

## **Schedule of Charges**

Effective from August 01, 2015

**This schedule is focused on giving a clear idea of our charges, fees and commissions. For any queries about the fees charges or commissions in the manual, kindly visit or contact any of our Branch offices 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-Law/2004/ 417-VAT dated June 10, 2004.**
- 2. VAT is not applicable on commissions, fees or charges against Export and Export related services provided by a Banking and Non-Banking Service Provider. (SRO # 188/law/2012/ 646/VAT dated June 07, 2012).**
- 3. Any Government Taxes, Duties or other charges will be recovered as per Government Regulations.**
- 4. Stamp charges to be imposed where applicable.**
- 5. Correspondents/Other Bank charges, if any, will be recovered from customers.**
- 6. No waiver of VAT, Excise Duty and/or any Govt. Levy even the applicable fee/charge is reduced/waived/refunded.**
- 7. In case of accounts opened under ‘Financial Inclusion of Green Banking & CSR Department of Bangladesh Bank’ charges and account maintenance fee to be imposed according to Bangladesh Bank circular.**

<b>General Banking</b>			
<b>1 Current Deposit Account (CD)</b>			
1.1	Minimum account opening balance (Other than Bangladesh Bank's instruction)	Individual	Tk.2000/-
		Institution	Tk.5000/-
1.2	Account maintenance fee (including OD Account)	TK. 500/- half yearly	
1.3	Closing of account	Individual	TK. 300/-
		Institution	TK. 300/-
<b>2 Savings Bank Deposit Account</b>			
2.1	Minimum account opening balance (Other than Bangladesh Bank's instruction)	Individual	Tk.500/-
		Institution (Club, society etc.)	Tk. 2,000/-
2.2	Account maintenance fee	Average Balance up to TK. 5,000/-	No Charges
		Average Balance between TK. 5,000/- and TK. 25,000/-	Tk.100/- half yearly
		Average Balance above TK. 25,000/-	TK. 300/- half yearly
2.3	Closing of account (all types)	Charges TK. 200/-	
<b>3 Special Notice Deposit Account (SND)</b>			
3.1	Minimum account opening balance	Individual	Tk. 2,000/-
		Institution.	Tk. 5,000/-
3.2	Account maintenance fee	Tk 500/- Half yearly	
3.3	Closing of account	Individual	TK. 300/-
		Institution	TK. 300/-
<b>4 Pubali Debit Card (VISA CARD &amp; MASTER CARD)</b>			
4.1	Card issue/ Renewal Fees	Tk.300/-	
4.2	Card Replacement Fee	Tk.200/-	
4.3	Cash withdrawal	From Pubali Bank 's ATM:	Service Charge : Nil
		From NPSB member Bank 's ATM	Service Charge Tk 10/- per transaction
		From Master Card/VISA member Bank ATM	Service Charge Tk 40/- per transaction
		From Pubali Bank 's POS Machine:	Free
4.4	Inter Branch Funds Transfer Fee (among own accounts only)	From Pubali Bank's ATM only	Free
4.5	Balance Enquiry	From Pubali Bank 's ATM:	Service Charge : Nil
		From NPSB member Bank 's ATM	Service Charge Tk 5/- per transaction
		From Master Card/VISA member Bank ATM	Service Charge Tk 5/- per transaction
4.6	PIN Reissue	Tk.100/-	
4.7	CC Camera Video Footage	Tk.1,000/- per Footage	

<b>5 Customers Account related others charges</b>			
5.1	Transfer of Account s	Service Charge	All Types of Accounts Tk. 500/-
5.2	Cheque Book issue (SB, CD, CC, SND)	Service Charge	Tk. 4/- per leaf
5.3	Statement Issue	Service Charge	Yearly 2 times free.
			3 rd time & onward: Service Charge Minimum Tk. 200/-; Maximum Per page Tk. 10/-
5.4	Balance Confirmation Certificate	Service Charge	Yearly 2 times free.
			3rd time and onward: Service Charge Tk. 200/-per certificate
5.5	Activation Charges for Inoperative/Dormant Account	Service Charge	FREE OF CHARGES
5.6	Online Service Charges	Half yearly	Tk.200/-
			The service Charges will not be applicable for those account holders who refuse to take online facilities.
5.7	SMS alert		Tk.10/- monthly per account.
<b>6 PO ,DD,TT,MT &amp; General Issues</b>			
6.1	Issuance of DD,TT & MT	Commission	Min Tk. 30/- Max 0.10% of DD, TT, MT amount
		Telephone Charges	Tk.40/-
6.2	Issuance of PO		Up to Tk. 1.00 Lac: Comm. Tk.25/-
			Above Tk. 1.00 Lac: Comm. Tk. 50/-
6.3	Cancellation of PO	Commission	TK.25/- per instrument.
6.4	Cancellation of DD/TT/MT/BB Cheque	Commission	Tk.50/- per instrument.
6.5	Bangladesh Bank Cheque Issue (only for clients)	Commission	Tk.200/-per instance
6.6	Loss of instrument	Service Charge	Tk.500/- per instrument
6.7	Stop Payment	Service Charge	Tk. 200/- per instruction
6.8	Standing Instruction		Service Charge Tk. 50/- to be realised for compliance of each instruction. Besides, usual service charges for service rendered like remittance etc, shall be recovered.

<b>7 Collection (Local)</b>		
7.1	Collection of Cheque (within clearing house)	Up to Tk. 50,000/- - Free
		Above 50,000/- to Below 5,00,000/- Tk. 10/-including VAT (BACH charges Tk.8/- +our Charges Tk.2/-)
		Tk. 5,00,000/- & Above for Regular clearing Tk 25/-including VAT ( BACH Charges 20./- Our charges Tk.5/-)
		Tk. 5,00,000/- & Above for Same Day / High value Clearing ,Tk 60/-including VAT ( BACH Tk.50/- Our charges Tk.10/- )
7.2	Outstation cheques collection	Commission @0.15%, Min TK. 100/- per instrument, Maximum Tk.1,000/-
		Postage (Registered mail/ courier service) At actual, Minimum Tk. 40/-
7.3	Refund Warrant Collection (IPO in Local Currency)	Tk. 10/- per instrument
7.4	Collection of Inland Bills	Up to Tk. 1.00 Lac Commission @0.15%, Minimum Tk.50/-
		Above Tk.1.00 Lac up to Tk.10 Lac Commission @0.10%, Minimum Tk.200/-
		Above Tk.10 Lac Commission @ 0.05% Min Tk.1000/-
		Interest shall also be realised
		Postage (Registered mail/ courier service) At actual, Minimum Tk.50/-
7.5	Outward clearing cheque return -(deposited with us)	Tk.200/-
7.6	Inward clearing cheque return - drawn on us (in case of insufficient fund)	Tk.100/-
<b>8 Postage/Mail</b>		
8.1	Registered mail	At actual ,Min Tk.50/-
8.2	Courier within the country	At actual ,Min Tk.50/-
8.3	Courier outside the country	At actual, Min Tk.300/-
8.5	Parcel	Tk.100/- for each parcel for 1st 10 days & additional Tk.25/- for every subsequent 10 days or part thereof

<b>9 Lockers/ Safe Custody</b>		
9.1	Small	TK. 1,000/- annually
9.2	Medium	TK. 1,500/- annually
9.3	Large	TK. 3,000/- annually
9.4	Replacement of lost keys	At actual
9.5	Security for Key of each locker (refundable)	Tk.500/-
9.6	Locker Charges for Officers/ Staff	Tk.500/- annually

<b>10 Certificate Charges</b>			
10.1	Solvency Certificate	Service Charge	Tk.200/- per certificate
10.2	Certificate for AIT	Service Charge	Tk.200/- per certificate
10.3	Certificate of encashment of Bond/Securities	Service Charge	Tk.200/- per certificate
10.4	Certificate of BO account opening	Service Charge	Tk. 100/- per certificate
10.5	Any other certificate	Service Charge	Tk.200/- per certificate

<b>11 Local Bank Guarantee</b>				
11.1	Issuance of Guarantee	At 100% cash Margin (non interest bearing)		Commission Tk. 1000/- plus stamp cost at actual.
		Other than 100% cash Margin kept in the interest bearing account	Guarantee against Credit Purchase	Commission, @0.30%-1.00% per quarter or part thereof; minimum Tk. 1000/- plus stamp cost at actual.
			Guarantee as Bid, Bond, PG & Others	Commission, @0.10%-0.50% per quarter or part thereof; minimum Tk. 1000/- plus cost at actual.

## Import Business

<b>12</b>	<b>Issuance of Import Letter of Credit</b>	
<b>12.1</b>	<b>Sight LC:</b>	
	Commission of L/C opening.	1st Quarter @0.10%-0.40%. Subsequent Quarters(s) @0.10% -0.30% per quarter. Minimum BDT 1000/-
<b>12.2</b>	<b>L/C (under 100% cash coverage):</b>	
	Commission of L/C opening.	0.10%-0.25% per quarter. Minimum BDT 1000/-
<b>12.3</b>	<b>L/C under Cash Usance/ Deferred</b>	
	Commission of L/C opening.	1st Quarter: @ 0.10%-0.50%. Subsequent Quarter(s) @0.10% -0.30% per quarter . Minimum BDT 1000 /-
<b>12.4</b>	<b>L/C under Back to Back/ EDF L/C/ Inland L/C</b>	
	Commission of L/C opening.	1st Quarter : @ 0.10%-0.40%. Subsequent Quarter(s) @0.10% -0.30% per quarter. Minimum BDT 1000/-
<b>12.5</b>	<b>L/C under Aid/Barter/Grant</b>	
	Commission of L/C opening.	1st Quarter: @ 0.10 %-0.50%. Subsequent Quarter(s): @0.10% -0.30% per quarter. Minimum BDT 1000/-
<b>12.6</b>	<b>Import against LCA Form / Advance Payment ( import without L/C)</b>	Commission Max 0.10% flat minimum BDT 500/-
	** Commission to be realised tolerance amount of L/C at time of retirement of documents .	

**NOTE:** Branch / Regional office will apply only highest range of L/C commission rate in above mentioned every case. In case of reduce rate, the proposal will be forwarded to Head Office.

<b>13</b>	<b>Amendments of Letters of Credit</b>	
13.1	Amendment of L/C except increase of value and extension of validity.	Maximum BDT 750/= Plus Communication Cost/ SWIFT Charges.
13.2	Amendment of L/C for increase of value and extension of validity.	As per schedule of L/C opening Commission (as mentioned in Sl. No. 1)
13.3	L/C cancellation (including cancellation of unutilized L/C)	No Fees but communication cost/ SWIFT Charges as per Schedule plus Foreign bank Charges if any.

<b>14 Import Bills</b>		
14.1	No objection Certificate/ indemnity for Shipping Guarantee or Attestation of Shipping documents for release of goods .	Maximum BDT 500/= per set of documents
14.2	Release of Import document for Assessment purpose only	Maximum BDT 500/= per set of documents
14.3	Reimbursement Fees (Import against LCAF)	Maximum BDT 500/= per set of documents
14.4	Discrepancy Fee ( If relevant clause incorporated in the L/C)-To be deducted from bill value	For Foreign Docs : USD 50/= per Bill.
		For Local Docs : USD 20/= per Bill when payment in FCY
		BDT 500/= per Bill when payment in BDT
		In case of Other currency Fees to realised in eqvt.USD
		Handling Charges from Importer Account Tk 500/= per bill.
14.5	Reimbursement fees for Local documents (If relevant clause incorporated in the L/C)-To be deducted from bill value	For Local Docs : USD 15/= per Bill (For payment in FC Value).
		BDT 500/=per Bill ( For BDT Payment)
14.6	Reimbursement fees for Foreign documents (If relevant clause incorporated in the L/C)- To be deducted from Bill value	Bill value upto USD10000/-, Max-USD=30/-per Bill.
		Bill value aboveUSD10,000/- , Max USD50/-per Bill.
14.7	Disbursement fees for LATR, LIM	Free

<b>15 Acceptance and Usance Bills</b>		
15.1	Acceptance Commission for Usance LC/ Back to Back LC - (Local & Foreign)	1st Quarter @ 0.10 %-0.40%, subsequent quarter(s) @0.10%-0.30% per quarter Minimum BDT 1000/- Plus Communication cost/SWIFT charges at actual.

<b>16 LC Confirmation</b>		
16.1	LC confirmation arranged by Pubali Bank Limited through third bank:(Charges to be paid by beneficiary)	Confirmation fees @ 0.10% maximum per quarter Plus communication cost./ SWIFT charges ; Minimum BDT1500/- Maximum BDT 100,000/-
16.2	LC confirmation arranged by Pubali Bank Limited through third bank:(Charges to be paid by applicant)	Foreign Bank Charges + Confirmation fees @ 0.10% maximum per quarter Plus communication cost./ SWIFT charges ; Minimum BDT1500/- Maximum BDT 100,000/-

\*\* The Bank reserves the right to change the above confirmation charges. Any changes to be approved by (Bank Management) /appropriate authority.

<b>17 Cost of Forms</b>		
17.1	L/C Stationary Charges (Full Sets)	BDT 200/- plus Stamp at actual
17.2	Issuance of any Certificate	BDT 500/- per certificate
17.3	Renewal of IRC(General) /ERC	BDT 500/- plus Govt. Fees at actual IRC- Indenter/Buying House/Money Exchange Tk. 500/=
17.4	TM Forms/ C Forms	Free
17.5	Issuance of LCA Form ( In case of import without L/C)	BDT 200/-
17.6	PSI handling Charges(if any)	BDT 500/-

<b>18 Export Related Charges</b>		
18.1	L/C Advising : (Local / foreign / in house )	Maximum BDT 750/- plus SWIFT/ Communication cost
18.2	L/C Amendment Advising : (Local / foreign / in house )	BDT 750/- for each plus SWIFT/ Communication cost
18.3	EXP. Issue and certification	BDT 200/- per set
18.4	Transfer of L/C / L/C amendment	BDT 750/- + SWIFT / Courier ( as applicable)
18.5	Adding confirmation to Foreign Bank L/Cs by us	Confirmation charges @ 0.25% maximum per quarter plus communication cost. Minimum BDT 2000/-
18.6	Buying House Commission payment processing charges.	BDT 300/- per transaction.
18.7	Issuance of export proceed realization certificate (PRC)	BDT 500/- per certificate
18.8	Export against Advance payment	BDT 500/- Per Transaction /TT



<b>19 Export credit and collections</b>	
19.1	Documentary Export Bill Collections / Negotiations- (Foreign / Local)
	a) Maximum @ 0.15%, Flat Minimum BDT 1000/-; if there is no exchange gain (in case of bill collection)
	b) Maximum Commission BDT 500/-; if there is exchange gain( in case of bill negotiation)
19.2	Processing Charges for Cash Assistance/ Incentive
	BDT 2000/- per case .
19.3	Any Certificate
	BDT 500/- per certificate

<b>20 Miscellaneous</b>		
20.1	Credit Report Collection from other Bank/ Credit Rating Agency	
	Communication cost At actual plus handling charges BDT 500/-	
20.2	Processing Fees for obtaining Bangladesh Bank approval/permission under Section 18A or 18B of FER Act 1947 by Bangladesh Bank.(Indenting, Buying House, Freight Forwarders agent, etc.)	
		1st time BDT 2000/- per application
		Inclusion / Deletion of Principal- Charges BDT 1,000/-
	Renewal Charges BDT 1,000/-	
20.3	Money Changers License processing and submission to Bangladesh Bank	
		1st Time-BDT 2,000/- per application
	Renewal-BDT 1,000/- per application	
20.4	Transfer of L/C authorization Form to Other Bank	
	BDT 1000/- Flat	
20.5	Loan Processing charges for fresh Proposal /Renewal /Specific permission (If otherwise not specified)	
		Fresh- Tk. 1000/-
		Renewal- Tk. 500/- Specific Tk.500/-

<b>21 Service Charges For pubali Cash</b>	
21.1	1% of the remitted amount or Tk.50/= whichever is higher. Vat/Tax to be realized as per Govt. rules. The sender will pay service charge.

22	Foreign Guarantee Issuance	Charges
22.1	Advising of Guarantee/Amendment of Guarantee to the Beneficiary in original without any engagement on our part.	BDT 1000/- + SWIFT Charge; If any
22.2	Issuance of Guarantee /bid bond against 100% counter Guarantee of Foreign Bank	Commission @0.10%-0.30% per quarter. Minimum USD 50/- Plus SWIFT Charge.
22.3	Issuance of Guarantee (under cash margin/Comm/charges collateral) not backed by any counter guarantee of Foreign Bank	Commission @ 0.10%-0.50% per quarter. Minimum BDT 2000/- Plus SWIFT Charge at actual.
22.4	Advising of Guarantee/Amendment of Guarantee to the Beneficiary in original by adding our confirmation	Per Quarter @0.10%-0.50% Minimum BDT 2000/- Plus SWIFT Charge
22.5	Stamp cost	At actual

23	Communication Costs / Misc. cost		
23.1	Full Operative SWIFT LC /LG	SWIFT	At actual, Foreign- Minimum BDT 3000/- Local Minimum BDT 1000/-
		Mail	At actual, Minimum BDT 500/-
23.2	Amendment of L/C	SWIFT	At actual, Foreign- Minimum BDT 1000/- Local - BDT 750/-
		Mail	At actual, Min Tk. 500/=
23.3	L/C Acceptance/ Any other Message	SWIFT	At actual, Foreign BDT 600/- and Local BDT 500/-
		Mail	At actual, Min Tk. 500/=
23.4	Courier- Foreign		At actual, Minimum BDT 3000/-
	Courier - Local		At actual, Minimum BDT 200/-
23.5	Courier/ Mailing of Export Documents		Courier at actual, Foreign- Minimum BDT 3000/- Local - Minimum BDT 300/-
			At actual, Mail charges minimum BDT 600/-
23.6	Regular Air Mail (Foreign)		At Actual, Minimum. Tk. 600/-
23.7	Postage		At actual , Minimum BDT 200/-
23.8	Delivery Order Charges		BDT 200/- for each delivery order.

<b>24</b>	<b>Godown Charges</b>		
<b>24.1</b>	<b>Borrower's Godown under Bank's Custody</b>		
	i	Rent	On Borrower's Account
	ii	Insurance	On Borrower's Account
	iii	Salary and Allowance of Godown Staff	On Borrower's Account
<b>24.2</b>	<b>Bank's rented Godown</b>		
	i	Rent	To be distributed among the borrowers proportionately
	ii	Insurance	110% of the actual Cost of Insurance of stocks (To be distributed among the borrowers proportionately)
	iii	Salary and Allowance of Godown Staff	To be distributed among the borrowers proportionately

<b>25</b>	<b>REMITTANCE- INWARD</b>		
25.1	Purchase/Collection of foreign bank draft/cheque/TCs	Commission	BDT 0.30 per USD, Minimum BDT.200/- BDT 0.40 per GBP, Minimum BDT 200/- In all other currency as per equivalent USD+ P&T Tk. 100/-, at actual ,Minimum BDT 200/-
25.2	Payment of any foreign taka draft which are drawn on our bank	Commission	Free
25.3	Disbursement of inward remittance at our counter FTT / FDD	Commission	Up to BDT 50,000/-, Comm-BDT 200/- Above BDT 50,000 /-, Comm BDT 300/-
25.4	Encashment of FC (Cash)	Commission	BDT 200/- per transaction
25.5	If payment of Remittance to the beneficiary made by DD,MT,TT	Commission	Charges at actual as per rule Plus P& T BDT 200/-
25.6	Issuance of any Certificate	Commission	BDT 200/- per certificate
25.7	Transactions by Nominee /Account Holder in FC A/Cs	Commission	BDT 200/- per Transaction

<b>26 Remittance -Outward</b>			
26.1	FDD issue	Individual / Non commercial	Commission BDT 500/- + SWIFT Charges Plus Foreign Correspondence Charges
		Commercial	Commission Min BDT 1000/- Max @.15% flat Plus SWIFT+ Foreign Correspondence Charges
26.2	FCY Draft Amendment / Stop Cheque		Correspondence Charges + Min. 600/-
26.3	FCY draft on Bangladesh Bank		Commission BDT 500/- per FDD
26.4	Issuance of FTT other than import	Individual / Non commercial	Commission BDT 500/- flat+ SWIFT Charges at actual, Max BDT 1000/-+ Foreign Corresp. Charges
		Commercial	Commission Minimum BDT 1000/- Max@0.15% flat + SWIFT Charges at actual, Max BDT 1000/-+ Foreign Corresp. Charges
26.5	Cancellation of Draft in FC		Commission BDT 500 per FDD+ SWIFT at actual
26.6	Student File Opening/Renewal		Opening Charges Minimum BDT 3000/- per file. Renewal Charges BDT 2000/-
26.7	Passport Endorsement Fees		BDT 300/- per passport
26.8	Closing Charges of FC /EFCR/RFCDA/Cs		BDT 500/-
26.9	Any Certificate		BDT 200 per Certificate
26.10	Issuance of Draft in favor of Local Bank		USD 5/- to be deducted from remitted fund

<b>27 COLLECTION</b>			
27.1	FCY cheque collection (within Bangladesh)	Com/Charges	BDT 200/- per instrument
27.2	FCY cheque/Drafts collection (outside Bangladesh)	Com/Charges	BDT 300/- plus Postage / Courier/ SWIFT/ Foreign Bank Charges at actual , if any
27.3	FCY cheque returned/ unpaid sent on collection	Charges	BDT 300 + Other Bank Charges
27.4	For Outward documentary Bills for Collection (Under all type of LC)	Commission	Maximum @0.25%, Minimum BDT 500/- Plus VAT, Postage & SWIFT Charges at actual, if any
27.5	For Outward documentary Bills for Collection (Under Sales Contract/Purchase Order)	Commission	Maximum @0.25%, Minimum BDT 500/- Plus VAT, Postage & SWIFT Charges at actual, if any
27.6	Collection of Refund Warrant in FC (IPO)	Charges	USD 3/- per instrument from Proceeds.
<b>N.B Collection of Draft will be recourse basis for our tested clients only.</b>			

### Charges for Offshore Banking Unit

Payment Charges, SWIFT Charges,(Charge to be realised from the applicant of AD branch in case of UPAS bill discounting )	Bill value upto \$50,000/- : Charge USD 20/- Bill value upto \$100,000/- : Charge USD30/- Bill Value above \$100,000/- Charge USD 50/-
Payment Charges, SWIFT Charges,(Charge to be realised from each bill at the time of payment to the beneficiary in case of UPAS bill discounting.	Bill value upto \$50,000/- : Charge USD 20/- Bill value upto \$100,000/- : Charge USD30/- Bill Value above \$100,000/- Charge USD 50/-

#### Charge for Service of e-Tender:

Particulars	Existing Service Charge	Revised Service Charge
Any Type of e-Tender Service	Tk. 100/-	NIL