Schedule of Charges of MTB Islamic Banking

Annexure-"B"

MTB Islamic- Retail Banking	
Particulars	**Charges/Commission/Fees**
Account Maintenance Fee	
MTB Islamic Current Account	BDT 300 half yearly 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
Account Closing Fee	
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
Account Statement Fee	
MTB Islamic Current Account/ Transactional Account / SND Account	• Monthly-Free (1 copy) • More than One in a month- BDT 300; Per Instance
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	• Half Yearly - Free (1 copy) • On Demand (More than one in 6 Months) - BDT 300; Per Instance
MTB Islamic statement verification (when those are sent to us for verification by embassies, other banks etc.)	BDT 500 (Per Instance)

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

Investment/Finance A/C Statement (Retail Only)	• 1 (One) Free (per month) • BDT 200 Per Instance (more than one per month)
E-Statement	Free
Installment Failure Charge	
Recurring Deposit Products	Nil
NID Verification Fee	
NID Verification Charge	BDT 15 (Per Instance)
Cheque Book Related Charges	
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	BDT 15.00 per leaf excluding VAT (10, 25, 50, 100 leaves available) (First 3 (three) cheque books (10 leaves each) free for MTB Islamic Junior Savings Account)
Cheque Book Destruction Fee (After 03 Months)	BDT 300 Per Book
Fees on On-line Cash Transaction- Deposit and Withdrawal (Inter City)	
Any Amount	Free
Fees on On-line Cash Transaction- Deposit and Withdrawal (Within City)	
Any Amount	Free
Fees on On-line Transfer - Refund Warrant (IPO)	
Per Transaction	BDT 10
Fees on Local Funds Transfer	
Pay Order (PO) Issue (Both 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 (DD) Issue (Both 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
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.	
Fees on Issuance of Duplicate Instrument	
Issuance of Duplicate instrument (PO/DD/TD/RD Receipt etc.)	BDT 500 + Stamp Charges for Indemnity Bond
Fees on Cancellation of Local Fund Transfer	
Cancellation of DD & PO	BDT 50
Cancellation of Bangladesh Bank Cheque	BDT 300
Stop Payment Instruction on Clearing Cheque /Cash Cheque /Entire Cheque Book etc.	Per Request: BDT 100

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

Cancellation of Stop Payment Instruction on Clearing Cheque /Cash Cheque /Entire Cheque Book etc.		Per Request: BDT 50
Standing Instruction		
Standing Instruction Creation Charge		• BDT 100 for execution of each instruction. • No charge for transfer of fund from any Deposit Account to Scheme Account.
Standing Instruction Cancellation/ Amendment Charge		BDT 100
Fees on Cheque for Collection		
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
Fees on Cheque Return Unpaid		
Bounced /Unpaid Cheque Drawn on us (Cash/Clearing/ Transfer) - For Insufficient Fund		BDT 50
Outward Clearing Cheque Return for Any Reason		No Charge
Fees on BACPS		
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.		
Fees on BEFTN & RTGS		
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
Fees on e-GP Transaction		
Realization of Service Charges		BDT 200 (Each Transaction)
Fees on Locker Service		
	Small	BDT 5,290 (including VAT & Insurance Premium)
	Medium	BDT 7,245 (including VAT & Insurance Premium)
	Large	BDT 9,775 (including VAT & Insurance Premium)
	Replacement of Key (Lost / Damage)	Actual Cost for Lock Replacement + BDT 1,000

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

		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 Schedule of Charges		BDT 500

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

Fees on Telex/ SWIFT/ FAX service		
Free Format message through SWIFT	BDT 500.00	MT199 / MT196 / MT99 or similar types of messages
Within Country:		
	Telex	BDT 75
	Fax Per Page	BDT 25
	Courier / Postage	At Actual
Outside Country:		
	Telex	At Actual
	SWIFT	At Actual
	Fax Per Page	BDT 50
Postage / Mail / Telephone:		
	Registered Postage	At Actual
	Courier- Outside the Country	At Actual
	Telephone Charge	At Actual, Minimum BDT 50
	Parcel	At Actual, Minimum BDT 50
MTB Islamic Angona Premium Savings		
Debit Card Charge		BDT 500
Locker Charge		50% Discount on prevailing Fee
MTB Islamic Angona General Savings		
Debit Card Charge		BDT 500
Locker Charge		25% Discount on prevailing Fee
SMS Banking		
Half Yearly Fee (All CASA)		BDT 200 Waived for MTB Islamic Junior / Graduate / Privilege / Payroll Accounts
Internet Banking		
Annual Fee		Free
Other Charges/Fees - Retail Only		
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%
Fees for Partial Security release/Security Charges (For Home Finance/Home Equity Finance (if approved by competent authority)		BDT 8,000

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

EMI date re-fixation Fee (if approved by competent authority)	BDT 2,500 each time
Restructure of financing tenure (tenure change) (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) (if approved by competent authority)	BDT 2,000
Partial Redemption of the security (Secured Finance) (if approved by competent authority)	BDT 2,000
Takeover Financing Processing Fee	No processing fee
Lien Mark & Security Encashment	
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

List of Fees/Charges Relating to the Provision of Investment Services in Bangladesh Government Investment Sukuk

Serial No.	Type of Service	Amount of Fee/Charge (VAT inclusive) (in Taka)	
		Individual Investment	Non-individual / Institutional Investment
1	Opening of SIID	Maximum 200/-	Maximum 500/-
2	Participation in primary auction (for each successful bid)		
3	Annual SIID maintenance		
4	Secondary transaction / transfer	100/- per transaction	100/- per transaction
5	Income Tax Certificate	One certificate free per year; maximum 200/- for each additional certificate thereafter	One certificate free per year; maximum 500/- for each additional certificate thereafter

Apart from the fees/charges mentioned above, no fee/charge of any kind may be imposed for the provision of other related services (such as payment of profit/rent/principal, allotment/holding report, SIID lien marking, etc.).

Charges of MTB Islamic Student Banking - Student File (SF)	
SF Opening	• Regular Customer: BDT 7,000 • MTB Angona & Payroll Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 6,000 • MTB Staff (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900 • Privilege Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

SF Renewal	• Regular Customer: BDT 6,000 • Angona & Payroll Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 6,000 • MTB Staff (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900 • Privilege Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900
SWIFT Charge	• BDT 500 for less than or equal to USD 1,000/GBP 700. • BDT 800 for above USD 1,000/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 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	• 1st Cheque Book (10 leaves) - FREE for CAT A (+), CAT A, CAT B, CAT C & CAT D • From 2nd Cheque Book onwards; Per Cheque Leaf BDT 15.00 +VAT		
Debit Card (Annual Fee)	• CAT A+ - Free as long as salary is maintained with MTB • CAT A - 1st year FREE & 2nd year onwards BDT 300+VAT • CAT B - 1st year FREE & 2nd year onwards BDT 500+VAT • CAT C - BDT 500+VAT • CAT D - BDT 800+VAT		
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)		

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

Payroll Card	CAT A - BDT 200+VAT CAT B & CAT C - BDT 300+VAT
Payroll Card SMS Charge	CAT A & CAT B - BDT 100+VAT CAT C - BDT 200+VAT
Dual Currency Debit Card	CAT A+ - FREE (For Visa, Mastercard and UnionPay) CAT A - 1st year free & 2nd year onwards BDT 300+VAT CAT B - 1st year free & 2nd year onwards BDT 500+VAT CAT C - BDT 500+VAT CAT D - BDT 800+VAT
Internet Banking	Free
SMS Banking	Free
Note: 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 Islamic Payroll Customers (Ujrah Card)				
Category	**Regular Fee**	**CAT A**	**CAT B**	**CAT C**
Visa Signature Ujrah Card	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.
Visa Platinum Ujrah Card	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
Visa Gold Ujrah Card	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.
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 of MTB Islamic Banking

Annexure-"B"

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		
3.	All Types of Accounts	Free
A/C Statement Charge		
4.	All Types of Accounts	Free
Local Funds Transfer Fee/Commission		
5.	Pay Order Issue-Customer/ Demand Draft (DD)Issue- Customer/Bangladesh Bank Cheque Issuance	Free
Issuance of Duplicate instrument		
6.	Issuance of Duplicate Instrument (PO/DD/FDR and Scheme Receipts etc.)	Free
Cancellation of Local Funds Transfer		
7.	Cancellation of PO/ DD/ Bangladesh Bank Cheque	Free
	Stop payment on Clearing Cheque /Cash Cheque /Entire Cheque Book (Per Instruction)	Free
Standing Instruction (SI)		
8.	Standing Instruction (SI) Creation Charge (Any Transaction)	Free
	Cancellation of SI	Free
Foreign remittances (Inward)		
9.	Payment of any taka drafts issued by exchange house/foreign bank in abroad which are drawn on our bank.(This shall include payment in cash, through account, transfer or by clearing)	Free
	Encashment of Any Foreign TT in Taka at Our Counter.	Free
Issue of Travelers Cheque (TC) / FCY Notes		
10.	Endorsement Fee-Customer	Free
FCY (Cash) Encashment		
11.	Cash FCY Encashment	Free
	Encashment Certificate-Customer	Free
Cheque for Collection - Local Currency (LCY)		
12.	Outstation Cheque Collection Commission (Within Bank Branches Clearing Zone)	Free
	Outstation Cheque Collection. Commission (Outside Bank Branches Clearing Zone)	Free
	Bounced/Unpaid Cheque Drawn On Us	Free

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

Lien Mark & Security Encashment		
13.	Other Bank's Instrument Kept Under Lien in Our Bank	Free
	Our Bank's Instrument Kept Under Lien in Other Bank	Free
	Other Bank's Instrument Encashment	Free
SMS Banking		
14.	Annual Fee	Free
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)	1st Year: Free 2nd 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

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

	Refundable Security Deposit (MTB Islamic Privilege Customers)	
	Small	BDT 1,000
	Medium	BDT 1,500
	Large	BDT 2,500
Certificates / Reports (MTB Islamic Privilege Customers)		
22.	Half Yearly Balance Confirmation Certificates	Free
	Additional Balance Confirmation Certificates	Free
	Balance Certificate for Investment	Free
	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

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

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 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[1]	BDT 3,000	BDT 5,000	BDT 10,000
Annual Fee-Supplementary Card[2]	BDT 1,000	BDT1,500	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)[3]	2% on outstanding, not more than BDT 2,000/-	2% on outstanding, not more than BDT 5,000/-	2% on outstanding, not more than BDT 8,000/-
Returned Card Cheque Fee[4]	BDT 50	BDT 50	BDT 50
Voucher Retrieval Fee[5]	BDT 300	BDT 300	BDT 300
Certificate Charge[6]	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) BDT 300 (International)	BDT 200 (Local) BDT 300 (International)	BDT 200 (Local) BDT 300 (International)
Fast Fund Fee[7]	BDT 500	BDT 500	BDT 500
SMS Alert Fee	BDT 300	BDT 300	BDT 300
Currency Conversion Charge[8]	3.00%	3.00%	3.00%
MTB Protection Plan Fee (Monthly)	0.35%	0.35%	0.35%
Lounge Key Access Fee[9]	N/A	N/A	USD 35 (per person per visit)
Wallet Transfer Fee	BDT 100	BDT 100	BDT 100

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 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.

Schedule of Charges of MTB Islamic Banking

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2. First one Supplementary Card is free for Gold/Platinum Cardholders and First 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 Monthly Maintenance Fee (MMF/Ujrah) in case of outstanding on payment due date (EOD) remain less than Tk. 100,000 for Gold, Tk. 250,000 for Platinum, and Tk. 400,000 for Signature card type. 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.
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**	**Remarks**
Annual Fee	BDT 500	i. 50% waived for MTB Islamic Graduate Savings, and ii. Free for Minor of MTB Islamic Junior Savings
Card Replacement Fee	BDT 300	
PIN Replacement Fee (Paper PIN)	BDT 200	
Cash Advance Fee-MTB ATMs	NIL	
Cash Advance Fee-Other ATMs	• BDT 15 (First 5 monthly transaction below BDT 20,000) • BDT 30 (Rest of Local Transactions)	
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	• Nil (If the facility is settled by client's own fund) • 0.50% of facility outstanding (If the facility is taken over by another bank/NBFI)
Pre-Payment Fee	Nil
Installment Failure Charge	Nil
Fees for Investment Closure Certificate	• Nil • BDT 200 each for Duplicate Certificate Charge
CIB Charge	At Actual
Contact Point Verification	BDT 500

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

Charges for MTB Islamic Auto Finance	
Investment Processing Fee	Nil
Early Settlement Fee	• Nil (If the facility is settled by client's own fund) • 0.50% of facility outstanding (If the facility is taken over by another bank/NBFI)
Pre-Payment Fee	Nil
Installment Failure Charge	Nil
Fees for Investment Closure Certificate	• Nil • BDT 200 each for Duplicate Certificate Charge
Change of Car Quotation	BDT 500 Per Quotation
CIB Charge	At Actual
Contact Point Verification	BDT 500
Notarization Fee	BDT 200
Charges for MTB Islamic Home / Home Equity Finance	
Investment Processing Fee	Nil
Early Settlement Fee	• Nil (If the facility is settled by client's own fund) • 0.50% of facility outstanding (If the facility is taken over by another bank/NBFI)
Pre-Payment Fee	Nil
Installment Failure Charge	Nil
Fees for Investment Closure Certificate	• Nil • BDT 200 each for Duplicate Certificate Charge
CIB Charge	At Actual
Legal Charge	At Actual
Property Valuation Charge	At Actual
Contact Point Verification	BDT 500
Charges for MTB Islamic Continuous & Term Finance	
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.

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

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 (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
			BDT 100.00 outside the district
3.	Account Closing Fee	MTB Islamic Personal Retail Account (Current Account)	BDT 300.00 (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 (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

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

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 Two Balance Confirmation - Free
			For additional certificate other than half yearly/yearly (with bank statement) BDT 100.00 each instance
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, QR Code 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 Bia deeds)	BDT 2,000.00
	In addition to the above fees, for each 2 Title + 2 Bia 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

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

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
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

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

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
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 (MGL will engage law Chambers)
41.	Filing of charge documents with the Registrar of Joint Stock Companies and Firms.	At actual cost (MGL will engage law Chambers)
42.	Searching of charge documents, file searching of any Company registered with RJSC	At actual cost (MGL will engage law Chambers)
43.	Withdrawal of certificate from RJSC	At actual cost (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). 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

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

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
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**
Unsecured Investment:		
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
Secured (Collateral backed) Investment:		
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.

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

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
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%

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

			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% Cash margin	For first quarter	Maximum 0.25%
			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.

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

	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**			
	a.	LC Cancellation When expired unutilized.	Charges/Fee	No Charge.
	b.	LC Cancellation Before expiry	Charges/Fee	MTB: No Charge Foreign Bank's charge, if any: At actual.
6.	**Acceptance commission on Import**			
		Against usance bill under cash (deferred) and BTB	For first quarter	Maximum 0.40%
			Subsequent period after first quarter: Daily Basis	Maximum 0.40%
In case of Mixed Payment: Acceptance commission will be realized on Accepted usance amount.				
7.		**Collection of Credit Report** (Schedule of Charges of Dun & Bradstreet Same Ltd. is enclosed)	Charges	At actual as per schedule + Service charge BDT 500
8.	**Shipping Guarantee**			
	a.	Issuance of shipping guarantee in absence of original documents provided full value of documents is deposited by the client.	Charges	BDT 1,000
	b.	Inward documentary collection not under import LC (may be subject to URC-522 or not)	Collection charge	In case of D.P: 0.40%. Minimum BDT1,000, In case of D.A: 0.50% per quarter. Minimum BDT1, 000 + other charge, if applicable, at Actual.
9.	a.	Release of import document	Arrangement fee	BDT 1,000
	Add confirmation charges both Local and Foreign			
	b.	Booking / Utilization of our confirmation Line	Arrangement fee	Maximum 0.20%

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

	c.	Adding our own confirmation	Charges	Confirmation charges as applicable depending on correspondent bank's requirement + SWIFT Charge: At actual.
* In case of Customer/Applicant arrange confirmation without booking our confirmation Line, No Arrangement fee will be realized. * 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.				
10.		IRC Renewal	Fee	Govt. fee at Actual + Service Charge BDT500
11.		Import through advance payment	Commission	0.15% or minimum BDT1,000.00
			SWIFT (MT103)	At actual

EXPORT				
1.	a.	Advising of Export LC and/or Lien	Charges	BDT 750 flat
	b.	Advising of amendment 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.	**LC TRANSFER**			
	a.	**Overseas LC Charges- For our Clients only:**		
		1) In-House Transfer (i.e. Transfer of LC favoring another sister concern garments unit of same Group) of our Garments Clients: **BDT 750**		
		2) Transfer of LCs (MT720) at the request of our Buying House Clients who have licenses Under Section18Aor18B of FER Act, 1947 by Bangladesh Bank: Flat **BDT 750**+ SWIFT Charge at Actual.		
	b.	**Local LC Transfer**	Charges	As above + SWIFT Charge at Actual, if any
	c.	**Cancellation of Transfer**	Charges	As above + SWIFT Charge at Actual, if any
	d.	**Transfer of amendment Charges- For our Clients only:**		
		Overseas LC Amendment: **1.** In-House Transfer (i.e. Transfer of LC amendment favoring another sister concern garments unit of same Group) of our Garments Clients: **BDT 750** **2.** Transfer of LC amendment (MT707) at the request of our Buying House Clients who have licenses under Section 18A or 18B of FER Act, 1947 by Bangladesh Bank: Flat **BDT 750** + SWIFT Charge at Actual.		

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

	e.	**Local L/C Amendment**	Charges	As above+ SWIFT Charge at Actual, if any
	f.	**Cancellation of Tr. of Amendment**	Charges/Com.	As above +SWIFT/Postage Charge at Actual, if any
3.	**Financing/ Collection of Export Bill**			
	a.	Export Bill drawn under LC issued by any reputed Foreign/Local bank under complying presentation	Charges/Com.	• Collection charges must not exceed BDT 500.00 (When OD sight export exchange rate is applied , in case of sight bill) • Collection charges must not exceed BDT 500.00 (When respective usance exchange rate for financing /collection on date of financing/collection is applied, in case of usance bill)
	b.	Export Bill drawn under LC issued by any reputed Foreign/Local bank under discrepant documents (under indemnity)	Charges/Com.	• Collection charges maximum 0.15% of bill value (When TT/DOC exchange rate is applied for sight export bill) • Collection charges maximum 0.15% of bill value (When respective usance exchange rate of purchase/collection on date of realization is applied, in case of usance bill)
	c.	Export Bill against sight/usance contract (under indemnity)	Charges/Com.	• Collection charges maximum 0.15% of bill value (When TT/DOC exchange rate on the date of realization is applicable, for sight export bill) • Collection charges maximum 0.15% of bill value (When respective usance exchange rate of purchase/collection rate on date of realization is applied, in case of usance bill)

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

	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
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.	**Foreign Bank Guarantee**		
	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.	**Local Bank Guarantee**		

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

	a	Issuance Fees	For the first quarter	Maximum 0.50% or minimum BDT 1000.00 + E-GP upload charge (BDT 200.00)
			Subsequent period after first quarter: Daily Basis	Maximum 0.50%
			In Case of 100% Cash Margin: For 1st 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

Schedule of Charges of MTB Islamic Banking

Annexure-"B"

		FCY cheque collection (outside Bangladesh)	Com/Charges	0.10%, minimum BDT 300, maximum BDT 2,000 + Other Bank charges
		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	More than BDT 1,00,000 charge will be BDT 100. BDT 1,00,001 to BDT 5,00,000 charge will be BDT 200, BDT 5,00,001 to BDT 10,00,000 charge will be BDT 300 Above BDT 10,00,000 charge will be BDT 500

Schedule of Charges of MTB Islamic Banking

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b.	FCY Draft-Non Customer	Commission	More than BDT 1,00,000 charge will be BDT 100. BDT 1,00,001 to BDT 5,00,000 charge will be BDT 200, BDT 5,00,001 to BDT 10,00,000 charge will be BDT 300 Above BDT 10,00,000 charge will be BDT 500
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	More than BDT 1,00,000 fee will be BDT 100. BDT 1,00,001 to BDT 5,00,000 fee will be BDT 200 BDT 5,00,001 to BDT 10,00,000 fee will be BDT 300 Above BDT 10,00,000 fee will be BDT 500
f	Cancellation of draft in F.C.	Commission	BDT 200 per FDD
	SWIFT	Charges	At Actual
g.	Commission - FCY TT through correspondent-customer	Commission	More than BDT 1,00,000 fee will be BDT 100. BDT 100,001 to BDT 5,00,000 fee will be BDT 200, BDT 500,001 to BDT 10,00,000 fee will be BDT 300 Above BDT 10,00,000 fee will be BDT 500

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. BDT 1,00,001 to BDT 5,00,000 fee will be BDT 200, BDT 5,00,001 to BDT10,00,000 fee will be BDT 300 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
OBU				
		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
FCY(CASH) ENCASHMENT				
	a.	Cash FCY encashment	Commission	No fees
	b.	Encashment Certificate-	Charges	BDT 100
	c.	Encashment certificate-Non Customer	Charges	BDT 200
MISCELLANEOUS				
	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
				Claim above BDT 5 Lac to BDT 10 Lac: BDT 3,500
				Claim of BDT10 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	Upto10 Lac: BDT 500 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.....