



Social Islami Bank Limited
Branches Control & General Banking Division
Head Office, Dhaka.

Inter Office Memo

To:	All Heads of Divisions/Departments/Units of Head Office Regional Head (CC), Chattogram All Branch Managers All In-charges of Sub Branches Social Islami Bank Limited Bangladesh.	From:	Branches Control & General Banking Division Social Islami Bank Limited Head Office, Dhaka.
CC:	1. PS to MD & CEO for kind information of the Honorable Managing Director & CEO. 2. PS to AMD for kind information of the Additional Managing Director. 3. PS to DMDs for kind information of the Deputy Managing Directors. 4. The Executive Vice President & Head, ICT Division for kind information and necessary action.	Ref:	SIBL/HO/BC&GBD/2021/2723
Sub:	Revised Schedule of Bank Charges for i. General Banking & Other Services (Annexure-A) ii. Investment Services (Annexure - B) iii. Foreign Exchange Services (Annexure-C) iv. Credit, Debit & Prepaid Cards Services (Annexure-D)	Date:	09.08.2021

Muhtaram

Assalamu Alaikum Wa-rahmatullah.

Please refer to our circular letter no. SIBL/HO/BC&GBD/2018/2604 dated 30.08.2018 regarding subject.

It has become necessary to revise the schedule of charges of the bank considering the present market scenario as well as to make our pricing competitive in the market.

As such, the revised schedule of charges duly approved by the Management is enclosed herewith for meticulous implementation. The revised schedule of charges will be executed with immediate effect.

For any clarification please contact with the related Division/Department of Head Office.

Please ensure proper implementation and acknowledge receipt.

Ma-assalam.

Yours sincerely,

Saif Al-Amin
Senior Vice President & Head

Md. Sirajul Hossain
Deputy Managing Director

Enclosure: 18 (Eighteen) pages.

Social Islami Bank Limited, Head Office, Dhaka
Schedule of Charges for General Banking & Others

A. For General Banking Services: -

Sl. No	Name and Type of Services	Nature of Charges/Fees/ Commissions	Rate of Charges/ Fees/ Commissions
01	Al-wadiah Current Deposit Account Including Dormant A/C	a. Account Maintenance Fee	a. Half yearly Tk 300/-
		b. Closing Fee	b. Tk.300/- (Maximum) (In case of Special/Preferred A/C there will be no such fee)
		c. Minimum required Balance	Tk. 1000.00
02	Mudaraba Savings Deposit Account Including Dormant A/C till balance available	a. Account Maintenance Fee (In case of Special/Preferred A/C there will be no such fee)	a. Average maximum balance up to Tk.10,000/- -----Half yearly-----Nil. b. Average maximum balance above Tk.10,000/- and up to Tk. 25,000/-- -Half yearly-----Tk.100/- c. Average maximum balance above Tk.25,000/- and up to Tk. 2,00,000/--- Half yearly---Tk.200/-. d. Average maximum balance above Tk.2,00,000/- and up to Tk. 10,00,000/--- Half yearly---Tk.250/-. e. Average maximum balance above Tk.10,00,000/---Half yearly-----Tk.300/-.
		b. Minimum required Balance	Tk. 500/-
		c. Closing Fee	Tk. 200/- (Maximum) (In case of Special/Preferred A/C there will be no such fee)
03	Mudaraba Notice Deposit Account Including Dormant A/C	a. Account Maintenance Fee	a. Half yearly Tk.500/-
		b. Closing Fee	b. Tk.300/- (Maximum)
		c. Minimum required Balance	Tk. 5000/-
04	Other Fees	Charges/Fees	There will be no minimum balance fee, incidental charge, ledger fee, service charge, counter transaction fee or similar such fee in case of various savings and Current Accounts.
05	Activation Charges of Dormant Account (various types of Savings A/C)	Service Charge	NIL
06	Premature Encashment Fee (In case of Deposit Pension Scheme/MTDR/ and Term Deposit)	fee	NIL
07	Issuance of Balance Confirmation Certificate	Service Charge	a) No Charges for issuance of certificate for two times in a year (June & December) b) Tk.100/- for all kinds of A/Cs to be realized for issuance of each certificate more than twice in a year.



Social Islami Bank Limited, Head Office, Dhaka
Schedule of Charges for General Banking & Others

Sl. No	Name and Type of Services	Nature of Charges/Fees/ Commissions		Rate of Charges/ Fees/ Commissions (Proposed)
08	Remittance (Inland)	Commission		a) Up to Tk. 1,000/- Tk. 20/- Tk. 1,001/- to Tk. 1,00,000/- Tk. 50/- Tk. 1,00,001/- to Tk. 5,00,000/- Tk.100/- Tk. 5,00,001/- to Tk.10,00,000/- Tk. 200/- Above Tk. 10,00,000/- Tk. 300/-
	a.DD/TT/MT Issuance			
	b. Pay Order issuance	Commission		a) Up to Tk. 1,000/- Tk. 20/- Tk. 1,001/- to Tk. 1,00,000/- Tk. 50/- Above Tk. 1,00,000/- Tk. 100/- + VAT b) Only e-GP related pay order issuance commission to the contractors to be waived.
	Cancellation of DD/TT/MT/PO/(ALL)	Commission		For cancellation of each DD/TT/MT/PO - Tk.50/- for each time. (But not exceeding the face value)
09	Locker	Rent & Security	Small size	Rent – 3000/- yearly Security Money- 3000/-
			Medium size	Rent – 4000/- yearly Security Money - 4000/-
			Large size	Rent – 6000/- yearly Security Money - 6000/-
		In case of loss of key/ Replacement of key		Actual cost-plus Tk.1,000/-
10	Customer's Account Statement Verification by other bank	Service Charge		Tk . 200/-
11	Collection :			
	i. Collection of Cheques	Commission		Where cheque collected locally; actual conveyance or minimum Tk. 50/-
	ii.Cheque returned/Unpaid from Clearing house	Commission		Tk. 50/- Per cheque each time
	iii. Bounced Cheque drawn on us (Cash, Clearing or transfer)	Commission		Tk. 50/- Per cheque each time
	iv. Collection of outstation Cheque/bills	Commission/ Charge		@ 0.15 % or minimum Tk.100/- & maximum Tk. 2000/- + Actual Postage charge or min Tk . 50/- +Telephone/ E mail / SMS Charge At actual or min Tk . 50/- (where applicable)
	v. Postage (Registered)	Postage Charges		Actual or minimum Tk. 25/-
	vi. Telephone	Telephone Charges		Tk.30/-
	vii. BACH	Clearing Charges		a. Below Tk. 50,000/------Free
				b. Regular value cheque clearing Tk. 50,000/- or above but below Tk. 5,00,000/- -----Tk.10/-
				c. Regular value cheque clearing Tk. 5,00,000/- or above -----Tk.25/-
				d. High value cheque clearing (Same day clearing)-Tk.5,00,000/- or above -Tk.60/-
		EFT Charges		No charge



Social Islami Bank Limited, Head Office, Dhaka
Schedule of Charges for General Banking & Others

Sl. No	Name and Type of Services	Nature of Charges/Fees/ Commissions	Rate of Charges/ Fees/ Commissions
12	Issuance of duplicate instrument (all Instruments)	Service Charge	Tk.500/- per instrument but not exceeding the face value.
	Postage	Postage Charges	Actual or Minimum Tk. 25/-
	Telephone	Telephone Charges	Actual or Minimum Tk. 25/-
13	Standing Instruction (SI)	Commission	1.TK. 100/- for execution of each Instruction 2. Amendment of SI – Tk 50/- No commission for SI of installments of scheme deposit. Staff A/C free, MTDR profit transfer free, Cash Waqf profit transfer free. (For pay roll A/C's as per agreement)
14	Bank/Solvency Certificate	Service Charge	1. Tk. 200/- for Solvency Certificate and other Certificates. 2. Tk. 100/- for BO Certificate (Will remain unchanged). 3. Tk. 100/- for Duplicate Balance Confirmation Certificate (more than twice).
15	Photocopy of Cheque	Service Charge	Tk. 200.00 each
16	Cheque Issuance on Bangladesh Bank at the request of the client	Charge	Tk. 500/- per instance
17	Bangladesh bank Chq Cancellation	Charge	Tk. 500/- per instance
18	Bank Statement (additional i.e. beyond 2 (two) times free for June & December) (including online statement)	Service Charge	AWCD/MND – TK. 200/- MSD & Others - Tk. 100/-
19	Cheque book Charges	Service Charge	Tk. 7/- per leaf, i.e. at actual cost (In case of issuance of new cheque against lost one, the actual cost incurred in issuing the same will be realized, no other excess charge/processing fee will be realized)
20	Transfer of account from one branch to another branch	Charge	a) Intra District- Tk.50/- b) Inter District- Tk.100/-
21	NID verification	Charge	Tk.10/- per NID. For AWCD/MSD/MND/ Super Savings Account etc. (for checking a/c only)



Social Islami Bank Limited, Head Office, Dhaka
Schedule of Charges for General Banking & Others

Sl. No	Name and Type of Services	Nature of Charges/Fees/ Commissions	Rate of Charges/ Fees/ Commissions
22	SMS Alert	Charge	AWCD /MND – Tk. 250/- Half yearly. MSD/Super Savings A/C –Tk. 150/- Half Yearly
23	Top up	Charge	Tk. 50/- Half yearly.
24	E-mail	Charge	At actual but minimum Tk. 30/- / per instance.
25	Internet banking	Charge	Tk. 100/- Half yearly.
26	Stop Payment: i) AWCD/MND	Charge	Per Instruction TK. 100/- Cancellation of Stop Payment instruction Tk.50/-
	ii) MSD/Super Savings Account / any other A/C	Charge	Per Instruction TK.100/- Cancellation of Stop Payment instruction Tk.50/-
27	RTGS per transaction (except Govt. entity)	Charge	Tk.100/-
28	Online fee (Cash deposit, Cash withdrawal and fund transfer)	Charge	AWCD/MSND A/C Tk.300 + VAT Half Yearly
			MSD A/C Tk.100 + VAT Half Yearly
29	e-GP	Charge	Registration Fee – Tk 300/- Registration Renewal Fee –Tk. 300/- Tender Document Fee- Tk.100/- Tender Security Fee/Proposal security fee (Payment order, DD, Bank Guaranty) Tk 100/- Performance Security Fee /Extension of Performance Security fee/New Performance Security Fee (Payment order, DD, Bank Guaranty) Tk 500/- Tender Complaint Registration Fee- Tk.200/- Transaction for Security Release Tk.200/- Security Document Store Purpose Tk.200/ + 15% VAT

1. VAT will be applicable on all sorts of Bank charges/Fees.

2. Specially Privileged Accounts” mean the accounts opened by depositing Tk. 10.00, Tk. 50.00 and Tk. 100.00 including that of the farmers, the valiant freedom fighters, the destitute, the cleaning personnel of Dhaka North and Dhaka South City Corporations, the street urchin, the working children, beneficiaries of national service programmes, the labourers of RMG, the craftsmen working in small workshops of footwear & leather products and school banking and the similar types of accounts as directed by Bangladesh Bank from time to time in order to bring the people of our country, those are deprived of financial services under the umbrella of banking service.



Social Islami Bank Limited, Head Office, Dhaka
Schedule of charges for investment

Annexure -B

For Investment Services: -

SL	Name and Type of Services	Nature of Charges/Fees	Rate of Charges/ Fees/ Commissions
01	Processing /Appraisal Fee (Investment): Loan Processing Fee	Appraisal Fees	i. Up to Tk. 50.00 Lac – @ 0.50% but not exceeding Tk. 15,000/- ii. Above 50.00 Lac -@ 0.30% but not exceeding Tk. 20,000/- (Excluding Agriculture finance & For MFI/NGO finance MRA rules to be followed)
02	Issuance of guarantee	Commission/ Service Charge	Maximum 0.50% per quarter minimum Tk. 1000/- plus actual cost of stamps. But when 100% cash margin (not MTDR) is provided 0.25% per quarter service charge or commission plus actual cost of stamps to be recovered.
03	Marking lien on MTDR/Other Saving Instrument at the request of other bank/NBFI or other branches	Service Charge	Tk. 500/= to be realized from the depositor
04	Godown Charges 1. Borrower godown under Bank's custody	a. Rent b. Insurance c. Salary & Allowances of godown staffs	a. On borrower's A/C b. On borrower's A/C c. On borrower's A/C
	2. Bank's rented godown	a. Rent b. Insurance	a. Actual rate for Floor space occupied plus 75% to meet other maintenance cost b. To be realized from borrower's A/C proportionately
05	Service charge for change in Pro forma invoice (PI)/Quotation (where HO approval needed)	Charges	@0.10% against sanctioned amount but maximum Tk. 1.00 Lac
06	Service charge for extension of gestation period	Charges	@0.20% against sanction amount and up to maximum Tk. 1.00 Lac
07	Noncompliance charge with regards buildup of margin/equity against Usance LC/ Guarantee / PG/BG	Charges	i. Tk. 10.00 Lac to Tk. 50.00 Lac @0.15% but maximum Tk. 5,000/- ii. Tk. 50.00 Lac to Tk. 500.00 Lac @0.12% but maximum Tk. 30,000/- iii. Tk. 500.00 Lac and above @0.10% but maximum Tk. 75,000/-
08	Delay/waiver/non-Compliance/deferral of compliance of sanction terms except collateral security	Charges	Tk. 2,000/- for each case but maximum Tk. 10,000/-
09	Deferral of collateral security	Charges	@ 0.50% per quarter on the value of collateral security.
10	Additional charge for non-rated investment above Tk. 30.00 Lac	Charges	@0.50% p.a on outstanding amount
11	Issuing Letter of Commitment	Fee	a) Up to Tk.0.50 lac..... Tk.500/- b) Above Tk. 0.50 lac to Tk. 1.00 Cr..... Tk. 1,000/- c) Above Tk. 1.00 Cr to Tk. 5.00 Cr..... Tk. 2,000/- d) Above Tk. 5.00 Cr to Tk. 10.00 Cr..... Tk. 5,000/-



Social Islami Bank Limited, Head Office, Dhaka
Schedule of charges for Investment

Annexure -B

			e) Above Tk. 10.00 Cr to Tk. 50.00 Cr..... Tk. 10,000/- f) Above Tk. 10.00 Cr..... Tk 25,000/-
12	Service charge for Quard against Bid bond/Pay order	Charges	@1.00% per quarter
13	Project evaluation fees for project finance (New project & BMRE) other than appraisal fees.	Fees	@0.05% minimum Tk. 20,000/- and maximum Tk. 2.00 Lac
14	Issuance of No Objection Certificate (NOC) for creation/ modification of charge by other Bank/FI	Charges	Max. Tk. 10,000 per NOC
15	Issuance of NOC for 2 nd lien Banks (Bond License and others)	Fees	Tk. 2,000/- per instance
16	Issuance of NOC for change of directors	Fees	Tk. 5,000/- per instance
17	Investment rescheduling /Restructuring charges (Except CMSME & Agri Sector)	Charges	0.25% but not more than 10,000/- (No charge to be realized for CMSME & Agriculture sector)
18	Validity extension due to delay at customer end	Charges	a) Up to Tk. 1.00 Cr Tk. 2,000/- b) Above Tk. 1.00 Cr to Tk. 5.00 Cr..... Tk. 4,000/- c) Above Tk. 5.00 Cr to Tk. 20.00 Cr... Tk. 6,000/- d) Above Tk. 20.00 Cr Tk. 10,000/-
19	Security replacement/release/waiver	Fees	Tk. 10,000/-per schedule
20	Photocopy of mortgaged/security documents		Tk.2,000/-
21	Issuance charge for delivery order against delivery of goods from Bank's/borrower warehouse	Charges	Tk. 500/- per delivery order plus actual conveyance.
22	Commitment Fee	Fees	@ 0.20% on unutilized facilities. (If turnover in each mode is less than the sanctioned amount then fees to be realized on unutilized amount of the limit.)
23	Investment Statement Charges/Closure certificate/Outstanding Certificate	Charge	Tk. 1,000/-
24	Balance Confirmation Certificate Fee	Charge	First two certificates in a year are absolutely free but after two times Tk. 100/-will be charged for each certificate.
25	Documentation Fee, CIB Charge, Stamp Charge, Legal and Valuation Fee	Fee/Charges	At actual
26	Loan application fee	Fee	No charge to be realized
27	In case of any Investment including Export investment	Charge	There will be no additional Service charge other than profit.



Social Islami Bank Limited, Head Office, Dhaka
Schedule of charges for Investment

Annexure -B

	Investment Management Fee Monitoring/Supervision Charge, Risk premium & other such charge in any name		No additional Charge/Fee/Commission will be realized.
28	Early settlement fee	Fee	In case of adjustment of Investment before maturity- 0.50% of the outstanding Investment. But in case of Investment under Cottage, Micro & Small Investment and Revolving Investment or demand Investment : There will be no Early settlement fee or similar fee



Social Islami Bank Limited, Head Office, Dhaka
Schedule of charges for Investment

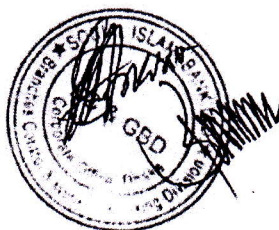
Annexure -B

Schedule of Charges for Retail Investment products of SIBL:

SL	Name and Type of Services	Nature of Charges/Fees/ Commissions	Rate of Charges/Fees/ Commissions
01	SIBL Islamic Home Finance	Processing Fee	i) Upto Tk. 50.00 lac: @ 0.50% of investment amount but not exceeding Tk.15,000/-. ii) Above Tk. 50.00 lac: @ 0.30% of investment amount but not exceeding Tk.20,000/-.
02	SIBL Islamic Auto Finance	Processing Fee	0.50% of investment amount but not exceeding Tk.15,000/-.
03	SIBL Islamic Consumer Finance	Processing Fee	0.50% of investment amount but not exceeding Tk.15,000/-.
04	SIBL Islamic House Solution Investment facility (Apon Thikana)	Processing Fee	0.50% of investment amount but not exceeding Tk.15,000/-.
05	SIBL Islamic Consumer Finance for Freedom fighters	Processing Fee	0.50% of investment amount but not exceeding Tk.15,000/-.
06	Existing SIBL Investment facility take over by other Bank	Processing Fee	2% of the settlement amount or minimum BDT1000
07	Partial pre-payment	Service Charge	NIL
08	Overdue supervision charge	Supervision Charge	2% of the overdue amount (p.a.)
09	Stamp Charges	Stamp Charges	At actual
10	CIB charge	CIB charge	At actual
11	Contact Point Verification (CPV) Charge (Under Third Party)	Verification Charge	At actual
12	Documentation fee	Fee	At actual
13	Legal & Valuation fee	Fee	At actual

Note:

- 15% VAT will be applicable on all fees
- Government excise duty is applicable as per Government Rule
- Any legal or recovery costs incurred during the processing or the tenor of the loan will have to be borne by the customer at actual, if applicable.
- All fees & Charges will be waiver for SIBL staff (Except CIB & stamp charge)

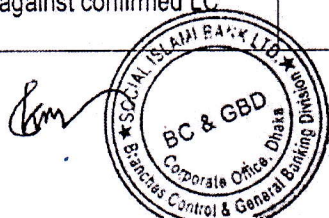


Social Islami Bank Limited, Head Office, Dhaka
Schedule of Charges for Foreign Exchange Transaction

Annexure-C

A. Import: -

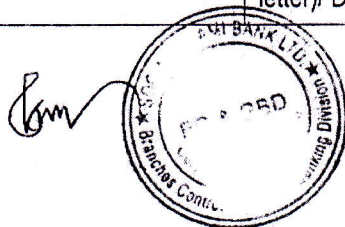
SL No	Name and Type of Services	Nature of Charges/Fees/ Commissions	Rate of Charges/Fees/ Commissions (proposed)
01.	LC Opening Commission at sight (Inland / Foreign) under Cash	Commission per quarter	0.15-0.40% per quarter
	LC opening Commission (inland/foreign) at 100% cash margin (Sight /Usance)	Commission per quarter	0.25% per quarter
	LC Opening Commission (DP/UPAS/Off-shore/ Aid/ Loan/ Barter/ STA) as instructed by Bangladesh Bank	Commission per quarter	0.20%-0.50% for each & subsequent quarter thereof
	LC Opening Commission (Back-to-Back Inland / Foreign)/EPZ)	Commission per quarter	0.40% per quarter
<p>** LC opening date to Expiry date should be count as one quarter. LC opening/acceptance commission beyond one quarter shall be charged based on actual days count.</p> <p>**I If LC is opened with tolerance +5/10% (Value) and Doc value received in excess of LC value then LC opening commission shall be realized on excess amount of document.</p>			
02.	Acceptance Commission for Usance LCs (Back-to-Back/ DP/UPAS)	To be realized at the time of acceptance of import bills	0.20%-0.40% for each quarter but min. Tk. 1500.00 plus SWIFT Charge at actual (min Tk.1,000/-)
03.	Amendment of LCs (including Back-to-Back LC) Foreign	Except value increase and time extension	Tk.750/- plus SWIFT Charge at actual (min. Tk.750/-)
		value increase and time extension	Tk.750/- plus commission as per L/C opening rate for value increase plus SWIFT Charge at actual (min. Tk.750/-)
04.	Amendment of LCs (including Back-to-Back LC) Inland	Except value increase and time extension	Tk.750/- plus SWIFT Charge at actual (min Tk.750/-)
		value increase and time extension	Commission as per L/C opening rate + SWIFT Charge at actual (min. Tk.750/-)
05.	Transmission of LC by SWIFT	Charges for transmission (Foreign)	At actual or minimum Tk.2500/-
		Charges for transmission (Inland/EPZ)	At actual or minimum Tk.1500/-
06.	Arranging Add Confirmation from Foreign Bank (DP/BTB)	For Sight LCs where charges on Applicant's A/C.	Foreign Bank Charges at actual + 0.20% Min Tk.1500/-+ SWIFT Charge at actual (min. Tk.750/-)
		For Sight LCS where charges on beneficiary's A/C.	0.20% Min Tk.1500/-+ SWIFT Charge at actual (min. Tk.750/-)
		For DP LCS up to 180 days to 360 days where charges on Applicant's A/C.	Foreign Bank Charges at actual + 0.20% Min Tk.1500/-+ SWIFT Charge at actual (min. Tk.750/-)
		For DP LCS up to 180 days to 360 days where charges on beneficiary's A/C.	0.20% Min Tk.1500/-+ SWIFT Charge at actual (min. Tk.750/-)
07.	Arranging UPAS from foreign bank/OBU (with or without confirmation)	Arrangement fee	0.10%-0.20% or minimum Tk. 1,000.00
	Arranging Re-financing from Foreign Bank	Arrangement fee	Foreign Bank charges at actual + 0.20%
	Arranging Irrevocable Re-imburement Undertaking (IRU) against confirmed LC	Arrangement fee	Foreign Bank charges at actual + 0.20% Min. Tk.1,500/-+ SWIFT Charge at actual (Min Tk.750)



Social Islami Bank Limited, Head Office, Dhaka
Schedule of Charges for Foreign Exchange Transaction

Annexure-C

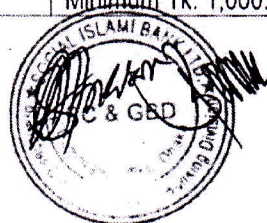
08.	Arranging EDF	Arrangement fee	For value up to USD 50,000, charge USD 20
			For value USD 50001-USD100000, Charge USD 30
			For value USD 100,001-USD 200,000, Charge USD 50
			For value above 200,000, charge USD 75
09.	a. Issuance of back to back certificate	Service Charges	a. Tk.500/-
	b. Issuance of any other import related certificate		b. Tk. 750/-
10.	Enlistment and Maintenance of C&F Agents File	Enlistment Fee	Enlistment Category: A Tk. 10,000 B Tk. 8,000 C Tk. 7,000 D Tk. 6,000 E Tk. 5,000
			Tk. 5,000.00 for A, B, C category
			Tk. 3,000.00 for D, E category
11.	Import against LCAF (or other Inward Documentary Collections) without LCs for 100% Advance payment	Commission	0.40% SWIFT charge at actual (Min Tk. 1,500.00)
	Commission for import against LCAF (or other Inward Documentary Collections) without LCs for less than 100% advance payment	Commission	0.40% SWIFT charge at actual (Min Tk. 1,500.00)
12.	Documentary collection charge for import without LC (to be realized from bill value)		For value up to USD 10,000, charge USD 30 For value USD 10,001-USD 30000, charge USD 50 For value USD 30,001-USD 100,000, charge USD 75 Above USD 100,000, Charge USD 100
13.	Collection of Credit Report on beneficiary of LCs or other entities.	Credit Report fees	At actual + collection fees Tk 500
14.	Dispatch of any of the documents related to LCs (foreign) opened	Courier Charges (export docs)	At actual or minimum Tk. 3,000.00
15.	Various charges of Foreign Banks for dealing in all types of LCs	Advising Commission	At actual
		Negotiation Commission	At actual
		Reimbursement Charges	At actual
		Inquiry fees (per message/letter)/ Discrepancy fee	At actual



Social Islami Bank Limited, Head Office, Dhaka
Schedule of Charges for Foreign Exchange Transaction

Annexure-C

16.	Charges for processing import documents against our LCs (Deduction of discrepancy charge must be supported by the term for deduction of discrepancy charge incorporated in the LC)	Discrepancy charges	For clean documents 'Nil'
			Doc. Value up to USD10,000-Dis. Charge USD 30.00
			Doc. Value USD10,000-USD50,000.00 Dis. Charge USD 50.00
			Doc. Value USD50,000-USD100,000.00 Dis. Charge USD 75.00
			Doc. Value USD 100,000-USD 200,000.00 Dis. Charge USD 100.00
			Doc. Value above USD200,000- Dis. Charge USD 150.00
17.	Document processing charge including BB LC (Payment through RA/PA/PI/PO/FDD)	processing through RA/PA/PI (including BBLC)	Up to USD 30,000.00 PI charge USD20.00+SWIFT charges at actual (Min. TK750.00)
			USD 30,001-USD100,000.00 PI charge USD30.00+ SWIFT charges at actual (Min. TK750.00)
			Above USD100,001- PI charge USD50.00+ SWIFT charges at actual (Min. TK750.00)
		Payment through PO/DD/FDD	Tk. 1500.00
		Payment through BEFTN/RTGS	Tk.750 + BEFTN/RTGS charge at actual
18.	Confirmation to the forfeiting bank/Company/ Assignment of proceeds (to be realized from bill value)	charges	a. For value up to USD 100,000, Charge USD 50 b. For value from USD 100,001- USD 500,000, charge USD 100 c. For value USD 500,001- USD1,000,000, Charge USD 150 d. For value above USD 1,000,000, Charge USD 200
19.	Charges on issuance of shipping indemnity/ guarantee/Delivery Note/Consignment Note for release of consignments against our LCs	Service Charges	Shipping Indemnity Tk. 1500.00 Shipping Guarantee Tk. 2000/- per Guarantee Delivery Note/Consignment Note for land port, post office & airport Tk.1,500/-
20.	Charges on certification of documents of import bills and related documents for the purpose of customs assessment	Service Charges	TK. 1500/-
21.	Vessel tracking charges	Charges per B/L	TK. 500/-
22.	Cancellation of LCs	Foreign bank's charges	At actual
		SWIFT charges per instance	At actual (min. Tk. 750.00)
23.	a) Cost of Printed Stationeries for opening LCs (i.e., LCAF, IMP, TM and others full set)	Fees	a) Tk. 500.00
	b) Stamp		b) at actual
24.	Loss claim for forms related to opening LCs/ negotiation of Documentary bills etc. (i.e., LCAF, IMP and others)	Service Charges	Tk. 500.00 per instrument
25.	Any other charges not mentioned above	Service Charges	Minimum Tk. 1,000.00.



Social Islami Bank Limited, Head Office, Dhaka
Schedule of Charges for Foreign Exchange Transaction

Annexure-C

B. Export: -

SL No	Name and Type of Services	Nature of Charges/Fees/ Commissions	Rate of Charges/Fees/ Commissions (proposed)
01.	Charges for advising L/Cs, pre-advice LCs	Service Charges	Tk. 750
	Amendments of advising L/Cs, pre-advice LCs	Service Charges	Tk.750/-per amendment
02.	Charges for transfer of L/Cs	Service Charges	Tk.750/- and postage at actual or SWIFT at actual (min Tk. 750), if issue MT720
	Amendments /cancellation of transfer of LCs	Service Charges	Tk.750/- and postage at actual or SWIFT at actual (but min Tk. 750), if issue MT720
03.	Commission on documentary Bills collection under Export LCs/ Contract s (Foreign/ Inland)	If exchange earned at realization	Tk.500.00
		If exchange not earned at realization	0.15% but minimum Tk.600.00
04.	Adding confirmation to LCs of other Bank	Sight/ Deferred	0.20% per quarter plus SWIFT at actual or (min. Tk.750/- per message) **Confirmation charge for beyond one quarter shall be charged based on actual days count.
05.	Issuing Proceed Realization Certificate (PRC) per instance	Service Charge	Tk.500.00
06.	Issuing Export Performance Certificate for any purpose	Service Charge	Tk.500.00
07.	Charges on obtaining authority for negotiating discrepant Export Bills from LC issuing Bank	Service Charges	Issuing bank's charges + plus Tk.1,000.00 + SWIFT charge at actual (min. Tk.750/- per message)
08.	Overdue (after 21 days of negotiation) realization of Export bills under LCs	For credit-complied documents drawn under irrevocable at sight LCs	Nil (in compliance with Export policy order)
		For documents not in compliance with credit terms	Charges to be realized after 21 days at 7% p.a on daily product basis
09.	Processing Fee for Cash Incentive per file (if 'quard other facility' is not availed)	For claim up to 2.00 Lac	a. For claim up to 2.00 Lac, Tk.3,000/-
		Above 2.00 Lac to Tk. 5.00 Lac	b. For claim above Tk. 2.00 Lac - Tk.5.00 Lac, Tk.6,000/-
		Above 5.00 Lac	c. For claim Above Tk.5.00 Lac- Tk.10.00, Lac, Tk.10,000/-
			d. Above Tk.10.00 Lac, Tk.15,000/-
	Processing Fee for Cash Incentive per file (if quard other facility is availed)		a. For claim up to 2.00 Lac, Tk.4,000/-
			b. For claim above Tk. 2.00 Lac - Tk.5.00 Lac, Tk.7,000/-
			c. For claim Above Tk.5.00 Lac- Tk.10.00, Lac, Tk.12,000/-
			d. Above Tk.10.00 Lac, Tk.20,000/-
10.	Processing of advance against Export Incentive/ cash Assistance per proposal	Service Charges	Tk.1,000.00
11.	For issuing C & F certificates or other certificates related to Export Bills	Service Charges	Tk.500.00 per instance



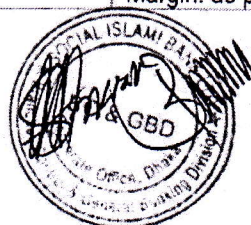
Social Islami Bank Limited, Head Office, Dhaka
Schedule of Charges for Foreign Exchange Transaction

Annexure-C

12.	Charges for payment of buying agent commission	Service Charge	a. For commission up to Tk. 500,000, charge Tk. 2,000/- b. For commission up to Tk. 500,000, charge Tk. 4,000/-
13.	Encashment of Advance Payment received through TT against Export	Service Charges	Tk.500.00 per instance
14.	Claiming reimbursement on Export Bills/Payment Reminder Fee	Service Charges	SWIFT charge at actual (Min Tk.750.00)
15.	Mailing of export documents a) Overseas b) Local	Courier Fee	a. At actual or minimum Tk.3,000/ b. Tk.100/- Printing & Stationary Tk. 200/-
16.	Purchase/Negotiation of documentary bills against another bank's acceptance (IBP/QTDB)	Wakalat Fees	0.75% per month as wakalat fees
17.	Bai-salam processing charge	a. Against LC b. Against Contract	a. Tk. 500/- b. Tk. 750/-
18.	EXP per set /printing & Stationary for local export	Cost	Tk.250/- per set
19.	Duplicate Issue/Lost of EXP form		Tk.300/- per set
20.	Cancellation of EXP certification		Tk.300/- per set
21.	Correction of information on OEMS (for client-end wrong reporting)		Tk. 200/- per instance
22.	Issuance of any certificate related to export	Service Charges	Tk. 500.00
23.	NOC for lien with another bank	Service Charges	Tk. 1500
24.	Any other charges not mentioned above if required	Service Charges	Tk.500/- per instance

C. Bank Guarantee/Bid Bond/Standby L/C: -

SL No	Name and Type of Services	Nature of Charges/Fees/ Commissions	Rate of Charges/Fees/ Commissions (proposed)
01.	Commission and Charges for issuance of bid bond/performance guarantee/stand by LCs favoring local beneficiaries against 100% irrevocable counter guarantee of Foreign correspondents/ Banks (at applicant's cost)	Commission/ Service Charges	Commission: 0.10%- 0.50% per quarter (minimum USD.100.00); Stamp duty and if others: at actual; SWIFT Charge USD.50.00, foreign bank charges (if any) at actual
02.	Commission and Charges for issuance of bid bond/ performance guarantee favoring Overseas beneficiary through Foreign Correspondents at the request of Local customers (at beneficiary's cost)	Commission/ Service Charges/Margin	Commission: 0.50% per quarter, minimum USD.100.00 only; Foreign Bank's charges: at actual; SWIFT Charge USD.50.00. Margin: as per HO approval
03.	Commission and Charges for issuance of bid bond/ performance guarantee favoring Overseas beneficiary through Foreign Correspondents at the request of Local customers (at applicant's cost)	Commission/ Service Charges/Margin	Commission: 0.50% per quarter, minimum Tk. 1000/- only; Foreign Bank's charges: at actual; SWIFT Charge at actual but min Tk.1500/- Margin: as per HO approval



Social Islami Bank Limited, Head Office, Dhaka
Schedule of Charges for Foreign Exchange Transaction

Annexure-C

04.	Arranging add confirmation to Bank guarantee/SBLC issued by us (at applicant's cost)	Arrangement fee and foreign bank charges	0.30 % or minimum Tk. 3,000.00 Plus foreign bank charges at actual
05.	Arranging add confirmation to Bank guarantee/SBLC issued by us (at beneficiary's cost)	Arrangement fee and foreign bank charges	0.30 % or minimum USD 50 Plus foreign bank charges at actual
06.	Commission for adding our confirmation to Bank Guarantees of Foreign Banks	Commission/ Service Charges	Commission: 3.00% Per Annum; Foreign Bank's charges (if any): at actual; SWIFT: USD 50.00.
** Guarantee issued for less than one quarter shall be considered as one quarter and charges/commission shall be realized for one quarter accordingly. However, commission/charge for guarantee issued for more than one quarter shall be charged based on actual days count			
07.	Charges for advising Foreign Bank Guarantee and subsequent amendments	Service Charge per each advising	Tk.1500.00, plus SWIFT charge at actual (min.Tk.750.00) for acknowledgement

D. Foreign remittance

SL No	Name and Type of Services	Nature of Charges/Fees/ Commissions	Rate of Charges/Fees/ Commissions (proposed)
01.	Issuance of FDD/TT/MT (other than import)	Charge	Up to eqv. Tk. 1,00,000/-, charge Tk. 100/- Eqv Tk. 1,00,001 to 5,00,000/-, charge Tk. 200/- Eqv. Tk. 5,00,001/- to Tk. 10,00,000/-, charge Tk. 300 More than eqv. Tk. 10,00,000/-, charge Tk. 500
02.	Issuance of Duplicate FDD	Service Charges	Tk. 500/- per instance
03.	Issuance of counter draft in favor of local banks	Charge	Tk. 500/- Free for wage earner's remittance
04.	Cancellation of FDD /Payment Instruction	Service Charges	Cancellation fee: Tk.200/- per instance Foreign Bank charges: At actual (if any)
	Outward Foreign Remittance (other than import)	Commission/ Service Charges	@ 0.25 % minimum Tk. 1500.00 Plus SWIFT charge at actual but min Tk. 1500.00 plus stationary Tk. 500
05.	Issuance of Credit Card endorsement in passport	Commission/ Service Charges	Endorsement fee per passport: Tk. 500/- per passport
	Issuance of cash F.C endorsement in Passport	Commission/ Service Charges	Commission 0.50% plus Tk.200/- for up to USD 500.00 & Tk.400/- for above USD 500.00
06.	Handling of Charge for opening student file for education abroad.	Commission/ Service Charges	Tk.3,000.00 for first three years from opening and Tk. 1,000 for subsequent years plus remittance charge as usual
07.	Outward foreign remittance (for study purpose)	Commission/ Service Charges	Tk. 1000.00 Plus SWIFT charge at actual but min Tk. 1500.00 plus stationary Tk. 500
08.	Issuance of NOC for Study and other purpose	Service Charges	Tk.500.00
09.	Processing of application of remittance of profit/dividend	Fee	Tk.1000/- + Applicable Remittance Charges
10.	Collection of Refund Warrant	Commission	Tk.200/- per instance



Social Islami Bank Limited, Head Office, Dhaka
Schedule of Charges for Foreign Exchange Transaction

Annexure-C

11.	Charges on processing documents for license/renewal of license of Money Changers for submission to Bangladesh bank	Service Charges	Tk. 2,000/- per instance
12.	Issuance of Lien Confirmation certificate on F.C. balance, Encashment certificate, F.C. balance certificate	Service Charges	Tk. 500/- per instance
13.	Inward remittance returns processing charge	SWIFT Charge	At actual from TT value
14.	Closing charges of FC/MFC/RFCD/NFCD/ERQ A/Cs	Charge	Tk.500/- per instance
15.	Any other charges not mentioned above	Service Charges	Tk. 1000.00

E. OBU Charges

SL No	Name and Type of Services	Nature of Charges/Fees/ Commissions/Existing charge	Rate of Charges/Fees/ Commissions (proposed)
01.	Export document discounting from OBU	Service charges	USD 50.00 per export documents
02.	SWIFT Charge for discounting of import bills of	Charge	Up to Value USD 50,000, Charge USD 50 Above Value USD 50,000, Charge USD 100
03.	SWIFT Charge for QFCB of Export bills of over USD20,000.00	Charge	Up to Value USD 20,000, Charge USD 30 Above Value USD 20,000, Charge USD 50
04.	Processing charge for discounting of import bills rerouted from other bank/under refinancing facility	fee	1.50% p.a OF BILL VALUE
05.	Cost of fund realization charge	Charge to be realized to cover the cost of fund deployed in providing specific facility to client. Intimidation with client is advised before applying such charge.	Case to Case basis

Notes:

- i) VAT, Source tax, Excise Duty shall be as per NBR/FAD, HO circulars. For any queries in this regard branches/CTPU shall contact with FAD, HO



Social Islami Bank Limited, Head Office, Dhaka
Fees & Charges of SIBL Visa Islamic Credit, Debit and Prepaid Card

Annexure-D

Visa Islamic Credit Card:

SL	Details	SIBL Proposed
01	Annual & Renewal Fee : Classic Local	<ul style="list-style-type: none"> Principal : BDT 800/- Supple: BDT 800/- (1st supplementary card free)
02	Annual & Renewal Fee : Classic Dual	<ul style="list-style-type: none"> Principal : BDT 1200/- Supple: BDT 1200/- (1st supplementary card free)
03	Annual & Renewal Fee : Gold Local	<ul style="list-style-type: none"> Principal : BDT 1500/- Supple: BDT 1500/- (1st supplementary card free)
04	Annual & Renewal Fee : Gold Dual	<ul style="list-style-type: none"> Principal : BDT 2000/- Supple: BDT 2000/- (1st supplementary card free)
05	Annual & Renewal Fee : Platinum	<ul style="list-style-type: none"> Principal : BDT 3500/- Supple: BDT 3500/- (1st supplementary card free)
06	Card Replacement Fee	BDT 500/-
07	Platinum Card Replacement Fee	BDT 800/-
08	PIN Re-issue	BDT 300/-
09	Over Limit Fee	BDT 500/- & USD 10/-
10	Record Keeping Fee	BDT 500/- & USD 7/-
11	Monthly maintenance Fee(For ATM Transaction)	<ul style="list-style-type: none"> Classic Local : BDT 750/- Classic (Dual) : BDT 750/- & USD10/- Gold (Local) : BDT 1500/- Gold (Dual) : BDT 1500/- & USD 20/- Platinum : BDT 1500/- & USD 20/-
12	ATM Transaction Limit	<ul style="list-style-type: none"> Classic : BDT. 24500/- or 50% of credit limit Whichever is lower. Gold : BDT. 100000/- or 50% of credit limit Whichever is lower. Platinum : BDT. 100000/- or 50% of credit limit Whichever is lower
13	ATM Transaction Fee	<ul style="list-style-type: none"> SIBL : Free Q-cash : BDT. 10/- NPSB : BDT. 15/- VISA : At actual
14	POS Single Transaction Limit	<ul style="list-style-type: none"> Classic : BDT 50000/- Gold : BDT 200000/- Platinum : BDT 500000/-
15	ATM maintenance Fee (Cash advance from ATM)	<ul style="list-style-type: none"> SIBL ATM : BDT 100/- Other ATM : BDT 200/- (Q-cash,NPSB & VISA charge will be added) <p>USD 5/-</p>



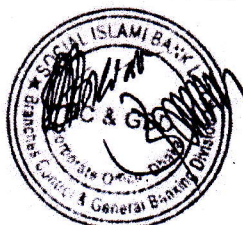
Social Islami Bank Limited, Head Office, Dhaka
Fees & Charges of SIBL Visa Islamic Credit, Debit and Prepaid Card

Annexure-D

SL	Details	SIBL Proposed
16	Fund Transfer Processing Fee (each transaction)	<ul style="list-style-type: none"> • General: 1.5% of Transfer Amount • Employee: 1% of Transfer Amount
17	Markup Profit	<ul style="list-style-type: none"> • General : 20% Yearly • Employee : 15% Yearly
18	Statement Retrieval Fee	BDT 50/- (Per Month)
19	Sales Slip Retrieval Fee	BDT 200/-
20	Minimum Payment	BDT 500/- & USD 20/- or 3% whichever is higher
21	CIB Fee	BDT 150/- (All approved card except complimentary card)
22	OTP (SMS/Email)	Free
23	SMS	BDT 200/- Yearly
24	Safe Guard Premium	BDT 0.30% of outstanding amount
25	Legal Fee	At actual
26	Certificate Fee	BDT 150/-
27	Excise Duty	As per govt. rules
28	Single Transaction Limit for e-commerce	BDT 10000/-
29	Payment Through VMT transaction (Bkash, Nagad & Others)	BDT 45/- or at actual per transaction

SIBL, Zameel Debit Card

SL	Details	SIBL Proposed
01	Annual & Renewal Fee	1st Year BDT 400/- 2nd Year onward BDT 400/-
02	Card Replacement Fee	BDT 400/-
03	PIN Re-issue	BDT 300/-
04	ATM Network Fee (yearly)	BDT 100/-
05	ATM Transaction Fee	<ul style="list-style-type: none"> • SIBL : Free • Q-cash : BDT. 10/- • NPSB : BDT. 15/- • VISA : At actual
6	SMS (yearly)	Free
7	Single Transaction Limit for E-commerce	BDT 10000/-



Social Islami Bank Limited, Head Office, Dhaka
Fees & Charges of SIBL Visa Islamic Credit, Debit and Prepaid Card

Annexure-D

VISA Islamic Prepaid Card

SL	Details	SIBL Proposed
01	Annual & Renewal Fee	<ul style="list-style-type: none"> • HajjCard : Free (Agency/Individual) • Gift Card : General Customer Tk. 400 : Employee Free • Travel Card : BDT 1500/- • Student Card : BDT 1000/-
02	Card Replacement Fee	BDT 400/-
03	PIN Re-issue	BDT 300/-
04	ATM Transaction Fee	<ul style="list-style-type: none"> • SIBL : Free • Q-cash : BDT 10/- • NPSB : BDT 15/- • VISA : At actual
5	SMS (yearly)	BDT 200/-Yearly
6	Single Transaction Limit for E-commerce	BDT10000/-
7	Payment Through VMT transaction (Bkash,Nagad & Others)	BDT 45/- or at actual per transaction

VISA Islamic Dealership Card

SL	Details	SIBL Proposed
01	Annual & Renewal Fee	• Dealership Card : 1500/-
02	Markup Profit	• 18% Yearly
03	Certificate Fee	• BDT 100/-
04	Card Replacement Fee	• BDT 500/-
05	PIN Replacement Fee	• BDT 300/-
06	Over Limit Fee	• BDT 500/-
07	Record Keeping Fee	• BDT 500/-
08	Statement Retrieval Fee	• BDT 50/-
09	CIB Fee	• BDT 150/-
10	Legal Fee	• At actual
11	Fund Transfer Processing Fee	• 1.50% of Transfer Amount
12	OTP (through SMS/Email) Fee	• BDT 200/- Yearly
13	Minimum Payment	• BDT 500/- & USD 20/- or 3% whichever is higher
14	Profit Free Period	• Maximum 51 days & Minimum 20 days
15	Payment Through VMT transaction (Bkash,Nagad & Others)	BDT 45/- or at actual per transaction

Note: 15% VAT is applicable for all fees and charges. SIBL reserves the right to change fees and charges when required.

