

SCHEDULE OF CHARGES
of
TRUST BANK LIMITED
Effective from July 02, 2019

Trust Bank Ltd. Schedule of Charges		
SI No	Description	Schedule of Charges
A	General Banking & Local Remittance	
A1	Current Accounts/ Al-Wadiah:	
A1-i	Incidental Charge	No Charge
A1-ii	Account Maintenance Fee	Tk. 500 (Half Yearly)
A1-iii	Account Closing Charge	Tk. 300 Per Account
A1-iv	Account Statement	No Charge (Half Yearly & Yearly) for one time Subsequently, Per Page Tk.25 & Minimum Tk.100
A1-v	Balance Certificate	No Charge (Half Yearly & Yearly) for one time Subsequently, Per Certificate Tk. 200
A1-vi	Solvency Certificate	Tk. 500 Per instance
	Shanchaypatra (Solvency)Certificate	No Charge for Defence Personnel & TBL Employees Tk. 500 Per instance (N/A for Tax Deduction)
A1-vii	Issue of Cheque Book(MICR)	Tk. 5 Per Leaf (Tk. 3 Per Leaf for Defence Personnel & TBL Employee)
	SMS Notification: Cheque Book (MICR)	Tk. 2 Per Instance
A1-viii	Standing Instruction	Tk. 200 Per Instance (excluding DPS & Loan Installment Payment) No Charge for Defence Personnel & TBL Employees
A2	Savings/ Mudaraba Savings	
A2-i	Incidental Charge	No Charge
A2-ii	Service Charge	No Charge
A2-iii	Account Maintenance Fee	No Charge If average Balance is less than or equal to Tk. 5,000
		Tk.100 Half Yearly if average Balance is more than Tk. 5,000 but less than or equal to Tk. 25,000
		Tk.300 Half Yearly if average Balance is more than Tk.25000
A2-iv	Account Closing Charge	Tk. 200 Per Account
A2-v	Account Statement	No Charge (Half Yearly & Yearly) for One Time Subsequently, Per Page Tk.25 & Minimum Tk.100
A2-vi	Balance Certificate	No Charge (Half Yearly & Yearly) for One Time Subsequently, Per Certificate Tk. 200
A2-vii	Solvency Certificate	Tk. 500 Per instance
	Shanchaypatra (Solvency) Certificate	No Charge for Defence Personnel & TBL Employees Tk. 500 Per instance (N/A for Tax Deduction)
A2-viii	Issue of Cheque Book(MICR)	Tk. 5 Per Leaf (Tk. 3 Per Leaf for Defence Personnel & TBL Employee)
	SMS Notification:Cheque Book(MICR)	Tk. 2 Per Instance
A2-ix	Standing Instruction	Tk. 200 Per Instance excluding DPS & Loan Installment Payment No Charge for Defence Personnel & TBL Employees
A2-x	Activation Charge for Dormant A/C	Tk. 500 Per Account
A3	SND/Mudaraba SND	
A3-i	Incidental Charge	No Charge
A3-ii	Service Charge	No Charge
A3-iii	Account Maintenance Fee	Tk. 500 (Half Yearly)
A3-iv	Account Closing Charge	Tk. 300 Per Account
A3-v	Account Statement	No Charge (Half Yearly & Yearly) for One Time Subsequently, Per Page Tk.25 & Minimum Tk.50
A3-vi	Balance Certificate	No Charge (Half Yearly & Yearly) for One Time Subsequently, Per Certificate Tk. 200
A3-vii	Solvency Certificate	Tk. 500 Per instance
	Shanchaypatra (Solvency) Certificate	No Charge for Defence Personnel & TBL Employees Tk. 500 Per instance (N/A for Tax Deduction) No Charge for Defence Personnel & TBL Employees



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A3-viii	Issue of Cheque Book(MICR)	Tk. 5 Per Leaf (TK. 3 Per Leaf for Defence Personnel & TBL Employee)
	SMS Notification: Cheque Book (MICR)	Tk. 2 Per Instance
A3-ix	Standing Instruction	Tk. 200 Per Instance excluding DPS & Loan Installment Payment No Charge for Defence Personnel & TBL Employees
A4-i	Trust Payroll Account	
A4-ii	Account Maintenance Fee	Free
A4-iii	Service Charge	Free
A4-iv	Minimum Balance	Not Applicable
A4-v	Cheque Book	1st Cheque Book Free (From 2nd Cheque Book as per Normal Saving Account where ATM is not installed)
		Tk. 5 Per Leaf (if ATM Machine installed)
A4-vi	Account Statement	No Charge (Half Yearly & Yearly) for one Time
		Subsequently, Per Page Tk.25 but not less than Minimum Tk.100.
A4-vii	Balance Certificate	No Charge (Half Yearly & Yearly) for One Time
		Subsequently, Per Certificate Tk. 200
A4-viii	Solvency Certificate	Tk. 200 Per instance
A4-ix	Interest Payment	Half Yearly (Minimum amount of balance Tk. 2,000)
A4-x	SMS Notification/Charge	Free
A4-xi	Account Closing	If 03 months consecutive salary not disbursed then the salary account will be closed . Closing Fees: available balance or maximum Tk. 200.
A4-xii	Phone Banking	Free
A4-xiii	Standing Instruction	Tk. 200 Per Instance from corporate A/C at the time of salary transfer with one instruction (Salary / Allowance Transfer from corporate A/C to individual A/C at a time) excluding DPS & Loan Installment Payment
A5	Cheque Collection	
A5-i	Collection of Cheques through Clearing House	No Charge
	Collection of Cheques through BACH	
	Less than Tk. 50,000	No Charge
	Tk. 50,000 and above but less than Tk. 500,000	Tk. 10 (including VAT) Tk. 8 Payable to BACH + Tk.2 for presenting Bank TBL Staff , Army Personnel , Soilder , Army Units will be charged by Bangladesh Bank's Charges (Payable to Bangladesh Bank)
	High Value: Tk.5,00,000 and above (same day clearing)	Tk. 60 (including VAT) Tk. 50 Payable to BACH + Tk.10 for presenting Bank TBL Staff , Army Personnel , Soilder , Army Units will be charged by Bangladesh Bank's Charges (Payable to Bangladesh Bank)
	Tk.500,000 and above (if presented as regular value clearing)	Tk. 25 (including VAT) Tk. 20 Payable to BACH + Tk. 5 for presenting Bank TBL Staff , Army Personnel , Soilder , Army Units will be charged by Bangladesh Bank's Charges (Payable to Bangladesh Bank)
	Any EFT Transaction	No Charge
	Any RTGS Transaction	Tk.100 per transaction including 15 %VAT (Tk.86.96 +Tk. 13.04) No Charge for defence personnel and TBL employee
	Any G2G Transaction(Govt. 2 Public Payment)	No Charge
	Cheque against Govt. receivables (treasury challan/Sp purchase etc.) Utility Bill, City Corporation /Pourashava Bill	No Charge



SI No	Description	Schedulde of Charges																
A5-ii	Outward cheque return (collection or clearing)	No Charge																
A5-iii	Inward Cheque returned for insufficient balance	Tk. 500 Per instance																
A5-iv	Collection of Outstation cheque/bills (expect BACH)	Upto Tk. 100,000: Tk.100 Above Tk. 100,000: Tk. 200 No Charge for Defence Personnel & TBL Employees																
A6	Pay Order & General Issues																	
A6-i	Pay Order Issue	TK 100 per issue for A/C Holder/Loan Customer No charge for Job Seeker and the Customer who will avail Trust Pay order Financing (SME product)/Govt. to Govt. TK 50 for Defence Personnel & TBL Employees For Walk-in Customer Tk. 300																
	Pay Order Issue (Advice & pay)	TK. 100 per issue																
A6-ii	Pay Order Cancellation	Tk. 300 (for A/C. Holder),Tk.500 (for Walking Customer)																
	Pay Order Release	No Charge																
A6-iii	Pay Order Duplicate Issue/FDR	Tk. 500 Per instrument and stamp charge for indemnity. (Tk. 300 for Defence Personnel)																
A6-iv	Foreign Remittance (inward)	No Charge																
A-6v	DD/TT/MT issuance	Tk. 500 Flat Per Issuance																
A-6vi	Cancellation of DD/TT	No Charge for Defence Personnel & TBL Employees Tk. 500 Flat Per Issuance																
A-6vii	Issuance of Duplicate instrument such as Pay order/FDR/ other Deposit products etc.	Tk. 500 per instrument, plus stamp charge at actual																
A-6viii	Issuance of Bangladesh Bank Cheque	Tk. 500 Per instance																
A-6ix	Clean Bill Purchase	Up to Tk. 0.25 Lac, @0.15%, min. Tk. 25 +SC Tk. 100 Above Tk. 0.25 Lac to Tk. 1.00 lac, @0.15%, min. Tk.100+SC Tk. 200 Above Tk. 1 Lac to Tk. 5 Lac, @0.10%, min. Tk.250 +SC Tk.300 Above Tk. 5.00 Lac @0.05%, min. Tk.500 +SC Tk.500 Note:SC=Service Charge																
A-6 x	Enlistment of C&F Agents	For Fresh Enlistment Tk. 10,000 For Renewal Tk. 5,000																
	BB Permission for Agent:C&F/Buying Agent	For Fresh Enlistment Tk. 10,000, Renewal Tk.5,000																
	Indentor	For Fresh Enlistment Tk.10,000, Renewal Tk.5,000																
A6-xi	Enlistment of Local Suppliers/ Contractors	Fresh Enlistment Tk. 5,000 For Renewal Tk. 2,000																
A6-xii	Fund Transfer Instruction	Account to Account TransferTk. 200 No Charge for Same Account Holder																
A6-xiii	Statement Verification Charge (at the request of other Banks/NBFI)	Tk. 500 Per instance																
A6-xiv	Account Transfer from one branch to another	Service Charge Tk. 500 plus postage at actual No Charge for Defence Personnel & TBL Employees																
A6-xv	Stop Payment Instruction	Tk. 500 Per instance (Tk. 100 for Defence Personnel & TBL employees)																
A6-xvi	Locker/ Safe Custody(Either Yearly Rent or Security Key Deposit	<table><tr><th>Type</th><th>Yearly Rent</th><th>or</th><th>Key Deposit</th></tr><tr><td>Small</td><td>Tk. 3,000</td><td>or</td><td>Tk. 30,000</td></tr><tr><td>Medium</td><td>Tk. 4,000</td><td>or</td><td>Tk. 40,000</td></tr><tr><td>Large</td><td>Tk. 5,000</td><td>or</td><td>Tk. 50,000</td></tr></table> <p>1. Locker yearly rate/ key deposit will be reviewed on yearly basis and prevailing rate will be applicable for all size of locker. (Branch must inform their customers in writing). 2. In case of Yearly rent: a. 05 (Five) years advance rent will be deposited at the time of opening new Locker from now on ward. For existing customer - at the time of renewal (In case of closure of locker before 05 (five) years, advance paymnet will be refunded keeping 1 (one) year rent). b. For Defence Personnel & TBL Employee : 1 (one) year advance rent will be deposited at the time of opening new Locker from now and on ward.For existing customer - at the time of renewal. 3. For Defence Personnel & TBL Employees 50 % of the above prescribed rate.</p>	Type	Yearly Rent	or	Key Deposit	Small	Tk. 3,000	or	Tk. 30,000	Medium	Tk. 4,000	or	Tk. 40,000	Large	Tk. 5,000	or	Tk. 50,000
Type	Yearly Rent	or	Key Deposit															
Small	Tk. 3,000	or	Tk. 30,000															
Medium	Tk. 4,000	or	Tk. 40,000															
Large	Tk. 5,000	or	Tk. 50,000															
A6-xvii	Locker Key Replacement	Actual Cost + Tk.3,000																
A6-xviii	Clean Bills- Collections (OBC)	0.015% or minimum Tk.300 + other cost at actual for LCY																



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A6-xix	BO Certificate	Tk.100 Per Instance
A6-xx	General Fees:	
	a)I-banking Fund Transfer	Inquiry - Free, Fund Transfer through Internet -NPSB Network-Tk. 10 per Transaction (Defence & TBL employee- free)
	b)ATM Footage Request (TBL ATM)	Tk. 3,000
	c)ATM Footage Request (Other ATM)	Tk. 5,000
A6-xxi	e- GP Service Charge & Fees	
	i)Tender Registration Fee	TK. 200
	ii)Tender Document Purchase Fee	TK. 200
	iii)Tender/Proposal Security Fee	TK. 200
	iv)Performance Security Fee	TK. 200
	v)Security Documents Store Purpose	TK. 100
	vi)New Performance Security Fee	TK. 100
	vii)Complaint Registration Fee	TK. 100
	viii)Complaint Security Fee	TK. 100
	ix)Transaction of Security Release	TK. 100
A6-xxii	Internet Banking (i-Banking)	Inquiry - Free
		Fund Transfer through Internet -NPSB Network-Tk. 10 per Transaction (Defence & TBL employee- free)
B	Credit Operations	
B1	Loan processing Fees for General Customers: All existing Unsecured Personal Loans	1%
		No Charge for TBL Employees
B2	Loan processing Fees for General Customers: Apon Nibash(Home Finance) & Ihsan Apartment Purchase Scheme, BarakatHome Construction Scheme.	1.00 % General Customers.
		Incase of taking over: 0% on taking over amount & 1% on fresh disbursement
		In case of Pay Roll Clients 0.50%
		No Charge for TBL Employees
B2	Penalty Compensation for General Customers: Apon Nibash (Home Finance) & Ihsan Apartment Purchase Scheme, Barakat Home Construction Scheme and TPA	1% Penalty / Compensation (on outstanding amount) from the HBL facilities under TPA if mortgage formalities are not completed within 3 (Three) years from date of disbursement.
B3	Loan processing Fees for General Customers: Car Loan & Barakat Car Scheme	1% on disbursed amount.
		No Charge for TBL Employees
B4	Loan Processing Fees for Defence Personnel: Any Purpose Loan, Car Loan/TIB Car Scheme	0.50%
B5	Loan Processing Fees for Defence Personnel: HBL(Reg. Mortgage), Loan against Commutation Benefit, Army Officers Housing Scheme, Home Mortgage Loan- Sena Palli,RRDH, & TIB House Building Scheme, TIB AOHS, LAPB	No Charge
B6	Penal Interest	2% on the Overdue Amount / as per Schedule of Charges (for all retail loans other than Defence)



SI No	Description	Schedule of Charges
B7	Partial Payment (Retail loan Other than defence products)	Allowed .At least minimum 30% of the loan outstanding to be paid by customer while making advance / prepayments: • Fee: 2% of the partial payment amount. • 0.5% will be applicable for Defence personnel (Army / Navy / Air Force) and TBL and its subsidiaries' employees
B8	Early Settlement Fees	For all unsecured loan before 1st year 2% on the outstanding amount & above 1 year 0.50% on the outstanding amount (No charge for Defence personnel & TBL employees)
B9	Bank Guarantee	Maximum 0.50% per Qtr. And Minimum Tk. 2,000 per year For 100% Cash Margin, Tk.2,000 Where guarantee is fully covered by TBL Financial instruments, maximum 0.20% per Qtr. And minimum Tk.2,000 per year If guarantee is covered by other Banks Financial Instruments, maximum 0.30% per Qtr and minimum Tk. 5,000 per year
B10	Documentation Charge for Loan (Other than individuals)	Stamp Charge and Legal fees at actual
B11	Documentation Charge for Loan (individuals including Retail Loans)	Stamp Charge and legal fees at actual
B12	Credit Facility Backed by Cash Collaterals or Financial instruments (issued by TBL, other Banks or NBFIs for individuals and corporate (SOD & Secured Term Loan)	No Charge for TBL Instrument/Issued by TBL (WEDB etc.) For Other Instruments: maximum 0.50% on approved amount of loan or Tk. 10,000 whichever is lower
B13	Loan/Investment Rescheduling Charge	Individual: Tk.1,000 Corporate: Minimum TK. 10,000 or as per HO approval PPG Based Collateral & non collateral: Nil
B14	SME Loan/Investment Processing fees/Service Charge/ Commission Documentation fee/CIB charge/Stamp charge/Legal & Valuation fee Early Settlement fee	Only Loan Application fee Tk. 200 At Actual Not applicable for Cottage & Micro Sector. However, for Small and Medium segment early settlement fee for the loans to be settled within one year for takeover purpose will be as follows: 1) Outstanding amount up to Tk.50 lac, early settlement fee will be Tk.15,000 2) Outstanding amount above Tk.50 lac, early settlement fee will be Tk.20,000 Note: Early settlement fee may be waived by the Management if necessary
B15	Valuation & Legal Fee	Negotiable on case to case basis on the merit of case
C	Foreign Trade Operations	
C1	L/C Opening Commission	Sight L/C :Maximum 0.40% per Qtr. Deferred /Usance L/C: Maximum 0.50% per Qtr. 100% Cash Margin : Maximum 0.25% per Qtr. Back to back L/C: Maximum 0.40% per Qtr.
C2	L/C Opening Documentation Charges Stamp Charges	Stamp Charges at actual
C3	Export L/C Advising	Maximum Tk.750
C4	L/C Transmission	By Local Mail- at actual By Foreign Mail- at actual By SWIFT- at actual
C5	UPAS / L/C Acceptance	Maximum 0.40% per Qtr , Minimum Tk.7,500 +Postage at actual, Minimum Tk. 200. SWIFT at actual In case of more than 360 days: 0.10% as Risk Premium on Outstanding amount



SI No	Description	Schedule of Charges
C6	L/C Amendment	Maximum Tk. 750 per L/C Plus SWIFT Charge at actual
C7	L/C Confirmation from 3rd Bank	At actual Charge by 3rd Bank+ Maximum 0.20% per Qtr.
C8	FCC -Local	No Charge
C9	FCC- Foreign	No Charge
C10	FCC for L/C Amendments	No Charge
C11	Correspondence Charge regarding L/C Cancellation	Charges imposed by L/C Advising /Presenting /Negotiating Bank + SWIFT - At Actual
C12	Handling Charge-L/C	No Charge
C13	Handling Charge Import Doc	No Charge
C14	Discrepancy Charge- Discrepant Import Doc.	US \$ 30.00 - \$80 per Doc, for foreign document +SWIFT at actual
C15	Issuance of Shipping Guarantee	Tk.1,000 for local document + mail/swift at actual,
C16	Charges for Payment / Reimbursement instruction	Minimum Tk.750 per instance
C17	Transfer of Export L/C	US \$ 50 for foreign documents
C18	Inland Bill Purchase (IBP) & Musharaka IBP	Tk.2,000 for local documents
C19	Processing of document under collection in LCY	Tk. 750 +SWIFT - at actual
C20	Documentary Bills- Collections/Purchase(FDBC/FDBP, LDBC)	Maximum @0.15% , Minimum Tk.1,000 and Maximum Tk.15,000 + other cost at actual , Minimum Tk. 500
C21	Issuance of Export PRC	Maximum 0.15% or MinimumTk.1,000, Maximum Tk. 10,000 , postage at actual , minimum Tk. 3,000 for foreign
C22	Back to Back L/C / C&F / PRC/FOB Certificate	Tk. 500 Per Certificate
C23	Issuance of EXP	Tk. 200 Per Certificate
C24	Issuance of NOC for 2nd Lien Bank	Tk.300 per set
C25	Foreign Outward Remittance (TT,DD etc.Issue)	Tk. 2,000 per NOC
C26	Foreign Inward Remittance ; Purchase of FC Drafts d/o abroad	Commission Maximum 0.15% , Minimum Tk. 750 +SWIFT Charges at actual
C27	Collection of Clean Item	Maximum @ 0.40% , Minimum Tk. 750+actual SWIFT, Minimum Tk. 750 /mail Charges , Minimum Tk. 500 for local or Tk. 2,500 for Foreign
C28	Issuance of Cash FC- PP Endorsement	Maximum @ 0.25% , minimum Tk. 750 + At Actual SWIFT, Minimum Tk. 750 /mail Charges, Minimum Tk.200 for local or Tk. 2,000 for foreign
C29	Issuance of Certificate agt. PP endorsement	Service Charge Tk. 500 flat per PP (Tk. 1,000 for Walking Customer)
C30	Cancellation of FC Draft	Tk. 200 Per instance
C31	Processing of Student File	Maximum 0.25% , Minimum Tk.500 per instance+ SWIFT charges at actual
C32	Collection of credit Report on Supplier / Beneficiary	Tk. 5,000 per file issuance and Tk. 2,000 for renewal .
C33	Cash Incentive Processing per File	At Actual , Minimum US \$ 100 (for Foreign)
C34	SWIFT message charge not mentioned elsewhere	At Actual , Minimum Tk.1,000 (for Local)
D	Trust VISA Debit Card	Tk. 5,000
D1	Issuing Fee for Primary Card	At Actual , Minimum Tk. 750
D2	Issuing Fee for Supplementary Card	At Actual , Minimum Tk. 750
D3	Renewal Fee per year:	At Actual , Minimum Tk. 750
D4	Primary Card	At Actual , Minimum Tk. 750
D5	Supplementary Card	At Actual , Minimum Tk. 750
D6	Reissue/Replacement Fee	At Actual , Minimum Tk. 750
D7	Reissue / Replacement Fee for Primary Card	At Actual , Minimum Tk. 750
D8	Reissue /Replacement Fee Supplementary Card	At Actual , Minimum Tk. 750



SI No	Description	Schedule of Charges
D7	PIN Reissue Fee for Primary Card	Tk. 100 No Charge for TBL Employee
D8	PIN Reissue Fee Supplementary Card	Tk. 100 No Charge for TBL Employee
E	Trust DPSA (Proprietary) Debit Card	Magnetic Strip
E-i	Issuing Fee (primary Card Holder)	1 st Year Free
E-ii	Reissue Charge	Tk. 100
E-iii	Renewal Charge	Tk. 100
E-iv	Supplementary Card (Issuance/Reissue/Renewal)	Tk. 100
E-v	PIN Reissue	Tk. 50
F	Trust DPSA (VISA) Debit Card	Proposed Charges
F-i	Issuing Fee for all DPSA VISA Card	1st Year Free
F-ii	Reissue Charge	Tk. 400
F-iii	Renewal Charge	Tk. 400
F-iv	Supplementary Card (Issuance/Reissue/Renewal)	Tk. 400
F-v	PIN Reissue	Tk. 100
G	Transaction Fee:	
G-i	Transaction Fee (TBL ATM)	No Charge
G-ii	Transaction Fee (Q-Cash ATM)	Tk. 10
G-iii	Transaction Fee (NPSB ATM)	TK. 15 (from Customers) + TK. 7.50 (from Bank- Subsidy)
G-iv	Transaction Fee (NPSB ATMs)	Tk. 15
G-v	Mini Statement / Balance Query (NPSB ATMs)	Tk. 5
H	Trust VISA RFCD Debit Card	Discontinued
I	Trust Visa Prepaid Card	Proposed Charges
I-1	Issuing Fee Primary Card	Tk. 500 Tk. 250 for TBL Employee
I-2	PIN Reissuing Fee	Tk. 100 Tk. 100 for TBL Employee
I-3	Card Reissue / Replacement Fee	Tk. 500 Tk. 250 for TBL Employee
I-4	Endorsement Fee	Tk. 300 Tk. 150 for TBL Employee
I-5	Card Cancellation Charge	No Charge
I-6	Transaction Fee (TBL ATM)	No Charge
I-7	Transaction Fee (Q-Cash ATM)	Tk. 10
I-8	Transaction fee (Other than Q Cash & TBL)	TK. 15 (from Customers) + TK. 5 (from Bank- Subsidy)
I-9	Transaction Fee (Abroad ATM)	0.02
I-10	Fund Transfer through ATM-NPSB Network	Tk. 10 Per Transaction
I-11	Fund Transfer through Internet - NPSB Network	Tk. 10 Per Transaction



J	VISA Credit Card Fees & Charges	Schedule of Charges for Credit Card			
		Classic Dual	Gold Dual	Platinum Dual	For TBL Employee
J1	Issuing/Annual Fee - Chip Based card (Primary Card)	BDT 1,000	BDT 2,000	BDT 3,000	No Charge
J2	Issuing/Annual Fee - Chip Based card (Supplementary Card)	1st Card Free, @Tk. 500 for 2nd & 3rd card	1st Card Free, @Tk. 800 for 2nd & 3rd card	1st Card Free, @Tk. 1,000 for 2nd & 3rd card	1st Card Free, @Tk. 500 for 2nd & 3rd card
J3	Card Reissuing/Replacement Fee – Chip Based Card (Primary Card)	BDT 500	BDT 500	BDT 500	BDT 500
J4	PIN Reissuance Fee	BDT 300	BDT 300	BDT 300	BDT 300
J5	Late Payment Fee	BDT 500/ \$10	BDT 500/ \$10	BDT 500/ \$10	BDT 500/ \$10
J6	Excess Over Limit Fee	BDT 500/ \$10	BDT 500/ \$10	BDT 500/ \$10	BDT 500/ \$10
J7	Over Limit Interest (Per Month)	N/A	N/A	N/A	N/A
J8	Cash Advance Fee:				
J8-i	TBL ATM	1 % for TBL ATM	1 % for TBL ATM	1 % for TBL ATM	1 % for TBL ATM
J8-ii	ATM Abroad	& 2 % for others	& 2 % for others	& 2 % for others	& 2 % for others
J8-iii	Q-Cash Network ATM	ATM/ATM Abroad	ATM/ATM Abroad	ATM/ATM Abroad	ATM/ATM Abroad
J8-iv	BRAC ATM & DBBL ATM				
J8-v	NPSB ATM				
J8-vi	VISA Acquiring ATM other than Q-cash, BRAC & DBBL ATMs				
J8-vii	CASH Advance from TBL Bank POS	1%	1%	1%	0.25%
J9	Priority Pass uses charge per person	\$27	\$27	\$27	\$27
J10	Return Cheque Fee	BDT 500	BDT 500	BDT 500	BDT 500
J11	Balance Transfer Fee	N/A	N/A	N/A	N/A
J12	Balance Transfer Interest Rate(Per Month)	N/A	N/A	N/A	N/A
J13	Minimum Payment Due	BDT 500 or 5 % of outstanding balance whichever is higher for local part & \$ 10 or 5% of outstanding balance whichever is higher for international part. If the outstanding balance is less than BDT 500 or \$ 10, it must be paid in full.			
J14	Interest Rate(Applicable daily basis on unpaid amount)	2.0 % (per month)			
J15	Card Cheque Book Fee 12 Leaves	Free 1st cheque book with 10 leaves, From 2nd Cheque Book, BDT 200 (10 Leaves) will be charged.			
J16	Card Cheque Book Fee 25 Leaves	N/A	N/A	N/A	N/A
J17	Card Cheque Processing Fee	1.5%*	1.5%*	1.5%*	BDT 100
J18	Out Station Cheque Processing Fee	N/A	N/A	N/A	N/A



J19	Certificate Fee	N/A	N/A	N/A	N/A
J20	Duplicate Statement Fee	N/A	N/A	N/A	N/A
J21	Risk Assurance Fee-on the Outstanding	0.35%	0.35%	0.35%	0.35%
J22	SMS Fee (Per Year)**	BDT 200	BDT 200	BDT 200	BDT 200
J23	Sales slip Retrieval Fee	BDT 200	BDT 200	BDT 200	BDT 200
J24	Out station Cheque Collection Fee	N/A	N/A	N/A	N/A

Terms & Conditions:

1	*Domestic Uses Only.
2	All charges/fees mentioned above are exclusive of VAT. Amount of VAT (except BACH clearing & RTGS transaction, sl # A5-i) are to be realized in the applicable case as per VAT Act1991 and VAT Rules 1991.
3	1st year Annual Fee waived for all types of Credit Card during campaign period.
4	Management may waive part or full amount of the above mentioned fees/charges to the valued clients. In case of waiver VAT is to be collected on the standard rate of charges
5	Card fee waived from 2nd year after doing 18 transactions (min Tk.500.00 or \$6.00 each) in POS and E-Commerce or by redeem Reward Point whichever will reach earlier.
6	50% Card fee for Defense personnel.
7	Lifetime free 1st Supplementary Credit Card.
8	Free 02 visits in a year for Platinum card holder in 1000+ Worldwide Airport Lounges by using Priority Pass.
9	98% cash Advance facility available from Bank POS (as alternative of card cheque) and 50% Cash Advance from ATM.
10	Fees & Charges for Secured Card (Lien against FC Account): 1st Year Free, renewal fee \$15, Pin re-issue fee \$3, SMS fee \$3 will be charged in yearly. All other fees & charges will be applicable as per schedule of charges.
11	New card can be availed by Retired Defense personnel with new limit as per his/her current income/DBR. All other facilities (fees & charges) will be same as in service Defend personnel. Existing Card will be cancelled at the time of retirement from service of Defense personnel & end service benefit will be released after getting NOC from Trust Bank.
12	Fees & charges of Classic Local & Gold Local will be same as Classic Dual & Gold Dual accordingly. Existing Classic Local & Gold Local card will be converted as Classic Dual & Gold Dual respectively at the time of renewal/re-issue.
13	Existing Magnetic Strip card will be discontinued at the time of card expiry.
14	**SMS fee per year will be charged along with first statement.
15	Default Credit Card Limit slab: E-Commerce=\$300, ATM=\$300, POS=\$1000 for Foreign Currency transaction (As per client request slab can be changed)
16	Credit Card CIB & CPV charges are deducted as per banks rules and Rate of Interest may be changed as per Bangladesh Bank Guideline/circular.
17	Defense personnel include both in-service and retired.

