



**Schedule of Charges
of
Trust Bank PLC.
Effective from 02 March 2026**

SI No	Description	Charges
A	General Banking & Local Remittance	
A1	Current Accounts/ Al-Wadiah:	
A1-i	Initial Deposit and Minimum Balance	Tk.1,000(Waived for Specially Privileged Accounts)
A1-ii	Account Maintenance Fee	Tk. 300 Half Yearly (No Charge for Specially Privileged Accounts)
A1-iii	Account Closing Charge	Tk. 300 (No Charge for Specially Privileged Account)
A1-iv	Account Statement	No Charge (Half Yearly & Yearly) for one time Subsequently, Per Statement Tk.100
A1-v	Balance Confirmation Certificate	No Charge (Half Yearly & Yearly) for one time Subsequently, Per Certificate Tk. 100
A1-vi	Solvency Certificate	Tk. 200 Per instance No Charge for Defense Personnel & TBL Employees
	Shanchaypatra (Solvency)Certificate	Tk. 200 Per instance (N/A for Tax Deduction) No Charge for Defense Personnel & TBL Employees
A1-vii	Issue of Cheque Book(MICR)	Tk. 7 Per Leaf (TK. 5 Per Leaf for Defense Personnel & TBL Employee)
A1-viii	SMS Notification	Tk. 2 per instance but not less than Tk. 200/- (Half Yearly)
A1-ix	Standing Instruction	Tk. 200 Per Instance (excluding DPS & Loan Installment Payment) No Charge for Defense Personnel & TBL Employees
A1-x	Activation Charge for Dormant A/C	No Charge
A2	Savings/ Mudaraba Savings	
A2-i	Initial Deposit and Minimum Balance	Tk.500(Waived for Specially Privileged Accounts)
A2-ii	Account Maintenance Fee	No Charge If average Balance is less than or equal to Tk. 10,000/- Tk.100 Half Yearly if average Balance is more than Tk. 10,000/- but less than or equal to Tk. 25,000/- Tk.200 Half Yearly if average Balance is more than Tk.25,000/- but less than or equal to Tk.2,00,000/- Tk.250 Half Yearly if average Balance is more than Tk.2,00,000/- but less than or equal to Tk.10,00,000/- Tk.300 Half Yearly if average Balance is more than Tk.10,00,000/- (No Charge for Specially Privileged Accounts)
A2-iii	Account Closing Charge	Tk. 200 Per Account (No charge for Specially Privileged Accounts)
A2-iv	Account Statement	No Charge (Half Yearly & Yearly) for One Time Subsequently, Per statement Tk.100
A2-v	Balance Confirmation Certificate	No Charge (Half Yearly & Yearly) for One Time

SI No	Description	Charges
		Subsequently, Per Certificate Tk. 100
A2-vi	Solvency Certificate	Tk. 200 Per instance
		No Charge for Defence Personnel & TBL Employees
	Shanchaypatra (Solvency) Certificate	Tk. 200 Per instance (N/A for Tax Deduction)
		No Charge for Defense Personnel & TBL Employees
A2-vii	Issue of Cheque Book(MICR)	Tk. 7 Per Leaf (TK. 5 Per Leaf for Defense Personnel & TBL Employee)
A2-viii	SMS Notification	Tk. 2 per instance but not less than Tk. 200/- (Half Yearly)
A2-ix	Standing Instruction	Tk. 200 Per Instance excluding DPS & Loan Installment Payment
		No Charge for Defense Personnel & TBL Employees
A2-x	Activation Charge for Dormant A/C	No. Charge
A3	SND/Mudaraba SND	
A3-i	Initial Deposit and Minimum Balance	Tk.1,000(Waived for Specially Privileged Accounts)
A3-ii	Account Maintenance Fee	Tk. 500 Half Yearly(No Charge for Specially Privileged Accounts)
A3-iii	Account Closing Charge	Tk. 300 Per Account(No Charge for Specially Privileged Accounts)
A3-iv	Account Statement	No Charge (Half Yearly & Yearly) for One Time
		Subsequently, Per Statement Tk.100
A3-v	Balance Confirmation Certificate	No Charge (Half Yearly & Yearly) for One Time
		Subsequently, Per Certificate Tk. 100
A3-vi	Solvency Certificate	Tk. 200 Per instance
		No Charge for Defense Personnel & TBL Employees
	Shanchaypatra (Solvency) Certificate	Tk. 200 Per instance (N/A for Tax Deduction)
		No Charge for Defense Personnel & TBL Employees
A3-vii	Issue of Cheque Book(MICR)	Tk. 7 Per Leaf (TK. 5 Per Leaf for Defense Personnel & TBL Employee)
A3-viii	SMS Notification	Tk. 2 per instance but not less than Tk. 200/- (Half Yearly)
A3-ix	Standing Instruction	Tk. 200 Per Instance excluding DPS & Loan Installment Payment
		No Charge for Defense Personnel & TBL Employees
A3-x	Activation Charge for Dormant A/C	No Charge
A4	Trust Payroll Account	
A4-i	Account Maintenance Fee	Free
A4-ii	Service Charge	Free
A4-iii	Minimum Balance	Not Applicable

SI No	Description	Charges
A4-iv	Cheque Book	1st Cheque Book Free (From 2nd Cheque Book as per Normal Saving Account where ATM is not installed)
		Tk. 7 Per Leaf (if ATM Machine installed)
A4-v	Account Statement	No Charge (Half Yearly & Yearly) for one Time
		Subsequently, Per statement Tk.100.
A4-vi	Balance Confirmation Certificate	No Charge (Half Yearly & Yearly) for One Time
		Subsequently, Per Certificate Tk. 100
A4-vii	Solvency Certificate	Tk. 200 Per instance
A4-viii	Interest Payment	Half Yearly (Minimum amount of balance Tk. 2,000)
A4-ix	SMS Notification/Charge	Free
A4-x	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-xi	Phone Banking	Free
A4-xii	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 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		

SI No	Description	Charges
	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
A5-ii	Outward cheque return (collection or clearing)	No Charge
A5-iii	Inward Cheque returned for insufficient balance	Tk. 50 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 Defense Personnel & TBL Employees
A6	Pay Order & General Issues	
A6-i	Pay Order Issue (PO)	Tk. 20 per issue for PO upto Tk.1000
		Tk.50 per issue for PO for Tk.1001 to Tk.100000
		TK 100 per issue for PO Above Tk.100000
		No charge for Job Seeker and the Customer who will avail Trust Pay order Financing (SME product)/Govt. to Govt. Office.
		50 % Waiver for Defense Personnel & TBL Employees
A6-ii	Pay Order Cancellation	Tk.50 per instance
	Pay Order Release	No Charge
A6-iii	Foreign Remittance (inward)	No Charge
A6-iv	DD issuance	Tk. 20 per issue for DD upto Tk.1000
		Tk.50 per issue for DD for Tk.1001 to Tk.100000
		TK 100 per issue for DD Above Tk.100001 to Tk.500000
		TK 200 per issue for DD Above Tk.500001 to Tk.1000000
		TK 300 per issue for DD Above Tk.1000000
		No Charge for Defence Personnel & TBL Employees
A6-v	Cancellation of DD	Tk. 50 Flat Per Issuance
A6-vi	Issuance of Duplicate instrument such as Pay order/FDR/ other Deposit products etc.	Tk. 500 per instrument, plus stamp charge at actual (Tk. 300 for Defence Personnel)
A6-vii	Issuance of Bangladesh Bank Cheque	Tk. 500 Per instance
A6-viii	Cancellation of BB Cheque	Tk. 100 Per instance
A6-ix	Undelivered Cheque Book Destruction	Tk. 100 Per instance
A6-x	Enlistment of C&F Agents	For Fresh Enlistment Tk. 10,000

SI No	Description	Charges																
		For Renewal Tk. 5,000																
	BB Permission for Agent:C&F/Buying Agent	For Fresh Enlistment Tk. 10,000, Renewal Tk.5,000																
	Indenter	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 Transfer Tk. 200 No Charge for Same Account Holder																
A6-xiii	Statement Verification Charge (at the request of other Banks/NBFI) & Different Embassy/High Commissioner	Tk. 500 Per instance																
A6-xiv	Account Transfer from one branch to another	Within Same District Tk. 50 Other District Tk.100 No Charge for Defense Personnel & TBL Employees																
A6-xv	Stop Payment Instruction	Tk. 100 Per instance (50% waiver for Defense Personnel & TBL employees)																
A6-xvi	Cancellation of Stop Payment Instruction	Tk.50 per instance (50% waiver for Defense Personnel & TBL employees)																
A6-xvii	Locker/ Safe Custody(Yearly Rent) Or Key Deposit (One Time)	<table border="1"> <thead> <tr> <th>Type</th> <th>Yearly Rent</th> <th>or</th> <th>Key Deposit</th> </tr> </thead> <tbody> <tr> <td>Small</td> <td>Tk. 5,000</td> <td>or</td> <td>Tk. 50,000</td> </tr> <tr> <td>Medium</td> <td>Tk. 7,000</td> <td>or</td> <td>Tk. 70,000</td> </tr> <tr> <td>Large</td> <td>Tk. 10,000</td> <td>or</td> <td>Tk. 100,000</td> </tr> </tbody> </table> <p>1. Customers having account relationship with required minimum balance at any branch of TBL are eligible for renting locker.</p> <p>2. Locker yearly rent and advance deposit will be reviewed on yearly basis and prevailing rate will be applicable for all size of locker at the time of renewal. Branch must inform their customers in writing.</p> <p>3. 01 (One) year advance rent (refundable) will be deposited at the time of opening new Locker / renewal.</p> <p>4. For Defense Personnel & TBL Employees 50 % of the above prescribed rate.</p>	Type	Yearly Rent	or	Key Deposit	Small	Tk. 5,000	or	Tk. 50,000	Medium	Tk. 7,000	or	Tk. 70,000	Large	Tk. 10,000	or	Tk. 100,000
Type	Yearly Rent	or	Key Deposit															
Small	Tk. 5,000	or	Tk. 50,000															
Medium	Tk. 7,000	or	Tk. 70,000															
Large	Tk. 10,000	or	Tk. 100,000															
A6-xviii	Locker Key Replacement	Actual Cost + Tk.1,500																

SI No	Description	Charges
A6-xix	Clean Bills- Collections (OBC)	0.015% or minimum Tk.300 + other cost at actual for LCY
A6-xx	BO Certificate	Tk.100 Per Instance
A6-xxi	General Fees:	
	a) ATM Footage Request (TBL ATM)	Tk. 3,000
	b) ATM Footage Request (Other ATM)	Tk. 5,000
A6-xxii	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-xxiii	Digital Banking	
	i) Internet Banking/ATM Fund Transfer (NPSB)	a. NPSB (IBFT) transaction up to 2 lac : Free b. NPSB (IBFT) More than 2 lac : Tk. 10 per transaction (including VAT) c. NPSB (ATM) : Any amount: Tk. 10 per transaction (including VAT)
	ii) ATM Services (NPSB)	a. Cash withdrawal: Up-to 5 transactions in a month (Amount per transaction up to Tk. 20,000/-): Tk. 15 per transaction (Including VAT) b. Cash withdrawal: Number of transaction more than 5 and amount not more than Tk. 2,00,000/- in a month: Tk. 30 per transaction (including VAT) c. Balance enquiry: Tk. 5/- (Including VAT) d. Mini Statement: Tk. 5/- (Including VAT)
	iii) Online Income Tax Payment and other Government services	a. Transacted Amount up to 25,000/-: Tk. 20/- per transaction (Including VAT) b. Transacted Amount more than 25,000/-: Tk. 50/- per transaction (Including VAT)
A6-xxiv	Investment on Government Securities (Treasury Bill & Bond)	
	i) BP ID Opening (Except BP ID opened by Bangladesh Bank for investors of Stock Exchanges)	For individual 200.00 For non-individual 500.00

SI No	Description	Charges
	ii) Participating in the Primary Auction (For each successful bid)	For individual 200.00 For non-individual 500.00 For non-individual bidding through 'omnibus' BP ID
	iii) Secondary Trading (FMI)	For individual 100.00 For non-individual 100.00
	iv) BPID Maintenance (Yearly- Calendar year)	For individual 200.00 For non-individual 500.00
	v) Tax Certificate	One tax certificate is free for each year, for next additional each certificate: For individual 200.00 For non-individual 500.00
TBL employees are exempted from all the above fees/charges relating to Investment on Government Securities (Treasury Bill & Bond)		
B	Credit Operations	
B1	Loan Processing Fees for all Retail/SME/Other Loan Customers both Conventional & Islamic	0.50% for Loan Amount upto 50 Lac, Maximum. Tk15000 0.30 % for Loan Amount above Tk. 50 Lac ,Maximum Tk. 20000 No Loan Processing fee will be charged for Agriculture & Rural Finance In case of taking over of Apon Nibash (Home Finance) & Ihsan Apartment Purchase Scheme, Barakat Home Construction Scheme: i) 0% on taking over amount ii) Prescribed rates on fresh disbursement. iii) 50 % Waiver for Pay Roll Clients 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 Defense 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
B4 i	Penal Interest	1.5% (maximum) on the overdue outstanding amount / overdue installment for the overdue period against continuous, demand and term loans.
B4ii	Overdue Management Fee for Trust Islamic Banking Investment	1.5% p.a.

SI No	Description	Charges
B5	Partial Payment (Retail loan Other than defense 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 Defense personnel (Army / Navy / Air Force) and TBL and its subsidiaries' employees
B6	Early Settlement Fees	0.50% on outstanding amount
		1. No fees for Cottage , Micro and Small Sector Loan
		2. No fees for Demand and Continuous Loan
		3. No fees for Defense personnel & TBL employees
B7	Credit Commitment Letter	BDT 500.00 for amount up to BDT 100.00 lac.
		BDT 1000.00 for amount more than BDT 100.00 lac.
B8	Bank Guarantee	For other than cash/cash collateral margin:
		Maximum 0.50% per Qtr. and Minimum Tk. 1,000
		For 100% cash Margin: BDT 1000.00
		Where guarantee is fully covered by TBL Financial Instruments:
		Maximum 0.20% per quarter and minimum BDT 1000.00 per year.
		If the guarantee is fully covered by other Bank's Financial Instruments: Maximum 0.40% per quarter and minimum BDT 5000.00 per year.
		If Guarantee is for less than One quarter, maximum commission for 1Qtr. For subsequent period, on daily basis till expiry.
B9	Documentation Charge for Loan	Stamp Charge and Legal fees at actual
B10	Credit Facility Backed by Cash Collaterals or Financial instruments	No Charge for TBL Instrument/Issued by TBL (WEDB etc.)
		For Other Instrument :
		0 .50% for Loan Amount upto 50 Lac , Maximum. Tk15000
		0.30 % for Loan Amount above Tk. 50 Lac ,Maximum Tk. 20000
B11	Loan/Investment Rescheduling / Restructuring Charge	0.25 % , Maximum 10000
		CMSME & Agricultural Loan : No Charge
B12	Valuation & Legal Fee	Negotiable on case to case basis on the merit of case
C	Foreign Trade Operations	
C1	L/C Opening Commission, Extension of validity, increase of amount and Tolerance	Sight L/C: Minimum 0.10% and Maximum 0.40% per Qtr.
		Deferred/Usance L/C: Minimum 0.10% and Maximum 0.50% per Qtr.

SI No	Description	Charges
		L/C under 100% Cash Margin: Maximum 0.25% per Qtr. Back to BackL/C: Minimum 0.10% and Maximum 0.40% per Qtr. *** If LC tenor is less than One quarter, maximum commission for 1Qtr. For subsequent quarter(s), on daily basis till expiry.
		Note: The above price is indicative only as per Bangladesh Bank Circular. Actual Price will be determined as per Head Office Sanction Advice
C2	L/C Opening Documentation Charges, Stamp Charges	Stamp Charges at actual Documentation Charges Nil
C3	Export L/C Advising	Maximum Tk.750 + Courier Charge At Actual
C4	L/C Transmission	By Local Mail- at actual By Foreign Mail- at actual By SWIFT- at actual
C5	UPAS / L/C Acceptance	Minimum 0.10% and Maximum 0.40% per Qtr. SWIFT at Actual. *** If acceptance is given less than One Quarter, maximum commission for 1Qtr. For subsequent quarter(s) on daily basis till maturity
		Note: The above price is indicative only as per Bangladesh Bank Circular. Actual Price will be determined as per Head Office Sanction Advice
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.+SWIFT Charge at actual. *** If confirmation period is less than One quarter, maximum commission for 1 Qtr. For subsequent quarter(s), on daily basis till expiry.
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.	For Foreign Docs: US \$ 30.00 - \$80 per Documents +SWIFT at actual For Local Docs: USD10.00 per documents when payment in FCY and BDT1,000 when payment in BDT + mail/swift at actual,
C15	Issuance of Shipping Guarantee	Minimum Tk.750 per instance
C16		For Foreign Docs: USD50.00

SI No	Description	Charges
	Charges for Payment / Reimbursement instruction	For Local Docs: USD20.00 per documents when payment in FCY and BDT2,000 when payment in BDT
C17	Transfer of Export L/C	Tk. 750 +SWIFT - at actual
C18	Commission On Export Bills For Collection Under Foreign Export/Deemed Export (FDBC/LDBC)	a) Maximum 0.15%; Minimum BDT 1,000 and Maximum BDT 10,000 (If there is no exchange gain)
		b) Maximum BDT 500 (If there is exchange gain)
		c) Postage at Actual
C19	Processing for Collection of Export Document under L/C or Sales Contract in LCY	a) Maximum 0.15%; Minimum BDT 1,000 and Maximum BDT 10,000
		b) Postage at Actual
C 20	Commission On Export Bills Negotiation Under Foreign Export/Deemed Export (FDBP/IDBP/LDBP/Musharaka)	a) Maximum 0.15%; Minimum BDT 1,000 and Maximum BDT 10,000 (If there is no exchange gain)
		b) Maximum BDT 500 (If there is exchange gain)
C21	Lien of Sales Contract and Amendment	Maximum BDT1000.00
C22	Issuance of Export PRC	Tk. 500 Per Certificate
C23	Back to Back L/C / C&F / PRC/FOB Certificate	Maximum Tk. 500 Per Certificate
C24	EXP Certification/Cancellation	(EXP Certification/Cancellation)
		BDT 300 per EXP
C25	Issuance of NOC for 2nd Lien Bank	Tk. 2,000 per NOC
C26	Commission for Foreign Outward Remittance (TT,DD etc. Issued)	Tk. 100 for TT/DD value up to Tk. 1,00,000,
		Tk. 200 for TT/DD value Tk. 1,00,001 to Tk. 5,00,000
		Tk. 300 for TT/DD value Tk. 5,00,001 to Tk. 10,00,000
		Tk. 500 for TT/DD value more than Tk. 10,00,000
In all cases SWIFT & Postage Charges at actual		
C27	Foreign Inward Remittance ; Purchase of FC Drafts d/o abroad	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	Collection of Clean Item	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 Cash FC- PP Endorsement	Service Charge Tk. 300 flat per PP
C30	Issuance of Certificate agt. PP endorsement	Tk. 200 Per instance
C31	Cancellation of FC Draft	Tk. 200+ SWIFT charges at actual
C32	Processing of Student File	Tk. 5,000 per file issuance and Tk. 5,000 for renewal .
C33	Collection of Credit Report of Applicant/Beneficiary	At Actual as Per Schedule of Charges of Foreign Correspondents+ BDT 500 for each Report
C34	Cash Incentive Processing per File	BDT 5,000.00 per file

SI No	Description	Charges
C35	SWIFT Message for Reimbursement Claim/Payment Tracer/Refute of Discrepancy/Transfer Confirmation and Intimation to Issuing Bank/Query or Investigation Through SWIFT/Any other Communication Under Master L/C or Sales Contract etc.	(Rephrase)
		At Actual, Minimum BDT 750
C36	Export L/C Amendment Advising	Maximum BDT 750+Communication cost
C37	Cancellation of Transfer (Export L/C or Export L/C Amendment)	BDT 750+ Communication cost
C38	Document Substitution, Presentation and Collection Charge Under Transfer L/C	Maximum 0.15%; Minimum BDT1,000 and Maximum BDT 10,000; Postage At Actual
C39	Processing of Export Bill Under Advance TT (ARV)	Minimum BDT 1,000 and Maximum BDT 2,000 Per ARV
C40	Endorsement Charges for Export Documents Against Open Account Systems/Cash in Advance/ Sample Export. [Where Document Not Forwarded Through Bank To Bank]	BDT 1,000 PER FTT
C41	Certificate for Bond License Purpose	BDT 2,000 Per Certificate
C42	Processing of any kind of Regulatory Approvals (Time Extension For Export Bill Repatriation, Approval For Agent Commission, Extension of Bill of Entry, Extension of Maturity, Approval for advance import payment And Others)	BDT 2,000 per Document
C43	Processing Charge For Cash Assistance Related Export Documents (Other Banks' Claim	BDT 1,000 per File
C44	Processing Charge For Payment of Buying House Commission	BDT 1,000
C45	Any Other Charges Not Mentioned Above for Service/Certificate in Connection With Export	BDT 1,000
C46	Import through Sales or purchase contract without opening of Letter of Credit (LC) including Advance Payment & CAD (On DA/DP basis)	Minimum 0.10% and Maximum 0.15% per Qtr. Minimum TK.2000
C47	Import Documents Return Fee	BDT 2500.00 per document
C48	EDF Loan Maturity Extension	BDT 1500.00 per Loan account
C49	L/C Application	BDT200.00 per LC
C50	IMP	BDT100.00 per IMP
D	Trust VISA Debit Card	
	Issuance Fee:	Magnetic / Chip Based Card

SI No	Description	Charges
D1	Issuing Fee for Primary Card	Tk.600
		No Charge for TBL Employee
D2	Issuing Fee for Supplementary Card	Tk.600
		No Charge for TBL Employee
	Renewal Fee per year:	
D3	Primary Card	Tk.600
		No Charge for TBL Employee
D4	Supplementary Card	Tk.600
		No Charge for TBL Employee
	Reissue/Replacement Fee	
D5	Reissue / Replacement Fee for Primary Card	Tk.600
		No Charge for TBL Employee
D6	Reissue /Replacement Fee Supplementary Card	Tk.600
		No Charge for TBL Employee
D7	PIN Reissue Fee for Primary Card	Free
D8	PIN Reissue Fee Supplementary Card	Free
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. 300
E-iv	Supplementary Card (Issuance/Reissue/Renewal)	Tk. 300
E-v	PIN Reissue	Tk. 50
F	Trust DPSA (VISA) Debit Card	
F-i	Issuing Fee for all DPSA VISA Card	Tk.600
F-ii	Reissue Charge	Tk.600
F-iii	Renewal Charge	Tk.600
F-iv	Supplementary Card (Issuance/Reissue/Renewal)	Tk.600
F-v	PIN Reissue	Free
G	Transaction Fee:	
G-i	Transaction Fee (TBL ATM)	No Charge
G-ii	Transaction Fee (Q-Cash ATM)	No Charge
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 Dual Currency (USD & TK.) Prepaid Card	

SI No	Description	Charges
H-1	Issuing Fee Primary Card	Tk.1000
		No Charge for TBL Employee
H-2	PIN Reissuing Fee	Tk. 100
		No Charge for TBL Employee
H-3	Card Reissue / Replacement Fee	Tk.1000
		No Charge for TBL Employee
H-4	Card Cancellation Charge	No Charge
I	UnionPay Debit Card	
I-1	Issuing Fee Primary Card	Tk 600
		No charge for TBL employee
I-2	Issuing Fee Supplementary Card	Tk 600
		No charge for TBL employee
J	Renewal Fee per year	
J-1	Primary Card	Tk 600
		No charge for TBL employee
J-2	Supplementary Card	Tk 600
		No charge for TBL employees
K	Reissue/Replacement fee	
K-1	Primary cards	Tk 600
		No charge for TBL employee
K-2	Supplementary Card	Tk 600
		No charge for TBL employee
K-3	Pin reissue fee Primary card	Free
K-4	Pin reissue fee Supplementary card	Free

L. Credit Card

	VISA Dual Currency (USD & TK.) Credit Card Fees & Charges	Schedule of Charges for Credit Card				
		VISA Classic	VISA Gold	VISA Platinum	VISA Signature	For TBL Employee
L1	Issuing/Annual Fee (Primary Card)	Tk. 1000	Tk. 2000	Tk. 3000	Tk. 5000	No Charge
L2	Issuing/Annual Fee (Supplementary Card)	1st Card Free, @Tk. 500 for 2nd & onward	1st Card Free, @Tk. 800 for 2nd & onward	1st Card Free, @Tk. 1,000 for 2nd & onward	1st Card Free, @Tk. 1,250 for 2nd & onward	No Charge
L3	Issuing/Annual Fee RFCD Card (Primary)	\$10.00	\$20.00	\$30.00	\$50.00	No Charge
L4	Issuing/Annual Fee RFCD Card (Supplementary)	1st Card Free, @USD.10.00 for 2nd & onward	1st Card Free, @USD.10.00 for 2nd & onward	1st Card Free, @USD.10.00 for 2nd & onward	1st Card Free, @USD.15.00 for 2nd for 2nd & onward	No Charge

	VISA Dual Currency (USD & TK.) Credit Card Fees & Charges	Schedule of Charges for Credit Card				
		VISA Classic	VISA Gold	VISA Platinum	VISA Signature	For TBL Employee
L5	Card Reissuing/Replacement Fee	Tk. 500/ \$ 6.00	Tk. 500/ \$ 6.00	Tk. 700/ \$ 8.00	Tk. 1250/ \$ 10.00	No Charge
L6	Complimentary (Priority Pass) Lounge Key service	N/A	N/A	2 Person Free in a calendar year	4 Person Free in a calendar year	As per card category
L7	PIN Reissuance Fee	Tk. 300	Tk. 300	Tk. 300	Tk. 300	No Charge
L8	Late Payment Fee	Tk. 500/ \$ 10	Tk. 500/ \$ 10	Tk. 500/ \$ 10	Tk. 500/ \$ 10	Tk. 500/ \$ 10
L9	Excess Over Limit Fee	Tk. 500/ \$ 10	Tk. 500/ \$ 10	Tk. 500/ \$ 10	Tk. 500/ \$ 10	Tk. 500/ \$ 10
L10	ATM Cash Advance (own bank)	0%	0%	0%	0%	0%
L11	ATM Cash Advance (Abroad)	2%	2%	2%	2%	2%
L12	ATM Cash Advance (others Bank)	2%	2%	2%	2%	2%
L13	CASH Advance from TBL Bank POS	1%	1%	1%	1%	0.25%
L16	Priority Pass uses charge per person per Visit	N/A	N/A	\$33	\$33	\$33
L17	Minimum Payment Due	Tk. 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 Tk. 500 or \$ 10, it must be paid in full.				
L18	Interest Rate(Applicable daily basis on unpaid amount)	General Client	Defense			TBL Staff
		25% (yearly)	22%(Yearly)			18%(Yearly)
L19	Risk Assurance Fee-on the Outstanding	0.35%	0.35%	0.35%	0.35%	0.35%
L20	SMS Fee (Per Year)	Tk. 200/\$3.0	Tk. 200/\$3.0	Tk. 200/\$3.0	Tk.200/\$3.0	Tk.200/\$3.0
L21	Sales slip Retrieval Fee	BDT 200	BDT 200	BDT 200	BDT 200	BDT 200
L22	CCTV footage (video/image) Charges	Tk.3000.00 for TBL ATM, Other bank ATM Tk.5000.00				

Terms & Conditions:

1	All charges/fees mentioned above are exclusive of VAT. Amount of VAT (except BACH clearing & RTGS transaction, SI # A5-I and Digital Banking, S l# A6-xxiii are to be realized in the applicable case as per VAT Act1991 and VAT Rules 1991.
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2	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 as per BRPD Circular Letter No. 13 dated: 19 August 2008
3	Card fee waived from 2nd year after doing 18 transactions (min Tk.500.00 or \$6.00 each for Platinum, Gold & Classic card and min Tk.1000.00 or \$10.00 each for Signature card) in POS and E-Commerce.
4	50% Credit & RFCD Card fee for Defense personnel.
5	98% cash Advance facility available from Bank POS (as alternative of card cheque) and 50% Cash Advance from ATM.
6	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.
7	Credit Card Issuing/annual Fee and SMS fee per year will be charged along with first statement.
8	Credit Card CIB & CPV charges are deducted as per banks rules and Rate of Interest may be changed as per Bangladesh Bank Guideline/circular.
9	Specially Privileged Accounts mean all accounts under Financial Inclusion program i.e. Farmers, Freedom Fighters, Poor People, Cleaners of Dhaka South and North City Corporation ,Street Urchin and working children, Beneficiaries of national services program, Garments workers, Workers of Small Footwear & Leather Products' Industries under LSBPC, school banking accounts , all Tk. 10, Tk.50, Tk.100 accounts and all accounts as instructed by BB from time to time.
10	Defense personnel include both in-service and retired.
11	Excise Duty Charge will be charged all credit card as per Govt/regulator rules.
12	Fund transfer Charge 1% of transaction amount from Credit Card to Mobile Apps/ATM/other Bank
13	Card Holder will bear other Bank charges, Vat on Transaction charges, Dispute & 2nd Chargeback fees (if imposed)