

UNITED COMMERCIAL BANK LIMITED
Corporate Office
Dhaka

**Revised Schedule of Charges for various Services
on inland transactions rendered by the Bank**

Sl. #	Items	Present rate of Charges
01.	Account Maintenance Fee	
	a. Current Account(Half yearly)	Tk.500/-
	b. Savings Accounts (Half yearly)	Nil
	i) Average Deposit upto Tk.5000 /- ii) Average Deposit upto Tk.25,000 /- iii) Average Deposit over Tk.25,000 /-	Tk.100/-per half year Tk.300/-per half year
	c. SND Accounts (Half yearly)	Tk.500/-
02.	General Charges For CD, SB, STD	
	a. Closing of CD Accounts	Tk 300/-
	b. Closing of S B Accounts	Tk 200/-
	c. Closing of S TD Accounts	Tk.300/-
	d. Account Transfer from Branch to Branch	Tk.300/-
	e. Cheque Book Issue Charges (Recoverable from the a/c of the client)	Tk.4.00/- Per leaf
	f. Cheques returned due to insufficient fund.	Tk. 500/- per instance
	g. Outstation collection Cheques returned due to insufficient fund.	Tk. 500/- per instance
	h. Issuance of Solvency certificate (CD/S B/S TD)	Tk. 200/- per instance
	i. Statement of Accounts (on request)	Tk. 300/- per instance
	j. Compliance of standing Instruction	Tk. 50/- per transaction
	k. Charges for issuance of Certificate related to BO Account	TK.100/-(per instance)
	L. Charges for balance Confirmation Certificate (Except two times on half yearly and yearly basis)	Tk.200/-
	m. Premature Encashment Fee For MSS & other Liability Scheme A/Cs	Nil
n. Counter Transaction Fee or similar charges relating to counter Transaction	Nil	

- 15% VAT to be realized against all types of Commissions, Charges & Fees etc.

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03. Debit Card Fees				
Sl #	Product Name	Issuance Fee, Annual/Renewal	Replacement	PIN Replacement
1	Retail Savings Deposit Account	Tk.400/-	Tk.350/-	Tk.200/-
2	Retail Current Deposit Account	Tk.400/-	Tk.350/-	Tk.200/-
3	Retail Salary Account (Payroll Account)	Free	Tk.350/-	Tk.200/-
4	Retail Savings Deposit Non Interest bearing Account	Tk.400/-	Tk.350/-	Tk.200/-
5	UCB Student Account	Free	Tk.350/-	Tk.200/-
6	UCB Youngsters Account	Free	Tk.350/-	Tk.200/-
7	UCB Savings Plus Deposit Account	Tk.400/-	Tk.350/-	Tk.200/-
8	UCB NRB Savings Account	Tk.400/-	Tk.350/-	Tk.200/-
9	UCB Women's Savings Plus Account	Tk.200/-	Tk.200/-	Tk.200/-
10	Imperial Savings Account	Free	Tk.350/-	Tk.200/-
11	Dynamic Benefits Savings Account	Free	Tk.350/-	Tk.200/-

4.	SMS Banking (Annual Fee)	BDT 100 +VAT
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5. Online Service Charges	
i. Cash Deposit /Withdrawal /Transfer Cheque (Intercity)	
Upto Tk. 50,000/-	Tk.30/- +VAT Tk 5/-
Above Tk. 50,000/- but below Tk.1.00 lac	Tk.50/- +VAT Tk.8/-
Tk.1.00 lac & above but below Tk.5.00 lac	Tk.150/- +VAT Tk.23/-
Tk.5.00 lac & above but below Tk.10.00 lac	Tk.250/- +VAT Tk.38/-
Tk.10.00 lac & above but below Tk.20 lac	Tk.800/-+VAT Tk.120/-
Tk 20.00 lac & above but below Tk.50 lac	Tk.1000/-+VAT Tk.150/-
Tk.50.00 lac & above	Tk.1500/-+VAT Tk.225/-
ii. Cash Deposit /Withdrawal /Transfer Cheque (within City)	
Upto Tk. 50,000/-	Nil
Above Tk.50,000/- but below Tk.1.00 lac	
Tk1.00 lac & above but below Tk.5.00 lac	
Tk.5.00 lac & above but below Tk.10.00 lac	
Tk.10.00 lac & above but below Tk.20 lac	
Tk.20.00 lac & above but below Tk.50 lac	
Tk.50.00 lac & above	
iii. Realisation of Charges	
a) For Withdrawal – The Service Charges shall be realised from the bearer of the Cheque/Instrument	
b) For Deposit – The Service Charges shall be realised from the Depositors/Remitters.	

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06.	<u>Collection Charges:</u>		
	<u>Commission-</u>		
	i.	Collection of Cheques (Local) where there is clearing house	No charges
	ii.	Collection of Cheques (Local) where there is no clearing house	Tk. 50/- per transaction+ VAT
	iii.	Collection of outstation Cheque/ bills (clean	
	a.	Upto Tk. 25,000/-	@ 0.15%, Minimum Tk.50/-
	b.	Above Tk. 25,000/- but not exceeding Tk. 1.00 lac	@ 0.15%, Minimum Tk.100/-
	c.	Above Tk. 1.00 lac but not exceeding Tk.5.00 lac	@ 0.10%, Minimum Tk.200/-
	d.	Over Tk. 5.00 lac	@ 0.05%, Minimum Tk.750/- Maximum Tk1500/-
		Postage (Registered)	Tk. 50/- per instance
		Telegram charges	Not Applicable
		Telex/Telephone/Fax/E-Mail charges (Local)	Tk. 50/- per instance
	Courier (Local)	Tk. 30/- per instance	

07.	<u>Charges For Remittance (Inland):</u>		
	a)	DD/TT/ issuance thereof	
		Commission	@ 0.10%, Minimum Tk.50/- + VAT 15%
		Telephone/Fax/E-Mail charges	At actual minimum Tk. 10/- per instance Plus 15% VAT
	b)	Cancellation Charges of DD/TT/MT/PO	Tk. 50/- per instance Plus 15% VAT.
	c)	Charges for Issuance of Duplicate Instruments	Tk. 100/- per instance Plus 15% VAT
	d)	PO/SDR issuance thereof	
		i) Upto Tk. 1000/-	Up to Tk.10,000/- Commission Tk.10/- Plus 15% VAT Above Tk.10,000/- Nil
		ii) Above Tk. 1000/- but not exceeding Tk. 1.00 lac	
		iii) Above Tk1.00 lac but not exceeding Tk.5.00 lac	
		iv) Over Tk. 5.00 lac	
	e)	Issuance of PO/ SDR for depositing Earnest/ Security money for participating in tenders by	
	i) Upto Tk.10,000/-	Tk.10/- plus VAT Tk.4/- Nil	
	ii) Above Tk.10,000/-		

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08.	Charges For Purchase Of Cheques & Inland Bills		
	i) Upto Tk. 25,000/-	@ 0.15%, Minimum Tk. 50/-	
	ii) Above Tk. 25,000/- but not exceeding Tk. 1.00 lac	@ 0.15%, Minimum Tk. 75/-	
	iii) Above Tk. 1.00 lac but not exceeding Tk. 5.00 lac	@ 0.10%, Minimum Tk. 200/-	
	iv) Over Tk. 5.00 lac	@ 0.05%, Minimum Tk. 750/- Maximum Tk. 1500/-	
	Postage (Registered)	Tk. 50/- per instance	
	Telephone/Fax/E-Mail charges	Tk. 50/- per instance	
	Courier	Tk. 50/- per instance	
09.	Charges For Issuance Of Guarantees		
	Commission	@ 0.10%-0.60% per quarter Minimum Tk. 500/-. For 100% cash margin only a fixed commission of Tk. 500/- is to be realized. For margin in the form of FDR usual charges to be realized.	
10.	Charges Of Parcels		
	Commission	Not Applicable	
11.	Charges For Lockers		
	a. Rent of the lockers (Annual rent and other charges of locker are to be realized in advance.)	Small Locker- Tk.1500/- P.A. Medium Locker- Tk.2000/- P.A. Large Locker- Tk. 2500/- P. A.	
	b. Security money	Equivalent to one year Rent refundable at the time of closing the locker account.	
12.	GODOWN CHARGES:		
	a)	Borrowers Godown under Bank's control	
		i) Rent	To be paid by the borrowers
		ii) Insurance Premium	Do
		iii) Salary & allowance of Officers/ Staff	Do

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	b)	Bank's Rented Godown	
		i) Rent	Actual rate for floor space occupied plus 75% to meet other maintenance cost to be realized from Borrower's Account.
		ii) Insurance Premium	To be realized from the Borrower's Account Proportionately.
		iii) Salary & Allowance of Godown Staff	To be realized from Borrower's Account proportionately

13	Fees/Pricing against any other services not included in the schedule of charges may be imposed by the Bank as per negotiation on case to case basis under approval of the Managing Director
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