 1000 yearly
	Activation of Dormant Account	No Charge
Account Closing Fee		
2.	Yaqeen Al-Wadee’ah Account (Individual & Non-Individual)/Yaqeen SND Account (Individual & Non-Individual)	BDT 300
	Yaqeen Savings /Yaqeen Monthly Profit Paying Savings/ Yaqeen Banaat Savings / Yaqeen Bannat Premium Savings/Yaqeen Personal Retail/Yaqeen Student Savings/Yaqeen Junior Savings/Other Yaqeen Savings Accounts	BDT 200
	Other Deposit Products Account (TD & RD)	No Charge for Premature Encashment
	NITA Account	BDT 200
3.	Salary Disbursement Charge (other than payroll customer)	Up to BDT 10 per account (minimum BDT 200, maximum BDT 500 per instruction)
Account Statement Fee		
4.	Yaqeen Al-Wadee’ah Current/SND Account (Individual & Non-Individual) (Monthly Basis One Copy)	Free
	Yaqeen Al-Wadee’ah Current/SND Account (Individual & Non-Individual) (More than One in a Month)	BDT 300 Per Instance
	Yaqeen Savings /Yaqeen Monthly Profit Paying Savings/ Yaqeen Banaat Savings / Yaqeen Bannat Premium Savings/Yaqeen Personal Retail/Yaqeen Student Savings/Yaqeen Junior Savings/Other Yaqeen Savings Account (Half-Yearly basis)	Free
	Yaqeen Savings /Yaqeen Monthly Profit Paying Savings/ Yaqeen Banaat Savings / Yaqeen Bannat Premium Savings/Yaqeen Personal Retail/Yaqeen Student Savings/Yaqeen Junior Savings/Other Yaqeen Savings Account (On Demand)	BDT 300 Per Instance
	All Scheme Deposit Products	<ul style="list-style-type: none"> • One Copy A/C Statement every half year: Free • A/C Statement to be issued at the request of Client on realization of BDT 300 per instance
	MTB Yaqeen statement verification (when those are sent to us for verification by embassies, other banks etc.)	BDT 500 Per Instance

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NID Verification Fee		
5.	NID Verification Charge (Per Instance of Verification)	BDT 15
Cheque Book Issuance Fee		
6.	Yaqeen Al-Wadee'ah Current/ Yaqeen Savings /Yaqeen Monthly Profit Paying Savings/ Yaqeen Banaat Savings / Yaqeen Bannat Premium Savings/Yaqeen Personal Retail/Yaqeen Student Savings/Yaqeen Junior Savings/Other Yaqeen Savings Account	i) BDT15.00 per leaf ii) First 01 (one) Cheque book (25/10 leaves) free
	Cheque Book Destruction Fee (After 03 Months)	BDT 300 Per Book
Bangladesh Bank Cheque Issuance Fee		
7.	Issuance of BB Cheque as per customer's request	BDT 300 per cheque
Fees on On-line Cash Transaction- Deposit and Withdrawal (Inter City)		
8.	Any Amount	Free
Fees on On-line Cash Transaction- Deposit and Withdrawal (Within City)		
9.	Any Amount	Free
Fees on On-line Transfer - Refund Warrant (IPO)		
10.	Per Transaction	BDT 10.00
Fees on Local Funds Transfer		
11.	*Pay Order Issue- Both A/C holder & Non A/C holder	i) Up to BDT 1,000 – BDT 20 ii) From BDT 1,001 to BDT 1,00,000 - BDT 50 iii) Above BDT 1,00,000 – BDT 100
	*Demand Draft Issue – Both A/C holder & Non A/C holder	i) Up to BDT 1,000 – BDT 20 ii) From BDT 1,001 to BDT 1,00,000- BDT 50 iii) From BDT 1,00,001 to BDT 5,00,000 – BDT 100 iv) From BDT 5,00,001 to BDT 10,00,000 – BDT 200 v) Above BDT 10,00,000 – BDT 300
* Bank will charge commission of BDT 10 only for issuing Draft/Pay Order (not exceeding BDT 500) in connection with application b students/unemployed youth for employment.		
Fees on Issuance of Duplicate Instrument		
12.	Issuance of Duplicate instrument (PO/DD/TD/RD Receipt etc.)	BDT 500 + Stamp Charges for Indemnity Bond
Fees on Cancellation of Local Fund Transfer		
13.	Cancellation of DD & PO	BDT 50
	Cancellation of Bangladesh Bank Cheque	BDT 300
	Stop Payment Instruction on Clearing Cheque /Cash Cheque /Entire Cheque Book etc.	Per Request: BDT 100
	Cancellation of Stop Payment Instruction on Clearing Cheque /Cash Cheque /Entire Cheque Book etc.	Per Request: BDT 50
Standing Instruction		
14.	Standing Instruction Creation Charge	BDT 100 for execution of each instruction. No charge for transfer of fund from any Deposit Account to Scheme Account.
	Standing Instruction Cancellation/ Amendment	BDT 100

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Fees on Cheque for Collection			
15.	Own Bank's Cheque deposit any amount (One City to Another)	Free	
	LCY Cheque Collection Where there is no clearing House (Bank Area)	At Actual Cost, Minimum BDT 50 Per Case	
	Outstation Cheque Collection Commission (within Bank Branches Clearing Zone)	0.10%, Minimum BDT 100, Maximum BDT 1,000	
	Outstation cheque Collection Commission (Outside Bank Branches Clearing Zone)	0.15%, Minimum BDT 150, Maximum BDT 1,500	
Fees on Cheque Return Unpaid			
16.	Bounced /Unpaid Cheque Drawn on us (Cash/Clearing/ Transfer) - For Insufficient Fund	BDT 50	
	Outward Clearing Cheque Return for Any Reason	No Charge	
Fees on BACPS			
*17.	Below BDT 50,000	No Charge	
	BDT 50,000 to Below BDT 5,00,000	BDT 10 (BB 8 + Presenting Bank 2 including VAT)	
	BDT 5,00,000 and Above- High Value Clearing	BDT 60 (BB 50 + Presenting Bank 10)	
	BDT 5,00,000 and Above- Regular Value Clearing	BDT 25 (BB 20 + Presenting Bank 5)	
	All Types of G2P (Government to Person) Cheque	No Charge	
	Cheques, Utility Bills of any amount received against all types of Government Receipts and all Cheques received against the claims of City Corporation/ Pourashava.	No Charge	
* BACPS and BEFTN charge will be changed as per instruction of BB from time to time.			
Fees on BEFTN & RTGS			
18.	EFT Transactions (Any Amount)	No Charge	
	Outward RTGS Transactions (Any amount)	BDT 100 (Per Transaction). No Charge for Govt. Entity	
	EFT Debit Transaction Cancellation (For Insufficient Fund)	BDT 100	
Fees on e-GP Transaction			
19.	Realization of Service Charges	BDT 200 (Each Transaction)	
Fees on Locker Service			
20.	Fees – Small	BDT 5,290 (including VAT & Insurance Premium)	
	Fees – Medium	BDT 7,245 (including VAT & Insurance Premium)	
	Fees – Large	BDT 9,775 (including VAT & Insurance Premium)	
	Late Payment of Locker Rent	BDT 500.00	
	Fees on Security Deposit (Refundable)		
	Small	BDT 2,000	
	Medium	BDT 3,000	
	Large	BDT 5,000	
	Replacement of Key(Lost / Damage)	Actual Cost for Lock Replacement + BDT 1,000	

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Fees on Certificates / Reports Printing Service		
21.	Half-Yearly & Yearly Balance Confirmation Certificate	Free
	Additional Balance Confirmation Certificate (more than 2 times in a year)	BDT 100
	Balance Certificate for Investment	BDT 200
	Duplicate Balance Certificate for Investment – Following Day	BDT 200
	Issuance of Solvency Certificate	BDT 200
	Certificate for Inward Remittance	BDT 300 each
	FCY Endorsement Certificate	BDT 300
	Copy of document/ cheque/ voucher	BDT 200
	Account Confirmation Certificate	BDT 100
	Attestation of Certificate	BDT 300 each
	Attestation of A/C Statement (any type)	BDT 300 each
	Issuance of Letter of Commitment Certificate	Min BDT 500 to Max BDT 5,000 Based on Bank-Customer relationship
	Certificate of Purchase/Encashment of Bonds/Securities	BDT 300 each
	Bank Certificate Required by BO Account Holders	BDT 100
	Duplicate Savings Certificate	BDT 300 (Per Instance)
	Obtaining Credit Report on Behalf of Local Customer	BDT 200
	Duplicate Statement Through Contact Centre for Current Year by Direct Mail (3 Working Days Required)	BDT 100+ Additional BDT 200 (Per Previous Year/s)
	Tax Deduction Certificate	BDT 200 (Per Certificate)
	Ujrah Card Certificate Fee	BDT 200
Issuance of Any other Certificate not mentioned in the Schedule of Charges (SOC)	BDT 500	
Photocopy of Cheque	BDT 300 each	
Fees on Telex/ SWIFT/ FAX service		
22.	Within Country:	
	Telex	BDT 75
	Fax Per Page	BDT 25
	Courier / Postage	At Actual
	Outside Country:	
	Telex	At Actual
	SWIFT	At Actual
	Fax Per Page	BDT 50
	Postage / Mail / Telephone:	
	Registered Postage	At Actual
	Courier- Outside the Country	At Actual
	Telephone Charge	At Actual, Minimum BDT 50
	Parcel	At Actual, Minimum BDT 50

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Yaqeen Bannat Premium Savings		
23.	Debit Card Charge	BDT 1,000 (Free for the 1 st year)
	Locker Charge	50% Discount on prevailing Fee
Yaqeen Bannat Savings		
24.	Debit Card Charge	BDT 500 (Free for the 1 st year)
	Locker Charge	25% Discount on prevailing Fee
SMS Banking		
25.	Half Yearly Fee	BDT 200
Internet Banking		
26.	Annual Fee	Free

Fees related to Yaqeen Personal Finance		
27.	Investment Processing Fee	Nil
	Early Settlement Fee	<ul style="list-style-type: none"> • Nil (If the facility is settled by client's own fund) • 0.50% of facility outstanding (If the facility is taken over by another bank/NBFI)
	Pre-Payment Fee	Nil
	Installment Failure Charge	Nil
	Fees for Investment Closure Certificate	<ul style="list-style-type: none"> • Nil • For Duplicate Certificate Charge BDT 200 each
	CIB Charge	At Actual
	Contact Point Verification	BDT 500

Fees related to Yaqeen Auto Finance		
28.	Investment Processing Fee	Nil
	Early Settlement Fee	<ul style="list-style-type: none"> • Nil (If the facility is settled by client's own fund) • 0.50% of facility outstanding (If the facility is taken over by another bank/NBFI)
	Pre-Payment Fee	Nil
	Installment Failure Charge	Nil
	Fees for Investment Closure Certificate	<ul style="list-style-type: none"> • Nil • For Duplicate Certificate Charge BDT 200 each
	Change of Car Quotation	BDT 500 Per Quotation
	CIB Charge	At Actual
	Contact Point Verification	BDT 500
	Notarization Fee	BDT 200

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Fees related to Yaqeen Home / Home Equity Finance

29.	Investment Processing Fee	Nil
	Early Settlement Fee	<ul style="list-style-type: none"> Nil (If the facility is settled by client's own fund) 0.50% of facility outstanding (If the facility is taken over by another bank/NBFI)
	Pre-Payment Fee	Nil
	Installment Failure Charge	Nil
	Fees for Investment Closure Certificate	<ul style="list-style-type: none"> Nil For Duplicate Certificate Charge BDT 200 each
	CIB Charge	At Actual
	Legal Charge	At Actual
	Property Valuation Charge	At Actual
	Contact Point Verification	BDT 500

MTB Yaqeen Continuous & Term finance facility

30.	Processing Fee	Not Applicable
	Early Settlement Fee	Not Applicable
	Pre-Payment Fee	Not Applicable

Investment/Finance Statement- Retail Only

31.	Investment A/C Statement per month	1 (One) Free
	Investment Statement more than one per month	BDT 200 Per Instance

Retail Only Other Charges/Fees -

32.	Photocopy of any charge documents or Property Documents	BDT 1,000
33.	Photocopy of Sanction Letter/ BA Letter	BDT 300
34.	List of Original Documents	BDT 500
35.	Withdrawal of Original Title Deeds from Concern Office (Per Deed)	BDT 2,000
36.	Additional NOC after financing facility closing (for takeover cases)	BDT 500
37.	Penal Charge due to Overdrawn/Past due/Excess over limit	Regular charge + up to 1.50%
38.	Fees for Partial Security release/Security Charges (For Home Finance/Home Equity Finance (if approved by competent authority)	BDT 8,000
39.	EMI date re-fixation Fee (if approved by competent authority)	BDT 2,500 each time

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40.	Restructure of financing tenure (tenure change) (if approved by competent authority)	BDT 5,000
41.	Security replacement of Home / Home Equity Finance (if approved by competent authority)	BDT 15,000
42.	Finance outstanding letter (in case of takeover by other bank) (if approved by competent authority)	BDT 2,000
43.	Partial Redemption of the security (Secured Finance) (if approved by competent authority)	BDT 2,000
44.	Takeover Financing Processing Fee	No processing fee
Lien Mark & Security Encashment		
45.	Other Bank's Instrument Kept Under Lien in Our Bank	BDT 250
	Our Bank's Instrument Kept under Lien in Other Bank	BDT 250
	Other Bank's Instrument Encashment	BDT 500

Charges of Yaqeen Student Banking - Student File (SF)

46.	SF Opening (SAARC & Non- SAARC)	<ul style="list-style-type: none"> Regular Customer: BDT 7,000 Bannat & Privilege Customers (Self, Son or Daughter): BDT 6,000
	SF Renewal (SAARC & Non- SAARC)	<ul style="list-style-type: none"> Regular Customer: BDT 6,000 Bannat & Privilege Customers (Self, Son or Daughter): BDT 6,000
	SWIFT Charge	<ul style="list-style-type: none"> BDT 500 for less than or equal to USD 1,000/GBP 700. BDT 800 for above USD 1,000/GBP 700/other currency of any amount
	Duplicate NOC for Student File	BDT 1,000
	SF transfer fee from MTB to other bank	BDT 2,000
	Nostro Charge	At Actual
	Commission – FCY TT through correspondence- student file customer	Minimum BDT 500 or 0.15% of the remitting amount (whichever is higher)
	Correspondence Bank fees for student remittance (other than USD and GBP)	<ul style="list-style-type: none"> BDT 2000 for JPY currency BDT 500 for other currency
Student File Certificate Fee	BDT 500	

Schedule of Charges of MTB Yaqeen-Islamic Banking

MTB Yaqeen Payroll Banking			
Particulars	Payroll Premium	Payroll Savers	Payroll E-Savers
Account Setup Fee	NIL	NIL	NIL
Account Maintenance Fee	NIL	NIL	NIL
Account Opening Deposit	NIL	NIL	NIL
Minimum Balance Requirement	NIL	NIL	NIL
NID Verification Fee	NIL	NIL	NIL
Cheque Book	CAT A - 1 st Cheque Book (10 leaves) - FREE	CAT A - 1 st Cheque Book (10 leaves) - FREE	CAT A - 1 st Cheque Book (10 leaves) - FREE
	CAT B - 1 st Cheque Book (10 leaves) FREE	CAT B - 1 st Cheque Book (10 leaves) FREE	CAT B - 1 st Cheque Book (10 leaves) FREE
	CAT C - 1 st Cheque Book (10 leaves) FREE	CAT C - 1 st Cheque Book (10 leaves) FREE	CAT C - 1 st Cheque Book (10 leaves) FREE
	From 2 nd cheque book per leaf BDT12.00	From 2 nd cheque book per leaf BDT12.00	From 2 nd cheque book per leaf BDT12.00
Debit Card Annual Fee	CAT A - 1 st year FREE & 2nd year onwards BDT 200	CAT A - 1 st year FREE & 2nd year onwards BDT 200	CAT A - 1 st year FREE & 2nd year onwards BDT 200
	CAT B - 1 st year FREE & 2nd year onwards BDT 300	CAT B - 1 st year FREE & 2nd year onwards BDT 300	CAT B - 1 st year FREE & 2nd year onwards BDT 300
	CAT C - BDT 300	CAT C - BDT 300	CAT C - BDT 300
Debit Card Replacement Fee	BDT 300	BDT 300	BDT 300
Fee of Printed Receipts at MTB ATMs using MTB Debit Cards for: <ul style="list-style-type: none"> • Cash Withdrawal • Balance Enquiry • Mini Statement 	Tk. 5/= (including VAT)	Tk. 5/= (including VAT)	Tk. 5/= (including VAT)
Payroll Card	CAT A – BDT300 CAT B - BDT350 CAT C - BDT350		
Payroll Card SMS Charge	CAT A – BDT 200 CAT B – BDT 200 CAT C – BDT 200		

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Internet banking	FREE	FREE	FREE
SMS banking	FREE	FREE	FREE

**Any other fee or charges which are not mentioned above, will follow the regular fee schedule and for any exception to the charges herein should be referred to the Office Memo of that respective Payroll Institution.

Yaqeen Ujrah Card - MTB Yaqeen Payroll Banking

Card Segments	Regular Fee	CAT A	CAT B	CAT C
Visa Signature	BDT 10,000	1 st Year Annual Fee: Free 2 nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.	1 st Year Annual Fee: 50% waiver on Regular Fee 2 nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.	1 st Year Annual Fee: 25% waiver on Regular Fee. 2 nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.
Visa Platinum	BDT 5,000	1 st Year Annual Fee: Free 2 nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.	1 st Year Annual Fee: Free 2 nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.	1 st Year Annual Fee: 50% waiver on Regular Fee. 2 nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.
Visa Gold	BDT 3,000	1 st Year Annual Fee: Free 2 nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.	1 st Year Annual Fee: Free 2 nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.	1 st Year Annual Fee: 50% waiver on Regular Fee. 2 nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.

**Note: The other fees & charges will be applicable as per the regular schedule of charges of Yaqeen Ujrah Card.

MTB Yaqeen Privilege Customers

Maintenance Fee

1.	All Types of Accounts	Free
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Charges for Transfer of A/C

2.	All Types of Accounts	Free
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Cheque Book Issuance Fee

3.	All Types of Accounts	Free
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A/C Statement Charge

4.	All Types of Accounts	Free
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Local Funds Transfer Fee/Commission

Schedule of Charges of MTB Yaqeen-Islamic Banking

5.	Pay Order Issue-Customer/ Demand Draft(DD)Issue– Customer/Bangladesh Bank Cheque Issuance	Free
Issuance of Duplicate instrument		
6.	Issuance of Duplicate Instrument (PO/DD/FDR and Scheme Receipts etc.)	Free
Cancellation of Local Funds Transfer		
7.	Cancellation of PO/ DD/ Bangladesh Bank Cheque	Free
	Stop payment on Clearing Cheque /Cash Cheque /Entire Cheque Book (Per Instruction)	Free
Standing Instruction (SI)		
8.	Standing Instruction (SI) Creation Charge (Any Transaction)	Free
	Cancellation of SI	Free
Foreign remittances (Inward)		
9.	Payment of any taka drafts issued by exchange house/foreign bank in abroad which are drawn on our bank.(This shall include payment in cash, through account, transfer or by clearing)	Free
	Encashment of Any Foreign TT in Taka at Our Counter.	Free
Issue of Travelers Cheque (TC) / FCY Notes		
10.	Endorsement Fee–Customer	Free
FCY (Cash) Encashment		
11.	Cash FCY Encashment	Free
	Encashment Certificate–Customer	Free
Cheque for Collection - Local Currency (LCY)		
12.	Outstation Cheque Collection Commission (Within Bank Branches Clearing Zone)	Free
	Outstation Cheque Collection. Commission (Outside Bank Branches Clearing Zone)	Free
	Bounced/Unpaid Cheque Drawn On Us	Free
Lien Mark & Security Encashment		
13.	Other Bank's Instrument Kept Under Lien in Our Bank	Free
	Our Bank's Instrument Kept Under Lien in Other Bank	Free
	Other Bank's Instrument Encashment	Free
SMS Banking		
14.	Annual Fee	Free

Financing/Investment Charges for Yaqeen Privilege Customer

Yaqeen Personal Finance

15.	Investment Processing Fee	Nil
	Early Settlement Fee	Nil

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Yaqeen Auto Finance		
16.	Investment Processing Fee	Nil
	Early Settlement Fee	Nil
MTB Home Finance / Home Equity Finance		
17.	Investment Processing Fee	Nil
	Early Settlement Fee	Nil
Yaqeen Ujrah Card charges for Privilege Customers		
18.	Annual Fee (Primary Card)	1 st Year: Free 2 nd Year & Onwards: Annual fee can be waived by using MRewardz points
	Card Replacement Fee	Free
	PIN Replacement Fee	Free
Yaqeen Debit Card charges for Privilege Customers		
19.	Annual Fee	Free
	Card Replacement Fee	Free
	PIN Replacement Fee	Free
**Note: The other fees & charges will be applicable as per the regular schedule of charges of Yaqeen Cards		

Other Services Charges (Privilege)		
Student File		
20.	For SAARC Countries- Customer	50% Discount on Prevailing Fee
	Renewal (SAARC)	50% Discount on Prevailing Fee
	For other than SAARC Countries- Customer	50% Discount on Prevailing Fee
	Renewal (Other than SAARC)	50% Discount on Prevailing Fee
Lockers		
21.	Fees - Small	50% Discount on Prevailing Fee
	Fees – Medium	50% Discount on Prevailing Fee
	Fees – Large	50% Discount on Prevailing Fee
	Replacement of Lost Keys	Actual Cost for Lock Replacement + 50% Discount on Prevailing fee
	Refundable Security Deposit	
	Small	BDT 1,000
	Medium	BDT 1,500
	Large	BDT 2,500
Fees for Certificates / Reports		
	Half Yearly Balance Confirmation Certificates	Free
	Additional Balance Confirmation Certificates	Free
	Balance Certificate for Investment	Free
	Duplicate Balance Certificate for Investment- Same Day	Free
	Duplicate Balance Certificate for Investment - Following Day	Free
	Certificate for AIT	Free

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22.	Issuance of Solvency Certificate	Free
	Credit/Solvency Information(International)	Free
	Certificate for Inward Remittance	Free
	Certificate of Encashment of Bonds/Securities	Free
	Bank Certificate Required by BO Account Holders	Free
	Application/Confirmation of Test(Applicable for Other Banks only)	Free
	Duplicate Savings Certificate	Free
	Duplicate Advice (Per Advice)	Free
	Obtaining Credit Report on Behalf of Local Customer	Free
	Duplicate Statement through Contact Centre by Direct Mail (3 Working Days Required)	Free
	Duplicate Statement through Branch or Digital Banking Channels	Free
	Bank Statement Verification (Request by other Banks and Embassies)	Free
	Ujrah Card Certificate Fee	Free
	Fees for Investment Closure Certificate	Free

This guide is intended to give you a clear picture of our charges, fees and commissions. If you have any queries about the fees, charges or commissions in the guide, kindly visit or contact any of our Branches for the details.

1. VAT is applicable @15% on all charges, fees & commissions effective from July 01, 2002 as per Government Circular No. SRO # 117 Law/ 2002/342-VAT, dated June 6, 2002 and SRO#171-aw/2004/ 417-VAT dated June 10, 2004. Any Government Taxes, Duties or other charges will be recovered in addition to the foregoing and as per Government Regulations.
2. Stamp charges are levied where applicable.
3. Correspondents /Other Bank charges, if any, may be additionally recovered from customers.
4. 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 or conditions stated in this schedule.
5. Any service, which is not mentioned in the Schedule of charges, will be charged separately.
6. If the Bank provides services to its clients at reduced rate VAT is to be collected as per the standard Fees, charges or commissions listed in the Schedule of Charges.
7. There will be no waiver of VAT, Excise Duty and/or any Govt. Levy even if the applicable fee/charge is waived/refunded in consideration of Customer's relationship with the Bank.
8. There may be different fee structure for clients serviced via the Bank's strategic partners such as Car Vendor, Developer Organizations, and Merchants as such. Separate agreements cover such fee schedule of respective strategic partners.
9. All charges related to staff salary account excluding locker is zero.
10. For all retail lending products, investment related Processing fee, Early Settlement Fee for partial/full payment are fully waived for MTB staff single/jointly with co applicant.
11. Bank reserves the right to change/amend this Schedule of Charge as per Bangladesh Bank guideline which would be updated on www.mutualtrustbank.com

Note: Managing Director & CEO will have the discretion to change (enhance/reduce/waive) the charges, fee and commission according to Banker- Customer relationship.

Schedule of Charges of MTB Yaqeen-Islamic Banking

MTB Yaqeen Ujrah Card			
Fees & Charges for Customers:			
Particulars	Yaqeen Visa Gold	Yaqeen Visa Platinum	Yaqeen Visa Signature
Annual Fee-Primary Card ¹	BDT 3,000	BDT 5,000	BDT 10,000
Annual Fee-Supplementary Card ²	BDT 1,000	BDT 1,500	BDT 2,000
Card Replacement Fee	BDT 500	BDT 1,000	BDT 1,000
PIN Replacement Fee (Paper Pin)	BDT 300	BDT 500	BDT 500
Monthly Maintenance fee (MMF) ³	BDT 2000	BDT 5000	BDT 8000
Late Payment Fee	Nil	Nil	Nil
Returned Card Cheque Fee ⁴	BDT 50	BDT 50	BDT 50
Voucher Retrieval Fee ⁵	BDT 300	BDT 300	BDT 300
Certificate Charge ⁶	BDT 300	BDT 300	BDT 300
Duplicate Statement Fee	BDT 200	BDT 200	BDT 200
Cash Advance Fee (MTB ATM)	BDT 200	BDT 200	BDT 200
Cash Advance Fee (Other Banks' ATM)	BDT 200 (Local) USD 3 (International)	BDT 200 (Local) USD 3 (International)	BDT 200 (Local) USD 3 (International)
Card Cheque Book Fee-1 st Book (10 Leaves)	Free	Free	Free
Card Cheque Book Fee (15 Leaves)	BDT 200	BDT 200	BDT 200
Card Cheque Book Fee (25 Leaves)	BDT 300	BDT 300	BDT 300
Card Cheque Processing Fee ⁷	BDT 1000	BDT 1000	BDT 1000
Fast Fund Fee ⁸	BDT 500	BDT 500	BDT 500
SMS Alert Fee	BDT 300	BDT 300	BDT 300
Currency Conversion Charge ⁹	3.00%	3.00%	3.00%
MTB Protection Plan Fee (Monthly)	0.35%	0.35%	Free
Lounge Key Access Fee ¹⁰	N/A	N/A	USD 27 (per person per visit)
Wallet Transfer Fee	BDT 200	BDT 200	BDT 200

Note:

- Annual Fee will be charged when the card is activated and on every anniversary of card issuance in the subsequent years. From the 2nd year, a Cardholder can get annual fee waived by using his/her earned MRewardz Points. (Cardholder can visit: mrewardz.mutualtrustbank.com or call 16219 for details). This waiver can be availed for the annual fee of the most recent year only i.e. the annual fee imposed on the latest anniversary.
- One Supplementary Card is free for Gold/Platinum Cardholders and two supplementary Cards are Fee for Signature Cardholders. The said charge is applicable for any additional card.
- Monthly Maintenance Fee (MMF)/Ujrah to be charged on monthly basis by the bank to the Cardholder on continuous services & privileges provided. The bank, at its absolute discretion, may allow rebate on MMF/Ujrah on the basis of

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customer's credit history and rating. MMF can be reviewed & re-fixed by the Bank at any time depending on prevailing market conditions.

4. Returned Card Cheque Fee will be charged when the card cheque is returned for insufficient limit.
5. If the Cardholder requests for a transaction slip for any reason, Voucher Retrieval Fee will be applicable.
6. Certificate Charge will be applicable if the Cardholder requests for any certificate with respect to his/her card.
7. Single Transaction Limit for card cheque transaction is BDT 1 Lac.
8. Maximum amount that can be transferred in a single Fast Fund transaction is BDT 1 Lac.
9. Currency Conversion Charge will be charged when the Cardholder transacts in any foreign currency other than USD.
10. Signature Credit Cardholders (Primary Cards) can enjoy ten free visits to international Lounges under Lounge Key program in a calendar year upon passport endorsement against their respective cards. For any further visit or visits without endorsement, USD 29 per person per visit will be charged.
11. Only Platinum/ Signature Cardholders can enjoy unlimited FREE Visits to MTB Air Lounges (along with one adult and two children). In case of any additional guests, BDT 2,000 (international terminal) and BDT 850 (Domestic Terminal) at Hazrat Shahjalal International Airport, Dhaka, BDT 1250 at Shah Amanat International Airport, Chattogram, BDT 750 at Osmani International Airport, Sylhet, BDT 950 at MTB Air Lounge at Cox's Bazar and Saidpur will be charged per person per visit.
12. Bank can arrange insurance coverage for Cardholder from Takaful Operator/Conventional insurance company in absence of well rated Takaful Operator/Shari'ah permitted inconvenience to obtain Takaful coverage. Availing insurance coverage is optional for cardholder. Insurance premium will be charged to Cardholder.
13. The Bank reserves the right to amend the schedule of charges from time to time.
14. VAT will be charged as per Govt. rules, as applicable.

Clearing Cheque Processing Fees	
Particulars	Fees Inclusive of VAT
Less than BDT 50,000	NIL
BDT 50,000 to less than BDT 500,000	BDT 10.00
BDT 500,000 and above-Normal Clearing	BDT 25.00
BDT 500,000 and above- Same Day Clearing	BDT 60.00

Fees & Charges for MTB Employees:

Particulars	Yaqeen Visa Gold	Yaqeen Visa Platinum	Yaqeen Visa Signature
Annual fee (Primary Card)	Free	Free	Free
Annual fee (Supplementary)	Free	Free	Free
Card Cheque Processing Fee	BDT 1000	BDT 1000	BDT 1000
Fast Fund Fee	BDT 500	BDT 500	BDT 500
SMS Alert	Free	Free	Free
CIB Fee	Free	Free	Free
MPP Fee	Free	Free	Free
Wallet Transfer Fee	BDT 200	BDT 200	BDT 200

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Note:

- VAT will be charged as per Govt. rules, as applicable
- All other fees and charges, not mentioned here, will be the same as they are for regular customers.

MTB Yaqeen Debit Cards	
Particulars	Visa Platinum
Annual Fee	BDT 500 (Free for the 1 st year)
Card Replacement Fee	BDT 300
PIN Replacement Fee (Paper PIN)	BDT 200
Cash Advance Fee-MTB ATMs	NIL
Cash Advance Fee-Other ATMs	BDT 15
Balance Inquiry	BDT 5
Mini Statement	BDT 5

Note:

- VAT will be charged as per Govt. rules, as applicable
- Cash Advance Fee is inclusive of VAT

Schedule of Fees for MTB Prepaid Cards

Particulars	Virtual Prepaid Card
Annual Fee (Primary Card)	500
Annual Fee (Supplementary Card)	N/A
Cash Advance Fee-MTB ATMs	N/A
Cash Advance Fee-Other ATMs	N/A
Card Replacement Fee	BDT 300
SMS Alert	BDT 200
Currency Conversion Charge	3%
Statement Fee (On request)	BDT 150

Schedule of Charges of MTB Yaqeen-Islamic Banking

ADC Schedule of Fees			
SL	Type of Service	Applicable for	Fees (including VAT)
1	'ATM Transaction Video Footage Request' per incident	Both on-us and off-us card transaction at MTB ATMs	Tk. 5,000/- (including VAT)
2	ATM Transaction Acknowledgement Receipt	On-us Card	Tk. 5/=
3	Receipt for Balance Enquiry from ATM	On-us Card	Tk. 5/=
4	Mini Statement from ATM	On-us Card	Tk. 5/=
5	Any other transaction that's optional printing receipt	On-us Card	Tk. 5/=

MTB Yaqeen SME/Agri Banking

A. Fees and Charges for SME/Agri Deposit Products of MTB Yaqeen:

The charge and fees will be applicable on Yaqeen Personal Retail Account (Current Account) and Yaqeen SME Savings Scheme as well as any other such products to be developed from time to time.

Sl. No.	Nature of Charges/ Commission	Products	Rate/Amount
1.	A/C Maintenance Fee	Yaqeen Personal Retail Account (Current Account)	Nil
2.	A/C transfer Fee to other branch	Yaqeen Personal Retail Account (Current Account)	BDT 50.00 within the district BDT 100.00 outside the district
3.	Account Closing Fee	Yaqeen Personal Retail Account (Current Account)	BDT 300.00 (Shall not be applied for Exception)
4.	Premature Encashment Fee	Yaqeen SME Savings Scheme	Nil
5.	Cheque Book Issuance Fee	Yaqeen Personal Retail Account (Current Account) and Investment A/C (where cheque Book is issued)	First 01 (one) Cheque book (25/10 leaves) is free for Yaqeen Personal Retail Account (Current Account).
	Issuance of Cheque book in case of lost cheque book		At actual for Investment A/C (where cheque Book is issued) At actual (No additional/processing charge to be obtained)

Notes:

- **Exception:** Special privileged A/Cs will means different A/Cs for: Farmer, Freedom Fighter, destitute, cleaner of Dhaka North and South City Corporation, Street children and working children, beneficiary of different National Services Program, Ready Made Garments worker, craftsman of shoe and leather item manufacturing small workshop, and school banking Account holder which was opened under financial inclusion initiatives

Schedule of Charges of MTB Yaqeen-Islamic Banking

along with all Taka 10, 50, & 100, Yaqeen Retail Personal Account or any other such A/Cs declared by Bangladesh Bank shall remain out of purview of this minimum deposit to open the account, A/C maintenance fee and Account Closing Fee.

B. Fees and Charges for MTB Yaqeen SME Financing/Investment:

The charges and fees will be applicable for CMSME (as definition of Bangladesh Bank) financing/investment under MTB Yaqeen.

Sl. No.	Nature of Charges/ Commission	Products	Rate/Amount
5.	Investment Application Fee	All Investment products	Nil
6.	Investment Processing Fee	All Investment products	Nil
7.	Early Settlement Fee	All investment products	Nil
8.	Investment Processing/ Rescheduling/ Restructuring Fee applicable for Rescheduling/Restructuring of investments	All investment products	Nil
9.	Legal & Valuation Fee	All investment products	At actual
10.	CIB charges	All investment products	At actual
11.	Stamp Charge	All investment products	At actual
12.	Documentation Fee	All investment products	At actual

C. A/C Related Others Fees/Charges:

Sl. No.	Nature of Charges/ Commission	Products	Rate/Amount
13.	Balance Confirmation Certificate	Yaqeen SME Current Deposit & Investment A/C	One half yearly and one yearly total Two Balance Confirmation – Free
			For additional certificate other than half yearly/yearly (with bank statement) BDT100.00 each instance
14.	Issuance of Solvency Certificate	Yaqeen SME Current Deposit & Investment A/C	BDT 200.00 each instance
15.	Cheque Return	Yaqeen SME Current Deposit and Investment A/C (where cheque Book is issued)	BDT 50.00 each instance
16.	Stop payment instruction		BDT 100.00 each instance
17.	Cancellation of stop payment instruction	All SME Current Deposit A/C and Investment A/C	BDT 50.00 each instance

Notes:

Schedule of Charges of MTB Yaqeen-Islamic Banking

- For CMSME clients in case of local and international trade and business-related remittance respective Schedule of Charge of MTB Yaqeen shall be applicable.
- Value added Service: Debit Card, SMS Banking/SMS Alert and Internet Banking are value added services. These are optional services, which client can avail as per their requirement with consent for using them against bank declared fees/charges in MTB Yaqeen Schedule of Charge.
- **Applicable VAT, Government Taxes, Duties or other charges to be realized meticulously as per prevailing Government Regulations and time to time changes, in addition to the charge mentioned above.**

DOCUMENTATION CHARGES OF MTB YAQEEEN		
SL	Particulars of Task	Fees/Charges
1.	Land Vetting (up to 3 Title + 3 Baya deeds)	BDT 2000.00
	In addition to the above Fees BDT 500.00 will be charged for each 2 Title + 2 Baya Deeds	
2.	Title Search Report	At actual
3..	Deed of Mortgage	BDT 1,500.00
4.	IGPA for Mortgage	BDT 1,500.00
5.	Further Charge	BDT 1,500.00
6.	Equitable Mortgage	BDT 1,500.00
7.	Deed of Redemption	BDT 1,250.00
8.	Cancellation & Revocation of IGPA	BDT 1,250.00
9.	Deed of Partial Redemption	BDT 1,250.00
10.	Letter of Hypothecation	BDT 1,500.00
11.	Deed of Floating Charge with RJSC FORM XVIII	BDT 1,500.00
12.	Deed of Fixed Charge with RJSC FORM XVIII	BDT 1,500.00
13.	Deed of Hypothecation over Current Assets, Book Debts & Receivables with RJSC FORM XVIII	BDT 1,500.00
14.	Deed of Fixed & Floating Charge with RJSC FORM XVIII	BDT 1,500.00
15.	Deed of Hypothecation over Plant & Machineries with RJSC FORM XVIII	BDT 2,000.00
16.	Deed of Modification of Fixed, Floating, Plant & Machineries, Current Assets, Book Debts & Receivables with RJSC FORM XIX	BDT 2,000.00
17.	IGPA to Sell Hypothecated Assets	BDT 1,500.00

Schedule of Charges of MTB Yaqeen-Islamic Banking

18.	Notarial Attestation / Notarization	BDT 700.00
19.	Agreement Vetting	BDT 2,000.00
20.	Deed of Agreement	BDT 2,000.00
21.	Tripartite Agreement	BDT 2,000.00
22.	Four-partite Agreement	BDT 2,500.00
23.	Multiparty Agreement	BDT 3,500.00
24.	Letter of Guarantee / Personal Guarantee	BDT 1,500.00
25.	Corporate Guarantee / Cross Corporate Guarantee	BDT 2,000.00
26.	Assignment for Work Order	BDT 2,000.00
27.	Power of Attorney against Assignment of Work Order	BDT 2,000.00
28.	Pari Passu Security Sharing Agreement	BDT 7,000.00
29.	Term Investment Agreement	BDT 2,500.00
30.	Letter of Undertaking (For Borrower / Mortgagor)	BDT 1,500.00
31.	Memorandum of Undertaking (MOU)	BDT 2,000.00
32.	Letter of comfort	BDT 2,000.00
33.	Power to Sale Vessels	BDT 2,500.00
34.	Power of Attorney for certain land	BDT 5,500.00
35.	Lease Agreement	BDT 7,000.00
36.	Deed of Sale	BDT 7,000.00
37.	Deed of Heba	BDT 7,000.00
38.	Deed of House Rent	BDT 7,000.00
39.	Letter of Satisfaction	BDT 1,500.00
40.	Verification of genuineness of any property documents with concerned Govt. record/Authority including RAJUK/ Tahsil Office, Ministry of Housing and Public Works.	At actual cost (MGL will engage law Chambers)
41.	Filing of charge documents with the Registrar of Joint Stock Companies and Firms.	At actual cost (MGL will engage law Chambers)

Schedule of Charges of MTB Yaqeen-Islamic Banking

42.	Searching of charge documents, file searching of any Company registered with RJSC	At actual cost (MGL will engage law Chambers)
43.	Withdrawal of certificate from RJSC	At actual cost (MGL will engage law Chambers)
44.	Letter of Indemnity	BDT 1,500.00
45.	Addendum/Amendment of Pari Passu Security Sharing Agreement	BDT 7,000.00

Documentation Charges of MTB Yaqeen Home Finance			
(Fig. in BDT)			
	Particulars of Task	Fees for External Lawyers	Fees for MTB In-house Documentation
1.	Land Vetting (up to 3 Title + 3 Bia deeds). For any additional title deeds and bia deeds, fees to be negotiated.	2,500.00	2,000.00
2.	Deed of Mortgage	2,000.00	1,500.00
3.	IGPA for Mortgage	1,500.00	1,000.00
4.	Affidavit	At actual	At actual
5.	Letter of Satisfaction	1,000.00	1,000.00
6.	Title Search Report	At actual	At actual
7.	Undertaking	At actual	At actual
8.	Deed of Redemption	1,500.00	1,000.00
9.	Cancellation & Revocation of IGPA	1,500.00	1,000.00
10.	Deed of Partial Redemption	1,500.00	1,000.00
11.	Notarial Attestation/Notarization	500.00	500.00
12.	Tripartite, Four Party & Multiple Agreement	3000.00	2000.00

Documentation Charges for MTB Yaqeen SME/Agri Banking		
(Fig. in BDT)		
	Particulars of Task	Fees for MTB In-house Documentation
	Unsecured investment:	
1.	Drafting of Letter of Hypothecation	Nil

Schedule of Charges of MTB Yaqeen-Islamic Banking

2.	Drafting of Letter of Undertaking	Nil
3.	Drafting of NGPA to sell Hypothecated Assets	Nil
4.	Drafting of Term Investment Agreement	Nil
5.	Stamp Cost	At actual
Secured (Collateral backed) investment:		
1.	Legal Opinion	1500
2.	Drafting of Letter of Hypothecation	Nil
3.	Drafting of Letter of Undertaking	Nil
4.	Drafting of NGPA to sell Hypothecated Assets	Nil
5.	Drafting of Deed of Mortgage	Nil
6.	Drafting of IPA	Nil
7.	Drafting of Affidavit	Nil
8.	Drafting of Letter of Satisfaction	Nil
9.	Stamp Cost	At actual

N.B: Above all charges are excluded from Stamp costs, Govt. Taxes, VAT & Levy, different official's expenses & miscellaneous expenditures.

MTB Yaqeen Wholesale Banking

1.	Investment Processing Fee	Nil
2.	Extension of Documentation Deferral Fee	Maximum 50,000 per instance or Based on Bank-Customer relationship
3.	Investment Rescheduling/Restructuring Fee	Nil
4.	Documentation fee, CIB Charge, Stamp charge, Legal fee and Valuation fee	At actual
5.	Early Settlement fee	Nil

MTB Yaqeen Syndication & Structured Finance

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1.	Arrangement Fee	0.00%-2.00% of the Total Financing Amount
2.	Agency/Monitoring Fee	0.00%-2.00% of the Total Financing Amount
3.	Participation Fee	0.00%-2.00% of the Total Financing Amount
4.	Security Agent Fee	0.00%-2.00% of the Total Financing Amount
5.	Escrow A/C Maintenance Fee	0.00%-2.00% of the Total Financing Amount
6.	Deal Structuring Fee	0.00%-2.50% of the Outstanding Amount
7.	Commitment Fee	0.00%-1.00% of Undrawn Amount Within the Availability Period

MTB Yaqeen Foreign Exchange				
A. IMPORT				
1.	L.C. Opening Commission*			
	a.	LC Cash (Sight)	For first quarter	Maximum 0.40%
			Subsequent period after first quarter: Daily Basis	Maximum 0.40%
	b.	In Case of 100% Cash Margin	For first quarter	Maximum 0.25%
			Subsequent period after first quarter: Daily Basis	Maximum 0.25%
	c.	BTBLC (Foreign+ Local)	For first quarter	Maximum 0.40%
			Subsequent period after first quarter: Daily Basis	Maximum 0.40%
	d.	BTBLC (Under EDF)	For first quarter	Maximum 0.40%
			Subsequent period after first quarter: Daily Basis	Maximum 0.40%
	e.	LC(Cash-deferred payment/usance)	For first quarter	Maximum 0.50%
			Subsequent period after first quarter: Daily Basis	Maximum 0.50%

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		In case of 100% Cash margin	For first quarter	Maximum 0.25%
			Subsequent period after first quarter: Daily Basis	Maximum 0.25%
	f.	Under Aid/Investment/Credit/Barter	For first quarter	Maximum 0.50%
			Subsequent period after first quarter: Daily Basis	Maximum 0.50%
* Fees on LC Opening to be realized on full amount of LC after adding the tolerance amount, if any.				
2.	Transmission of LC by SWIFT			
	Overseas			
	2.1			
	a.	Transmission of LC	Charges	At Actual
	Local			
	2.2	Transmission of LC	Charges	At Actual
		Any Short Message (Overseas and Local)	Charges	At Actual
3.		FCC (Foreign Correspondent Charges)	a) Where charges are on Applicant's A/C	At Actual
			b) Where charges are on Beneficiary's A/C	At Actual (In case of non-payment of Charges by beneficiary, Actual charge to be realized from the importer as per UCP)
4.	LC Amendment			
	a	Includes increase of value or extension of time	When increase of value including extension of time by SWIFT (commission)	i) In case of value increase, amendment corresponding LC issuance/opening fee will be applicable for the increased value-including tolerance amount, if any.
				ii) In case of time extension, fee will be realized on the residual value and/or amendment value of the LC, if any, on corresponding LC issuance/opening fee basis.

Schedule of Charges of MTB Yaqeen-Islamic Banking

	b.	Other than increase of value extension of time only	By SWIFT (Charge/Fee)	At Actual
	c.	Amendment is Intended to reduce the value & time	By SWIFT Charge/Fee)	At Actual, Commission realized Earlier not to be returned
5.	a	LC Cancellation		
	b	LC Cancellation When expired unutilized.	Charges/Fee	No Charge.
		LC Cancellation Before expiry	Charges/Fee	Our charge: No Charge Foreign Bank's charge, if any, at Actual.
Acceptance commission on Import				
	a.	Against usance bill Under cash(deferred) and BTB	For first quarter	Maximum 0.40%
			Subsequent period after first quarter: Daily Basis	Maximum 0.40%
In case of Mixed Payment: Acceptance commission will be realized on Accepted usance amount.				
6.	a.	Collection of Credit Report (Schedule of Charges of Dun & Bradstreet Same ltd.is enclosed)	Charges	At Actual as per schedule + Service charge BDT 500
7.	MPI (Murabahah Post Import)			
	a	Handling MPI documents.	Commission	Maximum 0.50% on landed cost.
	b	Profit in MPI facility.	Profit	As per profit rate fixed by bank from time to time.
8.	Shipping Guarantee			
		Issuance of shipping guarantee in absence of original documents provided full value of documents is deposited by the client.	Charges	BDT 1,000
		Inward documentary collection not under import LC (maybe subject to URC-522 or not)	Collection charge	In case of D.P: 0.40%. Minimum BDT1,000, In case of D.A: 0.50% per quarter. Minimum BDT1, 000 + other charge, if applicable, at Actual.

Schedule of Charges of MTB Yaqeen-Islamic Banking

9.		Release of import document For Assessment Purpose	Arrangement fee	BDT 1,000
	Add confirmation charges both Local and Foreign			
		Booking / Utilization of our confirmation Line	Arrangement fee	Maximum 0.20%
		Adding our own confirmation	Charges	Confirmation charges as applicable depending on correspondent bank's requirement + SWIFT Charge: at Actual.
<p>* In case of Customer/Applicant arrange confirmation without booking our confirmation Line, No Arrangement fee will be realized.</p> <p>* If cash collateral is provided by the bank for obtaining confirmation from third foreign bank, the importer will have to pay profit on the cash collateral amount at prevailing EURO dollar or LIBOR or SOFR rate.</p>				
10.		IRC Renewal	Fee	Govt. fee at Actual+ Service Charge BDT500
11.		Import through advance payment	Commission	0.15% or minimum BDT1,000.00
			SWIFT (MT103)	At actual
B. EXPORT				
12.	a.	Advising of Export LC and/or Lien	Charges	BDT 750 flat
	b.	Advising of amendment LC and /or Lien of amendment	Charges	BDT 750 flat
*In case of LC advising by MTB, only BDT750.00 will be realized as Advising/lien charges.				
13.	LC TRANSFER			
	a.	Overseas LC Charges- For Our Clients only:		
		1.In-House Transfer (i.e. Transfer of LC favoring another sister concern garments unit of same Group) of our Garments Clients: BDT 750		
		2.Transfer of LCs (MT720) at the request of our Buying House Clients who have licenses Under Section18Aor18B of FER Act, 1947 by Bangladesh Bank: Flat BDT 750 + SWIFT Charge at Actual.		
		Local LC Transfer	Charges	As above + SWIFT Charge at Actual, if any
	b.	Cancellation of Transfer	Charges	As above + SWIFT Charge at Actual, if any
c.	Transfer of amendment Charges- For our Clients only:			

Schedule of Charges of MTB Yaqeen-Islamic Banking

	<p>Overseas LC Amendment:</p> <p>1. In-House Transfer (i.e. Transfer of LC amendment favoring another sister concern garments unit of same Group) of our Garments Clients: BDT 750</p> <p>2. Transfer of LC amendment (MT707) at the request of our Buying House Clients who have licenses under Section 18A or 18B of FER Act, 1947 by Bangladesh Bank: Flat BDT 750 + SWIFT Charge at Actual.</p>		
	Local L/C Amendment	Charges	As above+ SWIFT Charge at Actual, if any
	d. Cancellation of Tr. of Amendment	Commission	As above +SWIFT/Postage Charge at Actual, if any
14.	Fees on Financing / Collection of Export Bill		
	a.	Export Bill drawn under LC issued by any reputed Foreign/Local bank under complying presentation	Charges/Com. <ul style="list-style-type: none"> Collection Fees must not exceed BDT 500.00 [When OD sight export exchange rate is applied , in case of sight bill] Collection Fees must not exceed BDT 500.00 [When respective usance exchange rate for financing /collection on date of financing/collection is applied, in case of usance bill]
	b.	Export Bill drawn under LC issued by any reputed Foreign/Local bank under discrepant documents (under indemnity)	Charges/Com. <ul style="list-style-type: none"> Collection Fees maximum 0.15% of bill value [When TT/DOC exchange rate is applied for sight export bill] Collection Fees maximum 0.15% of bill value [When respective usance exchange rate of purchase/collection on date of realization is applied, in case of usance bill]
	c.	Export Bill against sight/usance contract (under indemnity)	Charges/Com. <ul style="list-style-type: none"> Collection Fees maximum 0.15% of bill value [When TT/DOC exchange rate on the date of realization is applicable, for sight export bill] Collection Fees maximum 0.15% of bill value [When respective usance exchange rate of purchase/collection rate on date of realization is applied, in case of usance bill]

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	d.	Foreign Export Bill under only collection	Charges/Com.	Collection Commission maximum 0.15%
	e.	In addition to (a) (b) (c) (d)	Courier/ Postage Charge	At Actual
15.		Negotiation/Purchase/Collection of Export bill drawn under local LC.	Commission/ Charges	Profit for the applicable Usance period of the bill for the outstanding period + BDT400 as Document processing fee+ Postage at Actual
16.		Processing of documents under collection	Commission	Maximum 0.15%
			Postage	At Actual.
			Courier	At Actual.
		Export Advance TT Received Commission	Charges	Maximum BDT 500.00

N.B. Instruction issued or to be issued from time to time by the Commissioner of Taxes/Customs/NBR regarding realization of Source Tax on export value to be followed.

17.		Acceptance commission against usance bill under Cash (deferred)/ BTBLC	For each quarter	Maximum 0.40%
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18.	BANK GUARANTEE (KAFALAH)			
A	FOREIGN BANK GUARANTEE (KAFALAH)			
a.	Advising of guarantee to the Beneficiary in original without any engagement on our part.	Charges	Flat BDT 750	
b.	Issuance of guarantee (kafalah) backed by 100% counter guarantee of foreign bank. (If charges are on beneficiary's A/C)	Com./Charges	Minimum BDT1,500.00 to 0.50% Per quarter or part thereof+ cost of Stamp, VAT, Tax, SWIFT etc. At Actual, if any.	
c.	Issuance of guarantee (kafalah) (under Cash margin or Com./charges collateral) not backed by any counter guarantee of foreign bank (If charges are on beneficiary's A/C)	Com./ Charges	Minimum BDT 1,000.00 to 0.50% Per quarter or part thereof+ cost of stamp, VAT, Tax, SWIFT etc. at Actual, if any.	
d.	Issuance of bid bond/Performance bond against foreign bank guarantee. (If charges are on beneficiary's A/C)	Com./ Charges	Minimum BDT1,500.00 to 0.50% Per quarter, + cost of Stamp, VAT, Tax, SWIFT etc. at Actual, if any.	

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B	Local Bank Guarantee		
a	Issuance Fees	For the first quarter	Maximum 0.50% or minimum Tk. 1000.00 + E-GP upload charge (Tk. 200.00)
		Subsequent period after first quarter: Daily Basis	Maximum 0.50%
		In Case of 100% Cash Margin: For 1 st quarter	Maximum .50% or Minimum Tk. 1000.00 + E-GP upload charge (Tk. 200.00)
		Subsequent period after first quarter: Daily Basis	Maximum 0.50%
b.	Amendment Issue Fees		In case of time extension, charge will be realized for the residual value of the Guarantee and/or amendment value, if any, on corresponding Guarantee opening commission basis. However, the minimum charge is BDT 10,000.
19.	REMITTANCE (INWARD)		
a.	Purchase of foreign bank draft	Commission	BDT 0.20% per USD
b.	Payment of any foreign taka draft which are drawn on our bank	Commission	Free
c.	Encashment of any foreign T.T. in Taka. at our counter	Commission	Free
d.	Encashment of F.C. Draft / M.T.	Handling Charge	Foreign Bank charges at Actual+ service charge BDT300
e.	Issuance of FC Draft under remittance Arrangement drawn on Bangladesh Bank	Com/Charges	Free
f.	Issuance of FC Draft drawn on Bangladesh Bank	Com/Charges	BDT 500 (flat)

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20.	COLLECTION			
	a.	FCY cheque collection (within Bangladesh)	Com/Charges	0.10%, minimum BDT 150, maximum BDT1,000+Other Bank charges
		FCY cheque collection (outside Bangladesh)	Com/Charges	0.10%, minimum BDT 300, maximum BDT 2,000 + Other Bank charges
		FCY cheque returned unpaid sent on collection	Charges	BDT 300+Other Bank charges
		FCY cheque returned unpaid sent on collection	Charges	BDT 300+Other Bank charges
	b.	For Outward documentary bills for collection(Under all type of LC)	Commission	Minimum BDT 1,000.00 to 0.15% , Postage & SWIFT Charges at Actual, if any.
	c.	For Outward documentary bills For collection(Under Sales Contract/Purchase Order)	Commission	Minimum BDT1,000.00 to 0.15% , Postage or SWIFT Charges at actual, if any.
d.	Collection of foreign currency draft	Commission	BDT 300 Processing fee at Actual + Postage / Courier/ SWIFT/ Foreign Bank charges, if any.	
N.B.: Collection of Draft will be with recourse basis for our tested clients only.				
e.	Collection of proceeds of any F.C. draft from local Bank which are not primarily collected through clearing	Charges	BDT 300 per instrument	
21.	OUTWARD			
	a.	FCY Draft/TT Issuance- Customer	Commission	BDT not more than 1,00,000 charge will be BDT 100. BDT1,00,001 to BDT5,00,000 charge will be BDT 200, 5,00,001 to BDT10,00,000 charge will be BDT 300 Above 10,00,000 charge will be BDT 500

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	b.	FCY Draft-Non Customer	Commission	<p>BDT not more than 1,00,000 charge will be BDT 100.</p> <p>BDT1,00,001 to BDT 5,00,000 charge will be BDT 200,</p> <p>5,00,001 to BDT 10,00,000 charge will be BDT 300</p> <p>Above 10,00,000 charge will be BDT 500</p>
	c.	FCY Draft Amendment, Stop Cheque	Charges	Foreign Correspondence Charges
	d.	Additional SWIFT charge if FDD amount is over US\$1000.00/GBP 700.00/Singapore \$ any amount.	Com./Charges	At Actual
	e.	FCY Draft on Bangladesh Bank (for clients)	Commission	<p>BDT not more than 1,00,000 fee will be BDT 100.</p> <p>BDT1,00,001 to BDT5,00,000 fee will be BDT 200</p> <p>5,00,001 to BDT10,00,000 fee will be BDT 300</p> <p>Above 10,00,000 fee will be BDT 500</p>
	f.	Cancellation of draft in F.C.	Commission	BDT 200 per FDD
		SWIFT	Charges	At Actual
	g.	Commission – FCY TT through correspondent-customer	Commission	<p>BDT not more than 1,00,000 fee will be BDT 100.</p> <p>BDT100,001 to BDT 5,00,000 fee will be BDT 200,</p> <p>BDT500,001 to BDT10,00,000 fee will be BDT 300</p> <p>Above 10,00,000 fee will be BDT 500</p>

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	h.	Commission – FCY TT through correspondent-Noncustomer	Commission	BDT not more than 1,00,000 fee will be BDT 100. BDT 1,00,001 to BDT 5,00,000 fee will be BDT200, BDT 5,00,001 to BDT10,00,000 fee will be BDT300 Above 10,00,000 fee will be BDT 500
	i.	Cancellation of T.T. in F.C.	Charges	BDT 200 per FTT
		SWIFT	Charges	At Actual.
	j.	Additional SWIFT charges if TT is Not through correspondent	Charges	At Actual.
	k.	Correspondence bank fees for Student Remittance in all cases	Commission	BDT 2,000 for all currencies
	l.	Issuance of counter FC draft in favor of local banks	Commission	BDT 200 per instance to be deducted from remitted fund
22.		OBU		
		Arrangement Fee in BDT for FCY finance from OBU	Charges	Up to 2.00% of the financed amount
		MTB OBU International Banking (IB) and Foreign Currency (FC) deposit accounts		
	a.	Account Maintenance Fee		Free
	b.	Closing of Account		Free
	c.	SWIFT Charge for Remittance (through correspondence)		At Actual
	d.	Correspondent Bank Fee		At Actual
	e.	Duplicate Statement		Free
	f.	Various Purpose Certificate		Free
	e.	Solvency Certificate with Balance		Free
	f.	Solvency Certificate without Balance		Free
	g.	Certificate of Inward Remittance		Free
23.		MISCELLANEOUS		
	a.	Issuance of No Objection Certificate	Charges	BDT 500 for each case.
	b.	Fees against issuance of IMP	Charges	BDT 50 for each item
	c.	Issuance of PRC.	Charges	BDT 500
	d.	Handling cash subsidy/duty draw back	Processing fee	Claim up to BDT 5 Lac: BDT 2,500
				Claim above BDT 5 Lac to BDT 10 Lac: BDT 3,500
				Claim of BDT10 Lac above: BDT 5,000
	e.	Issuance of BTBLC certificate	Processing Fee	BDT 500 for each certificate

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	f.	Issuance of C&F certificate	Processing Fee	BDT 500 for each certificate
	g.	Verification of BL and BG	Processing Fee	BDT 500 for each item
	h.	Case to Case LC Opening & MLBF	Processing Fee	Upto 10 Lac: BDT 500 10 Lac & above: BDT 1000
	i.	Deal Structuring Fee	Processing fee	Up to 2.5% inclusive of VAT (calculated on outstanding principal and payable quarterly in BDT over investment tenor)
	j.	L/C Open /L/C Acceptance /LC Confirmation/BG	Processing fee	A/C Open L/C Acceptance /LC Confirmation/BG for one quarter or less than that period bank with its own justification will charge Fees/Commission for the quarter. But for more than one quarter the charge will be realizable till that date.
	k.	Advance TT Commission	Charges	Maximum BDT 500.00
	l.	Issuance of all other types of certificate related to Import/Export/Guarantee	Charges	BDT 500.00 for each certificate
24.		ISSUE OF FCY NOTES		
	a.	Endorsement fee–Customer	Commission	BDT 200
	b.	Endorsement fee–Non Customer	Commission	BDT 500
	c.	Commission on sale of cash FCY Notes–Customer	Commission	0.5% or Minimum BDT 300
	d.	Commission on sale of cash FCY Notes – Non Customer	Commission	0.5% or Minimum BDT 500
25.		FCY(CASH) ENCASHMENT		
	a.	Cash FCY encashment	Commission	No fees
	b.	Encashment Certificate- Customer	Charges	BDT 100
	c.	Encashment certificate–Non Customer	Charges	BDT 200

i) VAT will be realized on charges, fees and commission as per Government rules.

ii) Bank reserves the right to change/amend this Schedule of Charges as per guidelines of Bangladesh Bank, which would be updated on bank's web site "www.mutualtrustbank.com".

Note: The Managing Director & CEO of the bank will have the discretion to change (enhance/ reduce/ waive) the charges, fee and commission according to Banker- Customer relationship.

..... The end.....