

Schedule of Charges for Foreign Exchange				
A.IMPORT				
1	<u>L.C. Opening Commission*</u>			
	a.	LC Cash(Sight)	For first quarter	Maximum 0.40%
			Subsequent period after first quarter: Daily Basis	Maximum 0.40%
		In Case of 100% Cash Margin	For first quarter	Maximum 0.25%
			Subsequent period after first quarter: Daily Basis	Maximum 0.25%
	b.	Inland LC (Cash-Sight)	For first quarter	Maximum 0.40%
			Subsequent period after first quarter: Daily Basis	Maximum 0.40%
	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%
			In case of 100% Cash margin	For first quarter

			Subsequent period after first quarter: Daily Basis	Maximum 0.25%
	f.	Under Aid/ Loan/ Credit/ Barter	For first quarter	Maximum 0.50%
			Subsequent period after first quarter: Daily Basis	Maximum 0.50%
* Commission to be realized on full amount of LC after adding the tolerance amount, if any.				
2	<u>Transmission of LC by SWIFT</u>			
	<u>Overseas</u>			
	2.1			
	a.	Transmission of LC	Charges	At Actual

	<u>Local</u>			
	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	L.C. 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 opening commission will be applicable for the increased value-including tolerance amount, if any.

				ii) In case of time extension charge will be realized for the residual value of the LC and/or amendment value, if any, on corresponding LC opening commission basis.
	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	LIM			
	a	Handling LIM documents.	Commission	Maximum0.50%onlandedcost.
	b	Interest in LIM facility.	Interest	As per lending rate fixed by bank from time to time.

8	<u>Shipping Guarantee</u>			
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		Issuance of shipping guarantee in absence of original documents provided full value of documents is deposited by the client.	Charges	BDT1,000
9		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. Min. BDT1,000 + other charge, if applicable, at Actual.
10		Release of import document For Assessment Purpose	Arrangement fee	BDT1,000
<u>Add confirmation charges both Local and Foreign</u>				
		Booking / Utilization of our confirmation Line	Arrangement Fee	Maximum 0.20%
		Adding our own confirmation		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. *If cash collateral is provided by the bank for obtaining confirmation from third foreign bank, the importer will have to pay interest on the cash collateral amount at prevailing EURO dollar or LIBOR or SOFR rate.</p>				
11		IRC Renewal	Fee	Govt. fee at Actual+ Service Charge BDT 500
12		Import through advance payment	Commission	0.15% or minimum TK1,000.00
			SWIFT (MT103)	At actual
<u>B.EXPORT</u>				
13	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.				
14	<u>LCTRANSFER</u>			
	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 Section 18A or 18B 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:		
	Overseas LC Amendment		
	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		
	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.		
	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

15	<u>Discounting/Negotiation/Purchase/Collection of Export Bill</u>		
	a.	Discounting/ Negotiation of Export Bill drawn under LC issued by any reputed Foreign/ Local bank under complying presentation	Charges/Com. <ul style="list-style-type: none"> • Collection Commission must not exceed BDT 500.00 [When OD sight export exchange rate is applied, in case of sight bill] • Collection Commission must not exceed BDT 500.00 [When respective usance exchange rate for purchase/ discount on date of purchase/ discount is applied, in case of usance bill]
	b.	Discounting/ Negotiation of 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 Commission maximum 0.15% of bill value [When TT/DOC exchange rate is applied for sight export bill] • Collection Commission maximum 0.15% of bill value [When respective usance exchange rate of purchase/discount on date of realization is applied, in case of usance bill]



	c.	Discounting of Export Bill against sight/ usance contract (under indemnity)	Charges/Com.	<ul style="list-style-type: none"> Collection Commission maximum 0.15% of bill value [When TT/ DOC exchange rate on the date of realization is applicable, for sight export bill] Collection Commission maximum 0.15% of bill value [When respective usance exchange rate of purchase/discount rate on date of realization is applied, in case of usance bill]
	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
16		Discounting of Export bill drawn under local LC.	Commission/ Charges	Discount interest for the applicable Usance period of the bill for the outstanding period + BDT400 as Document processing fee+ Postage at Actual
17		Processing of documents under collection	Commission	Maximum 0.15%
			Postage	At Actual.
			Courier	At Actual.
18		Export Advance TT Received Commission	Charges	Maximum BDT 500.00
N.B.I 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.				
19		Acceptance commission against usance bill under Cash (deferred)/ BTBLC	For each quarter	Maximum 0.40%

20	<u>BANK GUARANTEE</u>			
	<u>FOREIGN BANK GUARANTEE</u>			
	a.	Advising of guarantee to the Beneficiary in original without any engagement on our part.	Charges	Flat BDT 750



	b.	Issuance of guarantee backed by 100% counter guarantee of foreign bank. (If charges are on beneficiary's A/C)	Com./Charges	Minimum BDT1,500.00to0.50% Per quarter or part thereof+ cost of Stamp, VAT, Tax, SWIFT etc. At Actual, if any.
	c.	Issuance of guarantee (under Cash margin or Com. / charges collateral) not backed by any counter guarantee of foreign bank ((If charges are on beneficiary. 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 A/C)	Commission	Minimum BDT 1,500.00 to 0.50% Per quarter + cost of Stamp, VAT, Tax, SWIFT etc. at Actual, if any.
20.a	Local Bank Guarantee			
	A	Issuance Commission	For first 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%	
		In Case of 100% Cash Margin	For 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%	
	B	Amendment Issue Commission		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 but minimum charge Tk. 1000.00
21	D	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)
22	E	<u>COLLECTION</u>		
	a.	FCY cheque collection (within Bangladesh)	Com/Charges	0.10%, minimum BDT 150, maximum BDT 1,000 + Other Bank
		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

	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.
	For Outward documentary bills For collection (Under Sales Contract/Purchase Order)	Commission	MinimumBDT1,000.00to0.15%, Postage or SWIFT Charges at actual, if any.
	Collection of foreign currency draft	Commission	BDT300 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.			
	Collection of proceeds of any F.C. draft from local Bank which are not primarily collected through clearing	Charges	BDT 300 per instrument



23	<u>OUTWARD</u>		
	FCY Draft/TT Issuance- Customer	Commission	BDT not more than 1,00,000 charge will be BDT-100. BDT-1,00,001 to BDT 5,00,000 charge will be BDT-200, 500001 to BDT-10,00,000 charge will be BDT- 300 Above 10,00,000 charge will be BDT-500
	FCY Draft-Non Customer	Commission	BDT not more than 1,00,000 charge will be BDT-100. BDT-1,00,001 to BDT 5,00,000 charge will be BDT-200, 5,00,001 to BDT-10,00,000 charge will be BDT- 300 Above 10,00,000 charge will be BDT-500
	FCY Draft Amendment, Stop Cheque	Charges	Foreign Correspondence Charges
	Additional SWIFT charge if FDD Amount Is over US\$1000.00/GBP 700.00/Singapore \$ any amount.	Com./Charges	At Actual
	FCY Draft on Bangladesh Bank (for clients)	Commission	BDT not more than 1,00,000 charge will be BDT-100. BDT-1,00,001 to BDT 5,00,000 charge will be BDT-200 5,00,001 to BDT-10,00,000 charge will be BDT- 300 Above 10,00,000 charge will be BDT-500
	Cancellation of draft in F.C.	Commission	BDT 200 per FDD
SWIFT	Charges	At Actual.	



	Commission – FCY TT through correspondent-customer	Commission	BDT not more than 1,00,000 charge will be BDT-100. BDT-1,00,001 to BDT 5,00,000 charge will be BDT-200, 5,00,001 to BDT-10,00,000 charge will be BDT- 300 Above 10,00,000 charge will be BDT-500
	Commission – FCY TT through correspondent-Noncustomer	Commission	BDT not more than 1,00,000 charge will be BDT-100. BDT-1,00,001 to BDT 5,00,000 charge will be BDT-200, 5,00,001 to BDT-10,00,000 charge will be BDT- 300 Above 10,00,000 charge will be BDT-500
	Cancellation of T.T. in F.C.	Charges	BDT 200 per FTT
	SWIFT	Charges	At Actual.
	Additional SWIFT charges if TT is Not through correspondent	Charges	At Actual.
	Correspondence bank fees for Student Remittance in all cases	Commission	<ul style="list-style-type: none"> • BDT2,000 for JPY currency • BDT 500 for other currency
	Issuance of counter FC draft in favor of local banks	Commission	BDT 200 per instance to be deducted from remitted fund

OBU

24	Arrangement Fee in BDT for FCY finance from OBU		Up to 2.00% of the financed amount
	MTB OBU International Banking (IB) and Foreign Currency (FC) deposit accounts		
	Account Maintenance Fee		Free
	Closing of Account		Free
	SWIFT Charge for Remittance (through correspondence)		At Actual
	Correspondent Bank Fee		At Actual
	Duplicate Statement		Free
	Various Purpose Certificate		Free



	Solvency Certificate with Balance		Free
	Solvency Certificate without Balance		Free
	Certificate of Inward Remittance		Free
	<u>MISCELLANEOUS</u>		
25	Issuance of no objection certificate	Charges	BDT500 for each case.
	Charges against issuance of IMP Form	Charges	BDT 50 for each item
	Issuance of PRC.	Charges	BDT 500
	Handling Cash subsidy/duty draw back	Processing fee	For claim up to BDT 5lac: BDT 2,500
			Claim of BDT 5 lac above up to BDT 10 lac: BDT 3,500
			Claim of BDT 10 lac above: BDT 5,000
	Issuance of BTBLC certificate	Processing	BDT 500 for each certificate
	Issuance of C&F certificate	Processing	BDT 500 for each certificate
	Issuance of all other certificates related to Import/Export/Guarantee	Charges	BDT 500 for each certificate
	Verification of BL and BG	Processing	BDT 500 for each item
Case to Case LC Opening &IDBP	Processing Fee	Upto10 lac: BDT 500 10lac & above: BDT 1,000	
	Deal Structuring Fee	Processing fee	Up to 2.5% inclusive of VAT (calculated on outstanding principal and payable quarterly in BDT over loan tenor)
	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.
	Advance TT Commission	Charges	Maximum BDT 500.00
26	<u>ISSUE OF FCY NOTES</u>		
	Endorsement fee–Customer	Commission	BDT 200
	Endorsement fee–Non Customer	Commission	BDT 500
	Commission on sale of cash FCY Notes–Customer	Commission	0.5% or Minimum BDT 300
	Commission on sale of cash FCY Notes – Non Customer	Commission	0.5% or Minimum BDT 500

27	<u>FCY(CASH)ENCASHMENT</u>		
	Cash FCY encashment	Commission	No fees
	Encashment Certificate- Customer	Charges	BDT 100
	Encashment certificate–Non	Charges	BDT 200
28	<u>CHEQUEPURCHASE(FCY)</u>		
	Commission - FCY Cheque purchase	Commission	0.50%, min BDT 500, max BDT 1000 + Other Bank charges + Courier/Postage
	Charge for return of FCY Cheque	Charges	BDT 300
	Interest from the date of purchase	Charges	As per lending rate

- 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.