

UNITED COMMERCIAL BANK LIMITED
Head Office
Dhaka
Schedule of Charges for inland transactions

Sl. #	Items	Rate of Charges
01.	<u>Incidental Charges / Ledger fees</u>	
	a. Current Account(Half yearly)	Tk.300/-
	b. Savings Accounts (Half yearly)	Tk.300/-
	c. STD Accounts (Half yearly)	Tk.300/-
	d. Overdraft / SOD / CC Account (Half yearly)	Tk. 300/-
02.	<u>General Charges For CD, SB, STD</u>	
	a. Closing of CD Accounts	Tk 300/-
	b. Closing of SB Accounts	Tk 300/-
	c. Closing of STD Accounts	Tk 300/-
	d. Account Transfer from Branch to Branch	Tk. 300/-
	e. Cheque Book Issue Charges (Recoverable from other a/c of the client)	Per leaf Tk 1.00
	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/SB/STD)	Tk. 200/- per instance
	i. Account Statement (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) + VAT 15%
	03.	<u>Online Service Charges</u>
<u>i. Cash Deposit /Withdrawal (Intercity)</u>		
Upto Tk. 50,000/-		Nil
Above Tk. 50,000/- but below Tk.1.00 lac		Tk.50/-plus VAT Tk.8/-
Above Tk.1.00 lac upto Tk.10.00 lac		Tk.100/-plus VAT Tk.15/-
Above Tk.10.00 lac		Tk.200/-plus VAT Tk.30/-
<u>ii. Cheque/ Cash Deposit/ Withdrawal within City</u>		
Upto Tk. 50,000/-		Nil
Above Tk. 50,000/- but below Tk.1.00 lac		Tk. 25/-plus VAT Tk.4/-
Above Tk.1.00 lac but below Tk.10.00 lac		Tk.50/-plus VAT Tk.8/-
Above Tk.10.00 lac		Tk. 100/-plus VAT Tk.15/-
<u>iii. Charges for Online branches for all A/cs</u>		
For CD, SB, STD, CC A/c (Half yearly)		Nil
04.	Charges for SMS Banking Services	Nil

Note: VAT@15% will be applicable on all kind of service charges.

Sl. #	Items	Rate of Charges		
05.	<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	
	iii. Collection of outstation cheque/ bills (clean documentary)			
	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	
	06.	<u>Charges For Remittance (Inland):</u>		
a)		DD/TT/MT/ issuance thereof		
		Commission	@ 0.10%, Minimum Tk.50/-plus 15% VAT	
		Telephone/Fax/E-Mail charges	At actual but 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/-	Tk. 25/-plus 15% VAT
		ii)	Above Tk. 1000/- but not exceeding Tk. 1.00 lac	Tk. 50/-plus 15% VAT
		iii)	Over Tk.1.00 lac but not exceeding Tk. 5.00 lac	Tk. 75/-plus 15% VAT
		iv)	Over Tk. 5.00 lac	Tk. 150/-plus 15% VAT
e)		Issuance of PO/SDRs for depositing Earnest/Security Money for participating in Tenders by the contractors/suppliers 1. For any amount.	Tk.10/-plus VAT Tk.4/-	

Note: VAT@15% will be applicable on all kind of service charges.

Sl. #	Items	Rate of Charges
07.	<u>Charges For Purchase Of Cheques & Inland Bills Commission</u>	
	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
08.	<u>Charges For Issuance Of Guarantees</u>	
	Commission	@ 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.
09.	<u>Charges Of Parcels</u>	
	Commission	Not Applicable
10.	<u>Charges For Lockers</u>	
	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.
11.	<u>GODOWN CHARGES:</u>	
	a)	Borrowers godown under Bank's control
	i) Rent	To be paid by the borrower's
	ii) Insurance Premium	Do
	iii) Salary & allowance of Officers/ Staff	Do

Note: VAT@15% will be applicable on all kind of service charges.

Sl. #	Items	Rate of Charges
	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
12	Handling Charges	
	For Sanctioning, renewal and extension of facilities and limits/ EOL	Upto 1% of the facilities/ limit/ EOL. Managing Director to decide the actual realisation on case to case basis.

Realization of Online Service Charges

For withdrawal, the charges shall be realized from the bearer of the Cheque and for deposit, the charges shall be realized from the A/c of the beneficiary.

Note: VAT@15% will be applicable on all kind of service charges.

Special Note:

The Collection Charges/ Incidental Charges/ Charges For Cheque Book Issue/ Charge For Cheque Returns will not be applicable to Govt. Semi Govt./ Corporation/ Autonomous Bodies who maintains account with the same branch or any other branch of our Bank and also to the account against which instrument are under collection.