

## Schedule of Charges of MTB Islamic Banking

**Annexure- 'B'**

| <b>MTB Islamic- Retail Banking</b>   |  |
|--|--|
| <b>Particulars</b>   | <b>Charges/Commission/Fees</b>   |
| <b>Account Maintenance Fee</b>   |  |
| MTB Islamic Current Account  | BDT 300 half yearly<br>Fee waiver if customer maintains half yearly average balance of BDT 25,000 & above  |
| MTB Islamic FCY Account / MTB Islamic NITA   | BDT 300 (Equivalent FCY)   |
| MTB Islamic SND Account  | Free   |
| MTB Islamic Savings/ MTB Islamic Inspire Savings/ MTB Islamic Privilege Savings/ MTB Payroll Savers/ MTB Payroll Premium/MTB Payroll E-Savers/ MTB Mudarabah Transactional Account/ MTB Islamic Angona General Savings/ MTB Islamic Angona Premium Savings/ MTB Islamic Graduate Savings/ MTB Islamic Junior Savings/ MTB RFCD Account/ MTB NFCD Account/ MTB Islamic Employee Savings/ Other Savings Accounts                   | Free   |
| Escrow Account (Deposit)   | BDT 1000 yearly  |
| Activation of Dormant Account  | Free   |
| <b>Account Closing Fee</b>   |  |
| MTB Islamic Current Account / SND Account / Retail Personal Account  | BDT 300  |
| MTB Islamic Savings/ MTB Islamic Inspire Savings/ MTB Islamic Privilege Savings/ MTB Payroll Savers/ MTB Payroll Premium/MTB Payroll E-Savers/ MTB Mudarabah Transactional Account/ MTB Islamic Angona General Savings/ MTB Islamic Angona Premium Savings/ MTB Islamic Graduate Savings/ MTB Islamic Junior Savings/ MTB RFCD Account/ MTB NFCD Account/ MTB Islamic Employee Savings/ MTB Islamic NITA/ Other Savings Accounts | BDT 200  |
| Scheme Deposit Products (TD & RD) Account  | No Charge for Encashment   |
| <b>Account Statement Fee</b>   |  |
| MTB Islamic Current Account/ Transactional Account / SND Account   | <ul style="list-style-type: none"> <li>• Monthly-Free (1 copy)</li> <li>• More than One in a month- BDT 300; Per Instance</li> </ul>                     |
| MTB Islamic Savings/ MTB Islamic Inspire Savings/ MTB Islamic Privilege Savings/ MTB Payroll Savers/ MTB Payroll Premium/MTB Payroll E-Savers/ MTB Mudarabah Transactional Account/ MTB Islamic Angona General Savings/ MTB Islamic Angona Premium Savings/ MTB Islamic Graduate Savings/ MTB Islamic Junior Savings/ MTB RFCD Account/ MTB NFCD Account/ MTB Islamic Employee Savings/ MTB Islamic NITA/ Other Savings Accounts | <ul style="list-style-type: none"> <li>• Half Yearly - Free (1 copy)</li> <li>• On Demand (More than one in 6 Months) - BDT 300; Per Instance</li> </ul> |
| MTB Islamic statement verification (when those are sent to us for verification by embassies, other banks etc.)   | BDT 500 (Per Instance)   |

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| Investment/Finance A/C Statement (Retail Only)   | <ul style="list-style-type: none"> <li>• 1 (One) Free (per month)</li> <li>• BDT 200 Per Instance (more than one per month)</li> </ul>  |
| E-Statement  | Free  |
| <b>Installment Failure Charge</b>  |   |
| Recurring Deposit Products   | Nil   |
| <b>NID Verification Fee</b>  |   |
| NID Verification Charge  | BDT 15 (Per Instance)   |
| <b>Cheque Book Related Charges</b>   |   |
| MTB Islamic Current Account/ MTB Islamic SND Account/ MTB Islamic Savings/ MTB Islamic Inspire Savings/ MTB Islamic Privilege Savings/ MTB Payroll Savers/ MTB Payroll Premium/MTB Payroll E-Savers/ MTB Mudarabah Transactional Account/ MTB Islamic Angona General Savings/ MTB Islamic Angona Premium Savings/ MTB Islamic Graduate Savings/ MTB Islamic Junior Savings/ MTB RFCD Account/ MTB NFCD Account/ MTB Islamic Employee Savings/ MTB Islamic NITA/ Other Savings Accounts | <p style="text-align: center;">BDT 15.00 per leaf excluding VAT<br/>(10, 25, 50, 100 leaves available)</p> <p style="text-align: center;">[First 3 (three) cheque books (10 leaves each) free<br/>for MTB Islamic Junior Savings Account]</p>   |
| Cheque Book Destruction Fee (After 03 Months)  | BDT 300 Per Book  |
| <b>Fees on On-line Cash Transaction- Deposit and Withdrawal (Inter City)</b>   |   |
| Any Amount   | Free  |
| <b>Fees on On-line Cash Transaction- Deposit and Withdrawal (Within City)</b>  |   |
| Any Amount   | Free  |
| <b>Fees on On-line Transfer - Refund Warrant (IPO)</b>   |   |
| Per Transaction  | BDT 10  |
| <b>Fees on Local Funds Transfer</b>  |   |
| Pay Order (PO) Issue (Both A/C holder & Non A/C holder)  | <ul style="list-style-type: none"> <li>i) Up to BDT 1,000: BDT 20</li> <li>ii) From BDT 1,001 to BDT 1,00,000: BDT 50</li> <li>iii) Above BDT 1,00,000: BDT 100</li> </ul>  |
| Demand Draft (DD) Issue (Both A/C holder & Non A/C holder)   | <ul style="list-style-type: none"> <li>i) Up to BDT 1,000: BDT 20</li> <li>ii) From BDT 1,001 to BDT 1,00,000: BDT 50</li> <li>iii) From BDT 1,00,001 to BDT 5,00,000: BDT 100</li> <li>iv) From BDT 5,00,001 to BDT 10,00,000: BDT 200</li> <li>v) Above BDT 10,00,000: BDT 300</li> </ul> |
| Note: Bank will charge commission of BDT 10 only for issuing PO/DD (not exceeding BDT 500) in connection with application by students/unemployed youth for employment.   |   |
| <b>Fees on Issuance of Duplicate Instrument</b>  |   |
| Issuance of Duplicate instrument (PO/DD/TD/RD Receipt etc.)  | BDT 500 + Stamp Charges for Indemnity Bond  |
| <b>Fees on Cancellation of Local Fund Transfer</b>   |   |
| Cancellation of DD & PO  | BDT 50  |
| Cancellation of Bangladesh Bank Cheque   | BDT 300   |

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|---|--|
| 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  |
| <b>Standing Instruction</b>   |  |
| Standing Instruction Creation Charge  | <ul style="list-style-type: none"> <li>BDT 100 for execution of each instruction.</li> <li>No charge for transfer of fund from any Deposit Account to Scheme Account.</li> </ul> |
| Standing Instruction Cancellation/ Amendment Charge   | BDT 100  |
| <b>Fees on Cheque for Collection</b>  |  |
| 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  |
| <b>Fees on Cheque Return Unpaid</b>   |  |
| Bounced /Unpaid Cheque Drawn on us (Cash/Clearing/ Transfer) - For Insufficient Fund  | BDT 50   |
| Outward Clearing Cheque Return for Any Reason   | No Charge  |
| <b>Fees on BACPS</b>  |  |
| 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  |
| Note: BACPS and BEFTN charge will be changed as per instruction of BB from time to time.  |  |
| <b>Fees on BEFTN &amp; RTGS</b>   |  |
| EFT Transactions ( Any Amount)  | No Charge  |
| Outward RTGS Transactions (Any amount)  | BDT 100 (Per Transaction)<br>No Charge for Govt. Entity  |
| EFT Debit Transaction Cancellation (For Insufficient Fund)  | BDT 100  |
| <b>Fees on e-GP Transaction</b>   |  |
| Realization of Service Charges  | BDT 200 (Each Transaction)   |
| <b>Fees on Locker Service</b>   |  |
| Small   | BDT 5,290 (including VAT & Insurance Premium)  |
| Medium  | BDT 7,245 (including VAT & Insurance Premium)  |

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|   |  |   |
|---|--|---|
|   | Large  | BDT 9,775 (including VAT & Insurance Premium)   |
|   | Replacement of Key ( Lost / Damage )                     | Actual Cost for Lock Replacement + BDT 1,000<br>For MTB Privilege Actual Cost for Lock Replacement + 50% discount on prevailing fee |
|   | Late Payment of Locker Rent                              | BDT 500.00  |
| Note: Discount on prevailing Fee for:   |  |   |
| a) MTB Angona General 25%                      b) MTB Angona Premium 50 %                      C) MTB Privilege 50% |  |   |
| Locker Services : Security Deposit (Refundable)   |  |   |
|   | Small  | BDT 2,000   |
|   | Medium   | BDT 3,000   |
|   | Large  | BDT 5,000   |
|   | Note : Discount on prevailing Fee : a) MTB Privilege 50% |   |
| Fees on Certificates / Reports Printing Service   |  |   |
| Balance Confirmation Certificate  |  | Free (Only 2 times; Half-Yearly & Yearly basis)   |
| Additional Balance Confirmation Certificate (More than 2 times in a year)   |  | BDT 100   |
| Balance Certificate for Investment  |  | BDT 200   |
| Duplicate Balance Certificate for Investment - 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 (Per Previous Year/s)   |
| Tax Deduction Certificate   |  | BDT 200 (Per Certificate)   |
| Ujrah Card Certificate Fee  |  | BDT 200   |
| Photocopy of Cheque   |  | BDT 300 each  |
| Issuance of any other Certificate not mentioned in the  |  | BDT 500   |

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| Schedule of Charges  |            |  |
|--|------------|--|
| <b>Fees on Telex/ SWIFT/ FAX service</b>                             |            |  |
| Free Format message through SWIFT                                    | BDT 500.00 | MT199 / MT196 / MT99 or similar types of messages                                  |
| <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 Islamic Angona Premium Savings</b>                            |            |  |
| Debit Card Charge  |            | BDT 500  |
| Locker Charge  |            | 50% Discount on prevailing Fee   |
| <b>MTB Islamic Angona General Savings</b>                            |            |  |
| Debit Card Charge  |            | BDT 500  |
| Locker Charge  |            | 25% Discount on prevailing Fee   |
| <b>SMS Banking</b>   |            |  |
| Half Yearly Fee (All CASA)   |            | BDT 200<br>Waived for MTB Islamic Junior / Graduate / Privilege / Payroll Accounts |
| <b>Internet Banking</b>  |            |  |
| Annual Fee   |            | Free   |
| <b>Other Charges/Fees - Retail Only</b>                              |            |  |
| Investment A/C Statement per month                                   |            | 1 (One) Free   |
| Investment A/C Statement more than one per month                     |            | BDT 200 Per Instance   |
| Photocopy of any charge documents or Property Documents              |            | BDT 1,000  |
| Photocopy of Sanction Letter/ BA Letter                              |            | BDT 300  |
| List of Original Documents   |            | BDT 500  |
| Withdrawal of Original Title Deeds from Concern Office (Per Deed)    |            | BDT 2,000  |
| Additional NOC after financing facility closing (for takeover cases) |            | BDT 500  |
| Late Payment Charge  |            | Regular charge + up to 1.50%   |

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|  |  |
|--|--|
| Fees for Partial Security release/Security Charges<br>(For Home Finance/Home Equity Finance (if approved by competent authority) | BDT 8,000  |
| EMI date re-fixation Fee<br>(if approved by competent authority)   | BDT 2,500 each time  |
| Restructure of financing tenure (tenure change)<br>(if approved by competent authority)  | BDT 5,000  |
| Security replacement of Home / Home Equity Finance (if approved by competent authority)  | BDT 15,000   |
| Finance outstanding letter (in case of takeover by other bank)<br>(if approved by competent authority)                           | BDT 2,000  |
| Partial Redemption of the security (Secured Finance)<br>(if approved by competent authority)                                     | BDT 2,000  |
| Takeover Financing Processing Fee  | No processing fee  |
| <b>Lien Mark &amp; Security Encashment</b>   |  |
| 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  |
| <b>Charges of MTB Islamic Student Banking - Student File (SF)</b>  |  |
| SF Opening   | <ul style="list-style-type: none"> <li>Regular Customer: BDT 7,000</li> <li>MTB Angona &amp; Payroll Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 6,000</li> <li>MTB Staff (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900</li> <li>Privilege Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900</li> </ul> |
| SF Renewal   | <ul style="list-style-type: none"> <li>Regular Customer: BDT 6,000</li> <li>Angona &amp; Payroll Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 6,000</li> <li>MTB Staff (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900</li> <li>Privilege Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900</li> </ul>     |
| SWIFT Charge   | <ul style="list-style-type: none"> <li>BDT 500 for less than or equal to USD 1,000/GBP 700.</li> <li>BDT 800 for above USD 1,000/GBP 700/other currency of any amount</li> </ul>   |
| 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)   | <ul style="list-style-type: none"> <li>BDT 2000 for JPY currency</li> </ul>  |

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|   |  |                            |                              |
|---|--|----------------------------|------------------------------|
|   | • BDT 500 for other currency   |                            |                              |
| Student File Certificate Fee  | BDT 500  |                            |                              |
| Charges of MTB Islamic Payroll Customers  |  |                            |                              |
| Particulars   | MTB Islamic Payroll Premium  | MTB Islamic Payroll Savers | MTB Islamic 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   | <ul style="list-style-type: none"><li>• 1<sup>st</sup> Cheque Book (10 leaves) - FREE for CAT A (+), CAT A, CAT B, CAT C &amp; CAT D</li><li>• From 2<sup>nd</sup> Cheque Book onwards; Per Cheque Leaf BDT 15.00 +VAT</li></ul>   |                            |                              |
| Debit Card (Annual Fee)   | <ul style="list-style-type: none"><li>• CAT A+ - Free as long as salary is maintained with MTB</li><li>• CAT A - 1st year FREE &amp; 2nd year onwards BDT 300+VAT</li><li>• CAT B - 1st year FREE &amp; 2nd year onwards BDT 500+VAT</li><li>• CAT C - BDT 500+VAT</li><li>• CAT D - BDT 800+VAT</li></ul> |                            |                              |
| Debit Card Replacement Fee  | BDT 300 +VAT   |                            |                              |
| Fee of Printed Receipts at MTB ATMs using MTB Debit Cards for: Cash Withdrawal/Balance Enquiry/Mini Statement   | BDT 5 (including VAT)  |                            |                              |
| Payroll Card  | CAT A - BDT 200+VAT<br>CAT B & CAT C - BDT 300+VAT   |                            |                              |
| Payroll Card SMS Charge   | CAT A & CAT B - BDT 100+VAT<br>CAT C - BDT 200+VAT   |                            |                              |
| Dual Currency Debit Card  | CAT A+ - FREE (For Visa, Mastercard and UnionPay)<br>CAT A - 1st year free & 2nd year onwards BDT 300+VAT<br>CAT B - 1st year free & 2nd year onwards BDT 500+VAT<br>CAT C - BDT 500+VAT<br>CAT D - BDT 800+VAT  |                            |                              |
| Internet Banking  | Free   |                            |                              |
| SMS Banking   | Free   |                            |                              |
| Note: 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. |  |                            |                              |

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| Charges of MTB Islamic Payroll Customers (Ujrah Card)   |             |  |  |  |
|---|-------------|--|--|--|
| Category  | Regular Fee | CAT A  | CAT B  | CAT C  |
| Visa Signature Ujrah Card   | BDT 10,000  | <u>1st Year Annual Fee:</u> Free<br><br><u>2nd Year &amp; Onwards:</u> The customer will be able to get their annual fee waived with their MRewardz point. | <u>1st Year Annual Fee:</u> 50% waiver on Regular Fee.<br><br><u>2nd Year &amp; Onwards:</u> The customer will be able to get their annual fee waived with their MRewardz point. | <u>1st Year Annual Fee:</u> 25% waiver on Regular Fee.<br><br><u>2nd Year &amp; Onwards:</u> The customer will be able to get their annual fee waived with their MRewardz point. |
| Visa Platinum Ujrah Card  | BDT 5,000   | <u>1st Year Annual Fee:</u> Free<br><br><u>2nd Year &amp; Onwards:</u> The customer will be able to get their annual fee waived with their MRewardz point. | <u>1st Year Annual Fee:</u> Free<br><br><u>2nd Year &amp; Onwards:</u> The customer will be able to get their annual fee waived with their MRewardz point.                       | <u>1st Year Annual Fee:</u> 50% waiver on Regular Fee.<br><br><u>2nd Year &amp; Onwards:</u> The customer will be able to get their annual fee waived with their MRewardz point. |
| Visa Gold Ujrah Card  | BDT 3,000   | <u>1st Year Annual Fee:</u> Free<br><br><u>2nd Year &amp; Onwards:</u> The customer will be able to get their annual fee waived with their MRewardz point. | <u>1st Year Annual Fee:</u> Free<br><br><u>2nd Year &amp; Onwards:</u> The customer will be able to get their annual fee waived with their MRewardz point.                       | <u>1st Year Annual Fee:</u> 50% waiver on Regular Fee.<br><br><u>2nd Year &amp; Onwards:</u> The customer will be able to get their annual fee waived with their MRewardz point. |
| Note: The other fees & charges, if any will be applicable as per the regular schedule of charges of MTB Islamic Ujrah Card. |             |  |  |  |

| Schedule of Charges for MTB Islamic Privilege Customers |                       |      |
|---|-----------------------|------|
| Maintenance Fee   |                       |      |
| 1.  | All Types of Accounts | Free |
| Charges for Transfer of A/C                             |                       |      |
| 2.  | All Types of Accounts | Free |
| Cheque Book Issuance Fee                                |                       |      |



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|   |   |      |
|---|---|------|
| 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 |

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| Cash Transaction- Deposit and Withdrawal (Inter City)   |  |   |
|---|--|---|
| 14.   | Any amount   | Free  |
| Cash Transaction- Deposit and Withdrawal (Within City)  |  |   |
| 14.   | Any amount   | Free  |
| MTB Islamic Personal Finance (MTB Islamic Privilege Customer)   |  |   |
| 15.   | Investment Processing Fee  | Nil   |
|   | Early Settlement Fee   | Nil   |
| MTB Islamic Auto Finance (MTB Islamic Privilege Customer)   |  |   |
| 16.   | Investment Processing Fee  | Nil   |
|   | Early Settlement Fee   | Nil   |
| MTB Islamic Home Finance / Home Equity Finance (MTB Islamic Privilege Customer)                               |  |   |
| 17.   | Investment Processing Fee  | Nil   |
|   | Early Settlement Fee   | Nil   |
| Ujrah (Credit) Card Charges (MTB Islamic Privilege Customer)  |  |   |
| 18.   | Annual Fee (Primary Card)  | 1 <sup>st</sup> Year: Free<br>2 <sup>nd</sup> Year & Onwards: Annual fee can be waived by using MRewardz points |
|   | Card Replacement Fee   | Free  |
|   | PIN Replacement Fee  | Free  |
| Debit Card Charges (MTB Islamic Privilege Customer)   |  |   |
| 19.   | 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 Islamic Cards |  |   |
| Student File Charges (MTB Islamic Privilege Customers)  |  |   |
| 20.   | Opening  | 50% Discount on Prevailing Fee  |
|   | Renewal  | 50% Discount on Prevailing Fee  |
| Lockers (MTB Islamic Privilege Customers)   |  |   |
| 21.   | 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   |
|   | <b>Refundable Security Deposit (MTB Islamic Privilege Customers)</b> |   |
|   | Small  | BDT 1,000   |
|   | Medium   | BDT 1,500   |
|   | Large  | BDT 2,500   |
| Certificates / Reports (MTB Islamic Privilege Customers)  |  |   |
|   | Half Yearly Balance Confirmation Certificates                        | Free  |
|   | Additional Balance Confirmation Certificates                         | Free  |
|   | Balance Certificate for Investment                                   | Free  |

## Schedule of Charges of MTB Islamic Banking

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|   |   |      |
|---|---|------|
| 22.   | Duplicate Balance Certificate for Investment- Same Day                              | Free |
|   | Duplicate Balance Certificate for Investment - 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 |
|   | Ujrah Card Certificate Fee  | Free |
|   | Fees for Investment Closure Certificate   | Free |
| N.B. Any other fees/charges which are not mentioned in "Charges of MTB Islamic Privilege Customers" should follow the regular Schedule of Charges |   |      |

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 financing products, investment related Processing Fee, Early Settlement Fee for partial/full

## Schedule of Charges of MTB Islamic Banking

### Annexure-‘B’

payment are fully waived for MTB staff single/jointly with co applicant.

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.

| Charges for MTB Islamic Ujrah (Credit) Card |  |  |  |
|---|--|--|--|
| Particulars                                 | Visa Gold                                  | Visa Platinum                              | Visa Signature                             |
| Annual Fee-Primary Card <sup>1</sup>        | BDT 3,000                                  | BDT 5,000                                  | BDT 10,000                                 |
| Annual Fee-Supplementary Card <sup>2</sup>  | BDT 1,000                                  | BDT 1,500                                  | BDT 2,000                                  |
| Card Replacement Fee                        | BDT 500                                    | BDT 1,000                                  | BDT 1,000                                  |
| PIN Replacement Fee (Paper Pin)             | BDT 300                                    | BDT 500                                    | BDT 500                                    |
| Monthly Maintenance fee (MMF) <sup>3</sup>  | BDT 2000                                   | BDT 5000                                   | BDT 8,000                                  |
| Returned Card Cheque Fee <sup>4</sup>       | BDT 50                                     | BDT 50                                     | BDT 50                                     |
| Voucher Retrieval Fee <sup>5</sup>          | BDT 300                                    | BDT 300                                    | BDT 300                                    |
| Certificate Charge <sup>6</sup>             | BDT 300                                    | BDT 300                                    | BDT 300                                    |
| Duplicate Statement Fee                     | BDT 200                                    | BDT 200                                    | BDT 200                                    |
| Cash Advance Fee (MTB ATM)                  | BDT 200                                    | BDT 200                                    | BDT 200                                    |
| Cash Advance Fee (Other Banks' ATM)         | BDT 200 (Local)<br>BDT 300 (International) | BDT 200 (Local)<br>BDT 300 (International) | BDT 200 (Local)<br>BDT 300 (International) |
| Fast Fund Fee <sup>7</sup>                  | BDT 500                                    | BDT 500                                    | BDT 500                                    |
| SMS Alert Fee                               | BDT 300                                    | BDT 300                                    | BDT 300                                    |
| Currency Conversion Charge <sup>8</sup>     | 3.00%                                      | 3.00%                                      | 3.00%                                      |
| MTB Protection Plan Fee (Monthly)           | 0.35%                                      | 0.35%                                      | 0.35%                                      |
| Lounge Key Access Fee <sup>9</sup>          | N/A  | N/A  | USD 35 (per person per visit)              |
| Wallet Transfer Fee                         | BDT 200                                    | BDT 200                                    | BDT 200                                    |

Note:

1. Annual Fee will be charged when the card is activated and on every anniversary of card issuance in the subsequent years. From the 2nd year, a Cardholder can get annual fee waiver for his/her primary card using earned MRewardz Points. (Cardholder can visit: [mrewardz.mutualtrustbank.com](http://mrewardz.mutualtrustbank.com) or call 16219 for details). This waiver can be availed for the annual fee of the most recent year only i.e. the annual fee imposed on the latest anniversary.
2. One Supplementary Card is free for Gold/Platinum Cardholders and two supplementary cards are Free for Signature Cardholders. The said charge is applicable for any additional card.
3. Monthly Maintenance Fee (MMF)/Ujrah to be charged on monthly basis by the bank to the Cardholder on continuous services & privileges provided. The bank, at its absolute discretion, may allow rebate on MMF/Ujrah on the basis of customer's credit history and rating. MMF can be reviewed & re-fixed by the Bank at any time depending on prevailing market conditions.
4. Returned Card Cheque Fee will be charged when the card cheque is returned for insufficient limit.
5. If the Cardholder requests for a transaction slip for any reason, Voucher Retrieval Fee will be applicable.

## Schedule of Charges of MTB Islamic Banking

### Annexure-‘B’

6. Certificate Charge will be applicable if the Cardholder requests for any certificate with respect to his/her card.
7. Maximum amount that can be transferred in a single Fast Fund transaction is BDT 1 Lac.
8. Currency Conversion Charge will be charged when the Cardholder transacts in any foreign currency other than USD.
9. Signature Cardholders are entitled to 10 complimentary Visits in a calendar year. Any accompanying guest visit will be counted into these complimentary ten visits. For any further visit or visit by the supplementary cardholder, \$35 per person per visit will be charged.
10. Only Platinum/Signature Cardholders can enjoy unlimited FREE Visits to MTB Air Lounges (along with one adult and two children). In case of any additional guests, BDT 2,000 (international terminal) and BDT 850 (Domestic Terminal) at Hazrat Shahjalal International Airport, Dhaka, BDT 1250 at Shah Amanat International Airport, Chattogram, BDT 750 at Osmani International Airport, Sylhet, BDT 950 at MTB Air Lounge at Cox’s Bazar & Saidpur and BDT 450 at Jashore Airport will be charged per person per visit.
11. Bank can arrange insurance coverage for Cardholder from Takaful Operator/Conventional insurance company in absence of well rated Takaful Operator/Shari’ah permitted inconvenience to obtain Takaful coverage. Availing insurance coverage is optional for cardholder. Insurance premium will be charged to Cardholder.
12. The Bank reserves the right to amend the schedule of charges from time to time.
13. VAT will be charged as charged as per Govt. rules, as applicable.

| Clearing Cheque Processing Fees          |                       |
|--|-----------------------|
| Particulars                              | Fees Inclusive of VAT |
| Less than BDT 50,000                     | NIL                   |
| BDT 50,000 to less than BDT 500,000      | BDT 10                |
| BDT 500,000 and above-Normal Clearing    | BDT 25                |
| BDT 500,000 and above- Same Day Clearing | BDT 60                |

## Schedule of Charges of MTB Islamic Banking

**Annexure-‘B’**

| Charges for MTB Islamic Debit Cards |  |
|-------------------------------------|--|
| Particulars                         | Visa Platinum  |
| Annual Fee                          | BDT 500  |
| Card Replacement Fee                | BDT 300  |
| PIN Replacement Fee (Paper PIN)     | BDT 200  |
| Cash Advance Fee-MTB ATMs           | NIL  |
| Cash Advance Fee-Other ATMs         | <ul style="list-style-type: none"> <li>• BDT 15 (First 5 monthly transaction below BDT 20,000)</li> <li>• BDT 30 (Rest of Local Transactions)</li> </ul> |
| Balance Inquiry                     | BDT 5  |
| Mini Statement                      | BDT 5  |

Note:

- VAT will be charged as per Govt. rules, as applicable
- Cash Advance Fee is inclusive of VAT

| ADC Schedule of Fees |  |  |                             |
|----------------------|--|--|-----------------------------|
| SL                   | Type of Service  | Applicable for                                     | Fees (including VAT)        |
| 1                    | 'ATM Transaction Video Footage Request' per incident   | Both on-us and off-us card transaction at MTB ATMs | BDT 5,000/- (including VAT) |
| 2                    | ATM Transaction Acknowledgement Receipt                | On-us Card   | BDT 5/=                     |
| 3                    | Receipt for Balance Enquiry from ATM                   | On-us Card   | BDT 5/=                     |
| 4                    | Mini Statement from ATM                                | On-us Card   | BDT 5/=                     |
| 5                    | Any other transaction that's optional printing receipt | On-us Card   | BDT 5/=                     |

| Charges for MTB Islamic Personal Finance |   |
|--|---|
| Investment Processing Fee                | Nil   |
| Early Settlement Fee                     | <ul style="list-style-type: none"> <li>• Nil (If the facility is settled by client's own fund)</li> <li>• 0.50% of facility outstanding (If the facility is taken over by another bank/NBFI)</li> </ul> |
| Pre-Payment Fee                          | Nil   |
| Installment Failure Charge               | Nil   |
| Fees for Investment Closure Certificate  | <ul style="list-style-type: none"> <li>• Nil</li> <li>• BDT 200 each for Duplicate Certificate Charge</li> </ul>  |
| CIB Charge                               | At Actual   |
| Contact Point Verification               | BDT 500   |
| Charges for MTB Islamic Auto Finance     |   |
| Investment Processing Fee                | Nil   |

## Schedule of Charges of MTB Islamic Banking

### Annexure-'B'

|  |   |
|--|---|
| Early Settlement Fee   | <ul style="list-style-type: none"> <li>Nil (If the facility is settled by client's own fund)</li> <li>0.50% of facility outstanding (If the facility is taken over by another bank/NBFI)</li> </ul> |
| Pre-Payment Fee  | Nil   |
| Installment Failure Charge                                   | Nil   |
| Fees for Investment Closure Certificate                      | <ul style="list-style-type: none"> <li>Nil</li> <li>BDT 200 each for Duplicate Certificate Charge</li> </ul>  |
| Change of Car Quotation                                      | BDT 500 Per Quotation   |
| CIB Charge   | At Actual   |
| Contact Point Verification                                   | BDT 500   |
| Notarization Fee   | BDT 200   |
| <b>Charges for MTB Islamic Home / Home Equity Finance</b>    |   |
| Investment Processing Fee                                    | Nil   |
| Early Settlement Fee   | <ul style="list-style-type: none"> <li>Nil (If the facility is settled by client's own fund)</li> <li>0.50% of facility outstanding (If the facility is taken over by another bank/NBFI)</li> </ul> |
| Pre-Payment Fee  | Nil   |
| Installment Failure Charge                                   | Nil   |
| Fees for Investment Closure Certificate                      | <ul style="list-style-type: none"> <li>Nil</li> <li>BDT 200 each for Duplicate Certificate Charge</li> </ul>  |
| CIB Charge   | At Actual   |
| Legal Charge   | At Actual   |
| Property Valuation Charge                                    | At Actual   |
| Contact Point Verification                                   | BDT 500   |
| <b>Charges for MTB Islamic Continuous &amp; Term Finance</b> |   |
| Processing Fee   | Not Applicable  |
| Early Settlement Fee   | Not Applicable  |
| Pre-Payment Fee  | Not Applicable  |

### **Schedule of Charges- SME/Agri Products of MTB Islamic Banking**

#### **A. Fees and Charges for MTB Islamic SME/Agri Deposit Products:**

The charge and fees will be applicable on MTB Islamic SME/Agri Deposit Products- MTB Islamic Personal Retail Account (Current Account) and MTB Islamic SME Savings Scheme as well as any other such products to be developed from time to time.

| Sl. No. | Nature of Charges/ Commission    | Products  | Rate/Amount  |
|---------|----------------------------------|---|--|
| 1.      | A/C Maintenance Fee              | MTB Islamic Personal Retail Account (Current Account) | BDT 300.00/half yearly<br>(Shall not be applied for Exception)   |
| 2.      | A/C transfer Fee to other branch | MTB Islamic Personal Retail Account (Current Account) | BDT 50.00 within the district<br>BDT 100.00 outside the district |

## Schedule of Charges of MTB Islamic Banking

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|    |   |  |   |
|----|---|--|---|
| 3. | Account Closing Fee                                 | MTB Islamic Personal Retail Account (Current Account)  | BDT 300.00<br>(Shall not be applied for Exception)            |
| 4. | Premature Encashment Fee                            | MTB Islamic SME Savings Scheme   | Nil   |
| 5. | Cheque Book Issuance Fee                            | MTB Islamic Personal Retail Account (Current Account) and Investment A/C (where cheque Book is issued) | At actual.  |
|    | Issuance of Cheque book in case of lost cheque book |  | At actual<br>(No additional/processing charge to be obtained) |

**Exceptions:** Special privileged A/Cs will means different A/Cs for: Farmer, Freedom Fighter, Destitute, Cleaner of Dhaka North and South City Corporation, street children and working children, beneficiary of different National Services Program, Ready Made Garments worker, craftsman of shoe and leather item manufacturing small workshop, and school banking Account holder which was opened under financial inclusion initiatives along with all Taka 10, 50, & 100, MTB Islamic Personal Retail Account or any other such A/Cs declared by Bangladesh Bank shall remain out of purview of this A/C maintenance fee and Account Closing Fee.

### **B. Fees and Charges for MTB Islamic SME/Agri Financing/Investment Products:**

The charges and fees will be applicable for CMSME (as definition of Bangladesh Bank) financing/investment under MTB Islamic Banking.

| Sl. No. | Nature of Charges/ Commission   | Products                | Rate/Amount |
|---------|---|-------------------------|-------------|
| 1.      | Investment Application Fee  | All Investment products | Nil         |
| 2.      | Investment Processing Fee   | All Investment products | Nil         |
| 3.      | Early Settlement Fee  | All investment products | Nil         |
| 4.      | Investment Processing/ Rescheduling/ Restructuring Fee applicable for Rescheduling/Restructuring of investments | All investment products | Nil         |
| 5.      | Legal & Valuation Fee   | All investment products | At actual   |
| 6.      | CIB charges   | All investment products | At actual   |
| 7.      | Stamp Charge  | All investment products | At actual   |
| 8.      | Documentation Fee   | All investment products | At actual   |

### **C. Others Fees/Charges for MTB Islamic SME/Agri Accounts:**

| Sl. No. | Nature of Charges/ Commission    | Products   | Rate/Amount  |
|---------|----------------------------------|--|--|
| 1.      | Balance Confirmation Certificate | MTB Islamic SME Current Deposit & Investment Account | One half yearly and one yearly total<br>Two Balance Confirmation - Free                                    |
|         |                                  |  | For additional certificate other than half yearly/yearly (with bank statement )<br>BDT100.00 each instance |



## Schedule of Charges of MTB Islamic Banking

### Annexure- 'B'

|    |  |  |                          |
|----|--|--|--------------------------|
| 2. | Issuance of Solvency Certificate         | MTB Islamic SME Current Deposit & Investment Account                               | BDT 200.00 each instance |
| 3. | Cheque Return                            | MTB Islamic SME Current Deposit & Investment Account (where cheque Book is issued) | BDT 50.00 each instance  |
| 4. | Stop payment instruction                 | All MTB Islamic SME Current Deposit and Investment Account                         | BDT 100.00 each instance |
| 5. | Cancellation of stop payment instruction |  | BDT 50.00 each instance  |

#### Notes:

- For CMSME clients in case of Local and International Trade and Business-related remittance respective Schedule of Charge of MTB Islamic shall be applicable.
- Value added Service: Debit Card, SMS Banking/SMS Alert and Internet Banking are value added services. These are optional services, which client can avail as per their requirement with consent for using them against bank declared fees/charges as per respective Schedule of Charge of MTB Islamic Banking.
- Applicable VAT, Government Taxes, Duties or other charges to be realized meticulously as per prevailing Government Regulations and time to time changes, in addition to the charge mentioned above.

| DOCUMENTATION FEES/CHARGES |  |              |
|----------------------------|--|--------------|
| Sl.                        | Particulars  | Fees/Charges |
| 1.                         | Land Vetting (up to 3 Title + 3 Baya deeds)                    | BDT 2,000.00 |
|                            | In addition to the above fees, for each 2 Title + 2 Baya Deeds | BDT 500.00   |
| 2.                         | Title Search Report  | At actual    |
| 3..                        | Deed of Mortgage   | BDT 1,500.00 |
| 4.                         | IGPA for Mortgage  | BDT 1,500.00 |
| 5.                         | Further Charge   | BDT 1,500.00 |
| 6.                         | Equitable Mortgage   | BDT 1,500.00 |
| 7.                         | Deed of Redemption   | BDT 1,250.00 |
| 8.                         | Cancellation & Revocation of IGPA                              | BDT 1,250.00 |
| 9.                         | Deed of Partial Redemption                                     | BDT 1,250.00 |
| 10.                        | Letter of Hypothecation  | BDT 1,500.00 |

## Schedule of Charges of MTB Islamic Banking

### Annexure- 'B'

|     |   |              |
|-----|---|--------------|
| 11. | Deed of Floating Charge with RJSC FORM XVIII  | BDT 1,500.00 |
| 12. | Deed of Fixed Charge with RJSC FORM XVIII   | BDT 1,500.00 |
| 13. | Deed of Hypothecation over Current Assets, Book Debts & Receivables with RJSC FORM XVIII                                  | BDT 1,500.00 |
| 14. | Deed of Fixed & Floating Charge with RJSC FORM XVIII  | BDT 1,500.00 |
| 15. | Deed of Hypothecation over Plant & Machineries with RJSC FORM XVIII   | BDT 2,000.00 |
| 16. | Deed of Modification of Fixed, Floating, Plant & Machineries, Current Assets, Book Debts & Receivables with RJSC FORM XIX | BDT 2,000.00 |
| 17. | IGPA to Sell Hypothecated Assets  | BDT 1,500.00 |
| 18. | Notarial Attestation / Notarization   | BDT 700.00   |
| 19. | Agreement Vetting   | BDT 2,000.00 |
| 20. | Deed of Agreement   | BDT 2,000.00 |
| 21. | Tripartite Agreement  | BDT 2,000.00 |
| 22. | Four-partite Agreement  | BDT 2,500.00 |
| 23. | Multiparty Agreement  | BDT 3,500.00 |
| 24. | Letter of Guarantee / Personal Guarantee  | BDT 1,500.00 |
| 25. | Corporate Guarantee / Cross Corporate Guarantee   | BDT 2,000.00 |
| 26. | Assignment for Work Order   | BDT 2,000.00 |
| 27. | Power of Attorney against Assignment of Work Order  | BDT 2,000.00 |
| 28. | Pari Passu Security Sharing Agreement   | BDT 7,000.00 |
| 29. | Term Investment Agreement   | BDT 2,500.00 |
| 30. | Letter of Undertaking (For Borrower / Mortgagor)  | BDT 1,500.00 |
| 31. | Memorandum of Undertaking (MOU)   | BDT 2,000.00 |
| 32. | Letter of comfort   | BDT 2,000.00 |
| 33. | Power to Sale Vessels   | BDT 2,500.00 |
| 34. | Power of Attorney for certain land  | BDT 5,500.00 |
| 35. | Lease Agreement   | BDT 7,000.00 |
| 36. | Deed of Sale  | BDT 7,000.00 |
| 37. | Deed of Heba  | BDT 7,000.00 |

## Schedule of Charges of MTB Islamic Banking

### Annexure-'B'

|     |   |  |
|-----|---|--|
| 38. | Deed of House Rent  | BDT 7,000.00                                     |
| 39. | Letter of Satisfaction  | BDT 1,500.00                                     |
| 40. | Verification of genuineness of any property documents with concerned Govt. record/Authority including RAJUK/ Tahsil Office, Ministry of Housing and Public Works. | At actual cost<br>(MGL will engage law Chambers) |
| 41. | Filing of charge documents with the Registrar of Joint Stock Companies and Firms.   | At actual cost<br>(MGL will engage law Chambers) |
| 42. | Searching of charge documents, file searching of any Company registered with RJSC   | At actual cost<br>(MGL will engage law Chambers) |
| 43. | Withdrawal of certificate from RJSC   | At actual cost<br>(MGL will engage law Chambers) |
| 44. | Letter of Indemnity   | BDT 1,500.00                                     |
| 45. | Addendum/Amendment of Pari Passu Security Sharing Agreement   | BDT 7,000.00                                     |

### **Documentation Fees/Charges for MTB Islamic Home/Home Equity Finance**

| Sl. | Particulars   | For External Lawyers | For MTB In-house Documentation |
|-----|---|----------------------|--------------------------------|
| 1.  | Land Vetting (up to 3 Title + 3 Bia deeds).<br><br>For any additional title deeds and bia deeds, fees to be negotiated. | BDT 2,500.00         | BDT 2,000.00                   |
| 2.  | Deed of Mortgage  | BDT 2,000.00         | BDT 1,500.00                   |
| 3.  | IGPA for Mortgage   | BDT 1,500.00         | BDT 1,000.00                   |
| 4.  | Affidavit   | At actual            | At actual                      |
| 5.  | Letter of Satisfaction  | BDT 1,000.00         | BDT 1,000.00                   |
| 6.  | Title Search Report   | At actual            | At actual                      |
| 7.  | Undertaking   | At actual            | At actual                      |
| 8.  | Deed of Redemption  | BDT 1,500.00         | BDT 1,000.00                   |
| 9.  | Cancellation & Revocation of IGPA   | BDT 1,500.00         | BDT 1,000.00                   |
| 10. | Deed of Partial Redemption  | BDT 1,500.00         | BDT 1,000.00                   |
| 11. | Notarial Attestation/Notarization   | BDT 500.00           | BDT 500.00                     |

## Schedule of Charges of MTB Islamic Banking

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|     |   |              |              |
|-----|---|--------------|--------------|
| 12. | Tripartite, Four Party & Multiple Agreement | BDT 3,000.00 | BDT 2,000.00 |
|-----|---|--------------|--------------|

| Documentation Fees/Charges for MTB Islamic SME/Agri Banking |  |                                     |
|---|--|-------------------------------------|
| Sl.   | Particulars                                    | Fees for MTB In-house Documentation |
|   | <b>Unsecured Investment:</b>                   |                                     |
| 1.  | Drafting of Letter of Hypothecation            | Nil                                 |
| 2.  | Drafting of Letter of Undertaking              | Nil                                 |
| 3.  | Drafting of NGPA to sell Hypothecated Assets   | Nil                                 |
| 4.  | Drafting of Term Investment Agreement          | Nil                                 |
| 5.  | Stamp Cost                                     | At actual                           |
|   | <b>Secured (Collateral backed) Investment:</b> |                                     |
| 1.  | Legal Opinion                                  | BDT 1,500.00                        |
| 2.  | Drafting of Letter of Hypothecation            | Nil                                 |
| 3.  | Drafting of Letter of Undertaking              | Nil                                 |
| 4.  | Drafting of NGPA to sell Hypothecated Assets   | Nil                                 |
| 5.  | Drafting of Deed of Mortgage                   | Nil                                 |
| 6.  | Drafting of IPA                                | Nil                                 |
| 7.  | Drafting of Affidavit                          | Nil                                 |
| 8.  | Drafting of Letter of Satisfaction             | Nil                                 |
| 9.  | Stamp Cost                                     | At actual                           |

**N.B:** Above all charges are excluded from Stamp costs, Govt. Taxes, VAT & Levy, different official's expenses & miscellaneous expenditures.

| Fees/Charges for MTB Islamic Wholesale Banking |   |   |
|--|---|---|
| 1.   | Investment Processing Fee                 | Nil   |
| 2.   | Extension of Documentation Deferral Fee   | Maximum BDT 50,000.00 per instance or Based on Bank-Customer relationship |
| 3.   | Investment Rescheduling/Restructuring Fee | Nil   |

## Schedule of Charges of MTB Islamic Banking

**Annexure-'B'**

|    |  |           |
|----|--|-----------|
| 4. | Documentation fee, CIB Charge, Stamp charge, Legal fee and Valuation fee | At actual |
| 5. | Early Settlement fee   | Nil       |

| Fees/Charges for MTB Islamic Syndication & Structured Finance |                            |  |
|---|----------------------------|--|
| 1.  | Arrangement Fee            | 0.00%-2.00% of the total financing amount                    |
| 2.  | Agency/Monitoring Fee      | 0.00%-2.00% of the total financing amount                    |
| 3.  | Participation Fee          | 0.00%-2.00% of the total financing amount                    |
| 4.  | Security Agent Fee         | 0.00%-2.00% of the total financing amount                    |
| 5.  | Escrow A/C Maintenance Fee | 0.00%-2.00% of the total financing amount                    |
| 6.  | Deal Structuring Fee       | 0.00%-2.50% of the outstanding amount                        |
| 7.  | Commitment Fee             | 0.00%-1.00% of undrawn amount within the availability period |

| Fees/Charges for MTB Islamic Foreign Exchange |                                   |  |               |  |
|---|-----------------------------------|--|---------------|--|
| IMPORT  |                                   |  |               |  |
| 1.  | L.C. Opening Commission*          |  |               |  |
| a.  | LC Cash (Sight)                   | For first quarter                                  | Maximum 0.40% |  |
|   |                                   | Subsequent period after first quarter: Daily Basis | Maximum 0.40% |  |
|   | In Case of 100% Cash Margin       | For first quarter                                  | Maximum 0.25% |  |
|   |                                   | Subsequent period after first quarter: Daily Basis | Maximum 0.25% |  |
|   | b. Inland LC (Cash-Sight)         | For first quarter                                  | Maximum 0.40% |  |
|   |                                   | Subsequent period after first quarter: Daily Basis | Maximum 0.40% |  |
|   | c. BTBLC (Foreign+ Local)         | For first quarter                                  | Maximum 0.40% |  |
|   |                                   | Subsequent period after first quarter: Daily Basis | Maximum 0.40% |  |
|   | d. BTBLC (Under EDF)              | For first quarter                                  | Maximum 0.40% |  |
|   |                                   | Subsequent period after first quarter: Daily Basis | Maximum 0.40% |  |
| e.  | LC (Cash-deferred payment/usance) | For first quarter                                  | Maximum 0.50% |  |
|   |                                   | Subsequent period after first quarter: Daily Basis | Maximum 0.50% |  |
|   | In case of 100%                   | For first quarter                                  | Maximum 0.25% |  |

## Schedule of Charges of MTB Islamic Banking

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|   |  |   |  |   |
|---|--|---|--|---|
|   |  | Cash margin   | Subsequent period after first quarter: Daily Basis                       | Maximum 0.25%   |
|   | f.                                     | Under Aid/Investment/Credit/Barter                  | For first quarter  | Maximum 0.50%   |
|   |  |   | Subsequent period after first quarter: Daily Basis                       | Maximum 0.50%   |
| * Fees on LC Opening to be realized on full amount of LC after adding the tolerance amount, if any. |  |   |  |   |
| 2.  | Transmission of LC by SWIFT            |   |  |   |
|   | Overseas                               |   |  |   |
|   | Transmission of LC                     |   | Charges  | At Actual   |
|   | Local                                  |   |  |   |
|   | Transmission of LC                     |   | Charges  | At Actual   |
|   | Any Short Message (Overseas and Local) |   | Charges  | At Actual   |
| 3.  |  | FCC (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 (In case of non-payment of Charges by beneficiary, Actual charge to be realized from the importer as per UCP)   |
| 4.  | LC Amendment                           |   |  |   |
|   | a.                                     | Includes increase of value or extension of time     | When increase of value including extension of time by SWIFT (commission) | i) In case of value increase, amendment corresponding LC issuance/opening fee will be applicable for the increased value-including tolerance amount, if any.        |
|   |  |   |  | ii) In case of time extension, fee will be realized on the residual value and/or amendment value of the LC, if any, on corresponding LC issuance/opening fee basis. |
|   | b.                                     | Other than increase of value extension of time only | By SWIFT (Charge/Fee)  | At Actual   |
|   | c.                                     | Amendment is Intended to reduce the value & time    | By SWIFT Charge/Fee)   | At Actual, Commission realized Earlier not to be returned.  |
| 5.  |  | LC Cancellation                                     |  |   |

## Schedule of Charges of MTB Islamic Banking

### Annexure-'B'

|   |   |   |   |  |
|---|---|---|---|--|
|   | a.  | LC Cancellation<br>When expired<br>unutilized.  | Charges/Fee   | No Charge.   |
|   | b.  | LC Cancellation<br>Before expiry  | Charges/Fee   | MTB: No Charge<br>Foreign Bank's charge, if any: At<br>actual.   |
| 6.  | Acceptance commission on Import                 |   |   |  |
|   |   | Against usance bill<br>under cash (deferred) and<br>BTB   | For first quarter                                     | Maximum 0.40%  |
|   |   |   | Subsequent period after<br>first quarter: Daily Basis | Maximum 0.40%  |
| In case of Mixed Payment: Acceptance commission will be realized on Accepted usance amount.   |   |   |   |  |
| 7.  |   | Collection of<br>Credit Report<br>(Schedule of Charges<br>of Dun & Bradstreet<br>Same Ltd. is enclosed)                                     | Charges   | At actual as per schedule + Service<br>charge BDT 500  |
| 8.  | Shipping Guarantee                              |   |   |  |
|   | a.  | Issuance of shipping<br>guarantee in absence of<br>original documents<br>provided full value of<br>documents is deposited<br>by the client. | Charges   | BDT 1,000  |
|   | b.  | Inward documentary<br>collection<br>not under import LC<br>(may be subject to<br>URC-522 or not)  | Collection charge                                     | In case of D.P: 0.40%. Minimum<br>BDT1,000, In case of D.A: 0.50% per<br>quarter. Minimum BDT1, 000 + other<br>charge, if applicable, at Actual. |
| 9.  | a.  | Release of import<br>document   | Arrangement fee                                       | BDT 1,000  |
|   | Add confirmation charges both Local and Foreign |   |   |  |
|   | b.  | Booking / Utilization of our<br>confirmation Line   | Arrangement fee                                       | Maximum 0.20%  |
|   | c.  | Adding our own<br>confirmation  | Charges   | Confirmation charges as applicable<br>depending on correspondent bank's<br>requirement + SWIFT Charge: At actual.                                |
| <p>* In case of Customer/Applicant arrange confirmation without booking our confirmation Line, No Arrangement fee will be realized.</p> <p>* If cash collateral is provided by the bank for obtaining confirmation from third foreign bank, the importer will have to pay profit on the cash collateral amount at prevailing EURO dollar or LIBOR or SOFR rate.</p> |   |   |   |  |

## Schedule of Charges of MTB Islamic Banking

**Annexure- 'B'**

|     |  |                                   |               |  |
|-----|--|-----------------------------------|---------------|--|
| 10. |  | IRC Renewal                       | Fee           | Govt. fee at Actual +<br>Service Charge BDT500 |
| 11. |  | Import through advance<br>payment | Commission    | 0.15% or minimum BDT1,000.00                   |
|     |  |                                   | SWIFT (MT103) | At actual                                      |

| EXPORT   |   |   |              |   |
|--|---|---|--------------|---|
| 1.   | a.  | Advising of Export LC<br>and/or Lien  | Charges      | BDT 750 flat  |
|  | b.  | Advising of amendment<br>LC and /or Lien of   | Charges      | BDT 750 flat  |
| *In case of LC advising by MTB, only BDT 750.00 will be realized as Advising/Lien charges. |   |   |              |   |
| 2.   | <b>LC TRANSFER</b>                          |   |              |   |
|  | a.  | <b>Overseas LC Charges- For our Clients only:</b>   |              |   |
|  |   | 1) In-House Transfer (i.e. Transfer of LC favoring another sister concern garments unit<br>of same Group) of our Garments Clients: <b>BDT 750</b>   |              |   |
|  |   | 2) Transfer of LCs (MT720) at the request of our Buying House Clients who have licenses<br>Under Section 18A or 18B of FER Act, 1947 by Bangladesh Bank: Flat <b>BDT 750+ SWIFT Charge</b><br>at Actual.                  |              |   |
|  | b.  | <b>Local LC Transfer</b>  | Charges      | As above + SWIFT Charge at Actual, if<br>any        |
|  | c.  | <b>Cancellation of Transfer</b>   | Charges      | As above + SWIFT Charge at Actual, if<br>any        |
|  | d.  | <b>Transfer of amendment Charges- For our Clients only:</b>   |              |   |
|  |   | <b>Overseas LC Amendment:</b>   |              |   |
|  |   | 1. In-House Transfer (i.e. Transfer of LC amendment favoring another sister concern garments<br>unit of same Group) of our Garments Clients: <b>BDT 750</b>   |              |   |
|  |   | 2. Transfer of LC amendment (MT707) at the request of our Buying House Clients who<br>have licenses under Section 18A or 18B of FER Act, 1947 by Bangladesh Bank: Flat <b>BDT</b><br><b>750 + SWIFT Charge</b> at Actual. |              |   |
|  | e.  | <b>Local L/C Amendment</b>  | Charges      | As above+ SWIFT Charge at Actual, if<br>any         |
|  | f.  | <b>Cancellation of Tr. of<br/>Amendment</b>   | Charges/Com. | As above +SWIFT/Postage Charge at<br>Actual, if any |
| 3.   | <b>Financing/ Collection of Export Bill</b> |   |              |   |



## Schedule of Charges of MTB Islamic Banking

### Annexure- 'B'

|  |    |  |                         |   |
|--|----|--|-------------------------|---|
|  | a. | Export Bill drawn under LC issued by any reputed Foreign/Local bank under complying presentation                 | Charges/Com.            | <ul style="list-style-type: none"> <li>Collection charges must not exceed BDT 500.00<br/>(When OD sight export exchange rate is applied, in case of sight bill)</li> <li>Collection charges must not exceed BDT 500.00<br/>(When respective usance exchange rate for financing /collection on date of financing/collection is applied, in case of usance bill)</li> </ul>                 |
|  | b. | Export Bill drawn under LC issued by any reputed Foreign/Local bank under discrepant documents (under indemnity) | Charges/Com.            | <ul style="list-style-type: none"> <li>Collection charges maximum 0.15% of bill value<br/>(When TT/DOC exchange rate is applied for sight export bill)</li> <li>Collection charges maximum 0.15% of bill value<br/>(When respective usance exchange rate of purchase/collection on date of realization is applied, in case of usance bill)</li> </ul>                                     |
|  | c. | Export Bill against sight/usance contract (under indemnity)  | Charges/Com.            | <ul style="list-style-type: none"> <li>Collection charges maximum 0.15% of bill value<br/>(When TT/DOC exchange rate on the date of realization is applicable, for sight export bill)</li> <li>Collection charges maximum 0.15% of bill value<br/>(When respective usance exchange rate of purchase/collection rate on date of realization is applied, in case of usance bill)</li> </ul> |
|  | d. | Foreign Export Bill under only collection  | Charges/Com.            | Collection charges maximum 0.15%  |
|  | e. | In addition to (a) (b) (c) (d)   | Courier/ Postage Charge | At Actual   |

## Schedule of Charges of MTB Islamic Banking

### Annexure- 'B'

|  |  |   |                     |   |
|--|--|---|---------------------|---|
| 4.   |  | Financing/Collection of Export bill drawn under local LC. | Commission/ Charges | Profit for the applicable Usance period of the bill for the outstanding period + BDT 400 as Document processing fees + Postage charge at Actual |
| 5.   |  | Processing of documents under collection                  | Commission/ Charges | Maximum 0.15%   |
|  |  |   | Postage             | At Actual.  |
|  |  |   | Courier             | At Actual.  |
|  |  | Export Advance TT Received                                | Charges             | Maximum BDT 500.00  |
| N.B. Instruction issued or to be issued from time to time by the Commissioner of Taxes/Customs/NBR regarding realization of Source Tax on export value to be followed. |  |   |                     |   |
| 6.   |  | Acceptance commission against usance bill under           | For each quarter    | Maximum 0.40%   |

| BANK GUARANTEE (KAFALAH) |    |  |                       |   |
|--------------------------|----|--|-----------------------|---|
|                          | 1. | <b>Foreign Bank Guarantee</b>  |                       |   |
|                          | a. | Advising of guarantee to the Beneficiary in original without any engagement on our part.   | Charges               | Flat BDT 750  |
|                          | b. | Issuance of guarantee (kafalah) backed by 100% counter guarantee of foreign bank. (If charges are on beneficiary's A/C)  | Com./Charges          | Minimum BDT1,500.00 to 0.50% Per quarter or part thereof+ cost of Stamp, VAT, Tax, SWIFT etc. At Actual, if any.  |
|                          | c. | Issuance of guarantee (kafalah) (under Cash margin or Com./charges collateral) not backed by any counter guarantee of foreign bank (If charges are on beneficiary's A/C) | Com./ Charges         | Minimum BDT 1,000.00 to 0.50% Per quarter or part thereof+ cost of stamp, VAT, Tax, SWIFT etc. at Actual, if any. |
|                          | d. | Issuance of bid bond/Performance bond against foreign bank guarantee. (If charges are on beneficiary's A/C)  | Com./ Charges         | Minimum BDT1,500.00 to 0.50% Per quarter, + cost of Stamp, VAT, Tax, SWIFT etc. at Actual, if any.                |
|                          | 2. | <b>Local Bank Guarantee</b>  |                       |   |
|                          | a  | Issuance Fees  | For the first quarter | Maximum 0.50% or minimum BDT 1000.00 + E-GP upload charge (BDT 200.00)  |

## Schedule of Charges of MTB Islamic Banking

### Annexure- 'B'

|  |    |                      |  |  |
|--|----|----------------------|--|--|
|  |    |                      | Subsequent period after first quarter: Daily Basis       | Maximum 0.50%  |
|  |    |                      | In Case of 100% Cash Margin: For 1 <sup>st</sup> quarter | Maximum .50% or Minimum BDT 1000.00 + E-GP upload charge (BDT 200.00)  |
|  |    |                      | Subsequent period after first quarter: Daily Basis       | Maximum 0.50%  |
|  | b. | Amendment Issue Fees |  | In case of time extension, charge will be realized for the residual value of the Guarantee and/or amendment value, if any, on corresponding Guarantee opening commission basis. However, the minimum charge is BDT 10,000. |

| REMITTANCE (INWARD) |    |   |                 |   |
|---------------------|----|---|-----------------|---|
|                     | a. | Purchase of foreign bank draft                                | Commission      | BDT 0.20% per USD                                     |
|                     | b. | Payment of any foreign taka draft which are drawn on our bank | Commission      | Free  |
|                     | c. | Encashment of any foreign T.T. in Taka. at our counter        | Commission      | Free  |
|                     | d. | Encashment of F.C. Draft / M.T.                               | Handling Charge | Foreign Bank charges at Actual+ service charge BDT300 |
|                     | e. | Issuance of FC Draft under remittance Arrangement drawn on    | Com/Charges     | Free  |
|                     | f. | Issuance of FC Draft drawn on Bangladesh Bank                 | Com/Charges     | BDT 500 (flat)  |

| COLLECTION |    |  |             |  |
|------------|----|--|-------------|--|
|            | a. | FCY cheque collection (within Bangladesh)  | Com/Charges | 0.10%, minimum BDT 150, maximum BDT1,000+Other Bank charges    |
|            |    | FCY cheque collection (outside Bangladesh) | Com/Charges | 0.10%, minimum BDT 300, maximum BDT 2,000 + Other Bank charges |

## Schedule of Charges of MTB Islamic Banking

### Annexure- 'B'

|  |   |            |  |
|--|---|------------|--|
|  | FCY cheque returned unpaid sent on collection   | Charges    | BDT 300+Other Bank charges   |
|  | FCY cheque returned unpaid sent on collection   | Charges    | BDT 300+Other Bank charges   |
| b.   | For Outward documentary bills for collection(Under all type of LC)  | Commission | Minimum BDT 1,000.00 to 0.15%, Postage & SWIFT Charges at Actual, if any.                  |
| c.   | For Outward documentary bills For collection(Under Sales Contract/Purchase Order)                           | Commission | Minimum BDT1,000.00 to 0.15%, Postage or SWIFT Charges at actual, if any.                  |
| d.   | Collection of foreign currency draft  | Commission | BDT 300 Processing fee at Actual + Postage / Courier/ SWIFT/ Foreign Bank charges, if any. |
| 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    | BDT 300 per instrument   |

| OUTWARD |    |                                 |            |   |
|---------|----|---------------------------------|------------|---|
|         | a. | FCY Draft/TT Issuance- Customer | Commission | <p>More than BDT 1,00,000 charge will be BDT 100.</p> <p>BDT 1,00,001 to BDT 5,00,000 charge will be BDT 200,</p> <p>BDT 5,00,001 to BDT 10,00,000 charge will be BDT 300</p> <p>Above BDT 10,00,000 charge will be BDT 500</p> |

## Schedule of Charges of MTB Islamic Banking

### Annexure-‘B’

|  |    |   |              |   |
|--|----|---|--------------|---|
|  | b. | FCY Draft-Non Customer  | Commission   | <p>More than BDT 1,00,000 charge will be BDT 100.</p> <p>BDT 1,00,001 to BDT 5,00,000 charge will be BDT 200,</p> <p>BDT 5,00,001 to BDT 10,00,000 charge will be BDT 300</p> <p>Above BDT 10,00,000 charge will be BDT 500</p> |
|  | c. | FCY Draft Amendment, Stop Cheque  | Charges      | Foreign Correspondence Charges  |
|  | d. | Additional SWIFT charge if FDD amount is over US\$1000.00/GBP 700.00/Singapore \$ any amount. | Com./Charges | At Actual   |
|  | e. | FCY Draft on Bangladesh Bank (for clients)  | Commission   | <p>More than BDT 1,00,000 fee will be BDT 100.</p> <p>BDT 1,00,001 to BDT 5,00,000 fee will be BDT 200</p> <p>BDT 5,00,001 to BDT 10,00,000 fee will be BDT 300</p> <p>Above BDT 10,00,000 fee will be BDT 500</p>              |
|  | f  | Cancellation of draft in F.C.   | Commission   | BDT 200 per FDD   |
|  |    | SWIFT   | Charges      | At Actual   |
|  | g. | Commission - FCY TT through correspondent-customer  | Commission   | <p>More than BDT 1,00,000 fee will be BDT 100.</p> <p>BDT 100,001 to BDT 5,00,000 fee will be BDT 200,</p> <p>BDT 500,001 to BDT 10,00,000 fee will be BDT 300</p> <p>Above BDT 10,00,000 fee will be BDT 500</p>               |

## Schedule of Charges of MTB Islamic Banking

### Annexure-'B'

|                             |    |   |            |  |
|-----------------------------|----|---|------------|--|
|                             | h. | Commission - FCY TT through correspondent-Noncustomer                         | Commission | More than BDT 1,00,000 fee will be BDT 100.<br>BDT 1,00,001 to BDT 5,00,000 fee will be BDT 200,<br>BDT 5,00,001 to BDT 10,00,000 fee will be BDT 300<br>Above BDT 10,00,000 fee will be BDT 500 |
|                             | i. | Cancellation of T.T. in F.C.  | Charges    | BDT 200 per FTT  |
|                             |    | SWIFT   | Charges    | At Actual.   |
|                             | j. | Additional SWIFT charges if TT is Not through correspondent                   | Charges    | At Actual.   |
|                             | k. | Correspondence bank fees for Student Remittance in all cases                  | Commission | BDT 2,000 for all currencies   |
|                             | l. | Issuance of counter FC draft in favor of local banks                          | Commission | BDT 200 per instance to be deducted from remitted fund   |
| <b>OBU</b>                  |    |   |            |  |
|                             |    | Arrangement Fee in BDT for FCY finance from OBU                               | Charges    | Up to 2.00% of the financed amount   |
|                             |    | MTB OBU International Banking (IB) and Foreign Currency (FC) deposit accounts |            |  |
|                             | a. | Account Maintenance Fee   |            | Free   |
|                             | b. | Closing of Account  |            | Free   |
|                             | c. | SWIFT Charge for Remittance (through correspondence)                          |            | At Actual  |
|                             | d. | Correspondent Bank Fee  |            | At Actual  |
|                             | e. | Duplicate Statement   |            | Free   |
|                             | f. | Various Purpose Certificate   |            | Free   |
|                             | e. | Solvency Certificate with Balance   |            | Free   |
|                             | f. | Solvency Certificate without  |            | Free   |
|                             | g. | Certificate of Inward Remittance  |            | Free   |
| <b>FCY(CASH) ENCASHMENT</b> |    |   |            |  |
|                             | a. | Cash FCY encashment   | Commission | No fees  |
|                             | b. | Encashment Certificate-   | Charges    | BDT 100  |
|                             | c. | Encashment certificate-Non Customer   | Charges    | BDT 200  |
| <b>MISCELLANEOUS</b>        |    |   |            |  |
|                             | a. | Issuance of No Objection  | Charges    | BDT 500 for each case.   |
|                             | b. | Fees against issuance of IMP  | Charges    | BDT 50 for each item   |

## Schedule of Charges of MTB Islamic Banking

### Annexure- 'B'

|    |   |                |   |
|----|---|----------------|---|
| c. | Issuance of PRC.  | Charges        | BDT 500   |
| d. | Handling cash subsidy/duty draw back  | Processing fee | Claim up to BDT 5 Lac: BDT 2,500<br>Claim above BDT 5 Lac to BDT 10 Lac: BDT 3,500<br>Claim of BDT 10 Lac above: BDT 5,000  |
| e. | Issuance of BTBLC certificate   | Processing Fee | BDT 500 for each certificate  |
| f. | Issuance of C&F certificate   | Processing Fee | BDT 500 for each certificate  |
| g. | Verification of BL and BG   | Processing Fee | BDT 500 for each item   |
| h. | Case to Case LC Opening & MLBF  | Processing Fee | Upto 10 Lac: BDT 500<br>10 Lac & above: BDT 1000  |
| i. | Deal Structuring Fee  | Processing fee | Up to 2.5% inclusive of VAT (calculated on outstanding principal and payable quarterly in BDT over investment tenor)  |
| j. | L/C Open /L/C Acceptance /LC Confirmation/BG                                  | Processing fee | A/C Open L/C Acceptance /LC Confirmation/BG for one quarter or less than that period bank with its own justification will charge Fees/Commission for the quarter. But for more than one quarter the charge will be realizable till that date. |
| k. | Advance TT Commission   | Charges        | Maximum BDT 500.00  |
| l. | Issuance of all other types of certificate related to Import/Export/Guarantee | Charges        | BDT 500.00 for each certificate   |

- i) VAT will be realized on charges, fees and commission as per Government rules.
- ii) Bank reserves the right to change/amend this Schedule of Charges as per guidelines of Bangladesh Bank, which would be updated on bank's web site "www.mutualtrustbank.com".

Note: The Managing Director & CEO of the bank will have the discretion to change (enhance/ reduce/ waive) the charges, fee and commission according to Banker- Customer relationship.

..... The End.....