

Annexure-“A”

Schedule of Charges for Conventional Banking

Schedule of Charges (SOC) - Retail Banking Division		
Account Maintenance Charge		Remarks
MTB Retail Current/MTB Current Account Plus	BDT 300 (Half-yearly)	MTB Retail Current: Fee waiver if customer maintains half yearly average balance of BDT 25,000 & above MTB Current Account Plus: Fee waiver if customer maintains half yearly average balance of BDT 200,000 & above
MTB FCY Account MTB NITA Account	BDT 300 (Equivalent FCY)	Half yearly
MTB SND Account	BDT 500	
MTB Regular Savings MTB Inspire MTB Angona General MTB Angona Premium MTB Senior MTB NRB Saving MTB Other Saving Account	i) No Fee - up to BDT 10,000 on average balance ii) BDT 100 - above BDT 10,000 to BDT 25,000 on average balance iii) BDT 200 - above BDT 25,000 to 2 lac on average balance iv) BDT 250 - above BDT 2 lac to 10 lac on average balance v) BDT 300 - above BDT 10 lac on average balance	
MTB Junior, MTB Graduate, MTB Shanchay, MTB Ankur and MTB Care	Free	
MTB ERQ Account For Outsourcing Professionals and Freelancers	Free	
Escrow Account (Deposit)	BDT 1000	Yearly
Activation of Dormant Account	No Charge	
Account Closing Charge		Remarks
MTB Retail Current/MTB Current Account Plus/ MTB SND Account	BDT 300	-
MTB Regular Savings, MTB Inspire, MTB Senior, MTB Angona General, MTB Angona Premium, MTB NITA Account and Other Savings Accounts	BDT 200	-
MTB Shanchay Account, MTB Ankur	Free	-
Recurring Deposit (DPS Product)	No Charge for Encashment	-



Account Statement Charge		Remarks
MTB Retail Current, MTB Current Account Plus, SND Account	Monthly - 1 copy (Free) More than One in a Month - BDT 100	Per Instance
MTB Regular Savings, MTB Inspire, MTB Senior, MTB Angona General, MTB Angona Premium, MTB Shanchay and Other Savings Accounts	Half Yearly - 1 copy (Free) More than One in 6 Months - BDT 100	
DPS/FDR Accounts	Half Yearly - 1 copy (Free) More than One in 6 Months - BDT 100	
MTB Bank Statement verification (when received from embassies, banks, or similar entities for verification)	BDT 500	
E-Statement	Free	-
Debit Card - Annual Fee		Remarks
MTB Retail Current/Current Account Plus	Visa Platinum Debit (Individual) - 800 MC Platinum Debit (Individual) - 800 UPI Platinum Debit (Individual) – 800 TakaPay Debit (Individual) - 500	
MTB Simple Account	Visa Simple A/C Platinum Debit - BDT 800	
MTB Regular Savings, MTB Inspire, MTB Extreme Savings, MTB Graduate, MTB Senior	Visa Platinum Debit - BDT 800 MC Platinum Debit - BDT 800 UPI Platinum Debit - BDT 800	MTB Graduate - 50% waived
MTB Regular Savings (Staff)	Visa Staff Platinum Debit - Free MC Staff Platinum Debit - Free UPI Staff Platinum Debit - Free	
MTB Junior	Visa Junior Platinum Debit - Free MC Junior Platinum Debit - Free UPI Junior Platinum Debit - Free	Free for Minor
MTB Privilege Savings	Visa Privilege Signature Debit - Free	
MTB Angona General	Visa Angona Platinum Debit - BDT 800 MC Angona Platinum Debit - BDT 800 UPI Angona Platinum Debit - BDT 800 Visa Angona Signature Debit - BDT 2,000	
MTB Angona Premium	Visa Angona Signature Debit - BDT 2,000	
MTB Payroll Premium MTB Payroll E-Saver MTB Payroll Saver MTB Angona Payroll Saver MTB Angona Payroll E-Saver	Visa CEPP Platinum Debit MC CEPP Platinum Debit UPI CEPP Platinum Debit	As per the prevailing agreement with the respective Payroll Customers
Installment Failure Charge		Remarks
Recurring Deposit (DPS Product)	2% on each missed Installment	-
NID Verification Charge		Remarks
NID Verification Charge	BDT 15 + VAT	(Per Instance of Verification)



SMS Service Charge		
All CASA Account	BDT 200 (Excluding VAT) Half Yearly	MTB Current Account Plus-SMS banking fee waiver if customer maintains half-yearly average balance of BDT 200,000 & above
MTB Junior, MTB Graduate, MTB Shanchay, MTB Care, MTB Ankur, MTB Privilege, MTB Payroll Accounts	Free	
Internet Banking Charge		
Free		

Cheque Book Related Charges		
Issuance of Cheque Books		Remarks
MTB Current Account MTB SND MTB Regular Savings MTB Senior MTB Inspire Account MTB Angona General MTB Angona Premium Other Savings A/Cs	BDT 15 Per leaf excluding VAT (10, 25, 50, 100 leaves available)	*For MTB Senior - First (1) cheque book (10 leaves each) is free *MTB Care - First 3 (three) cheque books (10 leaves each) are free For MTB Shanchay customers who will avail loan facilities with MTB will get first cheque book (10 leaves) free
Cheque Book Destruction Fee (After 03 Months)	BDT 300	Per Book
Cheque for Collection		Remarks
Own Bank's Cheque deposit any amount (One City to Another)	Free	-
LCY Cheque Collection Where there is no clearing House(Bank Area)	At Actual Cost	Minimum BDT 50 Per Case
Outstation cheque Collection Commission (within Bank Branches Clearing Zone)	0.10%	Minimum BDT 100, Maximum BDT 1,000
Outstation cheque Collection Commission (Outside Bank Branches Clearing Zone)	0.15%	Minimum BDT 150, Maximum BDT 1,500
Cheque Return Unpaid		Remarks
Bounced /Unpaid Cheque Drawn on Us (Cash/Clearing/ Transfer) - For Insufficient Fund	BDT 50	-
Outward Clearing Cheque Return for Any Reason	No Charge	-

Transaction Charges		
BACPS		Remarks
Below BDT 50,000	No Charge	-
BDT 50,000 to Below BDT 5,00,000	BDT 10 (BB 8 + Presenting Bank 2 including VAT)	-



BDT 5,00,000 and Above- High Value Clearing	BDT 60 (BB 50 + Presenting Bank 10)	-
BDT 5,00,000 and Above- Regular Value Clearing	BDT 25 (BB 20 + Presenting Bank 5)	-
All Types of G2P (Government to Person) Cheque	No Charge	-
Cheques, Utility Bills of any amount received against all types of Government Receipts and all Cheques received against the claims of City Corporation/Pourashava.	No Charge	-
* BACPS and BEFTN charge will be changed as per instruction of BB from time to time.		
BEFTN, RTGS and NPSB		Remarks
EFT Transactions (Any Amount)	No Charge	-
Outward RTGS Transactions (Any amount)	BDT 100 (No Charge for Govt. Entity)	Per Transaction
EFT Debit Transaction Cancellation (For Insufficient Fund)	BDT 100	-
NPSB fund transfer	No Charge	-
On-line Cash Transaction- Deposit and Withdrawal (Inter City)		Remarks
Up to BDT 20,000	BDT 50	-
Above BDT 20,000 to BDT 50,000	BDT 50	Per Transaction
Above BDT 50,000 to BDT 1,00,000	BDT 50	
Above BDT 1,00,000 to BDT 2,00,000	BDT 300	
Above BDT 2,00,000 to BDT 5,00,000	BDT 300	
Above BDT 5,00,000 to BDT 10,00,000	BDT 500	
Above BDT 10,00,000 to BDT 15,00,000	BDT 1000	
Above BDT 15,00,000 to BDT 20,00,000	BDT 1200	
Above BDT 20,00,000 to BDT 50,00,000	BDT 1,500	
Above BDT 50,00,000 to BDT 1 Crore	BDT 2,500	
Above BDT 1 Crore to BDT 5 Crore	BDT 2,500	
Above BDT 5 Crore	BDT 2,500	
On-line Cash Transaction- Deposit and Withdrawal (Within City)		Remarks
Any Amount	Free	-
On-line Transfer - Refund Warrant (IPO)		Remarks
Per Transaction	BDT 10	-
Local Funds Transfer Fee/Commission		Remarks
*Pay Order Issue- A/C holder& Non A/C holder	i) Up to BDT 1,000 - BDT 20	-
	ii) From BDT 1,001 to BDT 1,00,000 - BDT 50	-
	iii) Above BDT 1,00,000 - BDT 100	-
	i) Up to BDT 1,000 - BDT 20	-
	ii) From BDT 1,001 to BDT 1,00,000- BDT 50	-



*Demand Draft Issue - A/C holder & Non A/C holder	iii) From BDT 1,00,001 to BDT 5,00,000 - BDT 100	-
	iv) From BDT 5,00,001 to BDT 10,00,000 - BDT 200	-
	v) Above BDT 10,00,000 - BDT 300	-
* Bank will charge commission of BDT 10 only for issuing Draft/Pay Order (not exceeding BDT 500) in connection with application by students/unemployed youth for employment.		

Cancellation of Local Funds Transfer		Remarks
Cancellation of DD & PO	BDT 50	-
Cancellation of Bangladesh Bank Cheque	BDT 300	-
Stop Payment Instruction on Clearing Cheque /Cash Cheque /Entire Cheque Book etc.	BDT 100	Per Request
Cancellation of Stop Payment Instruction on Clearing Cheque /Cash Cheque /Entire Cheque Book etc.	BDT 50	Per Request
e-GP Transaction		Remarks
Realization of Service Charges	BDT 200	Each Transaction
Locker Service		Remarks
Small	BDT 6,440	(including VAT & Insurance Premium)
Medium	BDT 8,970	*Discount on prevailing Fee for:
Large	BDT 12,650	a) MTB Senior 20% discount b) MTB Angona General 25% c) MTB Angona Premium 50% d) MTB Privilege 50%
Replacement of Key (Lost / Damage)	Actual Cost for Lock Replacement + BDT 1,000	For MTB Privilege Actual Cost for Lock Replacement + 50% discount on prevailing fee
Late Payment of Locker Rent	BDT 500	
Locker Services: Security Deposit (Refundable)		Remarks
Small	BDT 2,000	*Discount on prevailing Fee for below account a) MTB Privilege 50%
Medium	BDT 3,000	
Large	BDT 5,000	
Standing Instruction		Remarks
Standing Instruction Creation Charge	BDT 100	Each instruction
	No charge for transfer of fund from any Deposit Account to Scheme Account.	-
Standing Instruction Cancellation/ Amendment	BDT 100	-



Issuance of Duplicate Instrument		Remarks
Issuance of Duplicate instrument (PO, DD, FDR and Scheme Receipt etc.)	BDT 500 + Stamp Charges for Indemnity Bond	-
Certificates / Reports		Remarks
Half-Yearly & Yearly Balance Confirmation Certificate	Free	-
Additional Balance Confirmation Certificate (more than 2 times in a year)	BDT 100	-
Balance Certificate for Loan	BDT 200	-
Duplicate Balance Certificate for Loan - Following Day	BDT 200	-
Issuance of Solvency Certificate	BDT 200	-
Certificate for Inward Remittance	BDT 300	Each
FCY Endorsement Certificate	BDT 300	-
Passport Endorsement Fee (FCY sale)	BDT 300	-
Copy of document/ cheque/ voucher	BDT 200	-
Account Confirmation Certificate	BDT 100	-
Attestation of Certificate	BDT 300	Each
Attestation of A/C Statement (any type)	BDT 300	Each
Issuance of Letter of Commitment Certificate	Min BDT 500 to Max BDT 5,000 Based on Bank-Customer relationship	-
Certificate of Purchase/Encashment of Bonds/Securities	BDT 300	Each
Bank Certificate Required by BO Account Holders	BDT 100	-
Duplicate Savings Certificate	BDT 300	Per Instance
Obtaining Credit Report on Behalf of Local Customer	BDT 200	-
Duplicate Statement Through Contact Centre for Current Year by Direct Mail (3 Working Days Required)	BDT 100+ Additional BDT 200 (For Previous Year)	-
Tax Deduction Certificate	BDT 200	Per Certificate
Credit Card Certificate Fee	BDT 200	-
Issuance of Any other Certificate not mentioned in the Schedule of Charges (SOC)	BDT 500	-
Photocopy of Cheque	BDT 300	Each
Telex/ SWIFT/ FAX		Remarks
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	

Opening of Foreign National Expat File		
Opening of Foreign National/ Expat File	i. BDT 2,000.00 ii. Subsequent renewal BDT 1,500.00	

Charges of Angona Customers : Cards		
Credit Card		Remarks
MTB Angona VISA Signature	Same as regular VISA Signature	-
MTB Angona VISA Platinum	Same as regular VISA Platinum	
Charges of Student Banking Customers		
Student File (SF)		Remarks
SF Opening	i. Regular Customer: BDT 7,000 ii. MTB Angona & Payroll Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 6,000 iii. MTB Staff (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900 iv. Privilege Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900	-
SF Renewal	i. Regular Customer: BDT 6,000 ii. Angona & Payroll Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 6,000 iii. MTB Staff (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900 iv. Privilege Customers (Self, Spouse, Son, Daughter and/or Siblings): BDT 4,900	-
SWIFT	i. BDT 500 for less than or equal to USD 1000/GBP 700 ii. BDT 800 for above USD 1000/GBP 700/other currency of any amount	-
Duplicate NOC for Student File	BDT 1,000	-
SF transfer fee from MTB to other bank	BDT 2,000	-
Nostro Charge	At Actual	-
Commission - FCY TT through correspondence- student file customer	Minimum BDT 500 or 0.15% of the remitting amount (whichever is higher)	-
Correspondence Bank fees for student remittance (other than USD and GBP)	i. BDT 2000 for JPY currency ii. BDT 500 for other currency	-
Student File Certificate Fee	BDT 500	-



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



Lien Mark & Security Encashment		Remarks
Other Bank's Instrument Kept Under Lien in Our Bank	Free	-
Our Bank's Instrument Kept Under Lien in Other Bank	Free	
Other Bank's Instrument Encashment	Free	
Cash Transaction- Deposit and Withdrawal (Inter City)		Remarks
Up to BDT 5,00,000	Free	-
Above BDT 5,00,000 to BDT 15,00,000	Free	
Above BDT 15,00,000	Free	
Cash Transaction- Deposit and Withdrawal (Within City)		Remarks
Free		-
Charges of Privilege Customers: Cards		
Credit Card		Remarks
Annual Fee(Primary Card)	1 st Year: Free 2 nd Year & Onwards: Annual Fee can be waived using MRewardz Points	-
Card Replacement Fee	Free	
PIN Replacement Fee	Free	
Debit Card		Remarks
MTB Privilege Customers (If CIF is marked in system as "Privilege" regardless the account type, the client will enjoy free debit card.	Any Debit Card - Free	Free based on CIF marking as "Privilege"
Charges of Privilege Customers: Certificates / Reports		
Half Yearly Balance Confirmation Certificates	Free	-
Additional Balance Confirmation Certificates	Free	
Balance Certificate for Loan	Free	
Duplicate Balance Certificate for Loan- Same Day	Free	
Duplicate Balance Certificate for Loan - Following Day	Free	
Certificate for AIT	Free	
Issuance of Solvency Certificate	Free	
Credit/Solvency Information(International)	Free	
Certificate for Inward Remittance	Free	
Certificate of Encashment of Bonds/Securities	Free	
Bank Certificate Required by BO Account Holders	Free	
Application/Confirmation of Test(Applicable for Other Banks only)	Free	
Duplicate Savings Certificate	Free	
Duplicate Advice (Per Advice)	Free	



Obtaining Credit Report on Behalf of Local Customer	Free	
Duplicate Statement through Contact Centre by Direct Mail (3 Working Days Required)	Free	
Duplicate Statement through Branch or Digital Banking Channels	Free	
Bank Statement Verification (Request by other Banks and Embassies) Free	Free	
Credit Card Certificate Fee	Free	
Fees for Loan Closure Certificate	Free	

Note: Any other fees/charges which are not mentioned here as "Charges of Privilege Customers" should follow regularly

Charges of MTB Payroll Customers

Particulars	MTB Payroll Premium	MTB Payroll Savers & MTB Angona Payroll Savers	MTB Payroll E-Savers & MTB Angona Payroll E-Savers
Account Setup Fee	NIL	NIL	NIL
Account Maintenance Fee	NIL	NIL	NIL
Account Opening Deposit	NIL	NIL	NIL
Minimum Balance Requirement	NIL	NIL	NIL
NID Verification Fee	NIL	NIL	NIL
Cheque Book	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+VAT		
Taka Pay Card (Debit Variant)	CAT A - 1st year FREE & 2nd year onwards BDT 200+VAT CAT B - 1st year FREE & 2nd year onwards BDT 300+VAT CAT C - BDT 300+VAT CAT D - BDT 500+VAT		
Debit Card Replacement Fee	BDT 300+VAT		
Fee of Printed Receipts at MTB ATMs using MTB Debit Cards for: a. Cash Withdrawal b. Balance Enquiry c. Mini Statement	BDT 5 (including VAT)		
Payroll Card (Prepaid Variant)	CAT A - BDT 200+VAT CAT B - BDT 300+VAT CAT C - BDT 300+VAT		
Payroll Card SMS Charge	CAT A - BDT 100+VAT CAT B - BDT 100+VAT CAT C - BDT 200+VAT		
Dual Currency Debit Card	CAT A+ - 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		

Any other fee or charges which are not mentioned above, will follow the regular fee schedule and for any exception to the charges herein should be referred to the Office Memo of that respective Payroll Institution



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



Loans And Advances		
MTB EDU Finance- Unsecured (as term loan)		
1	Loan Processing Fee	i) Loan amount up to BDT 50 lac - 0.50% of loan amount (maximum BDT 15,000) ii) Loan amount above BDT 50 lac - 0.30% of loan amount (maximum BDT 20,000)
	Early Settlement Fee	0.50% of loan outstanding
	Partial Settlement Fee	0.50% of the settlement amount
	Penal Interest Rate	0.50% on Arrear Amount
	Fees for Loan Closure Certificate	No fees. However, for Duplicate Certificate Charge BDT 200.
	CIB Charge	At Actual
	Contact Point Verification (CPV Charge)	BDT 500
MTB EDU Finance - Secured (as term loan)		
2	Loan Processing Fee	i) Loan amount up to BDT 50 lac - 0.50% of loan amount (maximum BDT 15,000) ii) Loan amount above BDT 50 lac - 0.30% of loan amount (maximum BDT 20,000)
	Early Settlement Fee	0.50% of loan outstanding
	Partial Settlement Fee	0.50% of the settlement amount
	Penal Interest Rate	0.50% on Arrear Amount
	Fees for Loan Closure Certificate	No fees. However, for Duplicate Certificate Charge BDT 200.
	CIB Charge	At Actual
MTB EDU Finance- OD (FO) Revolving Loan		
3	Loan Processing Fee (New & Renewal/Enhancement)	i) Up to BDT 10 lac: BDT 500 ii) Above BDT 10 lac to 100 lac: BDT 1,000 iii) Above BDT 100 lac: BDT 2,000
	Excess over Limit (EOL) Charge	1.5% p.a. on the EOL amount (in case the sanctioned limit is exceeded at any time for charging of interest/ for recovery other charges)
	Fees for Loan Closure Certificate	No fees. However, for Duplicate Certificate Charge BDT 200.
	CIB Charge	At Actual
MTB Personal Loan		
4	Loan Processing Fee	i) 0.50% of loan amount (maximum BDT 15,000)
	Loan Processing Fee: On Take Over Amount	Zero (0) or Free
	Loan Processing Fee: On additional Take Over/Top-up Amount	As per regular loan processing fee
	Early Settlement Fee	0.50% of loan outstanding
	Partial Settlement Fee	0.50% of the settlement amount
	Penal Interest Rate	0.50% on Arrear Amount
	Fees for Loan Closure Certificate	No fees. However, for Duplicate Certificate Charge BDT 200.
	CIB Charge	At Actual
	Contact Point Verification (CPV Charge)	BDT 500



MTB ত্বরিত ই-ঋণ / Torit e-Rin		
5	Loan Processing Fee	0.50% of loan amount
	Early Settlement Fee	0.50% of loan outstanding
	Partial Settlement Fee	NA
	Penal Interest Rate	0.50% on Arrear Amount
	Fees for Loan Closure Certificate	No fees. However, for Duplicate Certificate Charge BDT 200.
	CIB Charge	At Actual
MTB Digital Device Financing		
6	Loan Processing Fee	0.50% of loan amount
	Early Settlement Fee	0.50% of loan outstanding
	Partial Settlement Fee	0.50% of the settlement amount
	Penal Interest Rate	0.50% on Arrear Amount
	Fees for Loan Closure Certificate	No fees. However, for Duplicate Certificate Charge BDT 200.
	CIB Charge	At Actual
	Contact Point Verification (CPV Charge)- if applicable	BDT 500
MTB Auto Loan		
7	Loan Processing Fee	ii) Loan amount up to BDT 50 lac - 0.50% of loan amount (maximum BDT 15,000) iii) Loan amount above BDT 50 lac - 0.30% of loan amount (maximum BDT 20,000)
	Early Settlement Fee	0.50% of loan outstanding
	Partial Settlement Fee	0.50% of the settlement amount
	Penal Interest Rate	0.50% on Arrear Amount
	Fees for Loan Closure Certificate	No fees. Duplicate Certificate Charge BDT 200
	Change of Car Quotation	BDT 500 Per Quotation
	CIB Charge	At Actual
	Contact Point Verification (CPV Charge)	BDT 500
	Notarization Fee	BDT 200
MTB Home Loan / MTB Home Equity Loan/ MTB Neer Loan		
8	Loan Processing Fee	i) Loan amount up to BDT 50 lac - 0.50% of loan amount (maximum BDT 15,000) ii) Loan amount above BDT 50 lac - 0.30% of loan amount (maximum BDT 20,000)
	Loan Processing Fee: On Take Over Amount	Zero (0) or Free
	Loan Processing Fee: On additional Take Over/Top-up Amount	As per regular loan processing fee
	Early Settlement Fee	0.50% of loan outstanding
	Partial Settlement Fee	0.50% of the settlement amount
	Penal Interest Rate	0.50% on Arrear Amount
	Fees for Loan Closure Certificate	No fees. However, for Duplicate Certificate Charge BDT 200.
	CIB Charge	At Actual
	Legal Charge	At Actual
	Property Valuation Charge	At Actual
	Contact Point Verification (CPV Charge)	BDT 500



Lien Mark & Security Encashment		
9	Other Bank's Instrument Kept Under Lien in Our Bank	BDT 250
	Our Bank's Instrument Kept under Lien in Other Bank	BDT 250
	Other Bank's Instrument Encashment	BDT 500
Cash Line OD & Cash Line Term Loan		
10	Loan Processing Fee (New & Renewal/Enhancement)	i) Loan amount up to BDT 50 lac - 0.50% of limit, min: BDT 1,000; max: BDT 5,000 ii) Loan Amount above BDT 50 lac - 0.30% of limit, min: BDT 1,000; max: BDT 5,000
	Early Settlement Fee (Applicable for Cash Line Term Loan)	0.50% of loan outstanding or BDT 20,000 whichever is lower
	Partial Settlement Fee (Applicable for Cash Line Term Loan)	0.50% of the settlement amount or BDT 20,000 whichever is lower
Loan Statement - Retail Only		
11	Loan Account Statement	Monthly - 1 copy (Free) More than One in a Month - BDT 100 (Per Instance)
Other Charges - Retail Only		
12	Photocopy of any charge documents or Property Documents	BDT 1,000
13	Photocopy of Sanction Letter/ BA Letter	BDT 300
14	List of Original Documents	BDT 500
15	Withdrawal of Original Title Deeds from Concern Office (Per Deed)	BDT 2,000
16	Additional NOC after loan closing (for takeover cases)	BDT 500
17	Penal Charge due to Overdrawn/Past due/Excess over limit	1.50% on arrear amount
18	Fees for Partial Security release/ Security Charges (For Home Loan/ Home Equity Loan/ MTB Neer) -(if approved by competent authority)	BDT 8,000
19	EMI date re-fixation Fee (if approved by competent authority)	BDT 2,500 each time
20	Restructure of loan tenure (tenure change)-(if approved by competent authority)	BDT 5,000
21	Security replacement of Home Loan (if approved by competent authority)	BDT 15,000
22	Loan outstanding letter (in case of takeover by other bank) - if approved by competent authority	BDT 2,000
23	Partial Redemption of the security (SOD / Secured Loan) if approved by competent authority	BDT 2,000

This guide is intended to give you a clear picture of our charges, fees and commissions. If you have any queries about the fees, charges or commissions in the guide, kindly visit or contact any of our Branches for the details.

1. VAT is applicable @15% on all charges, fees & commissions effective from July 01, 2002 as per Government Circular No. SRO # 117 Law/2002/342-VAT, dated June 6, 2002 and SRO#171-aw/2004/ 417-VAT dated June 10, 2004.

Any Government Taxes, Duties or other charges will be recovered in addition to the foregoing and as per Government Regulations.

2. Stamp charges are levied where applicable.

3. Correspondents /Other Bank charges, if any, may be additionally recovered from customers.

4. The Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend without prior notice the terms or conditions stated in this schedule.

5. Any service, which is not mentioned in the Schedule of charges, will be charged separately.

6. If the Bank provides services to its clients at reduced rate VAT is to be collected as per the standard Fees, charges or commissions listed in the Schedule of Charges.

7. There will be no waiver of VAT, Excise Duty and/or any Govt. Levy even if the applicable fee/charge is waived/refunded in consideration of Customer's relationship with the Bank.

8. There may be different fee structure for clients serviced via the Bank's strategic partners such as Car Vendor, Developer Organizations, and Merchants as such. Separate agreements cover such fee schedule of respective strategic partners.

9. All charges related to staff salary account excluding locker is zero.

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