

MUTUAL TRUST BANK LTD.
SCHEDULE OF BANK CHARGES – Effective from 01.01.2010
RELATING TO FOREIGN EXCHANGE TRANSACTION

A. IMPORT

SL.	TYPES OF SERVICES	NATURE	REVISED RATE OF COM. / CHARGES
1.	<u>L.C. Opening Commission</u>		
a)	LC Cash (Sight)	For each quarter	0.40 % Min. Tk.1000/=
	In case of 100% cash margin	For each quarter	0.25 % Min. Tk.1000/=
b)	Inland L.C. (Cash-Sight)	As above	As above
c)	BTB L.C. (Foreign + Local)	For each quarter	0.40 % Min. Tk.1000/=
d)	BTB LC (Under EDF)	For each quarter	0.40 % Min. Tk.1000/=
e)	LC (Cash-deferred payment/ usance)	For each quarter	0.50 % Min. Tk.1000/=
	In case of 100% cash margin	For each quarter	0.25 % Min. Tk.1000/=
f)	Under AID / LOAN / CREDIT / BARTER	For each quarter	0.50 % Min. Tk.1000/=
N.B. 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 L.C.	Charges	At Actual
b)	Short - Message	Charges	At Actual
	<u>Local</u>		
2.2			
a)	Transmission of L.C.	Charges	At Actual
b)	Short - Message	Charges	At Actual
03.	F.C.C.		
	(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 (Incase of non-payment of charges by beneficiary, actual charge to be realized from the importer as per UCP)
04.	<u>L.C. Amendment</u>		
a)	Includes increase of value or Extension of Time	When increase of value including extension of time by SWIFT	At actual as of LC opening commission. & SWIFT Charge At actual.
b)	Other than increase of value/ Extension of time only	By SWIFT	Commission & SWIFT Charge At actual.
c)	Amendment is intended to reduce the value & time	By SWIFT	Commission & SWIFT Charge at Actual.

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05.	L.C. Cancellation when Expired Unutilized.	Charges/Fee	No Charge.
	L.C. Cancellation before expiry	Charges/Fee	Our charge: No Charge.
		SWIFT	Foreign Bank's charge, if any, at actual. At actual.
06.	Collection Of Credit Report (Schedule of Charges of Dun & Bradstreet Same ltd. is enclosed)	Charges	At actual as per schedule + service charge Tk.500/=
07.	Interest on PAD.	Intt./ exchange earning	As per lending rate fixed by the bank from time to time
08.	LIM		
	a) Handling LIM documents.	Com.	Max 0.50 % on landed cost.
	b) Interest in LIM facility.	Interest	As per lending rate fixed by bank from time to time.
09.	Issuance of shipping guarantee in absence of original documents provided full value of documents is deposited by the client.	Charges	As per schedule of charges fixed against Bank Guarantee.
10.	Inward documentary collection not under import L.C. (may be subject to URC-522 or not)	Collection charge	In case of D.P. - 0.40 % . Min. Tk.1000/=, In Case of D.A. - 0.50 % per quarter. Min. Tk.1000/=, Plus other charge, if applicable, at actual.
11.	Add confirmation charges Adding of confirmation (our side)	For each quarter	0.20 % . Min. – Tk.1000/= Plus SWIFT Charge – At actual
N.B.	If cash collateral is provided by the bank for obtaining confirmation from third foreign bank, importer will have to pay interest on the cash collateral amount at prevailing EURO dollar or LIBOR rate.		
12.	Confirmation of Local LC	For each quarter	@ 0.20%. Min. – Tk.1000/= Plus SWIFT Charge – At actual
13.	IRC Renewal	Fee	Govt. fee at actual +service charge Tk.500/=

B. EXPORT

14. a)	Advising of Export L/C.	Charges	Tk.750/ flat
b)	Advising of amendment L/C	Charges	Tk.750/ flat

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15.	<u>L.C. TRANSFER</u>		
a)	Overseas LC	Charges	For Our Clients only
	1. In-House Transfer (i.e. Transfer of LC fvg. another sister concern garments unit of same Group) of our Garments Clients: Tk.750/= 2. Transfer of LCs (MT720) at the request of our Buying House Clients who has license under Section 18A or 18B of FER Act, 1947 by Bangladesh Bank: Flat Tk.750/= + SWIFT Charge at Actual.		
	Local LC Transfer	Charges	As above + SWIFT Charge at actual, if any
b)	Cancellation of Transfer	Charges	SWIFT/ postage Charge at actual, if any.
c)	Transfer of amendment	Charges for	For Our Clients only:
	Overseas LC Amendment		
	1. In-House Transfer (i.e. Transfer of LC amendment fvg. another sister concern garments unit of same Group) of our Garments Clients: Tk.750/= 2. Transfer of LC amendment (MT707) at the request of our Buying House Clients who has license under Section 18A or 18B of FER Act, 1947 by Bangladesh Bank: Flat Tk.750.00 + SWIFT Charge at actual.		
	Local LC Amendment	Charges	As above + SWIFT Charge at actual, if any
d)	Cancellation of Tr. Of amendment	Com.	SWIFT/ postage Charge at actual, if any.
16.	<u>Negotiation of Export bill</u>		
a)	Negotiation of Export Bill drawn under LC issued by first class reputed foreign bank.	Charges/Com.	0.15% on the bill amount. [OD Sight rate to be applied for Sight Bill and Usance rate for Usance Bill]
b)	In addition to a)	Courier charge	At actual.
17.	Discounting of Export bill drawn under local LC.	Com./ Charges	Discount intt. for the applicable usance period of the bill for the outstanding period + Tk.400/= as Document processing fee + Postage at actual.
18.	Processing of documents under collection	Com.	0.15% on the bill amount.
		Postage	At actual
		Courier	At actual.
N.B.	Instruction issued or to be issued from time to time by the Customs Commissionerate/NBR regarding realization of Source Tax (presently 0.25%) on realized value against export to be followed.		

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19.	Acceptance comn. against Usance bill under Cash (deferred)/ BTB L.C.	For each quarter	0.40 % on the bill amount. Min. Tk. 1000/=
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C. BANK GUARANTEE

20.	<u>FOREIGN BANK GUARANTEE</u>		
a)	Advising of guarantee to the beneficiary in original without any engagement on our part.	Charges	Flat Tk.750/=
b)	Issuance of guarantee backed by 100 % counter guarantee of foreign bank. (If charges are on bene. A/C.)	Com./charges	0.50 % per quarter or part there of .Min. Tk.1500/= + cost of stamp, Tax, SWIFT etc. at actual, if any.
c)	Issuance of guarantee (under cash margin or collateral) not backed by any counter guarantee of foreign bank (If charges are on bene. A/C.)	Com. / charges	0.75 % per quarter or part there of . Min. Tk.2000/= + cost of stamp, Tax, SWIFT etc. at actual, if any.
d)	Issuance of bid bond/ performance bond against foreign bank guarantee. (If charges are on bene. A/C.)	Com.	0.50 % per quarter (Min. Tk.1500/= + cost of stamp, Tax, SWIFT etc. at actual, if any.

D. REMITTANCE (INWARD)

21.	TYPES OF SERVICES	<u>Nature</u>	REVISED RATE OF COM. / CHARGES
a)	Purchase of foreign bank draft, T.C. drawn abroad.	Com.	Tk.0.20% per USD Tk.0.30% per GBP + exchange earnings .(In all other currency at per with USD)
b)	Payment of any foreign taka draft which are drawn on our bank	Com.	Free
c)	Encashment of any foreign T.T. in Taka. at our counter	Com.	Free
d)	Encashment of F.C.Draft / M.T.	Handling charge	Foreign Bank charges at actual plus service charge Tk.300/=
e)	Issuance of FC Draft under remtt. arrangement drawn on Bangladesh Bank	Com/ Charges	Free
f)	Issuance of FC Draft drawn on Bangladesh Bank	Com./ Charges	Tk.500/= flat

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E. COLLECTION

22.			
a)	Collection of clean item (Inward)	Postage & other charge	At actual plus Tk.200/=handling charge
b)	For Outward documentary bills for collection (Under all type of L.C.)	Com.	0.15 %. Min.Tk.500/= + postage & SWIFT charge at actual, if any.
c)	For Outward documentary bills for collection (without L.C)	Com.	0.15 %. Min.Tk.1000/=plus postage or SWIFT charge at actual, if any.
d)	Collection of foreign currency draft from abroad	Processing fee at actual	Tk.300/= plus
		Postage/Courier/ SWIFT/ Foreign Bank charges, if any.	At actual
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.	Tk. 300/= per instrument.

F. OUTWARD

SL No.	TYPES OF SERVICES	NATURE	REVISED RATE OF COM. / CHARGES
23.			
a)	Issuance of	Com. & charges	
	i) T.C.		i) 1.00 %
	ii) Cash		ii) - - -
	iii)Endorsement in passport		iii) Tk.350/=
b)	Issuance of F.C.draft on foreign correspondent	Com. / SWIFT charge	i) Up to USD 1000= \$5.00 ii)USD 1001 – USD5000=\$15.00 iii) USD5001 – USD10,000=\$25.00 iv) Above USD10,000 = \$40.00 Min Tk. 350/= + SWIFT charges at actual, if any
c)	Issuance of T.T. (F.C.) through foreign correspondent	Com. SWIFT charge	Tk.1,000/= per T.T. At actual
d)	Cancellation of draft in F.C.	Com. SWIFT charge	Tk.500/= per DD At actual.
e)	Cancellation of T.T. in F.C.	Charge SWIFT charge	Tk.500/= per TT At actual.

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G. MISCELLANEOUS

24.			
a)	Issuance of no objection certificate	Com.	Tk.500/= for each case.
b)	Charges against issuance of L.C.A.Form / IMP /EXP Form	Charges	Tk.250/=for each item
c)	Issuance of PRC.	Charges	Tk.500/=
d)	Handling Cash subsidy / duty drawback	Processing fee	For claim up to Tk.5.0 lac= Tk.2500/ Claim of Tk.5.0 lac above up to Tk.10.0 lac= Tk.3500/= Claim of Tk 10.0 lac above = Tk.5000/
e)	Opening of Student file	Processing Fee	Tk.5000/
f)	Issuance of BTB LC certificate	Processing Fee	Tk.500/ for each certificate
g)	Issuance of C & F certificate	Processing Fee	Tk.500/ for each certificate
h)	Verification of BL and BG	Processing Fee	Tk.500/ for each item

Note:

1. Sl. No. 3 (If LC mailed By: a. Courier, b. Post & c. Mail Services..) of previous schedule has been removed since as per Management decision Issuance of LCs in mail form has been prohibited.
2. All charges/ commission mentioned above are subject to recovery of VAT, AIT and/or Source Taxes, where applicable, on the above-mentioned published charges and commission.
3. The Managing Director can re-fix any charges/ interest/ commission of any product/ services listed above on the basis of Prime Customer's guidelines of the Bank.