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# **SCHEDULE OF CHARGES**

**United Commercial Bank PLC**

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Effective from October 17, 2024

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UNITED COMMERCIAL BANK PLC

## Retail Liability

Services	Fees & Charges (BDT/USD)
<b>Account Related</b>	
Half Yearly Account Maintenance Fee - Savings Account	Half Yearly Avg. Balance <= BDT 10K: Free Half Yearly Avg. Balance > BDT 10K to BDT 25K: BDT 100 Half Yearly Avg. Balance > BDT 25K to BDT 2 Lac: BDT 200 Half Yearly Avg. Balance > BDT 2 Lac to BDT 10 Lac: BDT 250 Half Yearly Avg. Balance > BDT 10 Lac: BDT 300
Half Yearly Account Maintenance Fee for Imperial Customer, Youngster Savings, Social Safety net & No Frill account. Only first year free for Prothom Account	Free
Half Yearly Account Maintenance Fee - SND	BDT 500.00
Half Yearly Account Maintenance Fee - Current	BDT 300.00
Foreign Currency /RFCD Account Maintenance fee	Free
Foreign Currency /RFCD account Closing fee	USD: 4.00/EUR 3.50/GBP 3.00
Statement of Accounts (on request)	BDT 100.00, Free for Imperial Customer
E-statement of chosen frequency (monthly / quarterly / half yearly)	Free
Scheme / FDR Account Statement	Nil
Dormant Account Activation	Nil
Account Closing Fee	BDT 300.00 for Current A/C & SND BDT 200.00 for Savings A/C
<b>ATM / Debit Card Related</b>	
Debit Card Issuance Fee / Annual Fee / Renewal Fee	BDT 500.00 BDT 400.00 for Ayma Savings Account BDT 300.00 for Prothom Account Free for Dynamic Benefits Savings Account if yearly average balance BDT 50K or above is maintained in the account If yearly balance is less than BDT 25 lac, BDT 500.00 will be applicable for Imperial Savings Account Free for Retail Salary Account, UCB Student Account, UCB Youngsters Account
Debit Card Replacement Fee	BDT 500.00 BDT 400.00 for Ayma Savings Account BDT 300.00 for Prothom Account
PIN Replacement Charge (Through Branch)	BDT 500.00
Cash withdrawal Fee at UCB ATMs	Free
Cash Withdrawal from Other Bank VISA ATMs (Per withdrawal)	BDT 20.00
Cash Withdrawal from Other Bank MasterCard ATMs (Per Withdrawal)	BDT 20.00
Cash Withdrawal from NPSB Network ATMs (Per Withdrawal)	BDT 15.00 (including VAT)
Cash withdrawal Fee at Visa/MasterCard Network ATMs (International)	BDT 300 per withdrawal
Mark-up Fee for International Transaction	2%
Balance Inquiry (NPSB Network)	BDT 5.00 (including VAT)
Mini Statement (NPSB Network)	BDT 5.00 (including VAT)
ATM/CRM Receipt Fee	BDT 3.00 (including VAT)
Video Record Checking Upon Accountholder's Request for Any Dispute	Within DHK ATMs: BDT 1,500.00 Outside DHK ATMs: BDT 2,000.00
<b>International Debit Card</b>	
Issuance Fee / Annual Fee / Renewal Fee	USD 10
Card Replacement Fee	USD 5
PIN Replacement Charge (Through Branch)	USD 3
Currency Conversion Mark-up	2%
Cash Withdrawal from Foreign VISA and MasterCard ATMs (outside Bangladesh)	USD 3 per withdrawal

<b>Binimoy</b>	
Direct Pay (Bank to Bank)	BDT 10.00 (including VAT)
RTP Accept (Bank to Bank)	BDT 10.00 (including VAT)
Direct Pay (Bank to MFS/PSP)	Free
RTP Accept (Bank to MFS/PSP)	Free
<b>NPSB</b>	
NPSB Transaction through Unet	BDT 10.00 (including VAT)
<b>Cheque &amp; Cheque Book Related</b>	
Chequebook Issuance Fee	BDT 10.00 per leaf 1st cheque book charge is free for CEP accounts.
Cheque Book Issuance Fee for Imperial Savings A/C	Free
Uncollected Chequebook Destruction	BDT 200.00 (Applied but not collected within 3 months)
Cheque Dishonour / Return Due to Insufficient Fund	BDT 50.00 per instance
Outstation Collection Cheques returned due to insufficient fund	BDT 50.00 per instance
Stop Payment	BDT 100.00 per instance
Stop Payment Withdrawal	BDT 50.00 per instance
Bangladesh Bank Cheque Issue	BDT 500.00 per cheque
Bangladesh Bank Cheque Cancellation	BDT 200.00 per cheque
Collection of Cheques (LCY) where there is clearing house	Free
Collection of Cheques (LCY) where there is no clearing house	BDT 50.00 per transaction
Collection of Outstation Cheque / Bills	Up to BDT 25K: 0.15%; minimum BDT 50.00
	>BDT 25K - BDT 1 lac: 0.15%; minimum BDT 100.00
	>BDT 1 lac - BDT 5 lac: 0.1%; minimum BDT200.00
	>BDT 5 lac: 0.05%; minimum BDT 750.00 - maximum BDT1500.0
	Postage (registered) : BDT 50.00 per instance Courier (Local) : BDT 30.00 per instance
Collection of Cheque / Draft (FCY)	0.15%; minimum BDT 500
Regular Value Cheque Clearing (below BDT 50K)	Free
Regular Value Cheque Clearing (BDT 50K to < BDT 5 lacs)	BDT 10 (including VAT)
Regular Value Cheque Clearing (BDT 5 lac & above)	BDT 25 (including VAT)
High Value Cheque Clearing (BDT 5 lac & above)	BDT 60 (including VAT)
EFT transaction (BEFTN)	Free
RTGS transaction	BDT 100 per instance
<b>Inter-City / Online Charges &amp; Fund Transfer Related</b>	
Account to Account Transfer from ATM	Free (up to BDT 1 lac)
Online Transaction (Inter-City) - Deposit	Up to BDT 50K: BDT 30
	> BDT 50K - < BDT 1 lac: BDT 50
	BDT 1 lac - < BDT 5 lacs: BDT 150
	BDT 5 lacs - < BDT 10 lacs: BDT 250
	BDT 10 lacs - < BDT 20 lacs: BDT 800
	BDT 20 lacs - < BDT 50 lacs: BDT 1,000
Online Transaction (Inter-City) - Withdrawal	Up to BDT 50K: BDT 30
	> BDT 50K - < BDT 1 lac: BDT 50
	BDT 1 lac - < BDT 5 lacs: BDT 150
	BDT 5 lacs - < BDT 10 lacs: BDT 250
	BDT 10 lacs - < BDT 20 lacs: BDT 800
	BDT 20 lacs - < BDT 50 lacs: BDT 1,000
	BDT 50 lacs & above: BDT 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.
- \* Online Transaction (Inter-city) Charge is free (both withdrawal & deposit) for agent banking & Imperial customers.

<b>Pay-Order, Demand Draft &amp; TT Related</b>	
Pay Order /SDR Issuance (LCY)	Up to BDT 1,000: BDT 20 BDT 1,001 – BDT 100,000: BDT 50 Above BDT 100,000: BDT 100 Free for Imperial Customer.
Demand Draft / TT Issuance / MT Issuance (LCY)	Up to BDT 1,000: BDT 20 BDT 1,001 – BDT 100,000: BDT 50 BDT 100,001 – BDT 500,000: BDT 100 BDT 500,001 – BDT 1,000,000: BDT 200 Above BDT 1,000,000: BDT 300
Demand Draft / TT Issuance / MT Issuance (FCY)	Up to BDT 100,000: BDT 100 BDT 100,001 – BDT 500,000: BDT 200 BDT 500,001 – BDT 1,000,000: BDT 300 Above BDT 1,000,000: BDT 500
Pay Order / Demand Draft / MT / TT Cancellation (LCY)	BDT 50 per instance
Pay Order / Demand Draft / MT / TT Cancellation (FCY)	BDT 200 per instance
Purchase of Foreign Bank Drafts / TC drawn on abroad	0.30% per USD / GBP / EURO
Postage charges for collection of FCY Draft from abroad	At actual + BDT 200
<b>Certificates Related</b>	
Certificate for Inward Remittance	BDT 200
BO Account Certificate	BDT 100
Charges for balance Confirmation Certificate – For Loan & Deposit (Except two times on half yearly and yearly basis)	BDT 100, Free for Imperial Customer
Solvency Certificate	BDT 200, Free for Imperial Customer
Duplicate Savings Certificate / Declaration in lieu / Loan Balance Certificate / CASA Tax / Loan Tax Certificate / Any Other Certificates	BDT 300
Statement Authentication / Verification Certificate	BDT 200
<b>Foreign Currency Related</b>	
Passport Endorsement Fee- Cash FCY	For Account Holder BDT: 500.00 For Non-Account Holder: BDT 1,000.00
<b>Locker Related (Yearly)</b>	
Locker Size: Small	BDT 4,500.00 (50% waiver for Imperial customer)
Locker Size: Medium	BDT 6,000.00 (50% waiver for Imperial customer)
Locker Size: Large	BDT 8,500.00 (50% waiver for Imperial customer)
Locker Size: Extra Large	BDT 10,000.00 (50% waiver for Imperial customer)
Replacement of Lost / Damaged Key	BDT 1,000.00 + actual cost of lock replacement
Security Money	Equivalent to 1 (one) year rent. Refundable at the time of closing the locker account
Late Payment of Locker Rent	BDT 500.00

<b>Miscellaneous</b>	
Duplicate Instrument Issue (FD, DD, PO, etc.)	BDT 150 + stamp charge
Salary Disbursement Charge (From Company)	Free
Standing Instruction Set up	BDT 100.00
Standing Instruction - Amendment	Free
Standing Instruction default due to insufficient fund	Free
Premature Encashment Fee for MSS & other Liability Scheme Accounts	Free
Counter Transaction Fee	Free
<b>Auxiliary Services</b>	
SMS Banking (Other than Credit Card customers)	BDT 250.00 BDT 125.00 for Prothom Account, Free for Imperial Customer. For CEP A/C, as per CEP agreement.
Internet Banking	Free
Student File Opening & maintenance	For Opening: BDT 25,000.00 For Consecutive years: BDT 12,500.00 (50% waiver for Imperial customer)
Student File NOC/ other Certificate fee	BDT 500.00
Student File Transfer fee	BDT 5000.00

Retail Lending		
Services	Fee Basis	Fees & Charges (BDT/USD)
<b>Personal Loan</b>		
Processing Fee	Loan Limit	0.50% or BDT 15,000 whichever is lower
Processing Fee – Takeover/Top-Up	Additional Amount	0.50% or BDT 15,000 whichever is lower on additional loan amount
Early Settlement Fee	Outstanding Amount	0.50%
Prepayment/Partial payment Fee	Settled Amount (Minimum 30% of outstanding)	2% of the settled amount
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	1.5% per annum
Personal Guarantor Replacement Fee	Incident	Nil
CIB Fee	Incident	At actual
Loan Reschedule/Restructure Fee	Outstanding Amount	0.25% or BDT 10,000 whichever is lower
<b>Auto Loan</b>		
Processing Fee	Loan Limit	0.50% or BDT 15,000 whichever is lower
Early Settlement Fee	Outstanding Amount	0.50%
Prepayment/Partial payment Fee	Settled Amount (Minimum 30% of outstanding)	2% of the settled amount
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	1.5% per annum
Personal Guarantor / Security Replacement Fee	Incident	Nil
Loan Reschedule/Restructure Fee	Outstanding Amount	0.25% or BDT 10,000 whichever is lower
Quotation Change fee after loan approval	Incident	BDT 1000
CIB Fee	Incident	At actual.
<b>Home Loan</b>		
Processing Fee - (Up to 50 lacs)	Loan Limit	0.50% or BDT 15,000 whichever is lower
Processing Fee - Takeover/Top-Up (Up to 50 lacs)	Additional Amount	0.50% or BDT 15,000 whichever is lower on additional loan amount
Processing Fee (Above 50 lacs)	Loan Limit	0.30% or BDT 20,000 whichever is lower
Processing Fee - Takeover/Top-Up (Above 50 lacs)	Additional Amount	0.30% or BDT 20,000 whichever is lower on additional loan amount
Early Settlement Fee	Outstanding Amount	0.50%
Prepayment Fee/ Partial payment Fee	Settled Amount (Minimum 10% of outstanding)	2% of settled amount
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	1.5% per annum
Security Replacement Fee	Incident	At actual
Loan Reschedule/Restructure Fee	Outstanding Amount	0.25% or BDT 10,000 whichever is lower
EMI Date Change	Incident	Nil
Documentation Charge	Incident	At actual
Legal Vetting + Valuation Charges	Incident	At actual
Legal Document Photocopy Request	Incident	At actual
Replacement of Joint Applicant / PG	Incident	Nil
Interest Rate conversion	Outstanding Amount	Nil
Partial Redemption of the Security	Incident	Nil
Original Title Deed Withdrawal Charge	Incident	At actual
CIB Fee	Incident	At actual.

<b>Cash Secured Loan</b>		
Processing Fee (Up to 50 lacs)	Loan Limit	0.50% or BDT 15,000 whichever is lower
Processing Fee (Above 50 lacs)	Loan Limit	0.30% or BDT 20,000 whichever is lower
Early Settlement Fee	Outstanding Amount	0.50%
CIB fee	Incident	At actual.
Partial Prepayment Fee	Settled Amount	2% of settled amount
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	1.5% per annum
<b>Cash Secured Loan Overdraft</b>		
Processing Fee (Up to 50 lacs)	Loan Limit	0.50% or BDT 15,000 whichever is lower
Processing Fee (Above 50 lacs)	Loan Limit	0.30% or BDT 20,000 whichever is lower
Enhancement / Renewal Fee	Enhanced Limit	0.25% or BDT 2,500 whichever is lower
Limit Reduction Fee	Reduced Limit	Nil
Limit Cancellation Fee	Outstanding Amount	Nil
CIB fee	Incident	At actual.
Stamp Charge	Incident	At actual
Penal Charge	Arrear amount	1.5% per annum
<b>Other Fees</b>		
CPV Fee	Incident	BDT 300 Only for Auto loan and Home loan.
NOC	Incident	BDT 200
Loan Account Statement (On request)	Incident	BDT 100



## Credit Card

Service Category	Fees & Charges (BDT/USD)
<b>Issuing Fees (Basic Card)</b>	
Classic	Free
Gold	Free
Platinum	Free
ERQ/RFCF	Free
Business	Free
Signature	BDT 10000
Signature ERQ/RFCF	USD 100
<b>Annual Fees (Basic Card)</b>	
Classic	BDT 1500
Gold	BDT 3000
Platinum	BDT 5000
ERQ/RFCF	USD 75
Business	BDT 5000
Signature	BDT 10000
Signature ERQ/RFCF	USD 100
For Imperial customer (except Signature Credit Card)	No annual fee if customer maintains minimum balance threshold round the year
<b>Annual Fees of Basic Card in case of 18 transactions in previous year</b>	
Classic	Free
Gold	Free
Platinum	Free
ERQ/RFCF	Free
<b>Issuing Fees (Supplementary Card)</b>	
Classic	Free (1 <sup>st</sup> Supplementary Lifetime Free)
Gold	Free (1 <sup>st</sup> Supplementary Lifetime Free)
Platinum	Free (1 <sup>st</sup> Supplementary Lifetime Free)
ERQ/RFCF	Free (1 <sup>st</sup> Supplementary Lifetime Free)
Business	Free (1 <sup>st</sup> Supplementary Lifetime Free)
Signature	Free (1 <sup>st</sup> & 2 <sup>nd</sup> Supplementary Lifetime Free)
<b>Annual Fees (Supplementary Card)</b>	
Classic	BDT 500
Gold	BDT 1000
Platinum	BDT 1500
ERQ/RFCF	USD 25
Business	BDT 1500
Signature	BDT 1500
<b>Replacement Card Fee (Both Primary and Supplementary)</b>	
Classic	BDT 500
Gold	BDT 500
Platinum	BDT 800
ERQ/RFCF	USD 10
Business	BDT 800
Signature	BDT 800

<b>Late Payment Fee (If minimum due is not paid within due date)</b>	
Classic	BDT 300 / USD 5
Gold	BDT 750 / USD 12
Platinum	BDT 750 / USD 12
ERQ/RFCD	USD 15
Business	BDT 750 / USD 12
Signature	BDT 750 / USD 12
<b>Over Limit Fees</b>	
Classic	BDT 450 / USD 10
Gold	BDT 600 / S10
Platinum	BDT 1000 / USD 13
ERQ/RFCD	USD 15
Business	BDT 1000 / USD 13
Signature	BDT 1000 / USD 13
<b>Duplicate Statement</b>	
Classic	BDT 100 (For last 3 months) BDT 200 (above 3 months)
Gold	BDT 100 (For last 3 months) BDT 200 (above 3 months)
Platinum	BDT 100 (For last 3 months) BDT 200 (above 3 months)
ERQ/RFCD	USD 2 (For last 3 months) USD 4 (above 3 months)
Business	BDT 100 (For last 3 months), BDT 200 (above 3 months)
Signature	BDT 100 (For last 3 months) BDT 200 (above 3 months)
<b>Paper PIN Replacement Fee (Green PIN Free)</b>	
Classic	BDT 500
Gold	BDT 500
Platinum	BDT 500
ERQ/RFCD	USD 5
Business	BDT 500
Signature	BDT 500
<b>NOC / Certificate Charge</b>	
Classic	BDT 500
Gold	BDT 500
Platinum	BDT 500
ERQ/RFCD	USD 5
Business	BDT 500
Signature	BDT 500
<b>Access to UCB Airport Lounge</b>	
Classic	N/A
Gold	Basic Cardholder + 1
Platinum	Basic Cardholder + 2
ERQ/RFCD	Basic Cardholder + 2
Business	Basic Cardholder + 3
Signature	Basic Cardholder + 3
<b>Access to Domestic Airport Lounge</b>	
Classic	N/A
Gold	Only Basic Cardholder
Platinum	Basic Cardholder + 1
ERQ/RFCD	Basic Cardholder + 1
Business	Basic Cardholder + 2
Signature	Basic Cardholder + 3

<b>Membership and Access Fee for Priority Pass/Lounge Key</b>	
Classic	N/A
Gold	N/A
Platinum	Membership Free. Access fee USD 27(Priority Pass) USD 32(Lounge Key) per visit.
ERQ/RFCD	Membership Free. Access fee USD 27(Priority Pass) USD 32(Lounge Key) per visit.
Business	Total 3 free entries per year (Including Guests. Each guest accompany will be deemed as one entry). Access fee USD 27 per visit per person will be applicable after the 3 <sup>rd</sup> visit. Supplementary Priority Pass holder will not enjoy Free access.
Signature	Total 12 free entries per calendar year (Including Guests. Each guest accompany will be deemed as one entry). Maximum 3 guests in a single visit. Access fee USD 27 per visit per person will be applicable after the 12th visit. Supplementary Priority Pass holder will not enjoy Free access.
Supplementary Platinum/Business/Signature	BDT 2000 Membership Fee. Access fee USD 27(Priority Pass) USD 32(Lounge Key) per visit.
<b>Others</b>	
Card Cheque	20 Leaves BDT 200 (1st 5 leaves free)
Cheque Processing Fee	2% of the card cheque amount or BDT 500. (whichever is higher)
SMS Banking Fee	BDT 300 (Yearly) for Primary Card only. Supplementary Free
Interest Charge	20% per annum
Interest on EMI	11% per annum (Flat Rate)
Processing Fee for early settlement of EMI	0.50%
Cash Advance Fees (UCB ATM)	2.5% of the withdrawal amount or BDT 150 whichever is higher.
Cash Advance Fees (Other ATM)	3% of the withdrawal amount or BDT 150/ USD 5 whichever is higher.
Insurance	0.35% of the statement balance at the statement date.
Copy of Sales Voucher	BDT 300
Priority Pass Re-Issue	BDT 1000
Fees on Wallet Transfer	1% of transaction value.
CIB Charge	Free
E-statement	Free

**Note:**

Standard Mark Up of 3% will be applied in case of overseas transactions when the transaction currency is non-USD.
Annual Fee of Signature & Business Credit Card can be waived by redemption of reward points only.
BDT 30 will be charged for Credit Card Bill Payment through Bkash /Nagad.15% VAT will be applicable.
Customers will be enrolled with Insurance Scheme and SMS Banking during issuance of Card. Customer has the option to opt out of Insurance Scheme later on.
supplementary cardholder can access airport lounges without any companion if not accompanied by basic cardholder.
Payment for Credit Card against RFCD or ERQ account must be made in USD.
United Commercial Bank PLC 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.
15% VAT will be charged as applicable.
Conditions Apply*.

Prepaid card		
Particulars	Local Prepaid	International Prepaid
Card Issue Fee	BDT 500	BDT 500
<b>Annual Fee/Year</b>	BDT 500	BDT 500
Payroll Pre-Paid Card fee per year	BDT 200	N/A
Load Fee (Payroll Prepaid)	0.50% (if applicable)	Nil
Mark-up Fee	N/A	2%
Card Replacement / Re-issue Fee (for lost/stolen/damaged)	BDT 300	BDT 300
PIN Reissue Fee (Paper PIN)	BDT 150	BDT 150
Cash withdrawal Fee at UCB ATMs	Nil	Nil
Cash withdrawal Fee at Other NPSB Network ATMs	BDT 15	BDT 15
Cash withdrawal Fee at Visa/MasterCard Network ATMs	BDT 20	1% at Intl ATM or BDT 20 at Local ATM
SMS Notification Fee/Year	BDT 100	BDT 200
Pay order fee	NIL	NIL

**Note:**

15% VAT will be charged as applicable.
2% Mark-up will be charged on all International Transactions.
United Commercial Bank PLC 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.

**SME & Agri Banking Division AND Corporate Business Division**

Services	Fees & Charges (BDT/USD)
<b>Account Maintenance Fee</b>	
a. Current Account(Half yearly)	BDT 300.00
b. Savings Accounts (Half yearly)	Half Yearly Avg. Balance <= BDT 10K : Free
	Half Yearly Avg. Balance > BDT 10K to 25K: BDT 100
	Half Yearly Avg. Balance > BDT 25K to 2 Lac: BDT 200
	Half Yearly Avg. Balance > BDT 2 Lac to 10 Lac: BDT 250
c. SND Accounts (Half yearly)	BDT 500.00
<b>ATM / Debit Card Related</b>	
ATM / Debit Card related all Fees & Charges	Same As Retail (Liability)
<b>General Charges For CD, SB, STD</b>	
Closing of CD Accounts	BDT 300.00
Closing of SB Accounts	BDT 200.00
Closing of STD Accounts	BDT 300.00
Account Transfer from Branch to Branch	Within same district BDT 50.00 Outside of district BDT 100.00
Cheque Book Issue Charges (Recoverable from the A/C of the client)	BDT 10.00 per leaf First Cheque Book (25 leaves): Free For Shabolombi Easy Account - Farmers and Micro Activities, AYMA Sonirvor Current Account, AYMA Shabolombi Easy Account - Farmers and Micro Activities, AYMA Shabolombi Easy Account- Others.
Cheques returned due to insufficient fund.	BDT 50.00 per instance
Outstation collection Cheques returned due to insufficient fund.	BDT 50.00 per instance
Issuance of Solvency certificate (CD/SB/STD)	BDT 200.00 per instance
Statement of Accounts (on request)	BDT 100.00 per instance
Standing Instruction (SI) Creation/Modification/Closing Fee	Creation- SME BDT 200, Corporate BDT 500 Modification/Closing- SME BDT 100, Corporate BDT 500
Compliance of standing Instruction	BDT 50.00 per transaction
Charges for issuance of Certificate related to BO Account	BDT 100.00 per instance
Charges for balance Confirmation Certificate (Except two times on half yearly and yearly basis)	BDT 100.00
Premature Encashment Fee For MSS & other Liability Scheme A/Cs	Nil
Counter Transaction Fee or similar charges relating to counter Transaction	Nil
Stop Payment Instruction Fee	BDT 100.00
Cancellation fee of Stop Payment Instruction	BDT 50.00
<b>Online Service Charges</b>	
<b>i. Cash Deposit /Withdrawal /Transfer Cheque (Intercity)</b>	
Up to BDT 50,000.00	BDT 30.00 +VAT BDT 5.00
Above BDT 50,000.00 but below BDT 1.00 lac	BDT 50.00 +VAT BDT 8.00
BDT 1.00 lac & above but below BDT 5.00 lac	BDT 150.00 +VAT BDT 23.00
BDT 5.00 lac & above but below BDT 10.00 lac	BDT 250.00 +VAT BDT 38.00
BDT 10.00 lac & above but below BDT 20 lac	BDT 800.00 + VAT BDT 120.00
BDT 20.00 lac & above but below BDT50 lac	BDT 1000.00 + VAT BDT 150.00
BDT 50.00 lac & above	BDT 1500.00 + VAT BDT 225.00

<b>ii. Cash Deposit /Withdrawal /Transfer Cheque (within City)</b>	
Up to BDT 50,000.00	Nil
Above BDT 50,000.00 but below BDT 1.00 lac	
BDT 1.00 lac & above but below BDT 5.00 lac	
BDT 5.00 lac & above but below BDT 10.00 lac	
BDT 10.00 lac & above but below BDT 20.00 lac	
BDT 20.00 lac & above but below BDT 50.00 lac	
BDT 50.00 lac & above	
<b>iii. Realisation of Charges</b>	
a) For <u>Withdrawal</u> – The Service Charges shall be realised from the bearer of the Cheque/Instrument	
b) For <u>Deposit</u> – The Service Charges shall be realised from the Depositors/Remitters.	
c) Online Transaction (Intercity Fee) is free (both withdrawal & deposit) for agent banking customers	
<b>Collection Charge : Commission</b>	
Collection of Cheques (Local) where there is clearing house	No charges
Collection of Cheques (Local) where there is no clearing house	BDT 50 per transaction+ VAT
<b>Collection of outstation Cheque/ bills (clean documentary)</b>	
Up to BDT 25,000	@ 0.15%; Minimum BDT 50.00
Above BDT 25,000 but not exceeding BDT 1.00 lac	@ 0.15%, Minimum BDT 100.00
Above BDT 1.00 lac but not exceeding BDT 5.00 lac	@ 0.10%; Minimum BDT 200.00
Over BDT 5.00 lac	@ 0.05%; Minimum BDT 750.00; Maximum BDT 1500.00
Postage (Registered)	BDT 50.00 per instance
Telegram charges	Not Applicable
Telex/Telephone/Fax/E-Mail charges (Local)	BDT 50.00 per instance
Courier (Local)	BDT 30.00 per instance
<b>Charges For Remittance (Inland): DD/TT/ issuance thereof</b>	
Commission	@ 0.10%; Minimum BDT 50.00 + VAT 15%
Telephone/Fax/E-Mail charges	At actual; minimum BDT 10.00 per instance Plus 15% VAT
Cancellation Charges of DD/TT/MT/PO	BDT 50.00 per instance Plus 15% VAT.
Charges for Issuance of Duplicate Instruments	BDT 100.00 per instance Plus 15% VAT
<b>PO/SDR issuance thereof</b>	
i) Up to BDT 1000	BDT 20.00
ii) Above BDT 1000 but not exceeding BDT 1.00 lac	BDT 50.00
iii) Above BDT 1.00 lac	BDT 100.00
<b>Issuance of PO/ SDR for depositing Earnest/ Security money for participating in tenders by the contractors/ Suppliers</b>	
i) Up to BDT 10,000.00	Nil
ii) Above BDT 10,000.00	Nil
<b>Charges For Purchase Of Cheques &amp; Inland Bills Commission</b>	
i) Up to BDT 25,000.00	@ 0.15%; Minimum BDT 50.00
ii) Above BDT 25,000.00 but not exceeding BDT 1.00 lac	@ 0.15%; Minimum BDT 75.00
iii) Above BDT 1.00 lac but not exceeding BDT 5.00 lac	@ 0.10%; Minimum BDT 200.00
iv) Over BDT 5.00 lac	@ 0.05%; Minimum BDT 750.00; Maximum BDT 1500.00
Postage (Registered)	BDT 50.00 per instance
Telegram charges	Not Applicable
Telephone/Fax/E-Mail charges	BDT 50.00 per instance
Courier (Local)	BDT 50.00 per instance

<b>Charges for Issuance of Guarantees</b>	
Commission	<ul style="list-style-type: none"> <li>* 0.15%-0.50% per quarter; Minimum BDT 1,000.00.</li> <li>* For 100% cash margin, flat commission of BDT 1,000.00 per annum.</li> <li>* For margin in the form of FDR, usual charges to be realized.</li> </ul> <p>Note: Commission will be based on exposure for actual days up to expiry, but minimum one quarter to be realized</p>
<b>Charges of Parcels</b>	
Commission	Not Applicable
<b>Charges for Lockers</b>	
Charges For Lockers (Annual rent and other charges of locker are to be realized in advance.)	Same As Retail (Liability)
Security money	Equivalent to one year rent refundable at the time of closing the locker account
<b>Godown Charges</b>	
<b>Borrowers Godown under Bank 's control</b>	
i) Rent	To be paid by the borrowers
ii) Insurance Premium	Do
iii) Salary & allowance of Officers/ Staff	Do
<b>Bank's Rented Godown</b>	
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
<b>Asset products</b>	
Loan Application Fee	Nil
Loan Processing Fee	<ul style="list-style-type: none"> <li>• Loan amount up to BDT 50 Lac: 0.50% or BDT 15,000/- whichever is lower</li> <li>• Loan amount above BDT 50 Lac: 0.30% or BDT 20,000/- whichever is lower</li> </ul> <p>N.B.-1: No loan processing fees for Earnest Money Financing (EMF) and Local Bill Purchase &amp; Discounting (LBPD)</p> <p>N.B.-2: No loan processing fees for deal-wise disbursement for Revolving Short Term Loan (RSTL)/Loan Against Trust Receipt (LTR)/Time Loan; rather fees will be charged on limit amount</p> <p>N.B.-3: For continuous loan/limit facility(s), Loan Processing Fees will be charged for New Sanction/ Renewal/ Enhancement.</p> <p>N.B.-4: No loan processing fees for any Agri Loan</p>
Loan Rescheduling/ Restructure Fee	CMSME and Agri: Nil. Corporate: up to 0.25% or BDT 10,000 whichever is lower.
Documentation Fee	At actual
Legal & Valuation Fee	At actual
CIB charges	At actual
Stamp Charge	At actual
Early/ Partial Settlement Fee (SME)	<ul style="list-style-type: none"> <li>• For Cottage, Micro and Small Enterprises No charges</li> <li>• For Medium 0.50% on outstanding loan amount</li> <li>• For Continuous and Demand Loan No charge</li> </ul>
Charges for Balance Confirmation Certificate for SME Loan accounts (Except two times on half yearly and yearly basis)	BDT 100

Deferral Charge	
Mortgage/ Charge Creation (Except Pari-passu)	No charge for 1st deferral up to 90 days
	2nd Deferral for each 90 days SME-BDT10,000.00, Corporate-BDT20,000.00
	3rd Deferral for each 90 days SME-BDT15,000.00, Corporate-BDT30,000.00
	4th & Subsequent Deferral for each 90 days: SME-BDT20,000.00, Corporate-BDT50,000.00
Pari-passu Charge Creation (Except Modification)	No charge for 1st deferral of upto 180 days
	2nd Deferral for each 90 days SME-BDT5,000.00, Corporate-BDT25,000.00
	3rd Deferral for each 90 days SME-BDT7,500.00, Corporate-BDT50,000.00
	4th & Subsequent Deferral for each 90 days: SME-BDT10,000.00, Corporate-BDT75,000.00
Submission of Audited Financials with Data Verification Code (DVC)	1st Deferral for each 90 days: SME-BDT5,000.00 (per customer) Corporate-BDT10,000/- (per customer), BDT50,000.00 (per group)
	2nd Deferral for each 90 days: SME-BDT7,500.00 (per customer) Corporate-BDT15,000/- (per customer), BDT75,000.00 (per group)
	3rd & Subsequent Deferral for each 90 days: SME-BDT10,000.00 (per customer) Corporate-BDT20,000/- (per customer), BDT100,000.00 (per group)
Fund Arrangement Fee	
Fund Arrangement Fee	@ 0.10%-2.00% on the facility amount
Custodial Services	
NITA Account Opening & Maintenance Charge	BDT 300.00 plus VAT (Half Yearly)
NITA Account Closing Fee	BDT 300.00 plus VAT
Transaction Settlement Fee	0.01% - 0.25% on Transaction Value plus VAT, Minimum BDT 500
Custodian Fee	0.015% - 1.00% yearly of total Portfolio Value plus VAT (Will be deducted on quarter basis) Minimum BDT 2000 per Quarter
IPO Application/ Right Share Application Processing Fee	BDT 500.00 - BDT 1000.00 plus VAT per application
BO Account Opening & Maintenance Charge	BDT 450.00 including VAT Yearly; (CDBL BDT 350 & UCB BDT 100)
CDBL Transaction Fee	At actual. CDBL presently charges 0.0125% on the transaction value of the share. It may change time to time.
Brokerage Commission	As per agreement with Brokerage House
<b>Note: Based on portfolio size of the customer senior management of the bank can customize the rate.</b>	

Government Excise Duty, VAT, etc. are applicable as per Government rules & regulations.



<b>Investment in Government Securities</b>		
<b>Service</b>	<b>Fees/Charges (VAT included)</b>	
	<b>For Individual</b>	<b>For Corporate /Others</b>
Opening BP ID ( Excluding the BP ID opened for Stock Exchange Investors by Bangladesh Bank)	BDT 200	BDT 500
Participation in Primary Auction (For each successful BID)	BDT 200	BDT 500 (BDT 200 for Omnibus BP ID bid by Stock Brokerage House)
Secondary Trading (FMI)	BDT 100 (Each Transaction)	BDT 100 (Each Transaction)
Yearly BP ID maintenance fee	BDT 200	BDT 500
Issuance of Income Tax Certificate	Yearly one Certificate Free, After that each certificate cost BDT 200	Yearly one Certificate Free, After that each certificate BDT 500

## Trade Finance Related Services

Services	Fees & Charges (BDT/USD)
<b>Import</b>	
LC Opening Commission-Cash (Sight)	0.15% to 0.40% per quarter Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized
LC Opening Commission-Cash (Deferred)	0.15% to 0.50% per quarter Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized
LC Opening Commission-Under 100% Cash Security/ Advance TT	For cash margin: 0.15% to 0.25% per quarter For margin as FDR: 0.15% to 0.40% per quarter Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized
LC Opening Commission-BTB LC	0.15% to 0.40% per quarter Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized
LC Amendment Commission (For increase of value and extension of validity)	Commission as per LC opening rate and conditions
Acceptance commission-Cash LC	0.15% to 0.40% per quarter Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized
Acceptance commission-BTB LC	0.15% to 0.40% per quarter Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized
Add Confirmation Charge for SLC/ULC	0.10% to 0.20% per quarter Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized
<b><u>Cost of stationary</u></b>	
LC Application (CF-7)	At actual (Cost BDT 250.00) plus stamp charges at actual.
IMP	At actual (Cost BDT 250.00)
<b><u>SWIFT Charge for:</u></b>	
LC (Foreign)	At actual (Cost BDT 2,500/-)
LC (Local/EPZ/EZ etc.)	At actual (Cost BDT 1,000/-)
LC amendment	At actual (Cost BDT 1,000/-)
LC cancellation	At actual (Cost BDT 1,000/-)
Request for Credit Report through SWIFT	At actual (Cost BDT 750/-)
Shipping Guarantee/NOC/DO	Upto USD 20,000 = BDT 1,000.00 Above USD 20,000 = BDT 2,000.00
Discrepancy Fee	<b><u>For each foreign document:</u></b> up to USD 10,000= Up to USD 25.00 Above USD 10,000=Up to USD 50.00 <b><u>For each local document:</u></b> Below USD 5,000= Up to USD 15.00 USD 5,000 - USD 10,000= Up to USD 25.00 Above USD 10,000= Up to USD 50.00 <b>Note- Charge amount includes VAT (if any)</b>

Payment Charge/Import Document Processing Charge/Reimbursement Fee	<p><b>For each foreign document:</b> Up to USD 10,000= Up to 25.00 Above USD 10,000= UP to 50.00</p> <p><b>For each local document:</b> Below USD 5,000= Up to USD 15.00 USD 5,000 - USD 10,000= Up to USD 25.00 Above USD 10,000= Up to USD 50.00</p> <p><b>Note- Charge amount includes VAT (if any)</b></p>
Import under DP/DA Basis	0.15% to 0.40% per quarter;
Endorsement for Assessment Purpose	BDT 500.00
BL endorsement signature verification charge	BDT 200.00
Enlistment/renewal of C & F Agent	Enlistment: BDT 3,000.00 Renewal: BDT 2,000.00
Import Document return fee	BDT 1000.00 plus courier charge at actual
Renewal of IRC/ERC	BDT 500.00
UPAS Arrangement Fee	0-2% of Finance amount as per negotiation Note- Charge amount includes VAT(if any)
<b>Export</b>	
Advising of Foreign/Local LCs to the Beneficiary	BDT 750/- per instance
Advising Amendment of Foreign / Local LCs to the Beneficiary	BDT 750/- per instance
Transfer of Foreign/Local LCs including amendment	BDT 750/- per instance
Issuance/Certifying / cancellation of Exp. Form	BDT 100.00 to BDT 200.00
Mailing of export documents (Local/Foreign)	Foreign: At actual Local : BDT 50.00 to BDT 100.00
Payment of Buying House Commission	BDT 1,000.00
Collection/negotiation charge of export bill	Where exchange gain earned: BDT 500 Where there is no exchange gain: 0.15% , Minimum BDT 500.00
Collection charge against export bill of other Bank	<u>Foreign:</u> Actual courier charge+ BDT 5,000.00 <u>Local:</u> BDT 3,000.00
Processing Fee for Cash Incentive/Duty Draw Back File	Up to BDT 50.00 lac = BDT 5,000.00 Above BDT 50 lac to BDT 100 lac = BDT 7,500.00 Above BDT 100 lac = BDT 10,000.00
UPAS Arrangement Fee	0-2% of Finance amount as per negotiation Note- Charge amount includes VAT(if any)
<b>Bank Guarantee</b>	
Advising of Foreign Bank Guarantee/ Amendment(s)	BDT 1,000.00 per instance
Commission for issuance of Bank guarantee/SBLC under counter BG	0.15%-0.50% per quarter, Minimum: BDT 1,000.00  Commission will be based on exposure for actual days up to expiry but minimum one quarter to be realized
Bank Guarantee amendment commission (under counter BG)	Commission as per BG Issuance rate and conditions, But minimum BDT 1000.00
SWIFT charge for:	
Bank Guarantee	At actual (Cost BDT 2,500/-)
Bank Guarantee amendment	At actual (Cost BDT 1000/-)
<b>Other Misc. Charges</b>	
Processing of Bangladesh Bank Approval for FC Loan	BDT 5,000.00
Signature verification charge relating to trade	BDT 100.00
Any correspondences in SWIFT against request of customer	At actual (Cost BDT 750/-)
Issuance of any certificate	BDT 500.00

Charge/fee for issuance of FDD/FTT drawn on BB/overseas Nostro A/C (Remittance purpose)	For instrument/message in FC equivalent to BDT up to 1 lac = BDT 100.00 Above BDT 1 lac to BDT 5 lac = BDT 200.00 Above BDT 5 lac to BDT 10 lac = BDT 300.00 Above BDT 10 lac = BDT 500.00
Charge/fee for cancellation of FDD/FTT	BDT 200.00
Processing fee for obtaining Bangladesh Bank approval for Bill of Entry Extension or others (Except EDF/EXP maturity extension)	BDT 5000.00
Price verification charge/fee	BDT 150.00 for each transaction of Import and Export.
Vessel tracking charge/fee	BDT 100.00 for each transaction of Import and Export.
EDF Loan Maturity Extension	BDT 1000.00 per contract
Accepted Bill Maturity Extension	BDT 1000.00 per bill

OBU Operation	
Payment Charge / Reimbursement fee for discounting of import Bill by OBU (for USD Nostro)	For each document: Up to USD20,000 = Up to USD150 Above USD20,000 to USD50,000= Up to USD175 Above USD50,000.00 to USD1,00,000.00= Up to USD225 Above USD1,00,000 = Up to USD300 Note- Charge amount includes VAT (if any)
Payment Charge / Reimbursement fee for discounting of import Bill by OBU (for ACU Nostro)	For each document: Up to USD20,000= Up to USD85 Above USD20,000 to USD50,000= Up to USD110 Above USD50,000.00 to USD1,00,000 = Up to USD160 Above USD1,00,000 = Up to USD235 Note- Charge amount includes VAT (if any)
Portfolio Monitoring fee	USD 50.00 per account

Note:	
VAT is applicable @ 15% on all Fees, Charges & Commissions as per the Value Added Tax & Supplementary Duty Act 2012	
VAT is not applicable to charges and commissions of export related trade transactions as they are exempted by SRO # 189-Law/2019/46-Musk dated 13 June 2019	
If the Bank provides services to its clients at discounted rate, VAT will be collected on discounted rate. If the bank provides services to its clients at free of charges, VAT is to be collected on published Schedule of Charges.	
Government Excise Duty and all regulatory charges is applicable as per Government regulations. The above schedule of charges will not be applicable for any special / promotional offer	
United Commercial Bank PLC 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	
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.	
Imperial Customers are entitled to the mentioned charge/fee-related waivers subject to maintaining required threshold deposit balance Conditions Apply*	