

DESCRIPTION	CURRENT (AMOUNT/RATE)
Half Yearly Maintenance Charges:	
Current Account (BDT) & SND (BDT)	
Current Account (BDT)	Tk. 300 (1/2 yearly)
Special Notice Deposit (SND) Account (BDT)	Tk. 500 (1/2 yearly)
Overdraft Account (BDT)	Tk. 300 (1/2 yearly)
Foreign Currency Account - FC, RFC, NFD etc.	250 s(Eqv) half yearly
Saving Account (BDT)	
Half yearly average balance up to 10,000	Nil
Half yearly average balance within 10,001 to 25,000	Tk. 100 (1/2 yearly)
Half yearly average balance within 25,001 to 200,000	Tk. 200 (1/2 yearly)
Half yearly average balance within 200,001 to 1,000,000	Tk. 250 (1/2 yearly)
Half yearly average balance above 1,000,000	Tk. 300 (1/2 Yearly)
Platinum Savers Account (BDT)	
Half yearly average balance up to 10,000	Nil
Half yearly average balance within 10,001 to 25,000	Tk. 100 (1/2 yearly)
Half yearly average balance within 25,001 to 200,000	Tk. 200 (1/2 yearly)
Half yearly average balance within 200,001 to 1,000,000	Tk. 250 (1/2 yearly)
Half yearly average balance above 1,000,000	Tk. 300 (1/2 Yearly)
Sreyoshi Savings Account (BDT)	
Half yearly average balance up to 10,000	Nil
Half yearly average balance within 10,001 to 25,000	Tk. 50 (1/2 yearly)
Half yearly average balance within 25,001 to 200,000	Tk. 100 (1/2 yearly)
Half yearly average balance within 200,001 to 1,000,000	Tk. 125 (1/2 yearly)
Half yearly average balance above 1,000,000	Tk. 150 (1/2 Yearly)
Senior Citizen's account	Nil
Younstar Savings Account	Nil
Cash Transaction - Deposit & Withdrawal (Inter city) Charges:	
Up to BDT 50,000	Tk. 25
Above BDT 50,000 to BDT 1,00,000	Tk. 50
Above BDT 1,00,000 to BDT 5,00,000	Tk. 150
Above BDT 5,00,000 to BDT 10,00,000	Tk. 200
Above BDT 10,00,000 to BDT 50,00,000	Tk. 750
Above BDT 50,00,000	Tk. 1250
Account Statement Charges:	
Regular Statement - all types of accounts on Half yearly Statement / Balance Confirmation	Nil
Duplicate Statement	Tk. 100
Monthly Deposit Schemes:	
Penalty for installment failure	Tk. 50 or 1% of overdue EMI amount(s) during each unpaid month - whichever is higher
Dormant Account activation Charges:	
Dormant Account activation Charges	Nil
Premature Encashment Charges:	
DPS, FDR, Other Term deposits & Schemes	Nil
Account Closing Charges :	
Current and SND Account	Tk. 300
Savings Account	Tk. 200
Young Star Account	Nil
Cheque Book Charges:	
20 leaves	Tk. 10 per leaf
25 leaves	Tk. 10 per leaf
50 leaves	Tk. 10 per leaf
Uncollected cheque book destruction (Applied but not collected within 3 months by account holder)	Tk. 200 per cheque book

DESCRIPTION	CURRENT (AMOUNT/RATE)
Cheque Book Issue Charges against lost Cheque Book	
20 leaf cheque book	Tk. 75
25 leaf cheque book	Tk. 125
50 leaf cheque book	Tk. 250
Certificates / Reports related Charges:	
Photocopy of Cheque/ Vouchers	Tk. 200
Balance Confirmation Certificate (Jun and Dec each year)	Nil
Balance Confirmation Certificate in addition to above	Tk. 200
Certificates related to BO Account	Tk. 100
Certificates related to maintaining account (Solvency, Tax/VAT etc.)	Tk. 200
Verification of Account Statement and other documents	Tk. 500
Certificate or Letter of Comfort involving credit facility	Tk. 1000
Any other Certificate not listed here-in	Tk. 200
Locker Charges:	
Locker Charge - Small	Tk. 3500. 50% waiver on 1st year for Fifty Plus Savings account, Platinum Savers account & Sreyoshi Savings account
Locker Charge - Medium	Tk. 6000
Locker Charge - Large	Tk. 8000
Locker Security Deposit (Refundable)	One year charge
Locker Key Replacement	AT actual
Late payment fee	Tk. 500 per year
Clearing Cheque Processing, EFT and RTGS Charges:	
Upto Tk. 50,000	Nil
Above Tk. 50,000 below Tk. 500,000	Tk. 10 per instrument as per BB
Above Tk. 500,000	Tk. 25 per instrument as per BB
High Value Clearing Cheque (same day Processing)	Tk. 60 per instrument as per BB
All types of G2P (Government to Person) Cheques	Nil
Cheques, Utility bills of any amount received against all types of Government receipts (e.g. against Chalan or for purchase of Sanchayapatra) and all cheques received against the claims of City Corporation/Pourashava	Nil
Cheque Return (clearing/over the counter) & Stop Payment Charges:	
Cheque on us returned due to insufficient Balance	Tk. 50 per instance
Cheque on us returned for other reason	Nil
Clearing Cheque returned by other Bank	Nil
Stop Payment of Cheque	Tk. 100
Collection Charges of outstation Cheques, Clean Bills in Taka:	
Upto Tk. 100,000	0.10% Minimum Tk. 300 Maximum Tk. 2000
Above Tk. 100,000 to Tk. 500,000	0.10% Minimum Tk. 300 Maximum Tk. 2000
Above Tk. 500,000	0.10% Minimum Tk. 300 Maximum Tk. 2000
Any other EFTN Transaction	Free
Outward RTGS Transaction	Tk. 100 (including VAT)
Purchase of Clean item	0.20% (minimum Tk. 100) plus Postal Charge at actual (minimum Tk. 50)
Discounting of Clean item	Discount interest as per Bank's lending rate plus Tk. 500
Issuance of Pay Order Charges:	
Up to 1 Thousand	Tk. 20
1,001 to 1,00,000	Tk. 50
1,00,001 to 5,00,000	Tk. 100
5,00,001 to 10,00,000	Tk. 200
10,00,000 and above	Tk. 300
Cancellation of Pay Order	Tk. 50
Pay order under EMS (eGP)	Tk. 100
Pay order issued for Bank own purpose	No commission
Issuance of Duplicate PO/FDR/Other Instruments	Tk. 500
Issuance of Bangladesh Bank Cheque against customer request:	Tk. 250

DESCRIPTION	CURRENT (AMOUNT/RATE)
Standing Instruction (SI) Charges:	
Standing Instruction for deposit into Scheme account	Nil
Other standing instruction	Tk. 100
Cancellation of Standing Instruction	Tk. 50
Salary Disbursement Charge	Nil
FCY Cheque/Draft/ Collection Charges:	
Draft drawn on Bangladesh Bank	Upto 1000 TK.20, 1001 to 1,00,000 Tk.50, 1,00,001 to 5,00,000 TK 100, 5,00,001 to 10,00,000 Tk 200. Above 10,00,000 Tk. 300.
Draft issued in USD drawn on Banks abroad	Upto 1000 TK.20, 1001 to 1,00,000 Tk.50, 1,00,001 to 5,00,000 TK 100, 5,00,001 to 10,00,000 Tk 200. Above 10,00,000 Tk. 300.
Draft issued in Currencies other than USD drawn on Banks abroad	Upto 1000 TK.20, 1001 to 1,00,000 Tk.50, 1,00,001 to 5,00,000 TK 100, 5,00,001 to 10,00,000 Tk 200. Above 10,00,000 Tk. 300.
Fcy chq drawn within Bangladesh	Upto 1000 TK.20, 1001 to 1,00,000 Tk.50, 1,00,001 to 5,00,000 TK 100, 5,00,001 to 10,00,000 Tk 200. Above 10,00,000 Tk. 300.
Fcy chq drawn outside Bangladesh	Upto 1000 TK.20, 1001 to 1,00,000 Tk.50, 1,00,001 to 5,00,000 TK 100, 5,00,001 to 10,00,000 Tk 200. Above 10,00,000 Tk. 300.
Encashment of incoming Foreign Currency remittance	NIL
Cancellation of DD,TT,MT	Tk. 200
Outward Remittance through overseas correspondent:	
Remittance in USD	Tk. 1000 + plus correspondent Bank Charges at actual
Remittance in Currencies other than USD	Tk. 1000 + plus correspondent Bank Charges at actual
Cancellation of Foreign Currency Draft (Any Amount)	Tk. 500 + plus correspondent Bank Charges at actual
Student file:	
Opening Student File	Tk. 5000
Student file renewal fee	Tk. 3000
Bangladesh Bank approval required for any type of outward Remittance	Tk. 2000
Certificate for encashment of Inward Remittance:	
Individual Account	Tk. 200
Business Account	Tk. 500
Other Charges:	
SMS Alert fee	TK. 200 (Yearly)
CCTV image retrival	Tk. 2000
Passport Endorsement Fee	Tk. 500
Retail Loan :	
Personal Loan	
Loan Processing Fee	Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceeding Tk. 15000) Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceeding Tk. 20000)
Early Settlement Fee	0.50% of the total loan outstanding
Partial Settlement Fee	Up to 0.50% on partial payment amount * Partial payment is allowed once in 12 consecutive months and minimum partial payment amount is 30% of outstanding. * Partial payment is not allowed within the first 06 months and last 06 months tenure of the loan.
Loan Re-scheduling Fee	0.25% but not more than Tk. 10000
Penal Charge	2%
Supervision Fee	Maximum 1% of loan outstanding

DESCRIPTION	CURRENT (AMOUNT/RATE)
Auto Loan	
Loan Processing Fee	Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceeding Tk. 15000) Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceeding Tk. 20000)
Early Settlement fee	0.50% of the total loan outstanding
Partial Settlement Fee	Up to 0.50% on partial payment amount * Partial payment is allowed once in 12 consecutive months and minimum partial payment amount is 25% of outstanding. * Partial payment is not allowed within the first 06 months and last 06 months tenure of the loan.
Loan Re-scheduling Fee	0.25% but not more then Tk. 10000
Penal Charge	2%
Issuance of duplicate BRTA certificate	TK. 1500 (1st time free)
Supervision Fee	Maximum 1% of loan outstanding
Home Loan	
Loan Processing Fee	Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceeding Tk. 15000) Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceeding Tk. 20000)
Takeover Loan Processing Fee	Nil
Takeover + Enhancement Loan Processing Fee	Nil
Early Settlement Fee	0.50% of the total loan outstanding
Partial Settlement Fee	Up to 0.50% on partial payment amount * Partial settlement is allowed once in 12 consecutive months and minimum partial payment amount is BDT 100000 * First pre-payment is allowed only after completion of 06 successful installments from the full disbursement.
Loan Re-scheduling Fee	0.25% but not more then Tk. 10000
Penal Charge	2%
Vetting Valuation and Title Search Charges	At Actual
CPV Fee	At Actual
NOC Duplicate	Tk. 1500
Doc photocopy	Tk. 1500
Changes of Tenure/ EMI (Other than partial settlement)	Tk. 1500
Photocopy of Title Deed, Bia Deed(s) and Khatian(s)	Tk. 1500
Change or partial release of Security	Tk. 5000
Copy of Charge Documents	Tk. 1000
Original Title Deed withdrawal on behalf of the client for each Title Deed	Tk. 1500
Redemption & Revocation service fees	At actual
Redemption & Revocation service fees (in case of takeover by other Banks or NBF)	At actual or Tk. 8000, whichever is higher
Urgent Release Fee (within 03 working days)	Tk. 3000
Change of car quotation after approval	Tk. 1000, Per quotation change
Replacement of Joint/Co-Applicant (Processing Period)	Tk. 4000
Duplicate Loan Closure Certificate (NOC) for all Retail Loans and OD (Free for 1st time)	Tk. 500
Secured Loan (Secured EMI Loan)	
Loan Processing Fee	Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceeding Tk. 15000) Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceeding Tk. 20000)
Early Settlement Fee	0.50% of the total loan outstanding
Partial Settlement Fee	Secured Loan: Up to 0.50% of the partial payment amount or BDT 20000 whichever is lower
Penal Charge	2%

DESCRIPTION	CURRENT (AMOUNT/RATE)
Secured Overdraft	
Loan Processing and Limit Enhancement Fee	Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceeding Tk. 15000) Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceeding Tk. 20000)
Excess Over Limit (EOL) Charge	2% on EOL amount
Renewal Fee	Tk. 1000
Other bank security lien confirmation & encashment	Tk. 1000
Change or partial release of Security	Tk. 1000
Cash Line Limit-Enhancement Fee	Tk. 1000
Corporate Loan related Fees/Charges	
Loan Processing Fee	Loan up to Tk. 50 Lac: 0.50% (But its amount will not exceeding Tk. 15000) Loan more than Tk. 50 Lac: 0.30% (But its amount will not exceeding Tk. 20000)
Penal Charge due to Overdrawn/Past due	2% above normal rate
Forced loan Rate	2% above normal rate
Reschedule Fees: Corporate Loan	0.25% but not more then Tk. 10000
CIB Enquiry charge	Per Subject Tk. 100 and Per Link Tk. 100
Deal Structuring Fee	3% or min Tk. 50000
Documentaion Deferral Charge	1% or min Tk. 50000
Time Extention Fees for renewal of facilities / loans	1% or min Tk. 50000
Management Fee	1% to 6% based on comp or min Tk. 50000
CMSME Loan related Fees/Charges	
Loan Application Fee	Nil
Loan Processing Fee	* Up to BDT 50 lakh loan: 0.5% of loan amount but not exceeding BDT 15,000 *Above BDT 50 lakh loan: 0.3% of loan amount but not exceeding BDT 20,000
Documentation Fee, CIB Charge, Stamp Charge, Legal & Valuation Fee	At actual
Supervision Charge	1.0% in each year (to be proportionately charged in case of broken period)
Restructuring / Rescheduling Fee	Nil
Early Settlement Fee	* 0.50% in general for fixed term loan * Nil for Cottage, Micro, Small loan and Demand & Continuous loan.
Agriculture Loan related Fees/Charges	
Loan Application Fee	Nil
Loan Processing Fee	Nil
Documentation Fee, CIB Charge, Stamp Charge, Legal & Valuation Fee	At actual
Supervision Charge	Nil
Restructuring / Rescheduling Fee	Nil
Early Settlement Fee	Nil
Structured Finance:	
Facilitation fee	As per negotiation with client
IM preparation fee	As per negotiation with client
Agency/trustee/account bank/escrow account fee	As per negotiation with client
Syndication/facility arrangement fee	As per negotiation with client (min 0.5%- max 3%)
Syndication Participation fee	As per negotiation with client
Advisory fee	As per negotiation with client
Any other type of transaction or service	As per negotiation

DESCRIPTION	CURRENT (AMOUNT/RATE)
Guarantee:	
Issuance of Guarantee (and ammendment with value increase and extension of validity)	
Commission	Up to 0.50% for 1st Quarter, Minimum Tk. 1000
Each Subsequent Quarter or part thereof	Up to 0.50% Commission will be realized on the number of days, Minimum: Tk. 1000
Registration fee	Tk. 300
Renewal fee	Tk. 300
Schedule purchase	Tk. 100
Stamp Duty	At actual
EoL/One off facility	0.10% - 0.25%
Release of BG margin after expiry of BG without original BG	0.10% of BG
Amendment of Guarantee without Extension of Validity / Increase of Amount	
Commission	Nil
Issuing Charges	Tk. 2000
Stamp Duty	At actual
Issuance of Guarantee at 100% Cash Margin	
Commission	Tk. 2000
Issuing Charge	At actual
Stamp Duty	At Actual
Issuance of Guarantee against Counter Guarantee	
Commission	0.10% to 0.50% Per Quarter Minimum Tk. 3000
Stamp Duty & other Charges	At actual Min Tk 500.00
Advising of Guarantee/SBLC without engagement on Bank's Part	
Advising of Guarantee	Tk. 2000
Advising of Amendment of Guarantee	Tk. 1000
Advising of Guarantee by adding Bank's confirmation	0.50% per Qtr (Min. Tk. 3000) Plus Advising Charge
Advising of Amendment of Guarantee for extension of validity / increase of amount by adding Bank's confirmation	0.50% per Qtr (Min. Tk. 1500) plus Advising Charge
Advising of Amendment of Guarantee without extension of validity /increase of amount to Beneficiary in original by adding Bank's confirmation	Tk. 1000 Plus Advising Charge
Import:	
Issuance of Letter of Credit L/C, Extension of Validity & Increase of Amount	
Letter of Credit - Cash/Sight	
1st Quarter	Up to 0.40%
Each subsequent Quarter or part thereof	Up to 0.40% Commission will be realized on the number of days
Minimum	Tk. 1000
Other Bank Charges	Minimum Tk. 500, Maximum 2%
Back to Back L/C for Export oriented Garments	
1st Quarter	Up to 0.40%
Each subsequent Quarter or part thereof	Up to 0.40% Commission will be realized on the number of days
Minimum	Tk. 1000
Back to Back L/C other than Export oriented Garments & Textile Industry	
1st Quarter	Up to 0.40%
Each subsequent Quarter or part thereof	Up to 0.40% Commission will be realized on the number of days
Minimum	Tk. 1000
L/C opened against 100% margin	
1st Quarter	Up to 0.25%
Each subsequent Quarter or part thereof	Up to 0.20% Commission will be realized on the number of days
Minimum	Tk. 1000

DESCRIPTION	CURRENT (AMOUNT/RATE)
L/C opened under Deferred Payment	
1st Quarter	Up to 0.50% Commission will be realized on the number of day basis
Each subsequent Quarter or part thereof	Up to 0.50% Commission will be realized on the number of days
Minimum	Tk. 1000
L/C Amendment Charge (Other than Validity Extension & Amount Increase)	Tk. 1000
L/C Cancellation Charge	Nil
Acceptance Commission against Usance Bill under Deferred Payment L/Cs including Back to Back L/Cs	Up to 0.40% for 1st quarter and for subsequent Quarter Commission will be realized on the number of days, Minimum: Tk. 1000
Import without LC	Up to 0.25% Minimum: Tk. 1000
L/C Application, LCA Form, IMP Form	Tk. 500 per set plus Stamp at actual
Other Charges:	
Collection of Credit Report	At Actual plus Tk. 500
IRC Renewal Service Charge (in addition to Govt. Fee)	Tk. 1500
Attestation of Shipping Documents for Releasing Goods	Tk. 1500
Issuance of Back to Back LC Certificate	Tk. 500
Issuance of C&F Certificate	Tk. 500
Issuance of Certificates not covered under services mentioned above	Tk. 500
Certification of Import Documents for Customs Assessment Purpose	Free
Certification of Documents relating to import	Tk. 50 per page
Attestation of copies of Documents	Tk. 50 per page
Extension of accepted Bill	Tk. 1000 per Bill
Extension of EDF maturity	Tk. 1000 per Bill
Payment Fee for Local Documents	USD 20 flat (maximum) per bill Tk. 1000 flat when payment in BDT (to be deducted from bill value)
Payment Fee for Foreign Documents	USD 50 Flat
Export:	
L/C Advising Charge	Tk. 750
L/C Amendment Advising Charge	Tk. 750
L/C Transfer Authentication	Tk. 750
L/C Ammendment Transfer Authentication	Tk. 750
Cancellation of Transfer (LC or Ammendment)	Tk. 1000
Discrepancy Charges	USD 50 Or Tk. 5000
Reimbursement Charge	USD 75
Import Documents Assessment charge	Tk. 500
Adding Confirmation to Export L/Cs	0.25% per Qtr (to be realised in eqvt. Tk. if payable by beneficiary)
Export Document Negotiation/purchase	
Commission on portions of Bills where no Exchange Gain	0.15%
Commission on portions of Bills where there are Exchange Gains	Nil
Export Document for collection	
Commission on portions of Bills where no Exchange Gain	0.15%
Commission on portions of Bills where there are Exchange Gains	Nil
Document Forwarding and other communication Charges	At actual within the Schedule of Charge
Cash Incentive/Assistance Processing Charge (per claim)	0.25% of Claim amount minimum Tk. 5000
Other Charges:	
Issuance of Export Proceeds Realization Certificate (PRC)	Tk. 500 per certificate
EXP Certification Charge	Tk. 500 per instance
Certification of Documents relating to Export	Tk. 50 per page
Issuance of C&F Certificate	Tk. 500 each
Issuance of Export Performance Certificate	Tk. 500 each
Collection of Bills (not under L/C)	0.25% minimum Tk. 500

DESCRIPTION	CURRENT (AMOUNT/RATE)
OBU Charges	
Discrepancy Charges	USD 50
Reimbursement charges	USD 70
Communication Charges for Trade Services	
LC Confirmation Arrangement Fee	Up to 0.20% per Quarter
Arrangement of discounting facilities against USANCE LCs through correspondent Banks	Up to 1.50%
Full Operative SWIFT LC/SBLC	At actual
Amendment of LC/LG by SWIFT	At actual
Other short SWIFT messages	At actual
Courier Charge (outside country)	At actual
Courier Charge (only to India)	At actual
Courier Charge (inside country)	At actual
Any other Communication Charges	At actual
Postage (inside country)	At actual

Note:

- * In reference to Master circular, BRPD-circular letter No-21, dated 11 April 2021, Schedule of Charges regarding savings account maintenance fee, charge will be realized for accounts with average balance up to 10 lac at the end of December 2021 once in 2021.
- * Account related charges like Account maintenance, Debit card, Cheque book issuance, Pay order, Endorsement charge & Inter city Cash Transaction charge will not apply to Meghna Bank permanent Staff. All other Govt. charges will apply.
- * Corporate Lending related fees & charges will be realized if incorporated in respective sanction advice.
- * For Corporate & Govt account, customer will not be charged for issuance of pay order when it relates to payment proceeds of term deposit.
- * VAT, Excise and any other levy imposed by Government, Regulatory Body etc. are to be realized separately as applicable
- * MD & CEO or his/her designate can waive any fees & charges on case to case basis.