

# Schedule of Bank Charges

(Excluding Applicable VAT)

From 1<sup>st</sup> July 2026 to 31<sup>st</sup> December 2026



**Bank Alfalah Limited**

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# A. Customer Services

| <b>A.1. Account Maintenance Charges</b>   |  |
|---|--|
| All types of Current Account<br>SND<br>All types of Savings Accounts                              | BDT 300 (Half-yearly)*<br>BDT 500 (Half-yearly)*<br>Avg. Balance ≤ BDT 10,000: Nil<br>Avg. Balance > BDT 10,000 to ≤ BDT 25,000:<br>BDT 100 (Half-yearly)*<br>Avg. Balance > BDT 25,000 to ≤ BDT 200,000:<br>BDT 200 (Half-yearly)*<br>Avg. Balance > BDT 200,000 to ≤ BDT 1,000,000:<br>BDT 250 (Half-yearly)*<br>Avg. Balance > BDT 1,000,000:<br>BDT 300 (Half-yearly)* |
| Dormant Account Activation  | Free*  |
| Hold Mail   | BDT 2,000 (annually)   |
| <b>A.2. Duplicate Statements</b>  |  |
| Statement of Current Year/Current Tax Year<br>(Current, Savings & Term Deposit A/C<br>E-Statement | BDT 100 (each)*<br>Free  |
| Account Statements for previous year(s)/previous tax year(s)                                      | BDT 500 (for each year)  |
| <b>A.3. Cheques</b>   |  |
| <b>New Cheque Book Charges</b>  |  |
| Issuance of New Cheque Book   | At Actual* (Per Leaf BDT 10.00)<br>First cheque book issued free of cost.  |
| Issuance of New Cheque Book for BAFL Staff  | Free   |
| Stop Payment of Lost Cheques/Cheque Book  | BDT 500 (flat)   |
| Stop Payment of Cheque (single leaf)  | BDT 100 (Per instruction)*   |
| Uncollected Cheque book Destruction Charge (Applied but not collected within 3 months)            | BDT 300  |
| Cancellation of stop payment instruction  | BDT 50 (Per instruction)*  |
| Photocopy of Cheques/Vouchers   | BDT 100  |
| <b>A.4. Clearing</b>  |  |
| Regular Value Clearing  | Below BDT 50,000: Nil<br>From BDT 50,000 to BDT 500,000: BDT 10<br>Above 500,000: BDT 25   |
| High Value Clearing (Same Day)  | BDT 60 (including VAT)   |
| BEFTN   | Free   |
| RTGS  | Maximum BDT 100 Including VAT (Free for staff)*  |
| Inward Cheques Returned (for insufficient funds)  | BDT 50 (Per Cheque)*   |
| Inward EFT Debit Instruction Cancellation due to insufficient fund                                | BDT 50   |
| <b>A.5. Deposit Accounts</b>  |  |
| Balance Confirmation Certificate  | Free of charge for twice a year. After that customers have to pay BDT 100 per certificate.*  |
| Balance Confirmation Certificate to Auditors  | BDT 200 (each)   |
| Beneficiary of Account Certificate  | BDT 200 (each)*  |
| Solvency Certificate  | BDT 200 (each)*  |
| <b>A.6. Communication Charges</b>   |  |
| Courier Charges Inland and Foreign  | At Actual  |
| Postage Charges Inland and Foreign  | At Actual  |
| Fax Charges   | No Charges   |
| Inland  | At Actual  |
| Foreign   | At Actual  |
| <b>A.7. Remittances (Local)</b>   |  |
| <b>Pay Order (PO)</b><br>Up to BDT 1,000<br>From BDT 1,001 to BDT 100,000<br>Above BDT 100k       | BDT 20*<br>BDT 50*<br>BDT 100*   |

# A. Customer Services

|   |   |
|---|---|
| <b>Demand Draft (DD)</b><br>Upto BDT 1,000<br>From BDT 1,001 to BDT 100,000<br>From BDT 100,001 to BDT 500,000<br>From BDT 500,001 to BDT 1,000,000<br>Above BDT 1,000,000<br>Cancellation of PO/DD<br>Issuance of Duplicate PO/DD/FDR<br>Issuance of Bangladesh Bank Cheque<br>Cancellation of Bangladesh Bank Cheque<br>PO issued by BAFL to meet bank's purpose and not on behalf of any customer<br>Pay Order/DD for BALF Staff | BDT 20*<br>BDT 50*<br>BDT 100*<br>BDT 200*<br>BDT 300*<br>BDT 50 (per instrument)*<br>BDT 300<br>BDT 300<br>BDT 300<br>No Fees<br>Free  |
| <b>A.8. Remittances (Foreign) &amp; Cheque Purchases</b>  |   |
| Inward Remittances into Bank's Own Customer Account<br>Certificate for Inward Remittance<br>Outward Remittances<br><br>Cheques for Purchase<br><br>FCY Encashment<br><br>Passport Endorsement   | No charges (per certificate)<br>BDT 200<br>BDT 500 (for remittances upto USD 1,000) (or its equivalent) BDT 1,000 (for remittances over USD 1,000 to USD 5,000), BDT 2,000 (for remittances over USD 5,000) (or its equivalent)<br>No Charges for BAFL Staff<br>FCY- 0.50% of cheque amount or min. BDT 500 commission plus courier/postage charges & other bank charges.<br>LCY- 1%, min. BDT 250 plus other bank/post/telex charges<br>Customer-Free<br>Non Customer-0.5% of full amount (min. BDT 300)<br><br>BDT 300 per passport (customer & non-customer)<br>No charge (for BAFL staff, spouse, & children) |
| <b>A.9. Outward/Inward Cheques for Collection</b>   |   |
| Outward Bills for Collection (OBC)<br><br>OBC Return<br>FCY Cheque Collection<br><br>Inward Cheque Collection-FCY (Domestic/Overseas)<br>Inward Cheque Collection Return-FCY (Domestic/Overseas)<br>Outward Cheque Returned Unpaid LCY/FCY  | At 0.20% plus postage at actual or min. BDT 100 max. BDT 500<br>BDT 300 + other bank charges + postage at actual<br>a) 0.05% min. BDT 200 + other bank charges + postage at actual (within Bangladesh)<br>b) 0.10% min. BDT 500 + other bank charges + postage at actual (outside Bangladesh)<br>BDT 300/USD 20 plus postage<br>USD 5/USD 10 plus postage<br>BDT 100 plus postage at actual/USD 10 plus postage at actual   |
| <b>A.10. Outward SWIFT Transfer</b>   |   |
| Through debit of Bank's own Customer Account<br>Against surrender of 'convertible' F.C. Notes   | BDT 500 (per transfer)<br>BDT 500 (per transfer)  |
| <b>A.11. Foreign Demand Draft/FDD</b>   |   |
| Foreign Demand Draft/FDD/TT/MT<br><br>Cancellation of FDD/TT/MT<br><br>Reimbursement charges for ACU ( FDD Issuance From Vostro Account )<br><br>Issuance of DDs drawn on our account with the Bangladesh Bank, for Bank to Bank Settlements Received from abroad or the Bank's Local Branch or when payment is demand in FC  | BDT 100 (for upto BDT 100k or its equivalent)*<br>BDT 200 (from BDT 100,001 to BDT 500,000 or its equivalent)*<br>BDT 300 (from BDT 500,001 to BDT 1,000,000 or its equivalent)*<br>BDT 500 (above BDT 1,000,000)*<br>BDT 200 (per instrument)*<br>4% of the bill value or USD 75 (Whichever is lower)<br>USD 10.00 or its equivalent   |

## A. Customer Services

| <b>A.12. Miscellaneous</b>   |  |
|--|--|
| Certificate Issuance Charge  | BDT 300 per certificate  |
| Account Closing Charges  | a) LCY<br>All Savings A/C (excluding ARS)- BDT 200,<br>All Current A/C- BDT 300*<br>SND BDT 300*<br>b) FCY<br>USD 10, GBP 5, EUR 5 |
| Issuance of FCY Encashment Certificate   | BDT 200 per certificate  |
| Verification/Attestation of Account Statement and other documents  | BDT 300  |
| Document/Cheque retrieval (subject to availability)  | BDT 300 up to six months<br>BDT 600 more than six months   |
| Arrangement of Government Stamp Paper  | BDT 500  |
| Deposits from other corporate bodies, financial institutions, government agents, autonomous/ semi autonomous agents, foreign mission, trusts, NGOs, etc.                               | Charged as rates quoted and agreed upon between parties  |
| Purchase and Sale of 'Sanchaya Patra' as 'Primary Dealer'-to and from Bank Customers   | As per Issuer's Directives   |
| Any Out of Pocket Expenses - not covered in the SOC  | Branch Manager's Discretion  |
| Processing of Student File per Student   | BDT 3,000 per year   |
| Processing fee for obtaining regulatory approval (Eg. Student File Permit Extension/Any ADHOC processing like subject change, university change, country change etc. upon BB approval) | BDT 1,000 + Courier Charge at Actual   |
| Issue of "Duplicate Sanchaypatra"  | BDT 1,000 (in addition to indemnity charge will be borne by the customer)  |
| SMS Charge   | BDT 300 (annually)(except Alfalah salary account)  |
| CCTV image retrieval request for any reason initiated by customer for on us ATM/cash counter   | BDT 2,000  |
| Certificate/Letter of Comfort involving credit facility  | BDT 1,000 per certificate  |
| Salary Disbursement Charge   | Nil  |
| <b>A.13. Standing Orders</b>   |  |
| Standing Instructions  | BDT 500 per year   |
| Standing Instructions for AUC  | Free (subject to maintaining minimum balance of BDT 100k)  |
| Standing Instructions (per transaction fees)   | Relevant Instrument Issuance Fees  |
| Failure of Standing Instruction due to Insufficient Funds  | BDT 300  |
| <b>A.14. Locker Charges (recovered at commencement and charged annually thereafter)</b>  |  |
| Key Deposit (one time & refundable)  | BDT 2,000  |
| Extra Large Lockers  | BDT 15,000 p.a.  |
| Large Lockers  | BDT 10,000 p.a.  |
| Medium Lockers   | BDT 5,000 p.a.   |
| Small Lockers  | BDT 3,000 p.a.   |
| Large Lockers  | BDT 5,000 p.a for BAFL Staff   |
| Medium Lockers   | BDT 2,500 p.a for BAFL Staff   |
| Small Lockers  | BDT 1,500 p.a for BAFL Staff   |
| Late Payment Fee   | BDT 1,000  |
| Locker Breaking Charges/Key Replacement  | At actual or min. BDT 8,500  |
| Locker Usage Charge After Banking Hour (4PM-6PM)   | BDT 200 (Free for Staff)   |
| <b>A.15. Over the Counter - Branch Banking Online Charges</b>  |  |
| Withdrawals from a Branch of the Bank outside the Metropolitan Area of Customer's Homes Branch   | No charges*  |
| Deposits (Cash or Cheques) to a Branch other than the Customer's Home Branch   | No charges*  |
| <b>A.16. Secured Over Draft</b>  |  |
| Processing Fee (against FD / WEDB / USD Premium/ Investment Bonds)   | 1% or BDT 5,000 (whichever is lower)   |

# B.Trade Services

| <b>Export Services (Commissions/Charges)</b>   |  |
|--|--|
| <b>B.1. LC Advising</b>  |  |
| Advising of Letters of Credit (Foreign)  | BDT 750*   |
| Advising of Letters of Credit (Local)  | BDT 750*   |
| Advising of Amendments (Foreign)   | BDT 750*   |
| Advising of Amendments (Local)   | BDT 750*   |
| <b>B.2. LC Transfers</b>   |  |
| Transfer of LC   | BDT 750 *  |
| Transfer of Amendment of LC  | BDT 750 *  |
| Cancellation of Transfer   | BDT 2,000  |
| <b>B.3. Collections</b>  |  |
| Handling Charges on Local Currency Export Bills  | Free of charge*  |
| <b>B.4. Export Bills</b>   |  |
| Negotiation/Collection of Export Bills (Sight/Usance/Deferred)   |  |
| a) For the portion-No exchange gain  | a) 0.15% of the Bill Amount *  |
| b) For the portion-Exchange gain   | b) Max. BDT 500 *  |
| Handling Charges for Export Bills after receipt of payment (Local/Foreign) (Sight/Usance) (Under LC or non LC) | Free of charge*  |
| Overdue Compensation against Negotiated Documents (at Sight)   | In case of clean bill negotiation, no overdue compensation will be charged. In case of discrepant document negotiation, overdue compensation will be charged as per specific approval terms.   |
| Profit/Interest Charges on Advance payment against Local Export Bills (Usance) under LC or Contract            | Profit/Interest to be charged on disbursed amount from the date of disbursement till final maturity as per credit approval. In case of delayed payment 2% over approved rate will be recovered. (Branch may seek waiver for such overdue compensation on case to case basis from competent authority.) |
| Tax Certificate Issuance Charges for:<br>Jute Traders<br>Jute Mills  | BDT 1,000<br>BDT 500   |
| Document Attestation Charges   | Per doc. min. BDT 100 & max. BDT 500   |
| Document Attestation Charges (Jute)  | Per doc. min. BDT 200 & max. BDT 500   |
| <b>B.5. Advance Payment</b>  |  |
| Handling Charges for Credit to Customer's Account  | Free of charge*  |
| <b>B.6. Cash Incentive/Assistance</b>  |  |
| Processing Charges   | BDT 3,000 per application  |
| <b>B.7. Import Services (commissions/ Charges)</b>   |  |
| Commissions on Letter of Credit (Sight and Others) (Local/Foreign/Back to Back)                                | Every Quarter 0.40% max. (after the first quarter commission will be realized up to maturity date)*  |
| Commissions on Letter of Credit (Usance/Deferred) (Local/Foreign/Back to Back)                                 | Every Quarter 0.50% (after the first quarter commission will be realized up to maturity date)*   |
| Commissions on Letter of Credit (100% Cash Margin) (Local/Foreign )  | Every Quarter 0.25% (after the first quarter commission will be realized up to maturity date)*   |
| Cancellation of letter of Credit (swift charges)   | BDT 500  |
| Letter of Credit Confirmation in case where the charges are on account of the opener                           | Every Quarter 0.20% (after the first quarter commission will be realized up to maturity date)*   |
| Confirmation Charges Locally   | Every Quarter 0.20% (after the first quarter commission will be realized up to maturity date)*   |

## B.Trade Services

|  |   |
|--|---|
| <p>LC Acceptance Commissions<br/>(Back to Back, Local or Foreign)</p> <p>Markup/Interest on Import Bills under Usance Letter of Credit (if not paid by the customer on the date of maturity)</p> <p>Advance Remittance (Payment) to Suppliers abroad against Imports (under LC or without LC)</p> <p>Profit/Interest Charges on PAD</p> <p>Expired &amp; Unused LC</p>   | <p>Every Quarter 0.40% (after the first quarter commission will be realized up to maturity date)*</p> <p>As per arrangement with the Customer and as mentioned on the Customer Credit Approval plus 2% p.a. as Overdue Compensation.</p> <p>At 0.25% p.q</p> <p>Approved MTR (Murabaha Trust Receipt) /MLPO/ MLTR (Murabaha Loan against Trust Receipt) Rate + 2.00% p.a.<br/>OR as per Credit Approval</p> <p>Free of charge*</p>  |
| <p><b>B.8. LC Amendment Charges</b></p>  |   |
| <p>Amendment of Letter of Credit involving value increase<br/>a) In case of Sight: Cash/EDF/Back to Back/Others<br/>b) In case of Usance/deferred:Cash/Back to Back/Others</p> <p>Amendments of Letter of Credit other than Value Increase and extension of validity</p>   | <p>Commission as per LC opening rate</p> <p>BDT 750*</p>  |
| <p><b>B.9. Other Charges</b></p>   |   |
| <p>Copy Document Endorsement</p> <p>LCA Form Registration with AD Branches (without LC)</p> <p>Commissions on LCA issue without opening LC:<br/>a) In case of Sight<br/>b) In case of Usance/deferred</p> <p>Printing Charges per EXP Form (Periodic Reporting of LC activity to the Central Bank)</p> <p>BL Endorsement and Signature verification</p> <p>Printing Charges per IMP Form (Periodic Reporting of Customer LC Activity to the Central Bank)</p> <p>Printing Charges for LC Application Form</p> <p>Printing Charges for LCA Form</p> <p>Renewal of Import Registration Certificate (IRC)/Export Registration Certificate (ERC)</p> <p>Suppliers Credit Report</p> <p>Indemnities (shipping guarantee)</p> <p>Misc Charges for Import Bills Lodged</p> <p>Charges for Return of Unpaid Documents</p> <p>Charges for Payment of Discrepant Documents under LC</p> <p>Back to Back LC Certificate Issue Charges</p> <p>C &amp; F Certificate Issue Charges</p> <p>Pre - Shipment Inspection Processing Charges</p> <p>Utilization Declaration Certificate</p> <p>Proceed Realization Certificate Issue Charges</p> <p>All other types of Handling Charges not mentioned above</p> <p>Vessel Tracking</p> <p>Processing fee for obtaining regulatory approval (Indenting, Buying house, freight forwarders agent and any other specific permission related to import/export/remittance etc.)</p> | <p>Free of charge*</p> <p>BDT 1,000</p> <p>a) 0.20%- 0.40% p.q of the LCA value<br/>b) 0.20%- 0.50% p.q of the LCA value.</p> <p>BDT 200</p> <p>BDT 100 per BL</p> <p>BDT 300</p> <p>BDT 200</p> <p>BDT 200</p> <p>BDT 1,000</p> <p>At actual</p> <p>BDT 1,500 (flat)</p> <p>BDT 500</p> <p>At actual or BDT 1,000, whichever is higher</p> <p>USD 60 (foreign), USD 40 (local)<br/>EUR 45 (foreign), JPY 5,000 (foreign)</p> <p>BDT 500 *</p> <p>BDT 500 *</p> <p>BDT 200 per LC + BDT 50 courier charges</p> <p>BDT 300</p> <p>BDT 500 *</p> <p>Free of charge*</p> <p>BDT 200</p> <p>BDT 1,000</p> |

## B.Trade Services

| <b>B.10. Guarantee Charges</b>   |  |
|--|--|
| Letters of Guarantee/Bid Bond (issuance/extension of validity/increase in amount)    | 0.50%, but minimum BDT 1,000 (p.q) after the first quarter commission will be realized upto maturity date. |
| Letters of Guarantee Amendment (other than validity extension or increase in amount) | BDT 2,500 plus other applicable charges  |
| <b>Communication Charges</b>   |  |
| <b>B.11. Courier Charges</b>   |  |
| Inland   | At actual*   |
| Foreign (other than India)   | At actual*   |
| Foreign (India)  | At actual*   |
| <b>B.12. Fax Charges</b>   |  |
| Inland   | At actual*   |
| Foreign  | At actual*   |
| <b>B.13. SWIFT Charges</b>   |  |
| Issuance of Letter of Credit   | BDT 1,500  |
| LC Amendment Charges   | At actual*   |
| LC Confirmation Charges  | At actual*   |
| LC Cancellation Charges  | At actual*   |
| Correspondence Charges (local part free of charge)                                   | At actual*   |
| Reimbursement Claim  | BDT 500  |
| Payment Authority for all types of Payments (sight LC only) (except India)           | USD 70   |
| Payment Authority for all types of Payments (India)                                  | USD 50   |
| UPAS   | USD 30   |
| <b>B.14. Bonds &amp; Gurantees</b>   |  |
| Stamp Duty   | At Actual  |
| Legal Fee  | At Actual  |

## C.Treasury Services

|  |   |
|--|---|
| BPID opened (except BPID opened by Bangladesh Bank for stock exchange investors) | BDT 200 - For Individual.<br>BDT 500 - For Non-individual.  |
| Participation in Primary Auction (for each successful bid)                       | BDT 200 - For Individual.<br>BDT 500 - For Non-individual (BDT 200/- in case of bid submission through omnibus BPID by stock exchange brokerage).   |
| Secondary Trading (FMI)  | BDT 100 per Transaction - For Individual.<br>BDT 100 per Transaction - For Non-individual.  |
| Annual (calendar year) BPID maintenance  | BDT 200 - For Individual.<br>BDT 500 - For Non-individual.  |
| Income Tax Certificate   | An annual license is free, Each of the following additional certificate BDT 200 - For Individual.<br>An annual license is free, Each of the following additional certificate BDT 500 - For Non-individual.<br><br><ul style="list-style-type: none"> <li>• Free for BAFL staff.</li> <li>• Above charges/fees are new addition as per DMD Circular No. 02 dated 14 OCT 2024.</li> </ul> |

# D. Corporate Banking Group

|   |   |
|---|---|
| <b>D.1. Advances</b>  |   |
| Greenfield Project Assessment Fee   | As per sanction/approval  |
| Interim Review Processing Fee   | As per sanction/approval  |
| <b>Charges for Credit Operations</b>  |   |
| <b>D.2. Loan Processing Fee (Sanction/Renewal/Enhancement/Extension)</b>  |   |
| Processing Fee : Upto BDT 5,000,000   | No Charge   |
| Above BDT 5,000,000   | No Charge   |
| Loan Reschedule/Restructure   | 0.25% of the approved loan not more than BDT 10,000*  |
| Arrangement Fee   | As per sanction/approval  |
| Agency Fee  | As per sanction/approval  |
| Early Settlement Fee  | No Charge   |
| Facilities Covered by 100% cash   | No Charge   |
| Others (not specified above)  | As per sanction/approval  |
| Business Commitment Compensatory  | As per sanction/approval  |
| Commission - In case the Customer forgoes approved Credit Lines Sanctioned in their favour within the stipulated time, the bank is then within its right to recover Compensatory Compensation due to Business Shortfall   | As per discretion of National Manager - Corporate Banking   |
| <b>D.3. Legal/Administrative Fees and Charges</b>   |   |
| Company Search Report/RJSC  | At Actual   |
| CIB Reports   | As per Bangladesh Bank instructions   |
| Company Valuation Reports   | As charged by Bank Approved Panel of Valuators  |
| Charge Document Preparation   | At actual   |
| All Other Legal/Opinion Fees and Charges  | At actual   |
| Expenditures related to Mortgages of immovable property   | At actual   |
| Evaluation of Security and Maintenance thereof  | At actual   |
| Replacement of Securities   | At actual   |
| Marking of Lien on Securities issued by other Banks   | BDT 500   |
| Security(ies)/Documentation Photocopy   | BDT 500   |
| <b>D.4. Advances against Pledge/Hypothecation</b>   |   |
| Storage Rent  | At Actual   |
| Storage/Inventory Inspection Charges  | At Actual   |
| Other Incidental Charges (Legal/Insurance, etc.)  | At Actual   |
| Coupon Collection Charges for securities under lien to the Bank (Corporate Bonds/Government Securities)   | BDT 300 (per coupon)  |
| Issuance of Delivery Orders against FIM, Cash Credit, including all goods under pledge  | BDT 100 per delivery plus actual conveyance   |
| Issuance of NOC at the request of the customer for creation of 'Parri-Passu/Second Charge' to secure credit from 'Other Banks/Non-Banking Financial Institutions'   | BDT 500   |
| Financing due to Non-Payment on maturity Date of Acceptance of Liability/Overdue Finance against Trust Receipt(FATR)/Overdue finance against Imported Merchandise (FIM)/Overdue Finance against packing Credit (FAPC/PSF)/Overdue Finance against Foreign Bills (FAFB) Purchased. | 2% p.a. above the rate of financing charged on the overdue amount on a daily basis/or as per approval |
| Late Payment Markup/Charges/Penalties   | 2% p.a. above the rate of financing charged on the overdue amount on a daily basis/or as per approval |
| <b>D.5. Lease Finance</b>   |   |
| Processing Fee  | As per sanction/approval  |

# D. Corporate Banking Group

| <b>Cottage, Micro, Small and Medium Enterprise (CMSME) Clients</b>   |   |
|--|---|
| <b>D.6. Charges for Credit Operations</b>  |   |
| Loan Application Fee<br>(Sanction/Renewal/Enhancement/Extension)   | Nil   |
| Processing Fee   | Nil   |
| Early Settlement Fee   | Nil   |
| <b>D.7. Legal/Administrative Fees and Charges</b>  |   |
| Company Search Report/RJSC   | At actual   |
| CIB Reports  | As per Bangladesh Bank instructions (At actual)   |
| Company Valuation Reports  | As charged by Bank Approved Panel of Valuers (At actual)  |
| Charge Document Preparation  | At actual   |
| All Other Legal/Opinion Fees and Charges   | At actual   |
| Expenditures related to Mortgages of immovable property  | At actual   |
| Evaluation of Security and Maintenance thereof   | At actual   |
| Replacement of Securities  | At actual   |
| Marking of Lien on Securities issued by other Banks  | At actual or BDT 500 (whichever is higher)  |
| Security(ies)/Documentation Photocopy  | At actual or BDT 500 (whichever is higher)  |
| <b>D.8. Advances Against Pledge / Hypothecation</b>  |   |
| Storage Rent   | At actual   |
| Storage/Inventory Inspection Charges   | At actual   |
| Other Incidental Charges (Legal/Insurance, etc.)   | At actual   |
| Coupon Collection Charges for securities under lien to the Bank (Corporate Bonds/Government Securities)  | BDT. 300 per coupon   |
| Issuance of Delivery Orders against FIM, Cash Credit, including all goods under pledge   | BDT. 100 per delivery plus actual conveyance  |
| Issuance of NOC at the request of the customer for creation of 'Parri Passu/Second Charge' to secure credit from 'Other Banks/Non Financial Institutions'  | BDT. 500  |
| Financing due to Non Payment on Maturity Date of Acceptance of Liability/Overdue Finance against Trust Receipt (FATR)/Overdue Finance against Imported Merchandise (FIM)/Overdue Finance against Packing Credit (FAPC/PSF)/Overdue Finance against Foreign Bills (FAFB) Purchased. | 2% p.a. above the rate of financing charged on the overdue amount on a daily basis/ or as per approval        |
| Late Payment Markup/Charges/Penalties  | 2% p.a. above the rate of financing charged on the overdue amount on a daily basis/ or as per approval        |
| <b>D.9. Refinance Programs of Bangladesh Bank</b>  |   |
| Loan under EDF   | Rate as declared by Bangladesh Bank (Maximum spread as declared by Bangladesh Bank or as per Credit Approval) |

## E.Alfalah Debit Card

| <b>E.1. Card Fee</b>   |  |
|--|--|
| Card Issuance/Annual Fee   | BDT 700<br>Free for BAFL staff         |
| Card Replacement Fee   | BDT 700                                |
| Transactional Retrieval Fee  | BDT 500                                |
| PIN Replacement Charge (Through Call Center)                         | BDT 100                                |
| Captured Card Replacement Fee  | BDT 700                                |
| <b>E.2. Cash Withdrawal</b>  |  |
| From Bank Alfalah ATM  | Free                                   |
| From NPSB member bank ATM  | Free                                   |
| From VISA member bank ATM  | BDT 15 per transaction                 |
| From Q-CASH Member Bank ATM  | BDT 10 per transaction (excluding VAT) |
| <b>E.3. Inter Branch Fund Transfer Fee (among own accounts only)</b> |  |
| From Bank Alfalah ATM only   | Free                                   |
| <b>E.4. Balance Enquiry &amp; Mini Statement</b>                     |  |
| From Bank Alfalah ATM  | Free                                   |
| Mini Statement from NPSB member bank ATM                             | BDT 5 per enquiry                      |
| Balance Enquiry from NPSB member bank ATM                            | BDT 5 per enquiry                      |
| Balance Enquiry from Q-CASH Member Bank ATM                          | Free                                   |
| Mini Statement from Q-CASH Member Bank ATM                           | Free                                   |
| All Transaction Alert Fee  | No Charge                              |

## F.Internet Banking

| <b>F.1. Internet Banking</b>  |           |
|---|-----------|
| Internet Banking Fund Transfer                                      | No Charge |
| Internet Banking PIN Re-generation Charge (only for individual A/C) | No Charge |

\* Bangladesh Bank Prescribed Charges

- Note:
1. These charges are our standard charges and concession rates may be granted at the discretion of the Management. Any government taxes, duties, or other charges will be recovered in addition to the foregoing.
  2. No service charge/fee will be imposed on Alfalah Rising Star Account (School Banking Type of Account) except government fees according to the Bangladesh Bank GBCSRD Circular No: 07.
  3. VAT is applicable @15% on all charges, fees & commissions (other than commissions, fees or charges against Export and Export related service will be applicable provided by the bank as per Government Circular.)
  4. Country Management may waive partially or full amount of the above mentioned charges. In case of waiver, VAT is to be collected on the standard rate of charges.
  5. As per BRPD Circular Letter No. 9 dated 19<sup>th</sup> March 2023, no Account Maintenance Charge will be applied on Individual Retail Accounts.