

SCHEDULE OF CHARGES
of
TRUST BANK LIMITED
Effective from 17 October 2022

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
A1-vi	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. 5 Per Leaf (TK. 3 Per Leaf for Defense Personnel & TBL Employee)
A1-viii	SMS Notification	Tk. 2 Per Instance
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/-
A2-ii	Account Maintenance Fee	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
		Subsequently, Per Certificate Tk. 100
A2-vi	Solvency Certificate	Tk. 200 Per instance
		No Charge for Defence Personnel & TBL Employees
A2-vi	Shanchaypatra (Solvency) Certificate	Tk. 200 Per instance (N/A for Tax Deduction)
		No Charge for Defense Personnel & TBL Employees

SI No	Description	Charges
A2-vii	Issue of Cheque Book(MICR)	Tk. 7 Per Leaf (TK. 4 Per Leaf for Defense Personnel & TBL Employee)
A2-viii	SMS Notification)	Tk. 2 Per Instance
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 Shanchaypatra (Solvency) Certificate	Tk. 200 Per instance
		No Charge for Defense Personnel & TBL Employees
		Tk. 200 Per instance (N/A for Tax Deduction)
		No Charge for Defense Personnel & TBL Employees
A3-vii	Issue of Cheque Book(MICR)	Tk. 5 Per Leaf (TK. 3 Per Leaf for Defense Personnel & TBL Employee)
A3-viii	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 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
A4-iv	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-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

SI No	Description	Charges
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 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
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
	Pay Order Issue (Advice & pay)	TK. 100 per issue
A6-ii	Pay Order Cancellation	Tk.50 per instance
	Pay Order Release	No Charge
A6-iii	Foreign Remittance (inward)	No Charge

SI No	Description	Charges
A-6iv	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
A-6v	Cancellation of DD	Tk. 50 Flat Per Issuance
A-6vi	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)
A-6vii	Issuance of Bangladesh Bank Cheque	Tk. 500 Per instance
A-6viii	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 ix	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
	Indenter	For Fresh Enlistment Tk.10,000, Renewal Tk.5,000
A6-x	Enlistment of Local Suppliers/ Contractors	Fresh Enlistment Tk. 5,000
		For Renewal Tk. 2,000
A6-xi	Fund Transfer Instruction	Account to Account Transfer Tk. 200
		No Charge for Same Account Holder
A6-xii	Statement Verification Charge (at the request of other Banks/NBFI)	Tk. 500 Per instance
A6-xiii	Account Transfer from one branch to another	Within Same District Tk. 50
		Other District Tk.100
		No Charge for Defense Personnel & TBL Employees
A6-xiv	Stop Payment Instruction	Tk. 100 Per instance (50% waiver for Defense Personnel & TBL employees)
A6-xv	Cancellation of Stop Payment Instruction	Tk.50 per instance (50% waiver for Defense Personnel & TBL employees)
A6-xvi	Locker/ Safe Custody (Either Yearly Rent or Security Key Deposit)	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

SI No	Description	Charges
		<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).</p> <p>2. In case of Yearly rent:</p> <p>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 payment will be refunded keeping 1 (one) year rent).</p> <p>b. For Defense 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.</p> <p>3. For Defense Personnel & TBL Employees 50 % of the above prescribed rate.</p>
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
A6-xix	BO Certificate	Tk.100 Per Instance
	General Fees:	
A6-xx	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
	e- GP Service Charge & Fees	
A6-xxi	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 (Defense & TBL employee- free)

SI No	Description	Charges
B	Credit Operations	
B1	Loan processing Fees for General Customers: All existing Unsecured Personal Loans	0.50% for Loan Amount upto 50 Lac, Maximum. Tk15000 0.30 % for Loan Amount above Tk. 50 Lac ,Maximum Tk. 20000 No Charge for TBL Employees
B2	Loan processing Fees for General Customers: Apon Nibash(Home Finance) & Ihsan Apartment Purchase Scheme, Barakat Home Construction Scheme.	0.50% for Loan Amount upto 50 Lac, Maximum. Tk15000 0.30 % for Loan Amount above Tk. 50 Lac ,Maximum Tk. 20000 In case of taking over: 0% on taking over amount & fees at applicable rates as mentioned above on fresh disbursement 50 % Waiver for Pay Roll Clients, No Charge for TBL Employees
	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, HDS Other, Barakat Car scheme, Barakat Doctor Scheme	0.50% for Loan Amount upto 50 Lac, Maximum. Tk15000 0.30 % for Loan Amount above Tk. 50 Lac ,Maximum Tk. 20000 No Charge for TBL Employees
B4	Loan Processing Fees for Defense Personnel: Any Purpose Loan, Car Loan/TIB Car Scheme, TIB HDS etch	0.50% for Loan Amount up to 50 Lac, Maximum.Tk15000 0.30 % for Loan Amount above Tk. 50 Lac ,Maximum Tk. 20000
B5	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
B6 i	Penal Interest	2% on the Overdue Amount / as per Schedule of Charges (for all retail loans other than Defense)
B6ii	Overdue Management Fee for Trust Islamic Banking Investment	2% p.a.
B7	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
B8	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
B9	Bank Guarantee	Maximum 0.50% per Qtr. and Minimum Tk. 1,000 If Guarantee is for less than One quarter, maximum commission for 1Qtr. For subsequent period, on daily basis till expiry.
B10	Documentation Charge for Loan	Stamp Charge and Legal fees at actual
B11	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
B12	Loan/Investment Rescheduling / Restructuring Charge	0.25 % , Maximum 10000
		CMSME & Agricultural Loan : No Charge
B13	Valuation & Legal Fee	Negotiable on case to case basis on the merit of case

SI No	Description	Charges
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.
		*** If LC tenor is less than One quarter, maximum commission for 1Qtr. For subsequent quarter(s), on daily basis till expiry.
C2	L/C Opening Documentation Charges Stamp Charges	Stamp Charges at actual
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	Maximum 0.40% per Qtr , SWIFT at actual *** If acceptance is given for less than One quarter, maximum commission for 1 Qtr. For subsequent quarter(s), on daily basis till maturity.
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.	US \$ 30.00 - \$80 per Doc, for foreign document +SWIFT at actual
		Tk.1,000 for local document + mail/swift at actual,
C15	Issuance of Shipping Guarantee	Minimum Tk.750 per instance
C16	Charges for Payment / Reimbursement instruction	US \$ 50 for foreign documents
		Tk.2,000 for local documents
C17	Transfer of Export L/C	Tk. 750 +SWIFT - at actual
C18	Inland Bill Purchase (IBP) & Musharaka IBP	Maximum @0.15% , Minimum Tk.1,000 and Maximum Tk.15,000 + other cost at actual , Minimum Tk. 500
C19	Processing of document under collection in LCY	Maximum 0.15% or MinimumTk.1,000
C 20	Documentary Collections/Purchase(FDBC/FDBP) Bills-	For Negotiation and collection, maximum 0.15% In case of exchange gain Maximum Tk. 500
C21	Documentary Collections(LDBC) Bills-	Maximum 0.15% or MinimumTk.1,000, Maximum Tk. 10,000 , postage at actual
C22	Issuance of Export PRC	Tk. 500 Per Certificate

SI No	Description	Charges
C23	Back to Back L/C / C&F / PRC/FOB Certificate	Maximum Tk. 500 Per Certificate
C24	EXP Certification	Tk.300 per set
C25	Issuance of NOC for 2nd Lien Bank	Tk. 2,000 per NOC
C26	Commission for Foreign Outward Remittance (TT,DD etc.Issue)	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. 500 flat per PP (Tk. 1,000 for Walking Customer)
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 on Supplier / Beneficiary	At Actual , Minimum US \$ 100 (for Foreign)
		At Actual , Minimum Tk.1,000 (for Local)
C34	Cash Incentive Processing per File	Tk. 5,000
C35	SWIFT message charge not mentioned elsewhere	At Actual , Minimum Tk. 750

D	Trust VISA Debit Card	
	Issuance Fee:	Magnetic / Chip Based Card
D1	Issuing Fee for Primary Card	Tk. 400 (1st year free for Defense Personnel, payroll & corporate customers) No Charge for TBL Employee
D2	Issuing Fee for Supplementary Card	Tk. 400 Tk. 200 for TBL Employee
	Renewal Fee per year:	
D3	Primary Card	Tk. 400 No Charge for TBL Employee
D4	Supplementary Card	Tk. 200 Tk. 200 for TBL Employee
	Reissue/Replacement Fee	
D5	Reissue / Replacement Fee for Primary Card	Tk.400 No Charge for TBL Employee
D6	Reissue /Replacement Fee Supplementary Card	Tk.400 Tk. 200 for TBL Employee
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	
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 Dual Currency (USD & TK.) Prepaid Card	
H-1	Issuing Fee Primary Card	Tk.500
		Tk. 250 for TBL Employee
H-2	PIN Reissuing Fee	Tk. 100
		Tk. 100 for TBL Employee
H-3	Card Reissue / Replacement Fee	Tk. 500
		Tk. 250 for TBL Employee
H-4	Endorsement Fee	Tk. 300
		Tk. 150 for TBL Employee
H-5	Card Cancellation Charge	No Charge

I. Credit Card

I	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
11	Issuing/Annual Fee (Primary Card)	BDT 1000	BDT 2000	BDT 3000	BDT 5000	No Charge
12	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
13	Issuing/Annual Fee RFCD Card (Primary)	USD 15.00	USD 15.00	USD 15.00	USD 15.00	No Charge
14	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
15	Card Reissuing/Replacement Fee	BDT 500	BDT 500	BDT 500	BDT 1250	No Charge
16	Complimentary Priority Pass	N/A	N/A	2 visit Free in a calendar year	4 visit Free in a calendar year	As per card category
17	Priority Pass early reissuing/Replacement Fee	N/A	N/A	USD 10.00	USD 10.00	No Charge
18	PIN Reissuance Fee	BDT 300	BDT 300	BDT 300	BDT 300	No Charge
19	Late Payment Fee	BDT 500/ \$ 10	BDT 500/ \$ 10	BDT 500/ \$ 10	BDT 500/ \$ 10	BDT 500/ \$ 10
110	Excess Over Limit Fee	BDT 500/ \$ 10	BDT 500/ \$ 10	BDT 500/ \$ 10	BDT 500/ \$ 10	BDT 500/ \$ 10
111	ATM Cash Advance (TBL)	0%	0%	0%	0%	0%
112	ATM Cash Advance (Abroad)	2%	2%	2%	2%	2%
113	ATM Cash Advance (others Bank)	2%	2%	2%	2%	2%

I	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
114	CASH Advance from TBL Bank POS	1%	1%	1%	1%	0.25%
115	Priority Pass uses charge per person per Visit	N/A	N/A	\$27	\$27	\$27
116	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.				
117	Interest Rate(Applicable daily basis on unpaid amount)	20% (yearly)				15% (yearly)
118	Risk Assurance Fee-on the Outstanding	0.35%	0.35%	0.35%	0.35%	0.35%
119	SMS Fee (Per Year)	BDT 200/\$3.0	BDT 200/\$3.0	BDT 200/\$3.0	BDT200/\$3.0	BDT200/\$3.0
120	Sales slip Retrieval Fee	BDT 200	BDT 200	BDT 200	BDT 200	BDT 200

Terms & Conditions:

1	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.
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
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% 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. 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.
7	SMS fee per year will be charged along with first statement.
8	Default Credit Card per day usages limit: BDT E-Commerce=\$300 (equivalent BDT),USD E-commerce=\$ 0.00, ATM=\$ 500, Merchant POS=\$ 1500, Bank POS=\$ 1500 (As per client request slab can be changed)
9	Credit Card CIB & CPV charges are deducted as per banks rules and Rate of Interest may be changed as per Bangladesh Bank Guideline/circular.
10	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.
11	Defense personnel include both in-service and retired.