



SCHEDULE OF CHARGES

Retail Business Division
United Commercial Bank Limited

effective from July, 2017

**Schedule of Charges, Retail Liability, Retail Business Division
United Commercial Bank Limited**

effective from July, 2017

Account Related Fees & Charges	
Half Yearly Account Maintenance Fee - Savings Account	Half Yearly Avg. Balance <= Tk. 5K : Free
	Half Yearly Avg. Balance > Tk. 5K to Tk. 25K: Tk. 100
	Half Yearly Avg. Balance > Tk. 25K : Tk. 300
Half Yearly Account Maintenance Fee - Current Account & SND	Tk. 500
Duplicate Account Statement (Through Branch)	Tk. 300
Scheme / FDR Account Statement	Tk. 200
Loan Account Statement	Tk. 300
Dormant Account Activation	Free
Account Closing Fee	Current Account & SND : Tk. 300 Savings Account : Tk. 200
ATM / Debit Card Related Fees & Charges	
Debit Card Issuance Fee / Annual Fee / Renewal Fee*	Tk. 500
	Tk. 200 for Womens Savings Account
	Free for Dynamic Benefits Savings Account if yearly average balance Tk. 50K or above is maintained in the account
	Free for Retail Salary Account, UCB Student Account, UCB Youngsters Account, Imperial Savings Account
Debit Card Replacement Fee	Tk. 400 Tk. 200 for Womens Savings Account
PIN Replacement Charge (Through Branch)	Tk. 200
Cash Withdrawal from Other Bank VISA ATMs (Per withdrawal)	Tk. 50
Cash Withdrawal from Other Bank MasterCard ATMs (Per Withdrawal)	Tk. 50
Cash Withdrawal from NPSB Network ATMs (Per Withdrawal)	Tk. 15 (including VAT)
Balance Inquiry (NPSB Network)	Tk. 5 (including VAT)
Mini Statement (NPSB Network)	Tk. 5 (including VAT)
Video Record Checking Upon Accountholder's Request for Any Dispute	Within DHK ATMs: Tk. 1,500 Outside DHK ATMs: Tk. 2,000

* Debit Card Issuance Fee/Annual Fee/Renewal Fee will be effective from Quarter 4 (four), 2017

Cheque & Cheque Book Related Fees & Charges	
Chequebook Issuance Fee	Tk. 5.5 per leaf
Uncollected Chequebook Destruction	Tk. 100 (Applied but not collected within 3 months)
Cheque Dishonor / Return Due to Insufficient Fund	Tk. 500 per instance
Outstation Collection Cheques returned due to insufficient fund	Tk. 500 per instance
Stop Payment	Tk. 200
Bangladesh Bank Cheque Issue	Tk. 200 per cheque
Bangladesh Bank Cheque Cancellation	Tk. 100
Collection of Cheques (LCY) where there is clearing house	Free
Collection of Cheques (LCY) where there is no clearing house	Tk. 50 per transaction
Collection of Outstation Cheque / Bills	Upto Tk. 25K: 0.15%, min Tk.50 >Tk. 25K - Tk. 1 lac: 0.15%, min Tk.100 >Tk. 1 lac - Tk. 5 lac: 0.1%, min Tk.200 >Tk. 5 lac: 0.05%, min Tk.750 - max Tk.1500
	Postage (registered) : Tk. 50 per instance
	Telex / Telephone / Fax / e-mail charges (local) : Tk. 50 per instance
	Courier (Local) : Tk. 30 per instance
Purchase of Cheques & Inland Bills	Upto Tk. 25K: 0.15%, min Tk. 50 >Tk. 25K - Tk. 1 lac: 0.15%, min Tk. 75 >Tk. 1 lac - Tk. 5 lac: 0.10%, min Tk. 200 >Tk. 5 lac: 0.05%, min Tk. 750 - max Tk. 1,500
	Postage (registered) : Tk. 50 per instance
	Telephone / Fax / e-mail charges : Tk. 50 per instance
	Courier : Tk. 50 per instance
Collection of Cheque / Draft (FCY)	0.15%, minimum Tk. 500
Regular Value Cheque Clearing (below BDT 50K)	Free
Regular Value Cheque Clearing (BDT 50K to < BDT 5 lacs)	Tk. 10 (including VAT)
Regular Value Cheque Clearing (5 lac & above)	Tk. 25 (including VAT)
High Value Cheque Clearing (BDT 5 lac & above)	Tk. 60 (including VAT)
Any other EFT transaction (BEFTN)	Free

Inter-City / Online Charges & Fund Transfer	
Account to Account Transfer from ATM	Free (upto Tk. 1 lac)
Account to Account Transfer from Branch	Free (above Tk. 1 lac) Tk. 300 (Tk. 1 lac & below)
Online Transaction (Inter-City) - Deposit	Upto Tk. 50K: TK 30
	> Tk. 50K - < Tk. 1 lac: Tk. 50
	Tk. 1 lac - < Tk. 5 lacs: Tk. 150
	Tk. 5 lacs - < Tk. 10 lacs: Tk. 250
	Tk. 10 lacs - < Tk. 20 lacs: Tk. 800
	Tk. 20 lacs - < Tk. 50 lacs: Tk. 1,000
	Tk. 50 lacs & above: Tk. 1,500
Online Transaction (Inter-City) - Withdrawal	Upto Tk. 50K: TK 30
	> Tk. 50K - < Tk. 1 lac: Tk. 50
	Tk. 1 lac - < Tk. 5 lacs: Tk. 150
	Tk. 5 lacs - < Tk. 10 lacs: Tk. 250
	Tk. 10 lacs - < Tk. 20 lacs: Tk. 800
	Tk. 20 lacs - < Tk. 50 lacs: Tk. 1,000
	Tk. 50 lacs & above: Tk. 1,500

* **Online Transaction (Inter-City) - Deposit: Charge will be realized from the Depositor/Remitter**

* **Online Transaction (Inter-City) - Withdrawal: Charge will be realized from the bearer of the cheque / instrument**

Pay-Order, Demand Draft & TT Fees & Charges	
Pay Order /SDR Issuance (LCY)*	For Accountholder: Upto Tk. 1 lac : Tk. 100 Above Tk. 1 lac: Tk. 200
	For Non A/C holder: Tk. 200 on any amount
	For e-GP & others related with participating Tender/Contract Works etc.: Upto Tk. 10K : Tk. 10 Above Tk. 10K : Free
Demand Draft / TT Issuance (LCY)	0.10% of amount; min Tk.100
	Telephone / Fax / e-mail charges: At actual. Minimum Tk. 10 per instance
Pay Order / Demand Draft / MT / TT Cancellation (LCY)	Tk. 100
Purchase of Foreign Bank Drafts / TC drawn on abroad	0.30% per USD / GBP / EURO

* **Commission on issuing Pay Order is effective from June 06, 2017**

Payment of any Taka Drafts issued by Foreign Correspondents & which are drawn on our Bank	Free of charges except mailing charges at actual
Payment of any Foreign TT in Taka at our counter	Free of charges except mailing charges at actual
Encashment of any Foreign Currency Draft / TT drawn on Banks in Bangladesh	Tk. 500
Issuance of FCY Drafts on Foreign Correspondents	Tk. 500 per draft
Issuance of TT in FCY	At actual + Tk. 750
Cancellation of FCY Drafts	Tk. 300 + mailing charges at actual
Postage charges for collection of FCY Draft from abroad	At actual + Tk. 200

Certificates Related Fees & Charges

Certificate for Inward Remittance	Tk. 100
BO Account Certificate	Tk. 100
Balance Confirmation Certificate	Tk. 200 (except 2 times on Half Yearly & Yearly basis)
Solvency Certificate	Tk. 200
Duplicate Savings Certificate / Declaration in lieu	Tk. 200
Loan Balance Certificate	Tk. 200
Statement Authentication / Verification Certificate	Tk. 300

Foreign Currency Related Fees & Charges

Issuance of Cash FCY	Tk. 200
Issuance of TC	Ruling TT/OD selling rate + 1% + minimum handling charge Tk.200
Passport Endorsement Fee	Tk. 200 (A/Cholder) Tk. 500 (Non A/Cholder)

Locker Charges (Yearly)

Locker Size: 598 Sqj (Janata Brand)	Tk. 3,500
Locker Size: 657 Sqj (Godrez Brand)	Tk. 3,800
Locker Size: 1197 Sqj (Janata Brand)	Tk. 4,000
Locker Size: 1333 Sqj (Godrez Brand)	Tk. 4,500
Locker Size: 1477 Sqj (Godrez Brand)	Tk. 5,000
Locker Size: 2394 Sqj (Janata Brand)	Tk. 6,000
Locker Size: 2934 Sqj (Godrez Brand)	Tk. 6,500
Locker Size: 2975 Sqj (Godrez Brand)	Tk. 7,000
Locker Size: 6433 Sqj (Godrez Brand)	Tk. 10,000

Replacement of Lost / Damaged Key	Tk. 500 + actual cost of lock replacement
Security Money	Equivalent to 1 (one) year rent. Refundable at the time of closing the locker account

Miscellaneous Fees & Charges

Duplicate Instrument Issue (FD, DD, PO, etc.)	Tk. 150 + stamp charge
Salary Disbursement Charge	Free
Standing Instruction Set up	Tk. 100
Standing Instruction - Amendment	Tk. 100
Standing Instruction for Transfer of Funds between Accounts	Tk. 100 per txn (Free for DPS installment SI)
Standing Instruction default due to insufficient fund	Free
Premature Encashment Fee for MSS & other Liability Scheme Accounts	Free
Counter Transaction Fee	Free

Auxiliary Service Fees

Phone Banking	Free
SMS Banking (Other than Credit Card customers)	Tk. 100
Internet Banking	Free

Note:

VAT is applicable @ 15% on all Fees, Charges & Commissions effective from 1st July, 2002, as per Government Circular No. SRO 117-LAW/2002/342-VAT dated 6th June, 2002

United Commercial Bank Limited reserves the right to amend the terms, conditions or rates stated above and to assess charges on transactions which are not covered by this schedule.

The above schedule of charges will not be applicable for any special / promotional offer.

Government Excise Duty is applicable as per Government regulations.

Conditions Apply.

**Schedule of Charges, Retail Lending, Retail Business Division
United Commercial Bank Limited**

effective from July, 2017

Personal Loans	Fee Basis	Fees & Charges
Processing Fee	Loan Limit	1%
Processing Fee - Takeover	Loan Limit	Nil
Early Settlement Fee	Outstanding Amount	2%
Prepayment Fee	Settled Amount	Min 30% of outstanding 2%
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	2% per annum
Personal Guarantor Replacement Fee	Incident	Nil
Loan Rescheduling Fee	Outstanding Amount	Nil

Auto Loans	Fee Basis	Fees & Charges
Processing Fee	Loan Limit	1%
Early Settlement Fee	Outstanding Amount	2%
Prepayment Fee	Settled Amount	Min 30% of outstanding 2%
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	2% per annum
Personal Guarantor / Security Replacement Fee	Incident	Nil
Loan Rescheduling Fee	Outstanding Amount	Nil
Quotation Change fee after loan approval	Incident	BDT 1000

Home Loans	Fee Basis	Fees & Charges
Processing Fee	Loan Limit	Home Loan: 1% Home Credit: 1.5%
Processing Fee - Takeover	Loan Limit	Nil
Early Settlement Fee	Outstanding Amount	within 5 yrs: 2% After 5 yrs: 1%
Prepayment Fee	Settled Amount	Min 20% of outstanding within 5 yrs: 2% After 5 yrs: 1%
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	2% per annum
Security Replacement Fee	Incident	Nil
Loan Rescheduling Fee	Outstanding Amount	Nil
EMI Date Change	Incident	Nil
Legal Vetting + Valuation Charges	Incident	At actual
Legal Document Photocopy Request	Incident	Nil
Replacement of Joint Applicant / PG	Incident	Nil
Interest Rate conversion	Outstanding Amount	Nil
Partial Redemption of the Security	Incident	Nil

Cash Secured Loan	Fee Basis	Fees & Charges
Processing Fee	Loan Limit	1%, Min BDT 1K & max BDT 10K
Early Settlement Fee	Outstanding Amount	2%
Partial Prepayment Fee	Settled Amount	2%
CIB fee	Incident	n/a
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	4% per annum

Cash Secured Loan Overdraft	Fee Basis	Fees & Charges
Processing Fee	Loan Limit	1%, Min BDT 1K & max BDT 10K
Enhancement / Renewal Fee	Enhanced Limit	Lower of 0.25% or BDT 2000
Limit Reduction Fee	Reduced Limit	Nil
Limit Cancellation Fee	Outstanding Amount	Nil
CIB fee	Incident	n/a
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	4% per annum

Other Fees	Fee Basis	Fees & Charges
CIB fee	Incident	New customer: BDT 100 Old customer: BDT 10
CPV Fee	Incident	Nil
Loan Account Statement	Incident	BDT 300
Loan Outstanding Certificate	Incident	BDT 200
NOC	Incident	BDT 200

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**Schedule of Charges, Credit Cards, Retail Business Division
United Commercial Bank Limited**

effective from July, 2017

Annual Fees (Primary Card)		Fees & Charges
Classic		1500
Gold		3000
Platinum		5000
International		\$50
Annual Fees (Supplementary Card)		Fees & Charges
Classic		500
Gold		1000
Platinum		1500
International		\$25
Replacement Card Fee		Fees & Charges
Classic		300
Gold		500
Platinum		800
International		\$12
Late Payment Fee		Fees & Charges
Classic		300, \$5
Gold		500, \$10
Platinum		750, \$12
International		\$15
Over Limit Fees		Fees & Charges
Classic		450,\$10
Gold		600, \$10
Platinum		1000, \$13
International		\$15
Cheque / Auto Debit Return		Fees & Charges
Classic		300
Gold		500
Platinum		1000
International		\$5
Duplicate Statement		Fees & Charges
Classic		100
Gold		100
Platinum		Free
International		\$2
Charge Slip Retrieval fee		Fees & Charges
Classic		700
Gold		1000
Platinum		1000
International		\$10
PIN Replacement Fee		Fees & Charges
Classic		300
Gold		300
Platinum		Free

International	\$5
CIB Processing Fee	
	Fees & Charges
Classic	100
Gold	100
Platinum	100
International	\$2
NOC / Certificate Charge	
	Fees & Charges
Classic	500
Gold	500
Platinum	500
International	\$5
Access to Airport Lounge in Dhaka	
	Fees & Charges
Classic	N/A
Gold	Cardholder Only +1(Additional Guest BDT 2000)
Platinum	Cardholder +2(Additional Guest BDT 2000)
International	Cardholder +2(Additional Guest BDT 2000)
Others	
	Fees & Charges
Card Cheque	20 Leaves TK 250(1st 5 leaves free)
Cheque Processing Fee	1.65% of the card cheque amount.
SMS Banking Fee	200 (yearly)
Finance Charges	30% per annum
Cash Advance Fees	3% for other ATM and 2.5% for UCB ATM or 150 of the withdrawal Amount
Insurance	0.35%
E-Statement	Free
Printed Statement	BDT 50
Priority Pass Re-Issue	BDT 500

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