

## SME Schedule of Charges-from November 01, 2019

SL.	Description	Amount/Tk.
1	<b>Deposit Accounts</b>	
2	Current Accounts (Minimum account opening / maintaining balance ₳ 5,000)	
3	Account maintenance fee	₳ 345 half yearly
4	Account maintenance fee-Overdraft	₳ 345 half yearly
5	FCY Account Opening/Maintaining Min amount	US\$150/ Eqv of Euro/GBP
6	FCY Account maintenance fee	US\$ 4.3125/Euro 3.7375/GBP 3.45 (Eqv)
7	FCY Account/EBL Global Account closing Charge	US\$ 11.50/Euro 8.625/GBP 6.9 (Eqv)
8	Activation Charge of FCY Account/EBL Global Dormant Account	Free
9	Closing of account	₳ 345
10	Activation charge for dormant account	₳ 345
11	New Account to BB under 18A of FERA (Foreign Exchange Regulation Act)	₳ 2,300-per permission
12	Renewal of Application Process and documentation checking under 18A of FERA	₳ 1,725-per permission
13	New Account to BB under 18B of FERA	₳ 2,300-per permission
14	Renewal of Application Process and documentation checking under 18B of FERA	₳ 1,725-per permission
15	GSA (General Selling Agent) Application to BB	₳ 3,450-per permission
16	RTGS Fund Transfer Fee	₳ 115
17	<b>Shubidha Accounts (Minimum account opening/maintaining balance ₳ 1,00,000)</b>	
18	For link CD Account no Maintenance Fee	
19	<b>Account maintenance fee</b>	
20	Average Balance below ₳ 1,00,000	₳ 575 half yearly
21	Average Balance ₳ 1,00,000 and above	Nil
22	Closing of account	₳ 230
23	Activation charge for dormant account	₳ 345
24	<b>EBL Protect Current Account (Minimum account opening/maintaining balance ₳ 1,00,000)</b>	
25	Pay-Order Charge	Free
26	Intercity Transaction Fees	Free up to BDT. 10,00,000/-
27	Internet Banking facility	Free
28	Debit Card Yearly Fee	₳ 805
29	<b>NFCD (FCY Term Deposit)</b>	
30	(Category A & B: Minimum opening balance US\$ 1000/ GBP 500 or equivalent)	
31	(Category C: Minimum opening balance US\$ 25,000 or equivalent)	
32	<b>Term Deposits</b>	
33	Extra Value Fixed Deposit (Minimum account opening balance ₳ 1,000,000)	
34	Fixed Deposit (Minimum account opening balance ₳ 50,000)	
35	SME Double Return (Minimum account opening balance ₳ 100,000)	
36	<b>Monthly Deposit Schemes</b>	
37	SME Equity Builder (Monthly deposit amount: Min ₳ 500, Max ₳ 50,000)	
38	<b>Other Services: Deposit Accounts</b>	
39	<b>Account Statement Charges</b>	
40	All regular statement (Twice in a Year)	Free
41	Duplicate statement (less than or equal to 12 months)	₳ 575
42	Duplicate statement (over 12 months)	₳ 575 + additional ₳ 575 per year
43	Loan account statement	₳ 575
44	Hold mail charge	₳ 575 per year
45	<b>Stop Payment</b>	
46	Stop payment on clearing cheque	₳ 575 per instruction
47	Stop payment on cash cheque	₳ 575 per instruction
48	<b>Cheque book</b>	
49	Cheque book issue charge (Second onwards)	First Cheque Book (10 leaves) is free for all accounts. Subsequent ₳ 115 for 25 leaves and ₳ 230 for 50 leaves
50	Specially printed cheque book issue charge	Printing charges at actual
51	Uncollected cheque book destruction (Applied but not collected within 3 months)	₳ 345 per cheque book
52	Surrender of paid cheque*	₳ 5.75 per cheque. Min ₳ 575 + legal cost (if any)
53	Photocopy of cheques / vouchers*	₳ 230

SL.	Description	Amount/Tk.
54	<b>SME Loan Facilities</b>	
55	Loan Application Fee	₹ 230 (VAT inclusive)
56	CIB Charge	At actual
57	Contact Point Verification (CPV) Charge	At actual
58	Documentation/stamp Charge	At actual
59	Valuation Charge	At actual
60	Mortgage Fees (Processing and Documentation)	At actual
61	Legal Fees	At actual
62	Partial/Early Settlement Fees- Cottage & Micro	Nil
63	Partial/Early Settlement Fees (other than Cottage & Micro)	up to 2.3% of Pre-paid or early settlement amount (VAT inclusive)
64	Penal charge	Additional 2.3% to 4.6% of overdue amount (VAT inclusive)
65	<b>Fund Transfer/Payment Services for Current Account</b>	
66	<b>Cash Withdrawal (Intercity)</b>	
67	Up to ₹ 500,000	Free
68	Above ₹ 500,000 to ₹ 20,00,000	₹ 115
69	Above ₹ 20,00,000 and ₹ 50,00,000	₹ 460
70	Above ₹ 5,000,000 to ₹ 7,500,000	₹ 1,150
71	Above ₹ 7,500,000	₹ 2,300
72	<b>Cash Deposit (Intercity)</b>	
73	Up to ₹ 500,000	Free
74	Above ₹ 500,000 to ₹ 20,00,000	₹ 115
75	Above ₹ 20,00,000 and ₹ 50,00,000	₹ 460
76	Above ₹ 5,000,000 to ₹ 7,500,000	₹ 1,150
77	Above ₹ 7,500,000	₹ 2,300
78	EBL cheque deposit within the City (any amount) is free	
79	<b>Please note: All cheque/cash withdrawal/deposit within city are Free</b>	
80	<b>Fund Transfer/Payment Services for EBL Shubidha Account</b>	
81	<b>Cash Withdrawal (Intercity)</b>	
82	Up to ₹ 10,00,000	Free
83	Above ₹ 10,00,000 to ₹ 20,00,000	₹ 115
84	Above ₹ 20,00,000 to ₹ 5,000,000	₹ 460
85	Above ₹ 5,000,000 to ₹ 7,500,000	₹ 1,150
86	Above ₹ 7,500,000	₹ 2,300
87	<b>Cash Deposit (Intercity)</b>	
88	Up to ₹ 10,00,000	Free
89	Above ₹ 10,00,000 to ₹ 20,00,000	₹ 115
90	Above ₹ 20,00,000 to ₹ 5,000,000	₹ 460
91	Above ₹ 5,000,000 to ₹ 7,500,000	₹ 1,150
92	Above ₹ 7,500,000	₹ 2,300
93	EBL cheque deposit within the City (any amount) is free	
94	<b>Please note: All cheque/cash withdrawal/deposit within city are Free</b>	
95	<b>Local Fund Transfer Fee</b>	
96	Intercity fund transfer outside EBL branches	₹ 230 + PO commission
97	Pay Order issue: Customer, up to ₹ 100,000	₹ 115
98	Pay Order issue: Customer, above ₹ 100,000	₹ 230
99	Pay Order issue: Non-customer	₹ 575
100	Bangladesh Bank cheque issuance	₹ 230
101	Issuance of Duplicate PO/DD/FDR/Other Instrument	₹ 230
102	<b>Cancellation of Local Fund Transfer</b>	
103	Cancellation of Pay Order/Bangladesh Bank cheque	₹ 230
104	Stop Payment on Draft	₹ 115
105	<b>Standing Instruction (SI)</b>	
106	Standing Instruction (SI) creation charge	₹ 115 per SI
107	SI for transfer of funds between accounts within the branch	Free
108	SI for transfer of funds within city branches	₹ 57.5 per execution
109	SI for transfer of funds between inter-city branches	₹ 115 per execution
110	SI for transfer of funds to other banks	₹ 345 + PO/DD charges as applicable
111	Failure of SI due to insufficient fund	₹ 230
112	Amendment of SI	₹ 57.5
113	Cancellation of SI	₹ 115

SL.	Description	Amount/Tk.
114	<b>Sweep</b>	
115	Sweep creation charge	Free
116	Sweep-in charge for each execution	Free
117	Sweep-out charge for each execution	Free
118	Amendment of sweep	Free
119	<b>Salary Transfer</b>	
120	Arrangement Fee	Free
121	Annual Subscription Fee	Free
122	Salary disbursement if the accounts are with EBL	As per negotiation
123	Salary disbursement through Pay Order	As per negotiation
124	<b>IPO Refund</b>	
125	Online refund of unsuccessful IPO application	₳ 11.5 per transfer
126	<b>Fund Transfer: Foreign Currency ( FCY)</b>	
127	<b>Outward Remittance - FCY</b>	
128	FCY draft issuance charges, Customer	Commission 0.1725% of FDD amount, Min ₳ 575 + Foreign correspondence charge
129	FCY draft issuance charges, Non-customer	Commission 0.1725% of FDD amount, Min ₳ 1,150 + Foreign correspondence charge
130	FCY draft amendment, Stop cheque	Foreign correspondence charge
131	SWIFT charge	₳ 575
132	FCY draft on Bangladesh Bank	₳ 575
133	Commission, FCY TT through correspondent, customer	0.1725% or Min ₳ 575 + SWIFT charge + Foreign correspondence charge
134	Commission, FCY TT through correspondent, Non Customer	0.1725% or Min ₳ 1,150 + SWIFT charge + Non-customer foreign correspondence charge
135	Additional SWIFT charge if TT is not through correspondent	₳ 345
136	Correspondence bank charge for all outward remittance	₳ 2,875 for all currencies remittance in all cases
137	Investigation Charge (if beneficiary account already credited)	₳ 345
138	Investigation Chq. For more than 6 months old items	₳ 575
139	Remit with BBK post facto approval	Existing Chq. + ₳ 230
140	<b>Cancellation of Draft/FTT</b>	
141	FCY draft cancellation	₳ 575 + Foreign correspondence charge
142	TT cancellation	₳ 862.5 + other bank charges at actual
143	Lost DD-FCY	₳ 345 + corr.bank chq.
144	TT ammendment-FCY	₳ 345 + corr.bank chq.
145	<b>Inward Remittance FCY</b>	
146	For credit to EBL customers	Free
147	For customers with other banks	₳ 115 + PO/DD charges
148	Follow up request for incooming remittance	₳ 345
149	Cancellation of i/w remit.	₳ 345
150	Indenting Comm. Processing chq.	₳ 230
151	Tax/VAT Certificate	₳ 345 each
152	<b>Issue of Travelers Cheque (TC) / FCY Notes</b>	
153	Issuance of TC, Customer	1.15% of the TC amount, Min ₳ 230
154	Issuance of TC, Non-customer	1.15% of the TC amount, Min ₳ 575
155	Endorsement fee, Customer	Min ₳ 230
156	Endorsement fee, Non-customer	₳ 575
157	Issuance of cash FCY notes, Customer	1.15% of the FCY amount, Min ₳ 230
158	Issuance of cash FCY notes, Non-customer	1.15% of the FCY amount, Min ₳ 575
159	<b>Travelers Cheques /FCY (Cash) Encashment</b>	
160	TC encashment, Customer	0.2875%, of the TC amount, Min ₳ 345
161	TC encashment, Non-customer	0.345%, of the TC amount, Min ₳ 575
162	Cash FCY encashment	₳ 115
163	<b>Cheque Collection</b>	
164	<b>Cheque for Collection, Local Currency (LCY)</b>	
165	Outstation cheque collection commission – LCY (Within EBL Branches Clearing Zone)	0.1725%, Min ₳ 230
166	Outstation cheque collection commission - LCY (Outside EBL Branches Clearing Zone)	0.1725%, Min ₳ 230, Max ₳ 1,150
167	LCY cheque collection returned unpaid	₳ 115
168	LCY chq collection within clearing house	Free
169	Outward clearing cheque returned/unpaid for insufficient fund	Free
170	Outward clearing cheque returned/unpaid for other reason	Free
171	Inward clearing cheque returned/unpaid for insufficient fund	₳ 575
172	Collection of Divident warrant	Same as Cheque
173	<b>Regular Value Cheque Clearing</b>	
174	All cheque below of ₳ 50,000	Free
175	₳ 50,000 to below ₳ 5,00,000	₳ 10 (VAT inclusive)
176	Above ₳ 5,00,000	₳ 25 (VAT inclusive)
177	All high value cheque clearing (same day)	₳ 60 (VAT inclusive)
178	All EFT Transaction (BEFTN)	Free
179	<b>Cheque for Collection, Foreign Currency (FCY)</b>	
180	FCY cheque collection (within Bangladesh)	0.115% or Min ₳ 230 which ever is higher + Other bank charges

SL.	Description	Amount/Tk.
181	FCY cheque collection (outside Bangladesh)	0.1725% or Min ₳ 575 which ever is higher + Courier/postage bank charge + Courier/postage charge applicable
182	Commission, FCY cheque purchase (Within Bangladesh)	0.575% or Min ₳ 345 which ever is higher + Other bank/post/telex charge
183	Commission, FCY cheque purchase (Outside Bangladesh)	0.575% or Min ₳ 575 which ever is higher+ ₳ 1,150 + Other bank charge + Courier/postage charge applicable
184	FCY cheque returned unpaid sent on collection (within Bangladesh)	₳ 345 + Other bank charges
185	FCY cheque returned unpaid sent on collection (outside Bangladesh)	₳ 862.5 + Other bank charges
186	Inward FCY Chq. Collection	₳ 345 + postage at actual
187	Courier Charge for sending returned instruments (LCY/FCY) to the customer's office	₳ 115 per delivery
188	<b>Certificates/Reports</b>	
189	Balance confirmation certificate	Free, twice in a year (i.e. half yearly and yearly). If availed other than regular issue, ₳ 230 per certificate.
190	Balance/interest certificates of CASA, Same day	₳ 230
191	Balance/interest certificates, Following day	₳ 230
192	Issuance of solvency certificate	₳ 575
193	Credit/solvency information (local), if requested by third party	₳ 575
194	Credit/solvency information (international)	₳ 575
195	Obtaining credit report on behalf of local customer	₳ 575
196	Certificate for inward remittance	₳ 230 per remittance, Max ₳ 1,150
197	Duplicate savings certificate/declaration in lieu	₳ 575
198	Duplicate advice more than 6 months old (per advice)	₳ 575
199	Duplicate statements through call center by direct mail (3 working days required), current year	₳ 575 + additional ₳ 230 per previous year
200	Bank statement verification (request by other banks and embassies)	₳ 575
201	Balance Certificate for Loan	₳ 575
202	Duplicate Balance Certificate for loan, same day	₳ 460
203	Duplicate Balance Certificate for loan, following day	₳ 345
204	Travelers Cheque/Cash (FCY) encashment certificate	₳ 115
205	Certificate relating to BO account	₳ 115
206	Bill payment (Via IB) authentication certificate	₳ 57.5
207	Certificate of Purchase/encashment of Bonds/Securities	₳ 230
208	Attestation of Certificate	₳ 115
209	Certificate relating to Tax	₳ 287.5
210	<b>Holding of Bonds</b>	
211	Holding of Bonds (more than three months)	₳ 230-yearly
212	<b>Internet Banking</b>	
213	Internet Banking Service - annual fee	Free
214	Stop Cheque Instruction	₳ 230
215	PIN change (if customer forgets or requests for new one)	₳ 184
216	EBL Access Activation PIN Charge-Software token	Free-first time, next ₳ 690 (if applicable)
217	Hardware token	₳ 1,725 (at a time)
218	Including each additional account, CASA new accounts only (one time)	₳ 57.5
219	LC related Services	Free
220	Guarantee Related Services	Free
221	Fund Transfer between own accounts (LCY)	Free
222	Account Statement/Account details/Balance Checking	Free

SL.	Description	Amount/Tk.
223	<b>SMS Banking</b>	
224	SMS Banking Service - annual fee	Free
225	PIN Change (if customer forgets or requests for new one)	₹ 184
226	<b>Phone Banking (Contact Center)</b>	
227	Phone Banking service - annual fee	Free
228	PIN Change (if customer forgets or requests for new one)	₹ 184
229	<b>SWIFT/Fax</b>	
230	SWIFT	₹ 345
231	Fax, within country	₹ 28.75 Per page
232	Fax, outside country	₹ 57.5 Per page
233	<b>Postage/Mail</b>	
234	Registered courier	Actual courier charges + ₹ 57.5
235	Courier, within city	₹ 69
236	Courier, intercity	₹ 69
237	Courier, outside country	Actual courier charges + ₹ 57.5
238	EMS	At actual (Min. ₹ 575)
239	<b>Cost of Stationary</b>	
240	TM Forms	Free
241	C Forms	Free
242	All other Forms - miscellaneous	Free
243	<b>SME Business Debit Card</b>	
244	Issuance/Annual fee	₹ 690
245	Sky Lounge Visit Fee	₹ 2,300
246	Sky Lounge free Visit Number in a year	6
247	Global Lounge free Visit Number in a year	0
248	Card/PIN replacement Fee	₹ 575
249	Cash Withdrawal/Advance Fee (other ATM)	as per NPS policy
250	Sales Voucher Retrieval Fee	₹ 345
251	Transaction Alert Fee	₹ 230
252	Undelivered Card/PIN destruction fee	₹ 230
253	<b>Supplier Finance:</b>	
254	Factoring Charge	0.575% of disbursement
255	CIB Charge	BDT 115 per CIB report
256	Account Maintenance Fee for Supplier Finance – SME (219)	Nil
257	<b>Dealer Finance:</b>	
258	Platform Usage Fee	0.575%-1.15% of disbursement
259	CIB Charge	BDT 115 per CIB report
260	File Processing Fee	BDT 230
261	Account Maintenance Fee for Dealer Finance - SME (220)	Nil
262	Stamp Duty	At actual
263	Documentation Charge	At actual
264	Property Valuation Charge	At actual
265	Security Creation Charge	At actual
<b>Note:</b>		
01. All Fees & Charges inclusive of 15% VAT.		
02. This Schedule of Charges applies to normal transactions, stamps duty, correspondent charges and other out-of pocket expenses, if any may be added. The Bank reserve the right to impose charges on transactions which are not covered in this schedule.		