

UNITED COMMERCIAL BANK LIMITED

Head Office

Dhaka

Annexure - A

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

Sl. #	Items	Previous rate of Charges	Present rate of Charges
01.	<u>Account Maintenance Fee</u>		
	a. Current Account(Half yearly)	Tk.300/-	Tk.500/-
	b. Savings Accounts (Half yearly)	Tk.300/-	Amount of A/c Maintenance Fees
	i) Average Deposit upto Tk.5000/-		Nil
	ii) Average Deposit upto Tk.25,000/-		Tk.100/-per half year
	iii) Average Deposit over Tk.25,000/-		Tk.300/-per half year
	c. STD Accounts (Half yearly)	Tk.300/-	Tk.300/-
	d. Overdraft / SOD / CC Account (Half yearly)	Tk. 300/-	Tk.300/-
02.	<u>General Charges For CD, SB, STD</u>		
	a. Closing of CD Accounts	Tk 300/-	Tk 300/-
	b. Closing of SB Accounts	Tk 300/-	Tk 200/-
	c. Closing of STD Accounts	Tk 300/-	Tk.300/-
	d. Account Transfer from Branch to Branch	Tk. 300/-	Tk.300/-
	e. Cheque Book Issue Charges (Recoverable from the a/c of the client)	Tk 1.00 Per leaf	Tk.1.00/- Per leaf
	f. Cheques returned due to insufficient fund.	Tk. 500/- per instance	Tk. 500/- per instance
	g. Outstation collection Cheques returned due to insufficient fund.	Tk. 500/- per instance	Tk. 500/- per instance
	h. Issuance of Solvency certificate (CD/SB/STD)	Tk. 200/- per instance	Tk. 200/- per instance
	i. Statement of Accounts (on request)	Tk. 300/- per instance	Tk. 300/- per instance
	j. Compliance of standing Instruction	Tk. 50/- per transaction	Tk. 50/- per transaction
	k. Charges for issuance of Certificate related to BO Account	TK.100/--(per instance) Plus 15% VAT.	TK.100/--(per instance) Plus 15% VAT.
	L. Charges for balance Confirmation Certificate (Except two times on half yearly and yearly basis.)	Nil	Tk.200/-
	m. Prematured Encashment Fee For MSS & other Liability Scheme A/Cs	Nil	Nil
	n. Counter Transaction Fee or similar charges relating to counter Transaction	Nil	Nil
03.	<u>Online Service Charges</u>		
	<u>i. Cash Deposit /Withdrawal /Transfer Cheque (Intercity)</u>		
	Upto Tk. 50,000/-	Nil	Nil
	Above Tk. 50,000/- but below Tk.1.00 lac	Tk. 50/-+VAT Tk. 8/-	Tk. 50/-+VAT Tk. 8/-
	Above Tk.1.00 lac but below Tk. 10.00 lac	Tk. 100/- + VAT Tk. 15/-	Tk.100/- + VAT Tk. 15/-
	Above Tk. 10.00 lac	Tk. 200/- + VAT Tk. 30/-	Tk.200/- + VAT Tk. 30/-

Sl. #	Items	Existing rate of Charges	Proposed Rate of charges
	iii. Realisation of Charges		
	a) For Withdrawal		
	The Service Charges shall be realised from the bearer of the Cheque		
	b) For Deposit		
	The Service Charges shall be realised from the Depositors/ Remitters.		
04.	<u>Collection Charges:</u>		
	<u>Commission-</u>		
i.	Collection of cheques (Local) where there is clearing house	No charges	No charges
ii.	Collection of cheques (Local) where there is no clearing house	Tk. 50/- per transaction	Tk. 50/- per transaction
iii.	<u>Collection of outstation cheque/ bills (clean documentary)</u>		
a.	Upto Tk. 25,000/-	@ 0.15%, Minimum Tk.50/-	@ 0.15%, Minimum Tk.50/-
b.	Above Tk. 25,000/- but not exceeding Tk. 1.00 lac	@ 0.15%, Minimum Tk.100/-	@ 0.15%, Minimum Tk.100/-
c.	Above Tk. 1.00 lac but not exceeding Tk.5.00 lac	@ 0.10%, Minimum Tk.200/-	@ 0.10%, Minimum Tk.200/-
d.	Over Tk. 5.00 lac	@ 0.05%, Minimum Tk.750/- Maximum Tk1500/-	@ 0.05%, Minimum Tk.750/- Maximum Tk1500/-
	Postage (Registered)	Tk. 50/- per instance	Tk. 50/- per instance
	Telegram charges	Not Applicable	Not Applicable
	Telex/Telephone/Fax/E-Mail charges (Local)	Tk. 50/- per instance	Tk. 50/- per instance
	Courier (Local)	Tk. 30/- per instance	Tk. 30/- per instance
05.	<u>Charges For Remittance (Inland):</u>		
a)	DD/TT/ issuance thereof		
	Commission	@ 0.10%, Minimum Tk.50/- + VAT 15%	@ 0.10%, Minimum Tk.50/- + VAT 15%
	Telephone/Fax/E-Mail charges	At actual minimum Tk. 10/- per instance Plus 15% VAT	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.	Tk. 50/- per instance Plus 15% VAT.
c)	Charges for Issuance of Duplicate Instruments	Tk. 100/- per instance Plus 15% VAT	Tk. 100/- per instance Plus 15% VAT

Sl. #	Items	Existing rate of Charges	Proposed Rate of charges
	d) PO/SDR issuance thereof		
	i) Upto Tk. 1000/-	Tk. 25/- Plus 15% VAT	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	Tk. 50/- Plus 15% VAT	
	iii) Above 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/ SDR for depositing Earnest/ Security money for participating in tenders by the contractors/ Suppliers			
	i) Upto Tk.10,000/-	Tk. 10/- plus VAT Tk.4/-	Tk.10/- plus VAT Tk.4/-
	ii) Above Tk.10,000/-	Tk. 10/- plus VAT Tk.4/-	Nil
06.	<u>Charges For Purchase Of Cheques & Inland Bills Commission</u>		
	i) Upto Tk. 25,000/-	@ 0.15%, Minimum Tk. 50/-	@ 0.15%, Minimum Tk. 50/-
	ii) Above Tk. 25,000/- but not exceeding Tk. 1.00 lac	@ 0.15%, Minimum Tk. 75/-	@ 0.15%, Minimum Tk. 75/-
	iii) Above Tk. 1.00 lac but not exceeding Tk. 5.00 lac	@ 0.10%, Minimum Tk. 200/-	@ 0.10%, Minimum Tk. 200/-
	iv) Over Tk. 5.00 lac	@ 0.05%, Minimum Tk. 750/- Maximum Tk. 1500/-	@ 0.05%, Minimum Tk. 750/- Maximum Tk. 1500/-
	Postage (Registered)	Tk. 50/- per instance	Tk. 50/- per instance
	Telephone/Fax/E-Mail charges	Tk. 50/- per instance	Tk. 50/- per instance
	Courier	Tk. 50/- per instance	Tk. 50/- per instance
07.	<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.	@ 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.
08.	<u>Charges Of Parcels</u>		
	Commission	Not Applicable	Not Applicable
09.	<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.	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.	Equivalent to one year rent refundable at the time of closing the locker account.

10.	<u>GODOWN CHARGES:</u>			
	a)	Borrowers godown under Bank's control		
		i) Rent	To be paid by the borrowers	To be paid by the borrowers
		ii) Insurance Premium	Do	Do
		iii) Salary & allowance of Officers/ Staff	Do	Do
	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.	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.	To be realized from the Borrower's Account proportionately.
		iii) Salary & Allowance of Godown Staff	To be realized from Borrower's Account proportionately.	To be realized from Borrower's Account proportionately
11	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 realization on case to case basis.	Upto 1% of the facilities/ limit/ EOL. Managing Director to decide the actual realization on case to case basis.	