



## Schedule of Charges for Conventional Banking

Schedule of Charges – Retail Banking Division		
Particulars		Charges/Commission/Fees
<b>Account Maintenance Fee</b>		
1	Current Account	BDT 300 half yearly
	SND Account	BDT 500 half yearly
	Regular Savings/ Inspire/ 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
	FCY Account	BDT 300 half yearly
	NITA Account	BDT 300 half yearly
	Escrow Account (Deposit)	BDT 1000 yearly
	Activation of Dormant Account	No Charge
<b>Account Closing Charge</b>		
2	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
3.	<b>Salary Disbursement Charge (other than payroll customer)</b>	<b>Up to BDT 10 per account, (min BDT 200, max BDT 500 per instruction)</b>
<b>Account Statement Charge</b>		
4	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"> <li>One Copy A/C Statement every half year: Free</li> <li>A/C Statement to be issued at the request of Client on realization of BDT 300 per instance</li> </ul>
	MTB Bank Statement verification (when those are sent to us for verification by embassies, other banks etc.)	BDT 500 Per Instance



**Installment Failure Charge**

5.	Deposit Products	Monthly 2% for Each Defaulted Installment
<b>NID Verification Charge</b>		
6.	NID Verification Charge (Per Instance of Verification)	BDT 15

**Issuance of Cheque Books**

7.	Current/SND/Savings/Senior/Inspire Account/ Ruby/ Angona General/ Angona Premium/ Other Savings A/Cs	<p>i) BDT 15.00 per leaf excluding VAT</p> <p>ii) First 3 (three) cheque books (10 leaves each) free for MTB Senior, MTB Junior and MTB Care Account</p> <p>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</p>
	Cheque Book Destruction Fee (After 03 Months)	BDT 300 Per Book

**Bangladesh Bank Cheque**

8.	Issuance of Bangladesh Bank Cheque at the request of the client	BDT 300 per cheque
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**On-line Cash Transaction- Deposit and Withdrawal (Inter City)**

9.	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)**

10.	Any Amount	Free
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**On-line Transfer - Refund Warrant (IPO)**

11.	Per Transaction	BDT 10.00
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**Local Funds Transfer Fee/Commission**

*Pay Order Issue- A/C holder & Non A/C holder	<p>i) Up to BDT 1,000 – BDT 20</p> <p>ii) From BDT 1,001 to BDT 1,00,000 - BDT 50</p> <p>iii) Above BDT 1,00,000 – BDT 100</p>
*Demand Draft Issue - A/C holder & Non A/C holder	<p>i) Up to BDT 1,000 – BDT 20</p> <p>ii) From BDT 1,001 to BDT 1,00,000- BDT 50</p> <p>iii) From BDT 1,00,001 to BDT 5,00,000 – BDT 100</p> <p>iv) From BDT 5,00,001 to BDT 10,00,000 – BDT 200</p> <p>v) Above BDT 10,00,000 – BDT 300</p>

\* 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**

13.	Issuance of Duplicate instrument (PO, DD, FDR and Scheme Receipt etc.)	BDT 500 + Stamp Charges for Indemnity Bond
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Cancellation of Local Funds Transfer		
14.	Cancellation of DD & PO	BDT 50
	Cancellation of Bangladesh Bank Cheque	BDT 300
	Stop Payment Instruction on Clearing Cheque /Cash Cheque /Entire Cheque Book etc.	Per Request: BDT 100
	Cancellation of Stop Payment Instruction on Clearing Cheque /Cash Cheque /Entire Cheque Book etc.	Per Request: BDT 50
Standing Instruction		
15.	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		
16.	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		
17.	Bounced /Unpaid Cheque Drawn on Us (Cash/Clearing/ Transfer) - For Insufficient Fund	BDT 50
	Outward Clearing Cheque Return for Any Reason	No Charge
BACPS		
*18.	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		
19.	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		
20.	Realization of Service Charges	BDT 200 (Each Transaction)



Other Services		
<b>Locker Service</b>		
21.	Small	BDT 5,290 (including VAT & Insurance Premium)
	Medium	BDT 7,245 (including VAT & Insurance Premium)
	Large	BDT 9,775 (including VAT & Insurance Premium)
	Late Payment of Locker Rent	BDT 500.00
	<b>Security Deposit (Refundable)</b>	
	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
<b>Certificates / Reports</b>		
22.	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	Min BDT 500 to Max BDT 5,000 Based on Bank-Customer relationship
	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 (For Previous Year)
	Tax Deduction Certificate	BDT 200 (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	
<b>Telex/ SWIFT/ FAX</b>		
23.	<b>Within Country:</b>	
	Telex	BDT 75
	Fax Per Page	BDT 25
	Courier / Postage	At Actual



<b>Outside Country:</b>		
	Telex	At Actual
	SWIFT	At Actual
	Fax Per Page	BDT 50
<b>Postage / Mail / Telephone:</b>		
	Registered Postage	At Actual
	Courier- Outside the Country	At Actual
	Telephone Charge	At Actual, Minimum BDT 50
	Parcel	At Actual, Minimum BDT 50
<b>MTB ANGONA PREMIUM</b>		
24.	Debit Card Charge	BDT 1,000 + VAT
	Locker Charge	50% Discount on prevailing Fee
<b>MTB ANGONA GENERAL</b>		
25.	Debit Card Charge	BDT 500 + VAT
	Locker Charge	25% Discount on prevailing Fee
<b>MTB Angona Schedule of Charges (SOC) for Credit Card</b>		
26.	MTB Angona VISA Signature	Same as Mastercard World/ VISA Signature
	MTB Angona VISA Platinum	Same as Mastercard Titanium/ Union Pay Platinum/ VISA Platinum
<b>MTB Senior</b>		
27.	Locker Charge	20% Discount on prevailing Fee
<b>SMS Banking</b>		
28.	Half Yearly Fee	BDT 200 (Excluding VAT)
<b>Internet Banking</b>		
29.	Annual Fee	Free
<b>Loan And Advance</b>		
<b>MTB EDU Finance- Unsecured (as term loan)</b>		
30.	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
	Contact Point Verification	BDT 500
<b>MTB EDU Finance – Secured (as term loan)</b>		
31.	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
<b>MTB EDU Finance– OD (FO) Revolving Loan</b>		
32.	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
<b>MTB Personal Loan</b>		
33.	Loan Processing Fee	0.50% of loan amount (maximum BDT 15,000)
	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
	Supervision Charge	Maximum 1% on the principal outstanding amount once in a year

**MTB “Instant Loan”**

34.	Loan Processing Fee	No fees
	Early Settlement Fee	0.50% of loan outstanding
	Pre-Payment Fee	NA
	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 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
	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	0.50% of loan amount (maximum BDT 15,000)
	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
	Change of Car Quotation	BDT 500 Per Quotation



	CIB Charge	At Actual
	Contact Point Verification	BDT 500
	Notarization Fee	BDT 200
	Supervision Charge	Maximum 1% on the principal outstanding amount once in a year
<b>MTB Home Loan/ MTB Home Equity Loan/ MTB Neer Loan/ MTB Grameen Griho Reen</b>		
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
	Fees for Loan Closure Certificate	No Fees. For Duplicate Certificate Charge BDT 200
	CIB Charge	At Actual
	Legal Charge	At Actual
	Property Valuation Charge	At Actual
	Contact Point Verification	BDT 500
<b>MTB Professional's Loan</b>		
38.	Loan Processing Fee	0.50% of loan amount (maximum BDT 15,000)
	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
41.	Early Settlement Fee (Applicable for Cash Line Term Loan)	0.50% of loan outstanding or BDT 20,000 whichever is lower
	Pre-Payment Fee (Applicable for Cash Line Term Loan)	0.50% of the prepaid amount or BDT 20,000 whichever is lower
Loan Statement- Retail Only		
42.	Loan A/C Statement per month	1 (One) Free
	Loan Statement more than one per month	BDT 200 Per Instance
Other Charges- Retail Only		
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.	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
50.	EMI date re-fixation Fee (if approved by competent authority)	BDT 2,500 each time
51.	Restructure of loan tenure (tenure change) (if approved by competent authority)	BDT 5,000
52.	Security replacement of Home Loan (if approved by competent authority)	BDT 15,000
53.	Loan outstanding letter (in case of takeover by other bank) (if approved by competent authority)	BDT 2,000



54.	Partial Redemption of the security (SOD / Secured Loan) (if approved by competent authority)	BDT 2,000
55.	Takeover Loan Processing Fee	No processing fee for loan takeover amount

### Charges of Student Banking

<b><u>STUDENT FILE (SF)</u></b>				
1.	a.	SF Opening (SAARC & Non-SAARC)	Charge	<ul style="list-style-type: none"> <li>Regular Customer: BDT 5,000</li> <li>Angona &amp; Privilege Customers (Self, Son or Daughter): BDT 4,000</li> </ul>
	b.	SF Renewal (SAARC & Non- SAARC)	Charge	BDT 4,500
	c.	SWIFT	Charge	<ul style="list-style-type: none"> <li>BDT 500 for less than or equal to USD 1000/GBP 700.</li> <li>BDT 800 for above USD 1000/GBP 700/other currency of any amount</li> </ul>
	d.	Duplicate NOC for Student File	Charge	BDT 1000
	e.	SF transfer fee from MTB to other bank	Charge	BDT 1000
	f.	Nostro Charge	Charge	At Actual
	g.	Commission – FCY TT through correspondence- student file customer	Commission	Minimum BDT 500 or 0.15% of the remitting amount (whichever is higher)
	h.	Correspondence Bank fees for student remittance (other than USD and GBP)	Commission	<ul style="list-style-type: none"> <li>BDT 2000 for JPY currency</li> <li>BDT 500 for other currency</li> </ul>
	i.	Student File Certificate Fee	Charge	BDT 500

- 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](http://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 & Angona Payroll Savers	Payroll E-Savers & Angona 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
NID Verification Fee	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
Fee of Printed Receipts at MTB ATMs using MTB Debit Cards for: <ul style="list-style-type: none"><li>• Cash Withdrawal</li><li>• Balance Enquiry</li><li>• Mini Statement</li></ul>	Tk. 5/= (including VAT)	Tk. 5/= (including VAT)	Tk. 5/= (including 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
<p>**Any other fee or charges which are <u>not</u> mentioned above, will follow the regular fee schedule and for any exception to the charges herein should be referred to the Office Memo of that respective Payroll Institution.</p>			



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 during the Card Annual Fee period / cycle.	1st Year Annual Fee: 50% waiver on Regular Fee 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.	1st Year Annual Fee: 25% waiver on Regular Fee. 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.
Platinum/ Titanium	BDT 5,000	1st Year Annual Fee: Free 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.	1st Year Annual Fee: Free 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.	1st Year Annual Fee: 50% waiver on Regular Fee. 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.
Gold	BDT 3,000	1st Year Annual Fee: Free 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.	1st Year Annual Fee: Free 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.	1st Year Annual Fee: 50% waiver on Regular Fee. 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.
Classic	BDT 1,500	1st Year Annual Fee: Free 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.	1st Year Annual Fee: Free 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.	1st Year Annual Fee: 50% waiver on Regular Fee. 2nd Year & Onwards: Regular Fee or FREE if 15 transactions are made during the Card Annual Fee period / cycle.

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



<b>Charges of Privilege Customers</b>		
<b>Maintenance Fee</b>		
1.	All Types of Accounts	Free
<b>Charges for Transfer of A/C</b>		
2.	All Types of Accounts	Free
<b>Cheque Book Issuance Fee</b>		
3.	All Types of Accounts	Free
<b>A/C Statement Charge</b>		
4.	All Types of Accounts	Free
<b>Local Funds Transfer Fee/Commission</b>		
5.	Pay Order Issue-Customer/ Demand Draft(DD)Issue- Customer/Bangladesh Bank Cheque Issuance	Free
<b>Issuance of Duplicate instrument</b>		
6.	Issuance of Duplicate Instrument (PO/DD/FDR and Scheme Receipts etc.)	Free
<b>Cancellation of Local Funds Transfer</b>		
7.	Cancellation of PO/ DD/ Bangladesh Bank Cheque	Free
	Stop payment on Clearing Cheque /Cash Cheque /Entire Cheque Book (Per Instruction)	Free
<b>Standing Instruction (SI)</b>		
8.	Standing Instruction (SI) Creation Charge (Any Transaction)	Free
	Cancellation of SI	Free
<b>Foreign remittances (Inward)</b>		
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
<b>Issue of Travelers Cheque (TC) / FCY Notes</b>		
10.	Endorsement Fee-Customer	Free
<b>FCY (Cash) Encashment</b>		



11.	Cash FCY Encashment	Free
	Encashment Certificate–Customer	Free
<b>Cheque for Collection - Local Currency (LCY)</b>		
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
<b>Lien Mark &amp; Security Encashment</b>		
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
<b>SMS Banking</b>		
14.	Annual Fee	Free
<b>Loans and Advance (Privilege)</b>		
<b>MTB Personal Loan</b>		
15.	Loan Processing Fee	0.50% of loan amount (maximum BDT 15,000)
	Early Settlement Fee	0.50% of loan outstanding
<b>MTB Auto Loan</b>		
16.	Loan Processing Fee	0.50% of loan amount (maximum BDT 15,000)
	Early Settlement Fee	0.50% of loan outstanding
<b>MTB Home Loan / Home Equity Loan</b>		
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
<b>MTB Professional's Loan</b>		
18.	Loan Processing Fee	0.50% of loan amount (maximum BDT 15,000)
	Early Settlement Fee	0.50% of loan outstanding
<b>Cash Transaction- Deposit and Withdrawal (Inter City)</b>		
19.	Up to BDT 5,00,000	Free
	Above BDT 5,00,000 to BDT 15,00,000	Free
	Above BDT 15,00,000	Free
<b>Cash Transaction- Deposit and Withdrawal (Within City)</b>		
20.		Free
<b>Cards (Privilege)</b>		
<b>Credit Card</b>		
21.	Annual Fee( Primary Card)	1 <sup>st</sup> Year: Free 2 <sup>nd</sup> Year & Onwards : 100% waiver if 15 transactions are made in a year
	Card Replacement Fee	Free
	PIN Replacement Fee	Free



Debit Card		
22.	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		
23.	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		
24.	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		
25.	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 (Per Advice)	Free
	Obtaining Credit Report on Behalf of Local Customer	Free
Duplicate Statement through Contact by Direct Mail (3 Working Days Required)	Free	





Duplicate Statement through Branch or Digital Banking Channels	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 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.