



Schedule of Charges – Retail Banking Division		
Particulars		Charges/Commission/Fees
1.	Account Setup Fee	BDT 50 per account (only for transactional accounts)
Account Maintenance Fee		
2.	Current Account	BDT 300 half yearly
	SND Account	BDT 500 half yearly
	Regular Savings/Inspire/Ruby/Angona General/Angona Premium/Senior/NRB Saving/Other Saving Account (Waiver of A/C Maintenance Fee for Junior, Graduate, Shanchay, Ankur and Care)	I. No Fee up to BDT 10,000 on average balance II. BDT 100 on half yearly basis for above BDT 10,000 to BDT 25,000 on average balance III. BDT 200 on half yearly basis for above BDT 25,000 to 2 lac on average balance IV. BDT 250 on half yearly basis for above BDT 2 lac to 10 lac on average balance V. BDT 300 on half yearly basis for above BDT 10 lac on average balance * As Per BRPD Circular No.-21 dated April 11, 2021; Account Maintenance Fee will be charged once on yearly basis for account which has average balance upto BDT 10 lac.
	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 Charge		
3.	Current Account/SND Account	BDT 300
	Savings/Inspire/Senior/Ruby/ Angona General/Angona Premium/Other Savings Accounts (Waiver of A/C Closure Fee for Shanchay)	BDT 200
	Deposit Products Account	No Charge for Premature Encashment
	NITA Account	BDT 200
4.	Salary Disbursement Charge (other than payroll customer)	Up to BDT 10 per account, (min BDT 200, max BDT 500 per instruction)
Account Statement Charge		
5.	Current/SND Account (Monthly Basis One Copy)	Free
	Current/SND Account (More than One in a Month)	BDT 300 Per Instance
	Regular Savings/Senior/Inspire/Ruby/ Angona General/Angona Premium/Shanchay/Other Savings Accounts(Half-Yearly basis)	Free
	Regular Savings/Senior/ Inspire/Ruby/ Angona General/Angona Premium/Other Savings Accounts (On Demand) (Waiver of A/C Statement Fee for Shanchay)	BDT 300 Per Instance
	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 Bank Statement verification (when those are sent to us for verification by embassies, other banks etc.)	BDT 500 Per Instance
Installment Failure Charge		
6.	Deposit Products	Monthly 2%for Each Defaulted Installment
NID Verification Charge		
7.	NID Verification Charge (Per Instance of Verification)	BDT 10
Issuance of Cheque Books		
8.	Current/SND/Savings/Senior/Inspire Account/Ruby/ Angona General/Angona Premium/Other Savings A/Cs	i) BDT12.00 per leaf excluding VAT ii) First 3 (three) cheque books (10 leaves each) free for MTB Senior & Junior Accounts and MTB Care iii) Cheque book with 10 leaves will be provided at free of cost to the MTB Shanchay customers who will avail loan facilities with MTB
	Uncollected Cheque book fee (after 2 months)	BDT 300 Per Book
Bangladesh Bank Cheque		
9.	Issuance of Bangladesh Bank Cheque at the request of the client	BDT 300 per cheque
On-line Cash Transaction- Deposit and Withdrawal (Inter City)		
10.	Up to BDT 100,000	Free
	Above BDT 100,000 to BDT 2,00,000	BDT 100 Per Transaction
	Above BDT 2,00,000 to BDT 5,00,000	BDT 150 Per Transaction
	Above BDT 5,00,000 to BDT 10,00,000	BDT 200 Per Transaction
	Above BDT 10,00,000 to BDT 15,00,000	BDT 300 Per Transaction
	Above BDT 15,00,000 to BDT 20,00,000	BDT 500 Per Transaction
	Above BDT 20,00,000 to BDT 50,00,000	BDT 1,000 Per Transaction
	Above BDT 50,00,000	BDT 2,500 Per Transaction
On-line Cash Transaction- Deposit and Withdrawal (Within City)		
11.	Any Amount	Free
On-line Transfer - Refund Warrant (IPO)		
12.	Per Transaction	BDT 10.00
Local Funds Transfer Fee/Commission		
13.	*Pay Order Issue- 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 - 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 by students/unemployed youth for employment.		
Issuance of Duplicate Instrument		
14.	Issuance of Duplicate instrument (PO, DD, FDR and Scheme Receipt etc.)	BDT 500 + Stamp Charges for Indemnity Bond
Cancellation of Local Funds Transfer		
15.	Cancellation of DD & PO	BDT 50
	Cancellation of Bangladesh Bank Cheque	BDT 300
	Stop Payment Instruction	Per Request: BDT 100
	Cancellation of Stop Payment Instruction	Per Request: BDT 50
Standing Instruction		
16.	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
Cheque for Collection		
17.	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
Cheque Return Unpaid		
18.	Bounced /Unpaid Cheque Drawn on Us (Cash/Clearing/ Transfer) - For Insufficient Fund	BDT 50
	Outward Clearing Cheque Return for Any Reason	No Charge
BACPS		
*19.	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.		
BEFTN & RTGS		
20.	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



e-GP Transaction			
21.	Realization of Service Charges	BDT 200 (Each Transaction)	
Other Services			
Locker Service			
22.	Fees – Small	BDT 4,000 + Insurance Premium	
	Fees – Medium	BDT 5,500 + Insurance Premium	
	Fees – Large	BDT 7,500 + Insurance Premium	
	Late Payment of Locker Rent	BDT 500.00	
	Insurance Premium for Locker	At Actual	
	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	
Certificates / Reports			
23.	Half-Yearly & Yearly Balance Confirmation Certificate	Free	
	Additional Balance Confirmation Certificate(more than 2 times in a year)	BDT 100	
	Balance Certificate for Loan	BDT 200	
	Duplicate Balance Certificate for Loan - 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	BDT 0.10%, (Min BDT 2,000, Max BDT 20,000)	
	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	
	Tax Deduction Certificate	i) 1(one) Free in a Current Financial Year (FY) ii) More than 1(one) in a FY: BDT 100 (Per Certificate)	
Credit 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		
Telex/ SWIFT/ FAX			
24.	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
MTB ANGONA PREMIUM		
25.	Debit Card Charge	BDT 1,000 + VAT
	Locker Charge	50% Discount on prevailing Fee
MTB ANGONA GENERAL		
26.	Debit Card Charge	BDT 500 + VAT
	Locker Charge	50% Discount on prevailing Fee
MTB Angona Schedule of Charges (SOC) for Credit Card		
27.	MTB Angona VISA Signature	Same as Mastercard World/ VISA Signature
	MTB Angona VISA Platinum	Same as Mastercard Titanium/ UnionPay Platinum/ VISA Platinum
Corporate Employee Privilege Program (CEPP)		
28.	Fee structure of payroll accounts will follow the respective schedule of fees applicable for Payroll Organizations. Separate agreements cover such fee schedule of respective Payroll Organizations.	
SMS Banking		
29.	Half Yearly Fee	BDT 200 (Excluding VAT)
Internet Banking		
30.	Annual Fee	Free
Loan And Advance		
MTB EDU Finance- Unsecured (as term loan)		
31.	Loan Processing Fee	<ul style="list-style-type: none"> i) Loan amount up to BDT 50 lac - 0.50% of loan amount (maximum BDT 15,000) ii) Loan amount above BDT 50 lac - 0.30% of loan amount(maximum BDT 20,000)



	Early Settlement Fee	0.50% of loan outstanding
	Pre-Payment Fee	0.50% of the prepaid amount
	Installment Failure Charge	2% on Arrear Amount
	Fees for Loan Closure Certificate	No fees. For Duplicate Certificate Charge BDT 200
	CIB Charge	At Actual
	Contact Point Verification	BDT 500
MTB EDU Finance – Secured (as term loan)		
32.	Loan Processing Fee	i) Loan amount up to BDT 50 lac - 0.50% of loan amount (maximum BDT 15,000) ii) Loan amount above BDT 50 lac - 0.30% of loan amount (maximum BDT 20,000)
	Early Settlement Fee	0.50% of loan outstanding
	Pre-Payment Fee	0.50% of the prepaid amount
	Installment Failure Charge	2% on Arrear Amount
	Fees for Loan Closure Certificate	No fees. For Duplicate Certificate Charge BDT 200
	CIB Charge	At Actual
MTB EDU Finance– OD (FO) Revolving Loan		
33.	Loan Processing Fee (For New & Renewal/Enhancement)	i) Up to BDT 10 lac: BDT 500 ii) Above BDT 10 lac to 100 lac: BDT 1,000 iii) Above BDT 100 lac: BDT 2,000
	Excess over Limit (EOL) Charge	2% p.a. on the EOL amount (in case the sanctioned limit is exceeded at any time for charging of interest/ for recovery other charges)
	Fees for Loan Closure Certificate	No fees. For Duplicate Certificate Charge BDT 200
	CIB Charge	At Actual
MTB Personal Loan		
34.	Loan Processing Fee	i) Loan amount up to BDT 50 lac - 0.50% of loan amount (maximum BDT 15,000) ii) Loan amount above BDT 50 lac - 0.30% of loan amount (maximum BDT 20,000)
	Early Settlement Fee	0.50% of loan outstanding
	Pre-Payment Fee	0.50% of the prepaid amount



	Installment Failure Charge	2% on Arrear Amount
	Loan Re-Schedulement	0.25% of Outstanding Amount (maximum BDT 10,000)
	Fees for Loan Closure Certificate	No Fees. For Duplicate Certificate Charge BDT 200
	CIB Charge	At Actual
	Contact Point Verification	BDT 500
MTB Digital Device Financing		
35.	Loan Processing Fee	0.50% of loan amount
	Early Settlement Fee	0.50% of loan outstanding
	Pre-Payment Fee	0.50% of the prepaid amount
	Installment Failure Charge	2% on Arrear Amount
	Loan Re-Schedulement	0.25% of Outstanding Amount (maximum BDT 10,000)
	Fees for Loan Closure Certificate	No Fees. For Duplicate Certificate Charge BDT 200
	CIB Charge	At Actual
	Contact Point Verification (if applicable)	BDT 500
MTB Auto Loan		
36.	Loan Processing Fee	i) Loan amount up to BDT 50 lac - 0.50% of loan amount (maximum BDT 15,000) ii) Loan amount above BDT 50 lac - 0.30% of loan amount (maximum BDT 20,000)
	Early Settlement Fee	0.50% of loan outstanding
	Pre-Payment Fee	0.50% of the prepaid amount
	Installment Failure Charge	2% on Arrear Amount
	Loan Re-Schedulement	0.25% of Outstanding Amount (maximum BDT 10,000)
	Fees for Loan Closure Certificate	No Fees. For Duplicate Certificate Charge BDT 200
	Change of Car Quotation	BDT 500 Per Quotation
	CIB Charge	At Actual
	Contact Point Verification	BDT 500
	Notarization Fee	BDT 200



MTB Home Loan / MTB Home Equity Loan/MTB Neer Loan/MTB Grameen Griho Reen

37.	Loan Processing Fee	i) Loan amount up to BDT 50 lac - 0.50% of loan amount (maximum BDT 15,000) ii) Loan amount above BDT 50 lac - 0.30% of loan amount(maximum BDT 20,000)
	Early Settlement Fee	0.50% of loan outstanding
	Pre-Payment Fee	0.50% of the prepaid amount
	Installment Failure Charge	2% on Arrear Amount
	Loan Re-Schedulement	0.25% of Outstanding Amount (maximum BDT 10,000)
	Fees for Loan Closure Certificate	No Fees. For Duplicate Certificate Charge BTD 200
	CIB Charge	At Actual
	Legal Charge	At Actual
	Property Valuation Charge	At Actual
	Contact Point Verification	BDT 500

MTB Professional's Loan

38.	Loan Processing Fee	i) Loan amount up to BDT 50 lac - 0.50% of loan amount (maximum BDT 15,000) ii) Loan amount above BDT 50 lac - 0.30% of loan amount(maximum BDT 20,000)
	Early Settlement Fee	0.50% of loan outstanding
	Partial Prepayment	0.50% of the prepaid amount
	Installment Failure Charge	2% on Arrear Amount
	CIB Charge	At Actual
	Contact Point Verification	BDT 500

Lien Mark & Security Encashment

39.	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



**Cash Line OD & Cash Line Term
Loan**

40.	Loan Processing Fee (For New &Renewal/Enhancement)	i) Loan amount up to BDT 50 lac - 0.50% of limit , min: BDT 1,000 ; max: BDT 5,000 ii) Loan Amount above BDT 50 lac - 0.30% of limit , min: BDT 1,000 ; max: BDT 5,000
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Loan Statement- Retail Only

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

Other Charges- Retail Only

42.	Loan Application Fee (Applicable at the time of disbursement)	No charge
43.	Photocopy of any charge documents or Property Documents	BDT 1,000
44.	Photocopy of Sanction Letter/ BA Letter	BDT 300
45.	List of Original Documents	BDT 500
46.	Withdrawal of Original Title Deeds from Concern Office (Per Deed)	BDT 2,000
47.	Additional NOC after loan closing (for takeover cases)	BDT 500
48.	Penal Charge due to Overdrawn/Past due/Excess over limit	Up to 2.00% interest above the regular rate
49.	Loan Documentation Processing Charges	0.1 % (Min Tk. 2,000.00 to Max Tk. 50,000) on Borrower's Account
50.	Fees for Partial Security release/Security Charges (For Home Loan/Home Equity Loan/MTB Neer/ MTB Grameen Griho Reen) (if approved by competent authority)	BDT 8,000
51.	EMI date re-fixation Fee (if approved by competent authority)	BDT 2,000 each time
52.	Restructure of loan tenure (tenure change) (if approved by competent authority)	BDT 2,000
53.	Security replacement of Home Loan (if approved by competent authority)	BDT 10,000
54.	Loan outstanding letter (in case of takeover by other bank) (if approved by competent authority)	BDT 2,000
55.	Partial Redemption of the security (SOD / Secured Loan) (if approved by competent authority)	BDT 2,000
56.	Takeover Loan Processing Fee	No processing fee for loan takeover amount



Charges of Student Banking

Charges of Student Banking				
1.	<u>STUDENT FILE (SF)</u>			
	a.	SF Opening (SAARC)	Charges	BDT 5,000
	b.	SF Opening (Non- SAARC)	Charges	
	c.	SF Renewal (SAARC)	Charges	BDT 4,500
	d.	SF Renewal (Non- SAARC)	Charges	
	e.	SWIFT	Charge	BDT 500 Above USD 1000/GBP 700/SGD any amount- BDT 800
	f.	Duplicate NOC for Student File	Charge	BDT 500
	g.	SF transfer fee from MTB to other bank	Charge	BDT 1000
	<u>OUTWARD</u>			
a.	Correspondence Bank fees for student remittance (other than usd and gbp in all cases)	Commission	BDT 2000	

- VAT will be realized on charges, fees and commission as per government rules.
- 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.



Charges of MTB 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
Cheque Book	CAT A - 1st Cheque Book (10 leaves) - FREE CAT B - 1st Cheque Book (10 leaves) FREE CAT C - 1st Cheque Book (10 leaves) FREE From 2nd cheque book per leaf BDT12.0+VAT	CAT A - 1st Cheque Book (10 leaves) - FREE CAT B - 1st Cheque Book (10 leaves) FREE CAT C - 1st Cheque Book (10 leaves) FREE From 2nd cheque book per leaf BDT12.0+VAT	CAT A - 1st Cheque Book (10 leaves) - FREE CAT B - 1st Cheque Book (10 leaves) FREE CAT C - 1st Cheque Book (10 leaves) FREE From 2nd cheque book per leaf BDT12.0+VAT
Debit Card Annual Fee	CAT A - 1st year FREE & 2nd year onwards BDT 200+VAT CAT B - 1st year FREE & 2nd year onwards BDT 300+VAT CAT C - BDT 300+VAT	CAT A - 1st year FREE & 2nd year onwards BDT 200+VAT CAT B - 1st year FREE & 2nd year onwards BDT 300+VAT CAT C - BDT 300+VAT	CAT A - 1st year FREE & 2nd year onwards BDT 200+VAT CAT B - 1st year FREE & 2nd year onwards BDT 300+VAT CAT C - BDT 300+VAT
Debit Card Replacement Fee	BDT 300+VAT	BDT 300+VAT	BDT 300+VAT
Payroll Card	CAT A – BDT300+VAT CAT B - BDT350+VAT CAT C - BDT350+VAT		
Payroll Card SMS Charge	CAT A – BDT200+VAT CAT B – BDT200+VAT CAT C – BDT200+VAT		
Internet banking	FREE	FREE	FREE
SMS banking	FREE	FREE	FREE

**Any other charges not mentioned above and any exception to the above charges should be referred to the Office Memo of that particular Payroll Corporates.



MTB Payroll Banking Schedule of Charges (SOC) for Credit Card

Free	Regular Fee	CAT A	CAT B	CAT C
Signature/ World	BDT 10,000	1st Year Annual Fee: Free 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made in a year.	1st Year Annual Fee: 50% waiver on Regular Fee 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made in a year.	1st Year Annual Fee: 25% waiver on Regular Fee. 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made in a year.
Platinum/ Titanium	BDT 5,000	1st Year Annual Fee: Free 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made in a year.	1st Year Annual Fee: Free 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made in a year.	1st Year Annual Fee: 50% waiver on Regular Fee. 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made in a year.
Gold	BDT 3,000	1st Year Annual Fee: Free 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made in a year.	1st Year Annual Fee: Free 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made in a year.	1st Year Annual Fee: 50% waiver on Regular Fee. 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made in a year.
Classic	BDT 1,500	1st Year Annual Fee: Free 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made in a year.	1st Year Annual Fee: Free 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made in a year.	1st Year Annual Fee: 50% waiver on Regular Fee. 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made in a year.

**Note: The other fees & charges will be applicable as per the regular schedule of charges of MTB Cards

Charges of 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

5.	Pay Order Issue-Customer/ Demand Draft(DD)Issue– Customer/Bangladesh Bank Cheque Issuance	Free
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Issuance of Duplicate instrument

6.	Issuance of Duplicate Instrument (PO/DD/FDR and Scheme Receipts etc.)	Free
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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
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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
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Syndication & Structured Finance Unit

15.	Arrangement Fee	0.00%-2.00% of the Total Loan Amount
	Agency/Monitoring Fee	0.00%-2.00% of the Total Loan Amount
	Participation Fee	0.00%-2.00% of the Total Loan Amount
	Security Agent Fee	0.00%-2.00% of the Total Loan Amount
	Escrow A/C Maintenance Fee	0.00%-2.00% of the Total Loan Amount
	Deal Structuring Fee	0.00%-2.50% of the Outstanding Amount
	Commitment Fee	0.00%-1.00% of Undrawn Amount Within the Availability Period

Loans and Advance (Privilege)

MTB Personal Loan

16.	Loan Processing Fee	i) Loan amount up to BDT 50 lac - 0.50% of loan amount (maximum BDT 15,000) ii) Loan amount above BDT 50 lac - 0.30% of loan amount(maximum BDT 20,000)
	Early Settlement Fee	0.50% of loan outstanding



MTB Auto Loan		
17.	Loan Processing Fee	i) Loan amount up to BDT 50 lac - 0.50% of loan amount (maximum BDT 15,000) ii) Loan amount above BDT 50 lac - 0.30% of loan amount(maximum BDT 20,000)
	Early Settlement Fee	0.50% of loan outstanding
MTB Home Loan / Home Equity Loan		
18.	Loan Processing Fee	i) Loan amount up to BDT 50 lac - 0.50% of loan amount (maximum BDT 15,000) ii) Loan amount above BDT 50 lac - 0.30% of loan amount(maximum BDT 20,000)
	Early Settlement Fee	0.50% of loan outstanding
MTB Professional's Loan		
19.	Loan Processing Fee	i) Loan amount up to BDT 50 lac - 0.50% of loan amount (maximum BDT 15,000) ii) Loan amount above BDT 50 lac - 0.30% of loan amount(maximum BDT 20,000)
	Early Settlement Fee	0.50% of loan outstanding
Cash Transaction- Deposit and Withdrawal (Inter City)		
20.	Up to BDT 5,00,000	Free
	Above BDT 5,00,000 to BDT 15,00,000	Free
	Above BDT 15,00,000	Free
Cash Transaction- Deposit and Withdrawal (Within City)		
21.	Free	
Cards (Privilege)		
Credit Card		
22.	Annual Fee(Primary Card)	1 st Year : Free 2 nd Year & Onwards : 100% waiver if 15 transactions are made in a year
	Card Replacement Fee	Free
	PIN Replacement Fee	Free
Debit Card		
23.	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 MTB Cards		
Other Services (Privilege)		
Student File		
24.	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			
25.	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		
Certificates / Reports			
26.	Half Yearly Balance Confirmation Certificates	Free	
	Additional Balance Confirmation Certificates	Free	
	Balance Certificate for Loan	Free	
	Duplicate Balance Certificate for Loan- Same Day	Free	
	Duplicate Balance Certificate for Loan - Following Day	Free	
	Certificate for AIT	Free	
	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 More than 6 Months Old (Per Advice)	Free	
	Obtaining Credit Report on Behalf of Local Customer	Free	
	Duplicate Statement through Contact Centre for Current Year by Direct Mail (3 Working Days Required)	Free	
	Bank Statement Verification (Request by other Banks and Embassies)	Free	
	Credit Card Certificate Fee	Free	
Fees for Loan 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



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড
Mutual Trust Bank Ltd.

you can bank on us

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, loan related Processing fee, Early Settlement Fee for partial/full payment are fully waived for MTB staff single/ jointly with co applicant.

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