



Schedule of Charges for Conventional Banking

| Schedule of Charges (SOC) - Retail Banking Division | | |
|--|---|--------------|
| Account Maintenance Charge | | Remarks |
| MTB Current Account MTB FCY Account MTB NITA Account | BDT 300 | Half yearly |
| MTB SND Account | BDT 500 | |
| MTB Regular Savings MTB Inspire MTB Angona General MTB Angona Premium MTB Senior MTB NRB Saving MTB Other Saving Account | i) No Fee - up to BDT 10,000 on average balance ii) BDT 100 - above BDT 10,000 to BDT 25,000 on average balance iii) BDT 200 - above BDT 25,000 to 2 lac on average balance iv) BDT 250 - above BDT 2 lac to 10 lac on average balance v) BDT 300 - above BDT 10 lac on average balance | |
| MTB Junior, MTB Graduate, MTB Shanchay, MTB Ankur and MTB Care | Free | |
| MTB ERQ Account For Outsourcing Professionals and Freelancers | Free | |
| Escrow Account (Deposit) | BDT 1000 | |
| Activation of Dormant Account | No Charge | |
| Account Closing Charge | | Remarks |
| MTB Current Account MTB SND Account | BDT 300 | - |
| MTB Regular Savings MTB Inspire MTB Senior MTB Angona General MTB Angona Premium Other Savings Accounts MTB NITA Account | BDT 200 | - |
| MTB Shanchay Account | Free | - |
| Recurring Deposit (DPS Product) | No Charge for Encashment | - |
| Account Statement Charge | | Remarks |
| MTB Current/SND Account | Monthly - Free (1 copy) More than One in a Month - BDT 300 | Per Instance |
| MTB Regular Savings MTB Inspire MTB Senior MTB Angona General MTB Angona Premium MTB Shanchay Other Savings Accounts | Half Yearly - Free (1 copy) On Demand (More than one in 6 Months) - BDT 300 | |
| MTB Bank Statement verification (when received from embassies, banks, or similar entities for verification) | BDT 500 | |
| | | |



| | | |
|-----------------------------------|-------------------------------|--------------------------------|
| E-Statement | Free | - |
| Installment Failure Charge | | Remarks |
| Recurring Deposit (DPS Product) | 2% on each missed Installment | - |
| NID Verification Charge | | Remarks |
| NID Verification Charge | BDT 15 | (Per Instance of Verification) |

| Cheque Book Related Charges | | |
|--|---|--|
| Issuance of Cheque Books | | Remarks |
| MTB Current Account MTB SND MTB Regular Savings MTB Senior MTB Inspire Account MTB Angona General MTB Angona Premium Other Savings A/Cs | BDT 15 Per leaf excluding VAT (10, 25, 50, 100 leaves available) | For MTB Senior, MTB Junior and MTB Care Account - First 3 (three) cheque books (10 leaves each) are free For MTB Shanchay customers who will avail loan facilities with MTB will get first cheque book (10 leaves) free |
| Cheque Book Destruction Fee (After 03 Months) | BDT 300 | Per Book |
| Cheque for Collection | | Remarks |
| 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 | | Remarks |
| Bounced /Unpaid Cheque Drawn on Us (Cash/Clearing/ Transfer) - For Insufficient Fund | BDT 50 | - |
| Outward Clearing Cheque Return for Any Reason | No Charge | - |

| Transaction Charges | | |
|--|--|----------------|
| BACPS | | Remarks |
| 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 | | Remarks |
|--|---|------------------|
| 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 | - |
| On-line Cash Transaction- Deposit and Withdrawal (Inter City) | | Remarks |
| 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 | |
| Above BDT 5,00,000 to BDT 10,00,000 | BDT 200 | |
| Above BDT 10,00,000 to BDT 15,00,000 | BDT 300 | |
| Above BDT 15,00,000 to BDT 20,00,000 | BDT 500 | |
| Above BDT 20,00,000 to BDT 50,00,000 | BDT 1,000 | |
| Above BDT 50,00,000 | BDT 2,500 | |
| On-line Cash Transaction- Deposit and Withdrawal (Within City) | | Remarks |
| Any Amount | Free | - |
| On-line Transfer - Refund Warrant (IPO) | | Remarks |
| Per Transaction | BDT 10 | - |
| Local Funds Transfer Fee/Commission | | Remarks |
| *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. | | |
| Cancellation of Local Funds Transfer | | Remarks |
| 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. | BDT 100 | Per Request |
| Cancellation of Stop Payment Instruction on Clearing Cheque /Cash Cheque /Entire Cheque Book etc. | BDT 50 | Per Request |
| e-GP Transaction | | Remarks |
| Realization of Service Charges | BDT 200 | Each Transaction |
| Other charges | | |
| SMS Banking and Internet Banking | | Remarks |



| | | |
|---|--|--|
| SMS Banking | BDT 200 (Excluding VAT) | Half Yearly |
| Internet Banking | Free | |
| Locker Service | | Remarks |
| Small | BDT 5,290 | (including VAT & Insurance Premium) *Discount on prevailing Fee for: a) MTB Senior 20% discount b) MTB Angona General 25% c) MTB Angona Premium 50 % d) MTB Privilege 50% |
| Medium | BDT 7,245 | |
| Large | BDT 9,775 | |
| Replacement of Key (Lost / Damage) | Actual Cost for Lock Replacement + BDT 1,000 | For MTB Privilege Actual Cost for Lock Replacement + 50% discount on prevailing fee |
| Late Payment of Locker Rent | BDT 500 | |
| Locker Services: Security Deposit (Refundable) | | Remarks |
| Small | BDT 2,000 | *Discount on prevailing Fee for below account a) MTB Privilege 50% |
| Medium | BDT 3,000 | |
| Large | BDT 5,000 | |
| Standing Instruction | | Remarks |
| Standing Instruction Creation Charge | BDT 100 | Each instruction |
| | No charge for transfer of fund from any Deposit Account to Scheme Account. | - |
| Standing Instruction Cancellation/ Amendment | BDT 100 | - |
| Issuance of Duplicate Instrument | | Remarks |
| Issuance of Duplicate instrument (PO, DD, FDR and Scheme Receipt etc.) | BDT 500 + Stamp Charges for Indemnity Bond | - |
| Certificates / Reports | | Remarks |
| 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 |
| Telex/ SWIFT/ FAX | | Remarks |
| 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 | |

| Charges of Angona Customers : Cards | | |
|---|--|---------|
| Debit Card | | Remarks |
| MTB Angona Premium (MTB Angona VISA Signature) | BDT 1,000 + VAT | - |
| MTB Angona General (MTB Angona VISA Platinum) | BDT 500 + VAT | |
| Credit Card | | Remarks |
| MTB Angona VISA Signature | Same as regular VISA Signature | - |
| MTB Angona VISA Platinum | Same as regular VISA Platinum | |
| Charges of Student Banking Customers | | |
| Student File (SF) | | Remarks |
| SF Opening | i. Regular Customer: BDT 7,000 ii. MTB Angona & Payroll Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 6,000 iii. MTB Staff (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900 iv. Privilege Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900 | - |



| | | |
|--|--|---|
| SF Renewal | i. Regular Customer: BDT 6,000 ii. Angona & Payroll Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 6,000 iii. MTB Staff (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900 iv. Privilege Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900 | - |
| SWIFT | i. BDT 500 for less than or equal to USD 1000/GBP 700 ii. BDT 800 for above USD 1000/GBP 700/other currency of any amount | - |
| Duplicate NOC for Student File | BDT 1,000 | - |
| SF transfer fee from MTB to other bank | BDT 2,000 | - |
| Nostro Charge | At Actual | - |
| Commission - FCY TT through correspondence- student file customer | Minimum BDT 500 or 0.15% of the remitting amount (whichever is higher) | - |
| Correspondence Bank fees for student remittance (other than USD and GBP) | i. BDT 2000 for JPY currency ii. BDT 500 for other currency | - |
| Student File Certificate Fee | BDT 500 | - |

| Charges of Privilege Customers | | |
|--|------|---------|
| Account Maintenance Charge | | Remarks |
| All types of Accounts | Free | - |
| Charges for Transfer of A/C | | Remarks |
| All types of Accounts | Free | - |
| Cheque Book Issuance Fee | | Remarks |
| All types of Accounts | Free | - |
| A/C Statement Charge | | Remarks |
| All types of Accounts | Free | - |
| Local Funds Transfer Fee/Commission | | Remarks |
| Pay Order Issue-Customer/ Demand Draft(DD)Issue- Customer/Bangladesh Bank Cheque Issuance | Free | - |
| Issuance of Duplicate instrument | | Remarks |
| Issuance of Duplicate Instrument (PO/DD/FDR and Scheme Receipts etc.) | Free | - |
| Cancellation of Local Funds Transfer | | Remarks |
| Cancellation of PO/ DD/ Bangladesh Bank Cheque | Free | - |
| Stop payment on Clearing Cheque /Cash Cheque /Entire Cheque Book (Per Instruction) | Free | |
| Standing Instruction (SI) | | Remarks |



| | | |
|---|----------------------------|----------------|
| Standing Instruction (SI) Creation Charge (Any Transaction) | Free | - |
| Cancellation of SI | Free | |
| Foreign remittances (Inward) | | Remarks |
| 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 | | Remarks |
| Endorsement Fee-Customer | Free | - |
| FCY (Cash) Encashment | | Remarks |
| Cash FCY Encashment | Free | - |
| Encashment Certificate-Customer | Free | |
| Cheque for Collection - Local Currency (LCY) | | Remarks |
| 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 | | Remarks |
| 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 | | Remarks |
| Annual Fee | Free | - |
| Cash Transaction- Deposit and Withdrawal (Inter City) | | Remarks |
| 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) | | Remarks |
| | Free | - |
| Charges of Privilege Customers: Cards | | |
| Credit Card | | Remarks |
| Annual Fee(Primary Card) | 1 st Year: Free | - |



| | | |
|---|--|---------|
| | 2 nd Year & Onwards :Annual Fee can be waived using MRewardz Points | |
| Card Replacement Fee | Free | |
| PIN Replacement Fee | Free | |
| Debit Card | | Remarks |
| Annual Fee | Free | - |
| Card Replacement Fee | Free | |
| PIN Replacement Fee | Free | |
| Charges of Privilege Customers: Certificates / Reports | | |
| 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 Centre 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 | Free | |
| Credit Card Certificate Fee | Free | |
| Fees for Loan Closure Certificate | Free | |
| Note: Any other fees/charges which are not mentioned here as "Charges of Privilege Customers" should follow regularly | | |



| Charges of MTB Payroll Customers | | | |
|---|---|--|--|
| Particulars | MTB Payroll Premium | MTB Payroll Savers & MTB Angona Payroll Savers | MTB Payroll E-Savers & MTB 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 BDT 15+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 | | |
| Debit Card Replacement Fee | BDT 300+VAT | | |
| Fee of Printed Receipts at MTB ATMs using MTB Debit Cards for: a. Cash Withdrawal b. Balance Enquiry c. Mini Statement | BDT 5 (including VAT) | | |
| Payroll Card | CAT A - BDT 200+VAT CAT B - BDT 300+VAT CAT C - BDT300+VAT | | |
| Payroll Card SMS Charge | CAT A - BDT 100+VAT CAT B - BDT 100+VAT CAT C - BDT 200+VAT | | |
| Dual Currency Debit Card | CAT A+ - 1st year FREE & 2nd year onwards BDT 400+VAT (For Visa, Mastercard and UnionPay) CAT A - 1st year FREE & 2nd year onwards BDT 400+VAT CAT B - 1st year FREE & 2nd year onwards BDT 600+VAT CAT C - BDT 600+VAT CAT D - BDT 1,000+VAT | | |
| Internet banking | Free | | |
| SMS banking | Free | | |
| Any other fee or charges which are not 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 | | | |



| Charges of MTB Payroll Customers (Credit Card) | | | | |
|---|-------------|--|--|--|
| Category | Regular Fee | CAT A | CAT B | CAT C |
| Signature/ World | BDT 10,000 | 1st Year Annual Fee: Free 2nd Year & Onwards: The customer will be able to get their annual fee waived with their MRewardz point. | 1st Year Annual Fee: 50% waiver on Regular Fee. 2nd Year & Onwards: The customer will be able to get their annual fee waived with their MRewardz point. | 1st Year Annual Fee: 25% waiver on Regular Fee. 2nd Year & Onwards: The customer will be able to get their annual fee waived with their MRewardz point. |
| Platinum/ Titanium | BDT 5,000 | 1st Year Annual Fee: Free 2nd Year & Onwards: The customer will be able to get their annual fee waived with their MRewardz point. | 1st Year Annual Fee: Free 2nd Year & Onwards: The customer will be able to get their annual fee waived with their MRewardz point. | 1st Year Annual Fee: 50% waiver on Regular Fee. 2nd Year & Onwards: The customer will be able to get their annual fee waived with their MRewardz point. |
| Gold | BDT 3,000 | 1st Year Annual Fee: Free 2nd Year & Onwards: The customer will be able to get their annual fee waived with their MRewardz point. | 1st Year Annual Fee: Free 2nd Year & Onwards: The customer will be able to get their annual fee waived with their MRewardz point. | 1st Year Annual Fee: 50% waiver on Regular Fee. 2nd Year & Onwards: The customer will be able to get their annual fee waived with their MRewardz point. |
| Classic | BDT 1,500 | 1st Year Annual Fee: Free 2nd Year & Onwards: The customer will be able to get their annual fee waived with their MRewardz point. | 1st Year Annual Fee: Free 2nd Year & Onwards: The customer will be able to get their annual fee waived with their MRewardz point. | 1st Year Annual Fee: 50% waiver on Regular Fee. 2nd Year & Onwards: The customer will be able to get their annual fee waived with their MRewardz point. |
| Note: The other fees & charges will be applicable as per the regular schedule of charges of MTB Cards | | | | |



| Loans And Advances | | |
|---|---|---|
| MTB EDU Finance- Unsecured (as term loan) | | |
| 1 | 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 Settlement Fee | 0.50% of the settlement amount |
| | Penal Interest Rate | 15% on Arrear Amount |
| | Fees for Loan Closure Certificate | No fees. However, for Duplicate Certificate Charge BDT 200. |
| | CIB Charge | At Actual |
| | Contact Point Verification (CPV Charge) | BDT 500 |
| MTB EDU Finance - Secured (as term loan) | | |
| 2 | 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 Settlement Fee | 0.50% of the settlement amount |
| | Penal Interest Rate | 15% on Arrear Amount |
| | Fees for Loan Closure Certificate | No fees. However, for Duplicate Certificate Charge BDT 200. |
| | CIB Charge | At Actual |
| MTB EDU Finance- OD (FO) Revolving Loan | | |
| 3 | Loan Processing Fee (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 | 1.5% 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. However, for Duplicate Certificate Charge BDT 200. |
| | CIB Charge | At Actual |
| MTB Personal Loan | | |
| 4 | Loan Processing Fee | 0.50% of loan amount |
| | Early Settlement Fee | 0.50% of loan outstanding |
| | Partial Settlement Fee | 0.50% of the settlement amount |
| | Penal Interest Rate | 15% on Arrear Amount |
| | Fees for Loan Closure Certificate | No fees. However, for Duplicate Certificate Charge BDT 200. |
| | CIB Charge | At Actual |
| | Contact Point Verification (CPV Charge) | BDT 500 |
| MTB - ত্বরিত ই-ঋণ / Torit e-Rin | | |
| 5 | Loan Processing Fee | 0.50% of loan amount |
| | Early Settlement Fee | 0.50% of loan outstanding |
| | Partial Settlement Fee | NA |
| | Penal Interest Rate | 15% on Arrear Amount |
| | Fees for Loan Closure Certificate | No fees. However, for Duplicate Certificate Charge BDT 200. |
| | CIB Charge | At Actual |



| MTB Digital Device Financing | | |
|---|---|---|
| 6 | Loan Processing Fee | 0.50% of loan amount |
| | Early Settlement Fee | 0.50% of loan outstanding |
| | Partial Settlement Fee | 0.50% of the settlement amount |
| | Penal Interest Rate | 1.5% on Arrear Amount |
| | Fees for Loan Closure Certificate | No fees. However, for Duplicate Certificate Charge BDT 200. |
| | CIB Charge | At Actual |
| | Contact Point Verification (CPV Charge)- if applicable | BDT 500 |
| MTB Auto Loan | | |
| 7 | Loan Processing Fee | 0.50% of loan amount (maximum BDT 15,000) |
| | Early Settlement Fee | 0.50% of loan outstanding |
| | Partial Settlement Fee | 0.50% of the settlement amount |
| | Penal Interest Rate | 1.5% on Arrear Amount |
| | Fees for Loan Closure Certificate | No fees. Duplicate Certificate Charge BDT 200 |
| | Change of Car Quotation | BDT 500 Per Quotation |
| | CIB Charge | At Actual |
| | Contact Point Verification (CPV Charge) | BDT 500 |
| | Notarization Fee | BDT 200 |
| MTB Home Loan / MTB Home Equity Loan/ MTB Neer Loan | | |
| 8 | 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 Settlement Fee | 0.50% of the settlement amount |
| | Penal Interest Rate | 1.5% on Arrear Amount |
| | Fees for Loan Closure Certificate | No fees. However, for Duplicate Certificate Charge BDT 200. |
| | CIB Charge | At Actual |
| | Legal Charge | At Actual |
| | Property Valuation Charge | At Actual |
| | Contact Point Verification (CPV Charge) | BDT 500 |
| Lien Mark & Security Encashment | | |
| 9 | 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 | | |
| 10 | Loan Processing Fee (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 |
| | Early Settlement Fee (Applicable for Cash Line Term Loan) | 0.50% of loan outstanding or BDT 20,000 whichever is lower |
| | Partial Settlement Fee (Applicable for Cash Line Term Loan) | 0.50% of the settlement amount or BDT 20,000 whichever is lower |
| Loan Statement - Retail Only | | |
| 11 | Loan A/C Statement per month | 1 (One) Free |
| | Loan Statement more than one per month | BDT 200 Per Instance |



| Other Charges - Retail Only | | |
|-----------------------------|---|------------------------|
| 12 | Photocopy of any charge documents or Property Documents | BDT 1,000 |
| 13 | Photocopy of Sanction Letter/ BA Letter | BDT 300 |
| 14 | List of Original Documents | BDT 500 |
| 15 | Withdrawal of Original Title Deeds from Concern Office (Per Deed) | BDT 2,000 |
| 16 | Additional NOC after loan closing (for takeover cases) | BDT 500 |
| 17 | Penal Charge due to Overdrawn/Past due/Excess over limit | 1.50% on arrear amount |
| 18 | Fees for Partial Security release/ Security Charges (For Home Loan/ Home Equity Loan/ MTB Neer) -(if approved by competent authority) | BDT 8,000 |
| 19 | EMI date re-fixation Fee (if approved by competent authority) | BDT 2,500 each time |
| 20 | Restructure of loan tenure (tenure change)-(if approved by competent authority) | BDT 5,000 |
| 21 | Security replacement of Home Loan (if approved by competent authority) | BDT 15,000 |
| 22 | Loan outstanding letter (in case of takeover by other bank) - if approved by competent authority | BDT 2,000 |
| 23 | Partial Redemption of the security (SOD / Secured Loan) if approved by competent authority | BDT 2,000 |
| 24 | Takeover Loan Processing Fee | BDT 2,000 |

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.