

National Bank Limited
International Division
Head Office, Dhaka

Circular Letter No. 4759

February 08, 2024

All Branches
All Sub Branches
All Regional Offices
Offshore Banking Units
All Divisions & Units at Head Office
National Bank Training Institute
Bangladesh

**RE: REVISED SCHEDULE OF CHARGES RELATED TO “FOREIGN EXCHANGE,
INTERNATIONAL TRADE & CREDIT”.**

Dear Sir,

In revocation of Circular letter no. 4444 dated December 06, 2021 on the above, the new schedule of charges for transaction related to foreign exchange, international trade & credit has been reviewed and revised, which has been duly approved by the Board of Directors of our Bank in its 493rd meeting held on January 24, 2024.

The new revised schedule of charges as detailed in Annexure–A will be effective from **February 11, 2024** and shall remain valid until further instruction.

All the Branches & Sub-Branches are advised to bring the contents of this circular to the notice of their customers by way of displaying in their Notice Board. Any intending customer shall have the access to the schedule of charges.


We also draw attention of all our Branches & Sub-Branches to exert all-out effort to explore scope of increasing fees/commission income by way of utilizing the limit of the existing customers and bringing new good customers' business.

All Branches & Sub-Branches are advised to comply with this circular meticulously.

Yours sincerely,



Sheikh Akhter Uddin Ahmed
Deputy Managing Director



Md. Touhidul Alam Khan
Managing Director & CEO

Schedule of Charges for transactions related to "Foreign Exchange, International Trade & Credit"

Sl No.	Item	Period/Value	Existing Rate	Revised rate
(IMPORT)				
1	L/C Opening Commission:			
(1a)	Cash(Sight) - Foreign			
1a-i	With 100% Cash Margin realized at the time of opening of L/C	1 st quarter Rest each quarter & part there of Minimum	@ 0.25% @ 0.25% (On actual day basis) BDT 1000	Upto 0.25% Upto 0.25% (On actual day basis)
1a-ii	Below 100% Cash Margin	1 st quarter Rest each quarter & part there of Minimum	@ 0.40% @ 0.40% BDT 1000	0.25-0.40% 0.25-0.40% (On actual day basis)
(1b)	DP & UPAS- Foreign			
1b-i	With 100% Cash Margin realized at the time of opening of L/C	1 st quarter Rest each quarter & part there of Minimum	@ 0.25% @ 0.25% (On actual day basis) BDT 1000	0.25% 0.25% (On actual day basis)
1b-ii	Below 100% cash margin	1 st quarter Rest each quarter & part there of Minimum	@ 0.50% @ 0.40% (On actual day basis) BDT 1000	0.50% 0.40% (On actual day basis)
(1c)	Back to Back -Under Local, Foreign, EPZ & EDF			
1c-i	BTB L/c-Local, Foreign & EPZ	1 st quarter Rest each quarter & part there of Minimum	@ 0.40% @ 0.40% (On actual day basis) BDT 1000	@ 0.40% @ 0.40% (On actual day basis)
1c-ii	BTB L/c-EDF	1 st quarter Rest each quarter & part there of Minimum	@ 0.40% @ 0.40% (On actual day basis) BDT 1000	@ 0.40% @ 0.40% (On actual day basis)
(1d)	Under Aid/Loan/Credit/ Barter etc.			
1d-i	L/C opening commission under Aid/Loan/Credit/ Barter etc.	1 st quarter Rest each quarter & part there of Minimum	@ 0.40% @ 0.40% (On actual day basis) BDT 1000	@ 0.40% @ 0.40% (On actual day basis)
(1e)	L/C opening commission under Inland L/C(s): (Foreign & Local Currency)			
1e-i	ILC Opening commission under Cash (sight) & DP With 100% Cash Margin realized at the time of opening of L/C	1 st quarter Rest each quarter & part there of Minimum	@ 0.25% @ 0.25% (On actual day basis) BDT 500	0.25% 0.25% (On actual day basis)
1e-ii	ILC Opening commission under Cash (sight) below 100% Cash Margin	1 st quarter Rest each quarter & part there of Minimum	@ 0.40% @ 0.40% (On actual day basis) BDT 500	0.40% 0.40% (On actual day basis)
1e-iii	ILC Opening commission under DP below 100% Cash Margin	1 st quarter Rest each quarter & part there of Minimum	@ 0.50% @ 0.40% (On actual day basis) BDT 500	@ 0.50% @ 0.40% (On actual day basis)
2	L/C Amendment Commission:			
(2a)	L/C Amendment commission under Cash(Sight)-Foreign; DP & UPAS-Foreign; Back to Back -Under Local, Foreign, EPZ & EDF; Inland and Aid/Loan/Credit/ Barter etc. :			
2a-i	Amendment for increase of L/C value or Extension of time	1 st quarter Rest each quarter & part there of	As same as L/C opening Commission / Rate	As same as L/C opening Commission / Rate
2a-ii	Amendment for other than increase of L/C value or Extension of time		BDT 750 flat	BDT 750 flat
3	Add Confirmation Charge:			
(3a)	Add Confirmation Charges under Foreign Cash(Sight), DP, UPAS and BTB L/Cs.			
3a-i	Cash(Sight), DP, UPAS & BTB L/Cs on applicant's A/C	Foreign Bank Charges Service Charge	At actual BDT 750	At actual BDT 750
3a-ii	Cash(Sight), DP, UPAS & BTB L/Cs on beneficiary's account, charges to be recovered from the applicant	1 st quarter Rest each quarter & part there of	@ 0.20% for 1 st quarter @ 0.20%(On actual day basis) for rest each quarter & part there of	@ 0.20% for 1 st quarter @ 0.20%(On actual day basis) for rest each quarter & part there of
4	L/C Cancellation Charge:			
(4a)	L/C Cancellation charge for Cash(Sight)-Foreign; DP & UPAS-Foreign; Back to Back -Under Local, Foreign, EPZ & EDF; Inland and Aid/Loan/Credit/ Barter etc. :			
4a-i	Cancellation Charges	Processing Fee Communication Charge	No Charge	No Charge At Actual
5	Discrepancy Charges:			
(5a)	Discrepancy Charges for each set of discrepant document on Beneficiary's A/c at the time of payment:			
5a-i	Foreign L/Cs	Charges	For Documents Value up to USD.50,000 : USD50.00 or Equivalent Currency For Documents Value above USD.50,000: USD 100.00 or Equivalent Currency (This should be incorporated in LC)	For Documents Value up to USD.50,000 : USD50.00 or Equivalent Currency For Documents Value above USD.50,000: USD 100.00 or Equivalent Currency (This should be incorporated in LC)
5a-ii	Local L/Cs [All types of Local LC including ILC]	Charges	For documents Value up to USD.50,000 : USD 40.00 or Equivalent Currency For documents Value above USD.50,000: USD 70.00 or Equivalent Currency (This should be incorporated in LC)	For documents Value up to USD.50,000 : USD 40.00 or Equivalent Currency For documents Value above USD.50,000: USD 70.00 or Equivalent Currency (This should be incorporated in LC)
6	Acceptance commission:			
(6a)	Acceptance commission under DP & Usance L/Cs including Back to Back(for both Foreign and Local) & UPAS:			
6a-i	Acceptance Commission	1 st quarter Rest each quarter & part there of Minimum	@ 0.40% @ 0.40% (On actual day basis) BDT 1000	Upto 0.40% Upto 0.40% (On actual day basis)
7	Communication/Transmission Charges(Related to Import):			
(7a)	L/C Communication/Transmission:			



Sl No.	Item	Period/Value	Existing Rate	Revised rate
7a-i	By SWIFT	Foreign Local	At actual At actual	At actual At actual
7a-ii	By Mail/ Courier (As per Bangladesh Bank Circular all L/Cs and Amendment are now transmitted by SWIFT).	Foreign Local	At actual At actual	At actual At actual
7a-iii	If foreign L/Cs are transmitted in short and non-operative	By SWIFT	At actual	At actual
(7b)	L/C Amendment Communication/Transmission:			
7b-i	By SWIFT	Foreign Local	At actual At actual	At actual At actual
7b-ii	By Mail/ Courier (As per Bangladesh Bank Circular all L/Cs and Amendment are now transmitted by SWIFT).	Foreign Local	At actual At actual	At actual At actual
(7c)	Acceptance Communication/Transmission:			
7c-i	By SWIFT	Foreign Local	At actual At actual	At actual At actual
7c-ii	By Mail/ Courier (As per Bangladesh Bank Circular all L/Cs and Amendment are now transmitted by SWIFT).	Foreign Local	At actual At actual	At actual At actual
(7d)	Discrepancy Communication/Transmission:			
7d-i	By SWIFT	Foreign Local	At actual At actual	At actual At actual
7d-ii	By Mail/ Courier	Foreign Local	At actual	At actual
(7e)	Reimbursement Authority (MT740) Communication	Foreign	At actual	At actual
(7f)	Other Communications	By SWIFT By Mail/ Courier	At actual At actual	At actual At actual
8	Other Charges(Import):			
(8a)	Indemnity for shipping guarantee(S/G) in absence of original documents (Provided 100% value of document plus sufficient coverage as exchange fluctuation risk & F Bank charges (if any) is to be deposited by the client)	Per Documents	No Charges	No Charges
(8b)	IRC (Import) renewal fee	Govt. Fee Service Charge	No Service Charges (Customers are liable to renew their IRC within the time frame by CCI&E)	No Service Charges (Customers are liable to renew their IRC within the time frame by CCI&E)
(8c)	IRC (Indentor) renewal fee	Govt. Fee Service Charge	No Service Charges (Customers are liable to renew their IRC within the time frame by CCI&E)	No Service Charges (Customers are liable to renew their IRC within the time frame by CCI&E)
(8d)	Processing charges for LIM (Foreign) (On the landed cost)	Commission Minimum	@ 0.25% BDT 750	0.25% BDT 750
(8e)	Collection of Credit Report on Beneficiary of the Import L/C/ applicant of the Export L/C from the Credit Report Provider	Charges of the Provider Processing fee	At actual BDT 500	At actual BDT 500
(8f)	Stationary of LC (IMP, LC application, Agreement form etc)	Per set	BDT 750	BDT 750
(8g)	Reimbursement of ILC	Processing fee	BDT 500	BDT 700
(8h)	Foreign Correspondence Charges	Foreign Local	At actual No Charges	At actual No Charges
(8i)	UPAS L/C arrangement/Processing fee	Processing fee per request		BDT 1000.00
(8j)	Import Documents (local/foreign) return fee	Per instance Communication		BDT 500.00 At Actual
(8k)	Forced Loan processing fee			BDT 500.00
(8l)	Import without opening LC (through advance payment/DA/DP basis)	1 st quarter Rest each quarter & part thereof Minimum	@ 0.25% @ 0.25% (On actual day basis) BDT 1000	0.10-0.40% 0.10-0.40% (On actual day basis)
(8m)	Certification of Import Documents for Customs Assessment Purpose			Maximum BDT 500.00
(8n)	Issuance of FOC Certificate fees	Per instance		Maximum BDT 500
(8o)	Attestation of Documents related to import	Per set		BDT 500.00
(8p)	VAT/TAX certificate related to Import	Per certificate		Maximum BDT 500.00
(8q)	Issuance of any types of Certificate/Letter/ Statement on request of customers related to import which is not stated above.	Per instance	Maximum BDT 500	Maximum BDT 500.00
(8r)	All types of approval related to import from Bangladesh Bank including bill of entry extension/waiver, refund adjustment etc.	per approval		BDT 1000.00



Sl No.	Item	Period/Value	Existing Rate	Revised rate
--------	------	--------------	---------------	--------------

(EXPORT)

9 Documents Processing:				
(9a)	Processing /Negotiation/Collection of export bills in foreign currency (FDBP/FDBC)	Commission Minimum Maximum	@0.15 % where no exchange gain Min.- BDT 1000 where no exchange gain, Max.- BDT 2500 where no exchange gain, Max.- BDT 500 where exchange gain,	@0.15 % where no exchange gain Max.- BDT 2500 where no exchange gain, Max.- BDT 500 where exchange gain,
(9b)	Negotiation of export bills in foreign currency on behalf of other bank or financial company. not applicable for our own clients.	Commission Minimum	@0.15 % where no exchange gain Min.- BDT 1000 where no exchange gain, Max.- BDT 500 where exchange gain,	@0.15 % where no exchange gain Max.- BDT 500 where exchange gain,
(9c)	Local documentary bills for collection against L/C under LDBC/LFDBC (for scrutiny, processing, & examination of documents)	Commission Minimum Maximum	@0.15 % where no exchange gain Min.- BDT 1000 where no exchange gain, Max.- BDT 2500 where no exchange gain, Max.- BDT 500 where exchange gain,	@0.15 % where no exchange gain Max.- BDT 2500 where no exchange gain, Max.- BDT 500 where exchange gain,
(9d)	Local documentary bills purchased against L/C under LDBP//LFDBP (for scrutiny, processing & examination of documents)	Commission Minimum Maximum	@0.15 % where no exchange gain Min.- BDT 1000 where no exchange gain, Max.- BDT 1500 where no exchange gain, Max.- BDT 500 where exchange gain,	0.15% where no exchange gain Max -BDT 1500 Max -BDT 500 where exchange gain available Plus interest for the period the bill remain outstanding.
(9e)	Negotiation/collection & checking of documents under ILC (where these charges are recovered, reimbursement charges are to be waived)	Commission	@0.10 % where no exchange gain Min.- BDT 1000 where no exchange gain, Max.- BDT 500 where exchange gain,	@0.10 % where no exchange gain Max.- BDT 500 where exchange gain,
10 Advising Charges:				
(10a)	Original L/C (Export Foreign, Local & ILC) to the local beneficiary	Foreign Local ILC	BDT 750 BDT 750 BDT 750	BDT 750 BDT 750 BDT 750
(10b)	Amendments of L/C (Export Foreign, Local & ILC)	Foreign Local ILC	BDT 750 BDT 750 BDT 750	BDT 750 BDT 750 BDT 750
(10c)	Pre-advising of Export L/C	Foreign Local	BDT 750 BDT 750	BDT 750 BDT 750
11 L/C Transfer Charges:				
(11a)	Original L/Cs(Foreign & Local)	Foreign Local	BDT 750 BDT 750	BDT 750 BDT 750
(11b)	Amendments(Foreign & Local)	Foreign Local	BDT 750 BDT 750	BDT 750 BDT 750
(11c)	SWIFT communication, if any		At Actual	At Actual
12 Other Charges(Export):				
(12a)	Mailing Export Documents by Mail/Courier	Foreign Local	At actual At actual	At actual At actual
(12b)	ERC (Export) renewal fee	Govt. Fee Service Charge	No Service Charges (Customers are liable to renew their ERC within the time frame by CCI&E)	No Service Charges (Customers are liable to renew their ERC within the time frame by CCI&E)
(12c)	Adding of confirmation to export L/C by our Bank at the request of Foreign Bank	Commission	@ 0.20% for 1 st quarter @ 0.20%(On actual day basis) for rest each quarter & part there of Minimum USD 50	@ 0.20% for 1 st quarter @ 0.20%(On actual day basis) for rest each quarter & part there of Minimum USD 50
(12d)	Foreign Bank's Guarantee commission against Discrepant Bills		At actual	At actual
(12e)	Collecting Bank's Charges abroad		At actual	At actual
(12f)	Issuance of Proceed Realization Certificate (PRC) against Export Bill	Per Case	BDT 500	BDT 500
(12g)	Issuance of EXP Certificate	Each set	BDT 500	BDT 500
(12h)	Issuance of C&F Certificate	Per Case	BDT 500	BDT 500
(12i)	Issuance of BTB L/C Certificate	Per Case	BDT 500	BDT 500
(12j)	Issuance of any types of Certificate/Letter/ Statement on request of customers related to export which is not stated above.	Per instance	Maximum BDT 500	Maximum BDT 500
(12k)	Discounting of inland bills in F.C.			SOFRA+3.50% or as per BB Guidelines and circular issued from time to time
(12l)	Processing fee for cash subsidy, cash incentive & duty drawback for export	Per instance		Amount upto BDT 10 lac - BDT 1000; Amount BDT 10 lac-25 lac- BDT 2500; Amount BDT 25 lac and above- BDT 5000
(12m)	Payment Reminder Fee			Local BDT 100.00 Foreign USD 5.00 + SWIFT charge at actual
(12n)	Buying House Commission Payment Processing Charge			BDT 500 flat
(12o)	Collection of Export Bill of other bank	Charge Communication		Foreign: BDT 3000 Local BDT 2000 at actual
(12p)	Correspondence with Shipping Company with certificate (realize from exporter)			BDT 500.00
(12q)	Attestation of documents related to export			BDT 100 per set
(12r)	Document Pickup and delivery service by Motor Rider (for Trade Clients)			Maximum BDT 1000 per month
(12s)	Documents collection fees for Buying House			Maximum BDT 1500
(12t)	Processing fee for EDF Loan maturity date extension from Bangladesh Bank.	Per instance		BDT 2000.00
(12u)	NOC from BB for export-loan customer			Max. BDT 5000 per instance



Sl No.	Item	Period/Value	Existing Rate	Revised rate
(FOREIGN BANK GUARANTEE)				
13	Foreign Bank Guarantee related Charges:			
(13a)	Advising of the Guarantees to the beneficiary in original without any engagement on our part	Charges	BDT 750	BDT 750
(13b)	Advising of Guarantee in original by adding our confirmation (Charges are on Applicant's Account)	1 st quarter Rest each quarter & part thereof Minimum	@ 0.20% @ 0.20% (On actual day basis) USD 50	@ 0.20% @ 0.20% (On actual day basis) USD 50
(13c)	(Issuance of Foreign Guarantee (Bid Bond/ Performance) favoring overseas beneficiary through foreign correspondent at our customer's request.	1 st quarter Rest each quarter & part thereof Minimum Comm. & Charges of Foreign Correspondent. Communication Charges	@ Maximum 0.50% @ Maximum 0.50% (On actual day basis) BDT 1000.00 At Actual (If any) At Actual	@ Maximum 0.50% @ Maximum 0.50% (On actual day basis) BDT 1000.00 At Actual (If any) At Actual
(13d)	Advising of Guarantee (Bid Bond & Performance) in our own format or on the format supplied by the opening Bank with our full engagement against counter guarantee of 1 st class Foreign Bank. (If charges are on beneficiary's Account)	1 st quarter Rest each quarter & part thereof Minimum	@ Maximum 0.50% @ Maximum 0.50% (On actual day basis) BDT 1000.00	@ Maximum 0.50% @ Maximum 0.50% (On actual day basis) BDT 1000.00
(FOREIGN REMITTANCE)				
14	Foreign Remittance Charges:			
(14a)	Remittance through RTGS	Issuance Charge		Maximum BDT 100.00 (Including VAT) or equivalent FC.
(14b)	Remittance through TT			
14b-i	TT in foreign currency through foreign correspondent from FC A/C (In case the fund transfer involves a intermediary bank other than reimbursing Bank)	Issuance Charge Foreign Bank Charge Third Bank Charge	Up to BDT 100000 or equivalent Foreign Currency :- BDT 100 BDT 100001 to BDT 500000 or equivalent Foreign Currency :- BDT 200 BDT 500001 to BDT 1000000 or equivalent Foreign Currency :- BDT 300	Up to BDT 100000 or equivalent Foreign Currency :- BDT 100 BDT 100001 to BDT 500000 or equivalent Foreign Currency :- BDT 200 BDT 500001 to BDT 1000000 or equivalent Foreign Currency :- BDT 300
14b-ii	TT in foreign currency through foreign correspondent from other than FC A/C (In case the fund transfer involves a intermediary bank other than reimbursing Bank)	Issuance Charge Foreign Bank Charge Third Bank Charge	Above BDT 1000000 or equivalent Foreign Currency :- BDT 500 Foreign Bank Charge -USD 25.00 Third Bank Charge -USD 25.00 or at actual (If Any) SWIFT-At actual	Above BDT 1000000 or equivalent Foreign Currency :- BDT 500 Foreign Bank Charge -USD 25.00 Third Bank Charge -USD 25.00 or at actual (If Any) SWIFT-At actual
15	Passport endorsement			
(15a)	Issuance of TC	Exchange Rate Commission Endorsement Fee	TT & OD @ 1.30% BDT 250	TT & OD @ 1.30% BDT 250
(15b)	Issuance of Cash Foreign Currency	Exchange Rate Endorsement Fee	Foreign Currency Notes Sell Rate in daily Exchange Rate sheet by Treasury Division BDT 250	Foreign Currency Notes Sell Rate in daily Exchange Rate sheet by Treasury Division BDT 250
(15c)	Collection of FC draft/cheque under LBC/FBC	Commission Minimum Postage	@ 0.15% BDT 400 At actual	@ 0.15% BDT 400 At actual
(15d)	Purchase of FC draft/cheque under LBP/FBP	Commission Minimum Mail/ Courier Exchange Rate Overdue Interest	@ 0.15% BDT 400 At actual OD Transfer Lending rate	@ 0.15% BDT 400 At actual OD Transfer Lending rate
16	Others Charges(related to Foreign Trade & Remittance):			
(16a)	Application / confirmation of Test (Applicable for other Banks only and our Bank reserves the right to refuse such service to other Banks)	Per instance	BDT 1000	BDT 1000
(16b)	Credit information on Local Firm / Companies	Per instance	USD 75	USD 75
(16c)	If the charges (confirmation, amendment etc)/ commission are on Beneficiary's account and the charges are not paid by them, the charges / commission are to be realized from the applicant as per UCP600.	Per instance	At actual	At actual
(16d)	Closing Charges of FC / RFC/D / Exporter's retention quota A/C.	Per instance	BDT 500	BDT 500
(16e)	Opening of Student file in Foreign Currency.	Per File	BDT 4000	BDT 4000
(16f)	Re-finance Charges.	Processing Fees SWIFT Charges	BDT 3000 At actual	BDT 3000 At actual
(16g)	TT refund to Issuing Bank (For Treasury Division).	Processing Fees/ Charges	USD 25	USD 25
(16h)	Any types of approval from Bangladesh Bank related to outward remittance	per approval		BDT 2000.00

- N.B.**
- These Charges/ Commissions/ Rates are exclusive of Government duty /Tax/ Vat (if any) shall be recovered in addition where applicable.
 - Charges will be the equivalent of that currency in the case of transaction in other than US Dollar.
 - Commission can realize maximum one quarter for LCs /LC acceptances / LC confirmations /Bank Guarantees with a validity of one quarter (90 days) or less. But in case of more than one quarter validity, commission to be realize up to the expiry date on daily basis for the rest of the period i.e.; period after first quarter.
 - Foreign Bank charges and Third Bank Charge (if any)** recoverable on the item 14(b) should be transfer to TRD. HO along with the principal amount of the respective transaction through ETCA.



CREDIT

Service Description	Loan Processing Fee	Supervision Charge	Loan Application Fee	Loan Rescheduling/ Restructuring Fee	CIB Charge	Documentation Fee, Stamp Charge, Legal and Valuation Fee	Early Settlement Fee/ Partial settlement	Overdue charge
Agriculture Credit	Upto Tk. 50.00 Lac 0.50% [Maximum Tk. 15,000.00] Above Tk. 50.00 Lac 0.30% [Maximum Tk. 20,000]	-	Free	BB Restricted	Tk. 100 + 15% VAT for all categories/types of customer and for all types of collection of CIB	At Actual	-	Additional 1.50% penal interest on overdue amount for overdue period
Corporate Credit	Upto Tk. 50.00 Lac 0.50% [Maximum Tk. 15,000.00] Above Tk. 50.00 Lac 0.30% [Maximum Tk. 20,000]	-	Free	0.25% maximum Tk. 10,000	As above	At Actual	Except demand and continuous loan 0.50% on outstanding balance or on partial prepayment amount	As above
CMSME Credit	Upto Tk. 50.00 Lac 0.50% [Maximum Tk. 15,000.00] Above Tk. 50.00 Lac 0.30% [Maximum Tk. 20,000]	1.00% annually shall be realized for proportionate period for settlement of loan within any time of the year.	Free	BB Restricted	As above	At Actual	Only for Medium Loan except demand and continuous loan. 0.50% on outstanding balance or on partial prepayment amount	As above
Consumer Finance	Upto Tk. 50.00 Lac 0.50% [Maximum Tk. 15,000.00] Above Tk. 50.00 Lac 0.30% [Maximum Tk. 20,000]	Applicable for personal and auto loan 1.00% annually shall be realized for proportionate period for settlement of loan within any time of the year.	Free	0.25% maximum Tk. 10,000	As above	At Actual	0.50% on outstanding balance or on partial prepayment amount	As above

