



Instruction Circular Letter

To	: All Branch Managers/Sub-Branch Managers Heads/In-Charges of all Divisions/Departments/Units at Corporate Head Office Shahjalal Islami Bank PLC.	From	: Financial Administration Division Shahjalal Islami Bank PLC.
CC	: PS to the Managing Director & CEO PS to the Additional Managing Director PS to the Deputy Managing Director	Ref	: Instruction Circular Letter No. SJIBPLC/ FAD/2026/080
Subject	: Schedule of Charges of the Bank.	Date	: June 30, 2026

Muhtaram,

Assalamu Alikum,

The Schedule of Charges for the following categories of services of the Bank is enclosed herewith:

- 1) General Banking & Other Services;
- 2) Investment Services;
- 3) Foreign Exchange Services;
- 4) Card Services;
- 5) Agent Banking Services.

All Branches/Sub-Branches/Concerned Divisions/Departments are advised to take necessary steps to ensure implementation and communication of the Schedule of Charges to the customers well in advance.

Please ensure that the updated Schedule of Charges is displayed prominently at branch premises as per regulatory requirements.

This Schedule of Charges will be effective from 1 July 2026.

Ma-Assalam.

Md. Jafar Sadeq FCA
DMD & CFO

M. M. Saiful Islam
DMD & CRO



Schedule of Charges

Effective from July 01, 2026

Annexure-A

General Banking					
Serial Number	Parameter			Sub Parameter	Approved Charges
1	1.1	1.1.01	AI Wadeah Current Deposit Account	Service Charge	Nil
1	1.1	1.1.02	AI Wadeah Current Deposit Account	Incidental Charge	Nil
1	1.1	1.1.03	AI Wadeah Current Deposit Account	Minimum Balance Fee	Nil
1	1.1	1.1.04	AI Wadeah Current Deposit Account	Ledger Fee	Nil
1	1.1	1.1.05	AI Wadeah Current Deposit Account	Counter Transaction Fee or Similar Other Fee	Nil
1	1.1	1.1.06	AI Wadeah Current Deposit Account	Account Maintenance Fee	Tk. 300 Half Yearly
1	1.1	1.1.07	AI Wadeah Current Deposit Account	Minimum Required Balance	Tk. 1,000
1	1.1	1.1.08	AI Wadeah Current Deposit Account	Balance Confirmation with Statement	Tk. 100 per instance (Other than June and December closing)
1	1.1	1.1.09	AI Wadeah Current Deposit Account	Stop payment charge	Tk. 100 per instance
1	1.1	1.1.10	AI Wadeah Current Deposit Account	Stop Payment Withdrawal Charge	Tk. 50 Per Instance
1	1.1	1.1.11	AI Wadeah Current Deposit Account	Inoperative Account activation Charge	Nil
1	1.1	1.1.12	AI Wadeah Current Deposit Account	Dormant Account activation charge	Nil
1	1.1	1.1.13	AI Wadeah Current Deposit Account	Account closing charge	Tk. 300
1	1.2	1.2.01	Mudaraba Savings Deposit Account	Service Charge	Nil
1	1.2	1.2.02	Mudaraba Savings Deposit Account	Incidental Charge	Nil
1	1.2	1.2.03	Mudaraba Savings Deposit Account	Minimum Balance Fee	Nil
1	1.2	1.2.04	Mudaraba Savings Deposit Account	Ledger Fee	Nil
1	1.2	1.2.05	Mudaraba Savings Deposit Account	Counter Transaction Fee or Similar Other Fee	Nil
1	1.2	1.2.06	Mudaraba Savings Deposit Account	Account Maintenance Fee	Avg. Bal. Up to Tk. 10,000 : Free Avg. Bal. Tk. 10,000 to Tk. 25,000 : Tk. 100 Avg. Bal. above Tk. 25,000 to Tk. 2 Lac : Tk. 200 Avg. Bal. above Tk. 2 Lac to Tk. 10 Lac : Tk. 250 Avg. Bal. above Tk. 10 Lac : Tk. 300
1	1.2	1.2.07	Mudaraba Savings Deposit Account	Minimum Required Balance	Tk. 500
1	1.2	1.2.08	Mudaraba Savings Deposit Account	Balance Confirmation with Statement	Tk. 100 per instance (Other than June and December closing)
1	1.2	1.2.09	Mudaraba Savings Deposit Account	Stop payment charge	Tk. 100 per instance



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General Banking					
Serial Number	Parameter			Sub Parameter	Approved Charges
1	1.2	1.2.10	Mudaraba Savings Deposit Account	Stop Payment Withdrawal Charge	Tk. 50 Per Instance
1	1.2	1.2.11	Mudaraba Savings Deposit Account	Inoperative Account activation Charge	Nil
1	1.2	1.2.12	Mudaraba Savings Deposit Account	Dormant Account activation charge	Nil
1	1.2	1.2.13	Mudaraba Savings Deposit Account	Account closing charge	Tk. 200
1	1.3	1.3.01	Mudaraba Money Spinning Account	Service Charge	Nil
1	1.3	1.3.02	Mudaraba Money Spinning Account	Incidental Charge	Nil
1	1.3	1.3.03	Mudaraba Money Spinning Account	Account Maintenance Fee	Free Subject to Average Balance Tk. 10,000 retention up to Six months otherwise Tk. 1,000 HY charge imposed
1	1.3	1.3.04	Mudaraba Money Spinning Account	Minimum Opening Balance	Tk. 10,000
1	1.3	1.3.05	Mudaraba Money Spinning Account	Balance Confirmation with Statement	Tk. 100 per instance (Other than June and December closing)
1	1.3	1.3.06	Mudaraba Money Spinning Account	Issuance of MICR Cheque Book	At Actual
1	1.3	1.3.07	Mudaraba Money Spinning Account	Stop Payment charge	Tk. 100
1	1.3	1.3.08	Mudaraba Money Spinning Account	Stop Payment Withdrawal Charge	Tk. 50 Per Instance
1	1.3	1.3.09	Mudaraba Money Spinning Account	Inoperative Account activation Charge	Nil
1	1.3	1.3.10	Mudaraba Money Spinning Account	Dormant Account activation charge	Nil
1	1.3	1.3.11	Mudaraba Money Spinning Account	Account Closing charge	Tk. 200
1	1.4	1.4.01	Mudaraba Savings Payroll Account	Service Charge	Nil
1	1.4	1.4.02	Mudaraba Savings Payroll Account	Incidental Charge	Nil
1	1.4	1.4.03	Mudaraba Savings Payroll Account	Account Maintenance Fee	Free
1	1.4	1.4.04	Mudaraba Savings Payroll Account	Minimum Rerquired Balance	Tk. 0
1	1.4	1.4.05	Mudaraba Savings Payroll Account	Balance Confirmation with Statement	Tk. 100 per instance (Other than June and December closing)
1	1.4	1.4.06	Mudaraba Savings Payroll Account	Issuance of MICR Cheque Book	At Actual
1	1.4	1.4.07	Mudaraba Savings Payroll Account	Stop Payment charge	Tk.100
1	1.4	1.4.08	Mudaraba Savings Payroll Account	Stop Payment Withdrawal Charge	Tk. 50 Per Instance
1	1.4	1.4.09	Mudaraba Savings Payroll Account	Inoperative Account activation Charge	Nil
1	1.4	1.4.10	Mudaraba Savings Payroll Account	Dormant Account activation charge	Nil



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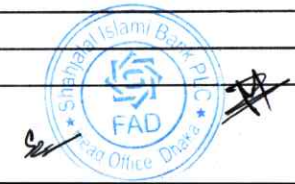
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Schedule of Charges

Effective from July 01, 2026

Annexure-A

General Banking					
Serial Number	Parameter		Sub Parameter	Approved Charges	
1	1.4	1.4.11	Mudaraba Savings Payroll Account	Account Closing charge	Free
1	1.5	1.5.01	Mudaraba Savings School Banking Account	Service Charge	Nil
1	1.5	1.5.02	Mudaraba Savings School Banking Account	Incidental Charge	Nil
1	1.5	1.5.03	Mudaraba Savings School Banking Account	Account Maintenance Fee	Free
1	1.5	1.5.04	Mudaraba Savings School Banking Account	Minimum Opening Balance	Tk. 0
1	1.5	1.5.05	Mudaraba Savings School Banking Account	Balance Confirmation with Statement	Free
1	1.5	1.5.06	Mudaraba Savings School Banking Account	Inoperative Account activation Charge	Nil
1	1.5	1.5.07	Mudaraba Savings School Banking Account	Dormant Account activation charge	Nil
1	1.5	1.5.08	Mudaraba Savings School Banking Account	Account Closing charge	Free
1	1.6	1.6.01	Mudaraba Special Notice Deposit Account	Service Charge	Nil
1	1.6	1.6.02	Mudaraba Special Notice Deposit Account	Incidental Charge	Nil
1	1.6	1.6.03	Mudaraba Special Notice Deposit Account	Account Maintenance Fee	Tk. 500 HY irrespective of amount
1	1.6	1.6.04	Mudaraba Special Notice Deposit Account	Minimum Required Balance	Tk. 5,000
1	1.6	1.6.05	Mudaraba Special Notice Deposit Account	Balance Confirmation with Statement	Tk. 100 per instance (Other than June and December closing)
1	1.6	1.6.06	Mudaraba Special Notice Deposit Account	Stop payment charge	Tk. 100
1	1.6	1.6.07	Mudaraba Special Notice Deposit Account	Stop Payment Withdrawal Charge	Tk. 50 Per Instance
1	1.6	1.6.08	Mudaraba Special Notice Deposit Account	Inoperative Account activation Charge	Nil
1	1.6	1.6.09	Mudaraba Special Notice Deposit Account	Dormant Account activation charge	Nil
1	1.6	1.6.10	Mudaraba Special Notice Deposit Account	Account Closing charge	Tk. 300
1	1.7	1.7.01	Issuance of MICR Cheque Book	Cheque Book with 10 Leaves - MSD	At Actual
1	1.7	1.7.02	Issuance of MICR Cheque Book	Cheque Book with 50 Leaves - MSD	At Actual



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General Banking				
Serial Number	Parameter		Sub Parameter	Approved Charges
1	1.7	1.7.03	Issuance of MICR Cheque Book	Cheque Book with 25 Leaves - AWCD/MSND At Actual
1	1.7	1.7.04	Issuance of MICR Cheque Book	Cheque Book with 50 Leaves - AWCD/MSND At Actual
1	1.7	1.7.05	Issuance of MICR Cheque Book	Cheque Book with 100 Leaves - AWCD/MSND At Actual
1	1.8	1.8.01	Standing Instruction	Standing Instruction Within Branch Free
1	1.8	1.8.02	Standing Instruction	Standing Instruction within Inter Branch Free
1	1.8	1.8.03	Standing Instruction	Standing Instruction Set up fee Free
1	1.8	1.8.04	Standing Instruction	Standing Instruction execution fee Free
1	1.9	1.9.01	Local Remittance	Issuance of Payment Order Tender/e-GP/Other Contract : Nil Earnest Money Financing Scheme : Nil For other Instances: Up to 1,000 : Tk. 20 Tk.1,001 to 100,000 : Tk. 50 Above Tk.100,000: Tk. 100
1	1.9	1.9.02	Local Remittance	Cancellation of Payment Order Tk. 50
1	1.9	1.9.03	Local Remittance	Duplicate issuance of Pay order Tk. 300
1	1.9	1.9.04	Local Remittance	Issuance of Demand Draft Up to 1,000 : Tk. 20 Tk1,001 to 100,000 : Tk. 50 Tk100,001 to 500,000 : Tk. 100 Tk500,001 to 10,00,000 : Tk. 200 Above Tk. 10,00,000 : Tk. 300
1	1.9	1.9.05	Local Remittance	Cancellation of Demand Draft Tk. 50
1	1.9	1.9.06	Local Remittance	Duplicate issuance of Demand Draft Tk. 300
1	1.9	1.9.07	Local Remittance	Issuance of Duplicate MTDR/MIS/DBS instruments Tk. 500



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Annexure-A

General Banking					
Serial Number	Parameter		Sub Parameter	Approved Charges	
1	1.9	1.9.07 (a)	Collection Charges for Local Cheque	Within Station	Min Tk.100 or at actual
1	1.9	1.9.07 (b)	Collection Charges for Local Cheque	Outside Station	Upto 1 Lac: Tk. 200 Above 1 Lac: Tk. 500
1	1.9	1.9.07 (c)	Collection Charges for Local Cheque	Inward Cheque Return for Insufficient Fund	Tk. 50
1	1.9	1.9.08	Collection Charges for Local Cheque	Inward Cheque Return for other reasons	Tk. 50
1	1.9	1.9.08 (a)	Commission for Collection of Outstation Cheque or Bill	Up to Tk. 25,000	0.20% or Min. Tk. 50
1	1.9	1.9.08 (b)	Commission for Collection of Outstation Cheque or Bill	Above Tk. 25,000 to Tk. 5 Lac	0.15% or Min. Tk. 100
1	1.9	1.9.08 (c)	Commission for Collection of Outstation Cheque or Bill	Above Tk. 5 Lac	0.10% or Min.BDT 500
1	1.9	1.9.09	Commission for Collection of Outstation Cheque or Bill	Issuance of Bangladesh Bank Cheque	Tk. 200 for each cheque
1	1.9	1.9.10	Commission for Collection of Outstation Cheque or Bill	SWIFT/Fax Charge	At Actual
1	1.9	1.9.11	Commission for Collection of Outstation Cheque or Bill	Postage/Courier Charge	At Actual
1	1.10	1.10.1	Certificate Issuance	Solvency Certificate	Tk. 200
1	1.10	1.10.2	Certificate Issuance	Certificate for BO Account	Tk. 100
1	1.10	1.10.3	Certificate Issuance	Certificate for any other purpose	Tk. 300
1	1.11	1.11.01	Rent and Security Money for Locker	Rent - Small Size	For Dhaka & Chattogram - Tk. 5,000 For Other Area - Tk. 4,000
1	1.11	1.11.02	Rent and Security Money for Locker	Rent - Medium Size	For Dhaka & Chattogram - Tk. 6,000 For Other Area - Tk. 5,000
1	1.11	1.11.03	Rent and Security Money for Locker	Rent - Large Size	For Dhaka & Chattogram - Tk. 8,000 For Other Area - Tk. 7,000



Schedule of Charges

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General Banking					
Serial Number			Parameter	Sub Parameter	Approved Charges
1	1.11	1.11.04	Rent and Security Money for Locker	Security Money (Refundable)	For Small Size - Tk. 10,000 For Medium Size - Tk. 15,000 For Large Size - Tk. 20,000
1	1.11	1.11.05	Rent and Security Money for Locker	Key Replacement Charge	Actual cost +Tk. 2,000
1	1.12	1.12.01	Issuance of Duplicate Security Instrument		Tk. 300 per instrument
1	1.13	1.13.01	Intra-District Cash Deposit/Withdrawal Online Transaction Charge		Free
1	1.13	1.13.02	Inter-District Cash Deposit/Withdrawal Online Transaction Charge	Cash Deposit	Upto Tk. 20,000 : Tk. 20 Above Tk.20,000 to Tk. 1 Lac: Tk. 75 Above Tk.1 Lac to Tk. 5 Lac: Tk.150 Above Tk.5 Lac to Tk. 10 Lac: Tk.375 Above Tk.10 Lac to Tk. 50 lac: Tk. 750 Above Tk.50 Lac: Tk. 1,500
1	1.13	1.13.03	Inter-District Cash Deposit/Withdrawal Online Transaction Charge	Cash Withdrawal	Upto Tk. 20,000 : Tk. 15 Above Tk.20,000 to Tk. 1 Lac: Tk. 50 Above Tk.1 Lac to Tk. 5 Lac: Tk.100 Above Tk.5 Lac to Tk. 10 Lac: Tk.250 Above Tk.10 Lac to Tk. 50 lac: Tk. 500 Above Tk.50 Lac: Tk. 750
1	1.14	1.14.01	Account Transfer Fee	Transfer from One Branch to other Branch	Inter District: Tk. 100 Intra District: Tk.50
1	1.15	1.15.01	Premature Encashment Fee	Different Scheme Deposit and MTDR	Nil
1	1.16	1.16	Other Privileged Deposit Accounts:		
1	1.16	1.16.01	Farmers, Garments Employees, Street Urchin & Working Children, Laclating mother, Leather employees etc.	Minimum required balance	Nil

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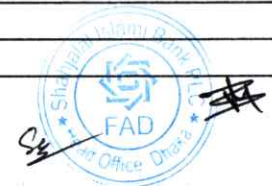
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General Banking					
Serial Number	Parameter			Sub Parameter	Approved Charges
1	1.16	1.16.02	Farmers, Garments Employees, Street Urchin & Working Children, Laclating mother, Leather employees etc.	Account maintenance fee	Nil
1	1.16	1.16.03	Farmers, Garments Employees, Street Urchin & Working Children, Laclating mother, Leather employees etc.	Account closing charge	Nil
1	1.16	1.16.04	Farmers, Garments Employees, Street Urchin & Working Children, Laclating mother, Leather employees etc.	Issuance of MICR Cheque Book	At Actual
1	1.16	1.16.05	Farmers, Garments Employees, Street Urchin & Working Children, Laclating mother, Leather employees etc.	Ledger Fee	Nil
1	1.16	1.16.06	Farmers, Garments Employees, Street Urchin & Working Children, Laclating mother, Leather employees etc.	Minimum Balance Fee	Nil
1	1.16	1.16.07	Farmers, Garments Employees, Street Urchin & Working Children, Laclating mother, Leather employees etc.	Counter Transaction Fee/service charge/incidental charge or Similar Other Fee	Nil
1	1.17	1.17.01	Auxiliary Service Charge	Internet Banking	Tk. 100
1	1.17	1.17.02	Auxiliary Service Charge	SMS Banking	Tk.150 Half Yearly
1	1.17	1.17.03	Auxiliary Service Charge	Photocopy charge cheque/vouchar	Tk. 500
1	1.17	1.17.04	Auxiliary Service Charge	NID Verification (Remittance)	Tk.10
1	1.17	1.17.05	Auxiliary Service Charge	RTGS	Tk. 100 per transaction
1	1.17	1.17.06	Auxiliary Service Charge	Issuance of Duplicate Tax/VAT/any other Certificate	Tk. 300
1	1.18	1.18.01	e-GP Service Charge	Tender Registration Fee	Free
1	1.18	1.18.02	e-GP Service Charge	Renewal of Reg. Fee	Free
1	1.18	1.18.03	e-GP Service Charge	Tender Document Purchase Fee	Free
1	1.18	1.18.04	e-GP Service Charge	Tender/Proposal Security Fee	Free



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Schedule of Charges

Effective from July 01, 2026

Annexure-A

General Banking						
Serial Number	Parameter	Sub Parameter	Approved Charges			
1	1.19	1.19.01	BACH charge	BDT10.00 (including VAT) for Clearing Cheque amount of BDT50,000 & above but less than BDT500,000.00		
				BDT60.00 (including VAT) for High Value Clearing Cheque (Same day clearing) amount of BDT500,000.00 and above.		
				BDT25.00 (including VAT) if High Value Clearing Cheque amount of BDT500,000.00 and above is placed on Regular Value Clearing.		
1	1.20	1.20.01	Investment in BD. Govt. Sukuk	Individual Investor	Institutional Investor	
				Opening Sukuk Investor ID (SIID)	Maximum BDT200.00 (including VAT)	Maximum BDT500.00 (including VAT)
				Participation in Each BiD(Successful)	Maximum BDT200.00 (including VAT)	Maximum BDT500.00 (including VAT)
				Annual SIID Maintenance Fee	Maximum BDT200.00 (including VAT)	Maximum BDT500.00 (including VAT)
				Seconadry Transaction/Transfer	BDT100.00 (including VAT) per	BDT100.00 (including VAT) per
Income Tax Certificate	Free once a year; maximum BDT200.00 (including VAT) for each additional copy.	Free once a year; maximum BDT500.00 (including VAT) for each additional copy.				



Schedule of Charges

Effective from July 01, 2026

Annexure-B

Investment							
Serial Number	Parameter			Sub Parameter - I	Sub Parameter - II	Approved Charges	
2	2.1	2.1.1	a	Scheme Investment	Processing fee	Up to Tk 50 lac	0.50% of Limit or Max. Tk.15,000
2	2.1	2.1.1	b	Scheme Investment	Processing fee	Above Tk 50 lac	0.30% of Limit or Max Tk.20,000
2	2.1	2.1.2		Scheme Investment	Application fee		Nil
2	2.1	2.1.3		Scheme Investment	Reschedule/Restructure fee		0.25% or Max. Tk.10,000/-
2	2.1	2.1.4		Scheme Investment	Early settlement fee		0.50% on Outstanding
2	2.1	2.1.5		Scheme Investment	Partial Pre-payment		0.50% on Settlement Amount
2	2.2	2.2.1	a	Car investment	Processing fee	Up to Tk 50 lac	0.50% of Limit or Max. Tk.15,000
2	2.2	2.2.1	b	Car investment	Processing fee	Above Tk 50 lac	0.30% of Limit or Max Tk.20,000
2	2.2	2.2.2		Car investment	Application fee		Nil
2	2.2	2.2.3		Car investment	Reschedule/Restructure fee		0.25% or Max. Tk.10,000/-
2	2.2	2.2.4		Car investment	Early settlement fee		0.50% on Outstanding
2	2.2	2.2.5		Car investment	Partial Pre-payment		0.50% on Settlement Amount
2	2.3	2.3.1	a	House building investment	Processing fee	Up to Tk 50 lac	0.50% of Limit or Max. Tk.15,000
2	2.3	2.3.1	b	House building investment	Processing fee	Above Tk 50 lac	0.30% of Limit or Max Tk.20,000
2	2.3	2.3.2		House building investment	Application fee		Nil
2	2.3	2.3.3		House building investment	Reschedule/Restructure fee		0.25% or Max. Tk.10,000/-
2	2.3	2.3.4		House building investment	Early settlement fee		0.50% on Outstanding
2	2.3	2.3.5		House building investment	Partial Pre-payment		0.50% on Settlement Amount
2	2.4	2.4.1	a	CMSME and Agri Investment	Processing fee	Up to Tk 50 lac	0.50% of Limit or Max. Tk.15,000
2	2.4	2.4.1	b	CMSME and Agri Investment	Processing fee	Above Tk 50 lac	0.30% of Limit or Max Tk.20,000
2	2.4	2.4.2		CMSME and Agri Investment	Application fee		Nil
2	2.4	2.4.3		CMSME and Agri Investment	Reschedule/Restructure fee		Nil
2	2.4	2.4.4		CMSME and Agri Investment	Early settlement fee		Nil
2	2.4	2.4.5		CMSME and Agri Investment	Partial Pre-payment		Nil

Schedule of Charges

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Annexure-B

Investment					Sub Parameter - I	Sub Parameter - II	Approved Charges
Serial Number		Parameter		Sub Parameter - I	Sub Parameter - II	Approved Charges	
2	2.5	2.5.1	a	General Investment (Demand & Continuous)	Processing fee	Up to Tk 50 lac	0.50% of Limit or Max. Tk.15,000
2	2.5	2.5.1	b	General Investment (Demand & Continuous)	Processing fee	Above Tk 50 lac	0.30% of Limit or Max Tk.20,000
2	2.5	2.5.2		General Investment (Demand & Continuous)	Application fee		Nil
2	2.5	2.5.3		General Investment (Demand & Continuous)	Reschedule/Restructure fee		0.25% or Max. Tk.10,000/-
2	2.5	2.5.4		General Investment (Demand & Continuous)	Early settlement fee		Nil
2	2.5	2.5.5		General Investment (Demand & Continuous)	Partial Pre-payment		Nil
2	2.6	2.6.1	a	General Investment (Term)	Processing fee	Up to Tk 50 lac	0.50% of Limit or Max. Tk.15,000
2	2.6	2.6.1	b	General Investment (Term)	Processing fee	Above Tk 50 lac	0.30% of Limit or Max Tk.20,000
2	2.6	2.6.2		General Investment (Term)	Application fee		Nil
2	2.6	2.6.3		General Investment (Term)	Reschedule/Restructure fee		0.25% or Max. Tk.10,000/-
2	2.6	2.6.4		General Investment (Term)	Early settlement fee		0.50% on Outstanding
2	2.6	2.6.5		General Investment (Term)	Partial Pre-payment		0.50% on Settlement Amount
2	2.7	2.7.1	a	Quard	Processing fee	Up to Tk 50 lac	Nil
2	2.7	2.7.1	b	Quard	Processing fee	Above Tk 50 lac	Nil
2	2.8	2.8.1		For All Investment	Documentation Fee		At Actual
2	2.8	2.8.2		For All Investment	CIB Charge		At Actual
2	2.8	2.8.3		For All Investment	Stamp Charge		At Actual
2	2.8	2.8.4		For All Investment	Legal and Valuation Fee		At Actual
2	2.8	2.8.5		For All Investment	Service Charge		Nil
2	2.8	2.8.6		For All Investment	Management Fee		Nil
2	2.8	2.8.7	a	For All Investment (Except CSME & Consumer Financing: Personal & Automobile)	Monitoring/Supervision Charge		Nil
2	2.8	2.8.7	b	For CSME & Personal & Automobile investments under Consumer Financing*	Supervision Charge		Nil

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Annexure-B

Investment						
Serial Number	Parameter	Sub Parameter - I	Sub Parameter - II	Approved Charges		
2	2.8	2.8.8	For All Investment	Risk Fund or similar nature fee/charge	Nil	
2	2.9	2.9.1	Other Charges	Delay/Waiver/Non-Compliance/Deferral Of Compliance Of Sanction Terms	Tk. 1000 for each case but maximum Tk. 5,000	
2	2.9	2.9.2	Other Charges	Issuing Letter Of Commitment	a) Up to 50 Lac: Tk 500 b) Above 50 Lac to < 1 Cr : Tk. 1,000 c) 1 Cr to < 5 Cr: Tk. 2,000 d) 5 Cr to < 10 Cr: Tk. 5,000 e) 10 Cr: to <50 Cr: Tk. 10,000 f) 50 Cr. & Above: Tk. 25,000	
2	2.9	2.9.3	Other Charges	Investment Statement Charge	Tk. 100 per instance (Other than June and December closing)	
2	2.9	2.9.4	Other Charges	Investment Closure Certificate - NOC	Tk. 500	
2	2.9	2.9.5	Other Charges	Investment Outstanding Certificate	Tk. 500	
2	2.9	2.9.6	Other Charges	Quotation Change Fee After Investment Approval	Tk. 500	
2	2.9	2.9.7	Other Charges	Photocopy of Mortgage/Security Document	Tk. 2,000	
2	2.9	2.9.8	Other Charges	Change of collateral securities	For CMSME - Tk. 1,000 For Others - Tk. 5,000	
2	2.10	2.10.1	a	Processing of Bangladesh Bank Approval for Long Term investment in FC	Processing Fee	Tk.5,000.00
			b	Arrangement Fee against Long Term Financing in FC	Arrangement Fee in BDT	As per negotiation up to 3.00% p.a. on outstanding principal to be realized on quarterly up front basis.



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Shahjalal Islami Bank PLC.  শাহজালাল ইসলামی ব্যাংক পাবনা.

Schedule of Charges

Effective from July 01, 2026

Annexure-B

Bank Guarantee

Serial Number			Parameter	Sub Parameter	Approved Charges
2	2.11	2.11.1	Bank Guarantee/Bid Bond/PG	Issuance of bank guarantee/bid bond/PG fully covered by cash	0.10% to 0.50% per Qtr. or Min Tk. 1,000
2	2.11	2.11.2	Bank Guarantee/Bid Bond/PG	Issuance of bank guarantee/bid bond/PG fully covered by MTDR	0.10% to 0.50% per Qtr. or Min Tk. 1,000
2	2.11	2.11.3	Bank Guarantee/Bid Bond/PG	Issuance of bank guarantee/bid bond/PG partially covered by MTDR/Cash and rest amount covered by other security	0.10% to 0.50% per Qtr. or Min Tk. 1,000
2	2.11	2.11.4	Bank Guarantee/Bid Bond/PG	Issuance of bank guarantee/bid bond/PG partially covered	0.10% to 0.50% per Qtr. or Min Tk. 1,000
2	2.11	2.11.5	Bank Guarantee/Bid Bond/PG	Amendment of BG/BB/PG with extension of validity and increase of amount	0.10% to 0.50% per Qtr. or Min Tk. 1,000
2	2.11	2.11.6	Bank Guarantee/Bid Bond/PG	Amendment of BG/BB/PG without extension of validity and increase of amount	Tk. 1,000
2	2.11	2.11.7	Bank Guarantee/Bid Bond/PG	Issuance of bank guarantee against counter guarantee	0.50% per Qtr or Min Tk. 1,000 (USD 50)
2	2.11	2.11.8	Bank Guarantee/Bid Bond/PG	Advising of guarantee without adding confirmation	Tk. 2,000
2	2.11	2.11.9	Bank Guarantee/Bid Bond/PG	Advising of guarantee by adding confirmation	0.10% to 0.25% per Qtr or Min Tk. 2,000
2	2.11	2.11.10	Bank Guarantee/Bid Bond/PG	Advising of amendment of guarantee with extension of validity and increase of amount	Tk. 1,000
2	2.11	2.11.11	Bank Guarantee/Bid Bond/PG	Advising of amendment of guarantee without extension of validity and increase of amount	Tk. 1,000
2	2.11	2.11.12	Bank Guarantee/Bid Bond/PG	Advising of guarantee against 100% counter guarantee by foreign bank	0.10% to 0.50% per Qtr.
2	2.11	2.11.13	Bank Guarantee/Bid Bond/PG	Issuance of bid bond/ performance guarantee against 100% and irrevocable counter guarantee	0.10% to 0.50% per Qtr. or Min USD 50
2	2.11	2.11.14	Bank Guarantee/Bid Bond/PG	Issuance of bid bond/performance bond favoring overseas beneficiary	0.10% to 0.50% per Qtr. or Min Tk. 2,000



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Schedule of Charges

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Annexure-B

Bank Guarantee

Serial Number			Parameter	Sub Parameter	Approved Charges
2	2.11	2.11.15	Bank Guarantee/Bid Bond/PG	Stamp Charge	At actual
2	2.12	2.12.01	Transmission Charge	Foreign correspondence charge (FCC)	At actual
2	2.12	2.12.02	Transmission Charge	Guarantee mailed by post/EMS	At actual
2	2.12	2.12.03	Transmission Charge	Guarantee mailed by courier (Only India)	At actual
2	2.12	2.12.04	Transmission Charge	Guarantee mailed by courier (Other than India)	At actual
2	2.12	2.12.05	Transmission Charge	Guarantee transmitted by SWIFT	At actual
Note:					

If Bank Guarantee is issued for more than one quarters, commission for fractional quarter has to be realized proportionately.



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Shahjalal Islami Bank PLC.



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Schedule of Charges

Effective from July 01, 2026

Annexure-C

Foreign Trade : Remittance

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.1	3.1.01	Issuance of TT/Draft through Foreign Corrspondent	Transmission charge of TT/Advice charge of draft (SWIFT)	At actual
3	3.1	3.1.01	Issuance of TT/MT/Draft through Foreign Corrspondent	Commission	Up to Tk. 100,000: Tk. 100 Tk.100,001 to Tk.500,000: Tk.200 Tk.500,001 to Tk.10,00,000: Tk.300 Above Tk.10,00,000: Tk.500
3	3.1	3.1.01	Issuance of foreign currency draft drawn on Bangladesh Bank	Commission	Up to Tk. 100,000: Tk. 100 Tk.100,001 to Tk.500,000: Tk.200 Tk.500,001 to Tk.10,00,000: Tk.300 Above Tk.10,00,000: Tk.500
3	3.1	3.1.02	Issuance of counter draft at the request of local bank	Commission	USD 10 per FDD from the remitted fund
3	3.1	3.1.03	Outward remittance (TT/DD) processing fees	Processing fees	Free
3	3.1	3.1.04	Issuance of duplicate instrument	Issuing charge	Tk. 1,000 plus SWIFT: At actual and foreign bank charges: at actual, Postage: At Actual
3	3.1	3.1.05	Cancellation of foreign currency draft	Cancellation charge	Tk. 200
3	3.1	3.1.05	Cancellation of foreign currency draft	Transmission (SWIFT/Postal charge, if required)	At actual
3	3.1	3.1.05	Cancellation of foreign currency draft	Foreign bank charge	At actual
3	3.1	3.1.06	Cancellation of foreign TT	Cancellation charge	Tk. 1,000
3	3.1	3.1.06	Cancellation of foreign TT	Transmission (SWIFT/Postal charge, if required)	At actual
3	3.1	3.1.06	Cancellation of foreign TT	Foreign bank charge	At actual
3	3.1	3.1.07	Sale of cash FC	Endorsement charge	Tk. 300
3	3.1	3.1.08	Encashment/purchase of any foreign TT	Charge	Tk. 300
3	3.1	3.1.09	Purchase of foreign Draft	Charges	As per circular OD transfer buying rate shall apply
3	3.1	3.1.09	Purchase of foreign Draft	Postal charges	At actual



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Annexure-C

Foreign Trade : Remittance

Serial Number	Parameter	Sub Parameter	Approved Charges		
3	3.1	3.1.10	Encashment of any Foreign Draft		
3	3.1	3.1.10	Purchase of cash FC	Rate	As per cash FC buying rate
3	3.1	3.1.11	Payment of indenting commission / technical know how fees/consultancy fees/Royalty etc.	Charges	Tk. 3,000
3	3.1	3.1.12	Encashment certificate for cash FC and others	Charges	Tk. 300 per certificate
3	3.1	3.1.13	Collection of clean bill (Draft/.Cheque) from abroad	Commission	0.15% or Min Tk. 500
3	3.1	3.1.13	Collection of clean bill (Draft/.Cheque) from abroad	Postal/SWIFT	At actual
3	3.1	3.1.13	Collection of clean bill (Draft/.Cheque) from abroad	Foreign bank charge	At actual
3	3.1	3.1.14	Collection of proceeds from local bank for any draft cheque in FC	Commission	0.15% or min Tk. 300
3	3.1	3.1.14	Collection of proceeds from local bank for any draft cheque in FC	Postal charges	At actual
3	3.1	3.1.15	Collection of refund warrant in FC	Commission	USD 2 per instrument from proceeds
3	3.1	3.1.16	Transaction of FC account by money changer	Transaction charge	Tk. 500 per transaction
3	3.1	3.1.17	FC A/C balance confirmation certificate / Any other certificate	Certificate issue charge	Tk. 500 per instance
3	3.1	3.1.18	Payment of foreign Taka draft drawn on our bank as per arrangement	Rate of charge	Free
3	3.1	3.1.19	Processing of application of remittance of profit / dividend	Remittance fees	Tk. 1,000 plus applicable remittance charge
3	3.1	3.1.20	Student File	Opening charge	Tk. 5,000 per file plus DD/TT/TC as per schedule
3	3.1	3.1.20	Student File	Yearly fees	Tk. 2,000
3	3.1	3.1.21	Student File	Issuance of NOC for study purpose	Tk. 500 per case
3	3.1	3.1.22	Processing Fee for obtaining license/permission from Bangladesh Bank or any other regulatory bodies (Money Changer/Indenting/Buying House/Shipping Company And Others)	New	Tk. 5,000



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Annexure-C

Foreign Trade : Remittance

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.1	3.1.22	Processing Fee for obtaining license/permission from Bangladesh Bank or any other regulatory bodies (Money Changer/Indenting/Buying House/Shipping Company And Others)	Renewal/Principal inclusion	Tk. 3,000
3	3.1	3.1.22	Processing Fee for obtaining license/permission from Bangladesh Bank or any other regulatory bodies (Money Changer/Indenting/Buying House/Shipping Company And Others)	Yearly fees	Tk. 2,000
3	3.1	3.1.23	Return/Statement processing fees of money changer/indenting/buying house/shipping company and other agency		Tk. 1,000 per instance



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Schedule of Charges

Effective from July 01, 2026

Annexure-C

Foreign Trade : Import					
Serial Number	Parameter		Sub Parameter	Approved Charges	
3	3.2	3.2.01	Sight L/C(Local/Foreign)	Commission	0.10% to 0.40% for each quarter
3	3.2	3.2.01	Sight L/C(Local/Foreign)	Commission (for opening of LC at 100% Cash Margin)	0.10% to 0.25% per quarter
3	3.2	3.2.01	Sight L/C(Local/Foreign)	Foreign Correspondent Charge (FCC)	At Actual
3	3.2	3.2.01	Sight L/C(Local/Foreign)	L/C mailed by post, EMSs	At Actual
3	3.2	3.2.01	Sight L/C(Local/Foreign)	L/C mailed by courier (Only to India)	At Actual
3	3.2	3.2.01	Sight L/C(Local/Foreign)	L/C mailed by courier other than India	At Actual
3	3.2	3.2.01	Sight L/C(Local/Foreign)	Local L/C transmitted by SWIFT	At Actual
3	3.2	3.2.01	Sight L/C(Local/Foreign)	Foreign L/C Transmitted by SWIFT	At Actual
3	3.2	3.2.01	Sight L/C(Local/Foreign)	Transmitted in short & Non-Operative SWIFT	At Actual
3	3.2	3.2.02	Cash L/C (sight) under Grant/Investment/Aid/Barter/STA/Govt.	Commission	0.10% to 0.40% for each quarter
3	3.2	3.2.03	Deferred L/C under Grant/Investment/Aid/Barter/STA/Govt.	Commission	0.10% to 0.40% for each quarter
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	Commission	0.10% to 0.50% for each quarter
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	Foreign Correspondent Charge (FCC)	At Actual
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	L/C mailed by post, EMSs	At Actual
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	L/C mailed by courier (Only to India)	At Actual
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	L/C mailed by courier other than India	At Actual
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	Local L/C transmitted by SWIFT	At Actual



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Annexure-C

Foreign Trade : Import					
Serial Number	Parameter			Sub Parameter	Approved Charges
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	Foreign L/C Transmitted by SWIFT	At Actual
3	3.2	3.2.04	LC (Foreign/Local) under deffered payment (Other than Back to Back)	Transmitted in short & Non-Operative SWIFT	At Actual
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	Commission	0.10% to 0.40% per quarter
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	Foreign Correspondent Charge (FCC)	At Actual
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	L/C mailed by post, EMS	At Actual
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	L/C mailed by courier (Only to India)	At Actual
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	L/C mailed by courier other than India	At Actual
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	Local L/C transmitted by SWIFT	At Actual
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	Foreign L/C Transmitted by SWIFT	At Actual
3	3.2	3.2.05	Back to Back L/C (Foreign/Local/EPZ) including EDF	Transmitted in short & Non-Operative SWIFT	At Actual
3	3.2	3.2.06	Import processing fees under firm contract/trade card (Without LC)	Processing Fees	0.10% or minimum Tk. 2,000 per instance
3	3.2	3.2.07	Amendment of L/C	Commission (For increased value and time extension)	0.10% to 0.40% for each quarter
3	3.2	3.2.07	Amendment of L/C	Commission (Other than increased value and time extension)	Tk. 750 per instance
3	3.2	3.2.07	Amendment of L/C	Amendment mailed by post	At actual



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Annexure-C

Foreign Trade : Import					
Serial Number	Parameter	Sub Parameter	Approved Charges		
3	3.2	3.2.07	Amendment of L/C	Amendment mailed by courier (Only to India)	At actual
3	3.2	3.2.07	Amendment of L/C	Amendment mailed by courier (Other than India)	At actual
3	3.2	3.2.07	Amendment of L/C	Foreign L/C amendment transmitted by SWIFT	At actual
3	3.2	3.2.07	Amendment of L/C	Local L/C amendment transmitted by SWIFT	At actual
3	3.2	3.2.08	Cancellation of L/C	Cancellation Charge	Nil
3	3.2	3.2.08	Cancellation of L/C	Cancellation mailed by post/EMS	At actual
3	3.2	3.2.08	Cancellation of L/C	Cancellation mailed by courier (Only to India)	At actual
3	3.2	3.2.08	Cancellation of L/C	Cancellation mailed by courier other than India	At actual
3	3.2	3.2.08	Cancellation of L/C	Foreign L/C cancellation transmitted by SWIFT	At actual
3	3.2	3.2.08	Cancellation of L/C	Local L/C cancellation transmitted by SWIFT	At actual
3	3.2	3.2.08	Cancellation of L/C	Foreign Bank Charge	At actual
3	3.2	3.2.09	Acceptance commission under deferred payment L/Cs including Back to Back and Inland LCs	Commission	0.10% to 0.40% for each quarter
3	3.2	3.2.09	Acceptance commission under deferred payment L/Cs including Back to Back and Inland LCs	SWIFT foreign correspondent	At Actual
3	3.2	3.2.09	Acceptance commission under deferred payment L/Cs including Back to Back and Inland LCs	Courier Foreign correspondent	At Actual
3	3.2	3.2.09	Acceptance commission under deferred payment L/Cs including Back to Back and Inland LCs	SWIFT Local correspondent	At Actual
3	3.2	3.2.10	Acceptance commission of deferred L/C under Grant/Investment/Aid/Barter/STA/Govt.	Commission	0.10% to 0.40% for each quarter
3	3.2	3.2.11	Add-Confirmation	For Sight L/C	0.10% to 0.20% per Qtr and Foreign Bank Charges at actual



Schedule of Charges

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Annexure-C

Foreign Trade : Import					
Serial Number	Parameter	Sub Parameter	Approved Charges		
3	3.2	3.2.11	Add-Confirmation	For DP LC including BB LC up to 180 days on opener's A/C	0.10% to 0.20% per Qtr and Foreign Bank Charges at actual
3	3.2	3.2.11	Add-Confirmation	For DP LC including BB LC over 180 days on opener's A/C	0.10% to 0.20% per Qtr and Foreign Bank Charges at actual
3	3.2	3.2.11	Add-Confirmation	For DP LC including BB LC up to 180 days on beneficiary's A/C	0.10% to 0.20% per Qtr and Foreign Bank Charges at actual
3	3.2	3.2.11	Add-Confirmation	For DP LC including BB LC over 180 days on beneficiary's A/C	0.10% to 0.20% per Qtr and Foreign Bank Charges at actual
3	3.2	3.2.12	Cost of Stationery for L/C opening (LCAF, IMP Forms and Others)	LCAF,IMP form and Others	Tk. 500
3	3.2	3.2.13	Certificate of import documents for custom's assessment purpose	Processing Fees	Tk. 1,000
3	3.2	3.2.14	Issuance of Shipping Guarantee/NOC Charges	Processing Fees	Tk. 1000
3	3.2	3.2.15	Endorsement charge for clearance of goods against deposit of full value	For endorsement of copy documents	NIL
3	3.2	3.2.15	Endorsement charge for clearance of goods against deposit of full value	For original documents	NIL
3	3.2	3.2.16	Import document processing charge to be realized from Bill Value(Local/Foreign)	If relevant clause incorporated in the LC	USD 50 per document
3	3.2	3.2.17	Discrepancy fee from import bills (Cash LC, DP LC, BTB LC, AID, Investment) (Local/Foreign)	For documents value upto USD 5,000 (Condition for deduction of discrepancy fee if incorporated in LC)	USD 25 Plus SWIFT Charge at actual
3	3.2	3.2.17	Discrepancy fee from import bills (Cash LC, DP LC, BTB LC, AID, Investment) (Local/Foreign)	For documents value USD 5,001 to USD 10,000 (Condition for deduction of discrepancy fee if incorporated in LC)	USD 50 Plus SWIFT Charge at actual



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Annexure-C

Foreign Trade : Import					
Serial Number	Parameter			Sub Parameter	Approved Charges
3	3.2	3.2.17	Discrepancy fee from import bills (Cash LC, DP LC, BTB LC, AID, Investment) (Local/Foreign)	For documents value above USD 10,000 (Condition for deduction of discrepancy fee if incorporated in LC)	USD 100 Plus SWIFT Charge at actual
3	3.2	3.2.18	Overseas Banks reimbursement /Negotiation Charge	If charges are on Applicant's Account	Foreign charge charges at actual plus our charges USD 20
3	3.2	3.2.19	Settlement/Payment of LC through Payment Instruction/Reimbursement authority/Payment	Applicable for all types of Import payment including BTB LC through PI/RA	SWIFT at actual plus settlement charge USD 50
3	3.2	3.2.19	Settlement/Payment of LC through Payment Instruction/Reimbursement authority/Payment	Applicable for all types of import payment including BTB LC through PO/DD	As per PO/DD Commission
3	3.2	3.2.20	Charges for Inward Documentary Collection without L/C	Applicable for Import against LCAF	Document processing charge @ 0.15% or min BDT 1,000 plus SWIFT charge at actual.
3	3.2	3.2.21	Payment charges against inward collection documents without L/C	Payment Charge	USD 20 for Doc. Value up to USD 5,000 and USD 50 for Doc. Value above USD 5,000
3	3.2	3.2.22	Collection of Credit Report	Enquiry Fee	i) SWIFT charges at actual plus processing charges BDT 500 per case if collected from foreign/local correspondent. ii) At actual plus BDT 500 as processing chares if collected from Dun and Bradstreet or other credit rating agency
3	3.2	3.2.23	Issuance of Back to Back LC Certificate	Issuing charge	Tk. 500
3	3.2	3.2.24	PSI Processing Charge	Processing charge	Tk. 500

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Annexure-C

Foreign Trade : Import					
Serial Number	Parameter	Sub Parameter	Approved Charges		
3	3.2	3.2.25	Issuance of Import Performance Certificate	Issuing charge	Tk. 750 per certificate
3	3.2	3.2.26	Document Retirement Charge On Post Import Facility	Import LC other than Back to Back LC on cash payment	Tk. 500
3	3.2	3.2.27	Arranging Buyers' Credit/UPAS from third bank	Arrangement fee	<= USD 100K: \$50 > USD 100K: \$100
3	3.2	3.2.28	Arranging refinancing from third bank	Arrangement fee	<= USD 100K: \$50 > USD 100K: \$100
3	3.2	3.2.29	EDF settlement charge		NIL
3	3.2	3.2.30	Verification of Bill of Lading		Tk. 200
3	3.2	3.2.31	Processing regulatory approvals on various issues such as time extension of IMP & EXP, Advance Payment, LCAF revalidation, Outward remittance etc		Tk. 2,000
3	3.2	3.2.32	Arrangement Fee against Import Bills Discounting under UPAS/Buyer's Credit from SJIBL OBU.	Arrangement Fee in BDT	As per negotiation up to 2.50% of Accepted Value to be realized on up front basis.
3	3.2	3.2.33	Foreign Correspondence charges (Local part), Data Max, Handling charge	Charges	Nil

If LC/ Acceptance/LC Confirmation is issued for more than one quarters, commission for fractional quarter has to be realized proportionately.





Schedule of Charges

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Annexure-C

Foreign Trade : Export

Serial Number	Parameter	Sub Parameter	Approved Charges
3 3.3 3.3.01	L/C advising charge (All types)	Advising charge own clients	Tk. 750
3 3.3 3.3.01	L/C advising charge (All types)	Advising charge others	Tk. 750
3 3.3 3.3.01	L/C advising charge (All types)	Re-Advising charge own clients	Tk. 750
3 3.3 3.3.01	L/C advising charge (All types)	Re-Advising charge others	Tk. 750
3 3.3 3.3.01	L/C advising charge (All types)	Advising of pre-advice L/C own clients	Tk. 750
3 3.3 3.3.01	L/C advising charge (All types)	Advising of pre-advice L/C others	Tk. 750
3 3.3 3.3.01	L/C advising charge (All types)	Subsequent L/C amendment advising charge own clients	Tk. 750
3 3.3 3.3.01	L/C advising charge (All types)	Subsequent L/C amendment advising charge others	Tk. 750
3 3.3 3.3.02	Authentication of transfer of LC's/Amendment	Transfer/Authentication charges of own clients	Tk. 750
3 3.3 3.3.02	Authentication of transfer of LC's/Amendment	Transfer/Authentication charges of others	Tk. 750
3 3.3 3.3.02	Authentication of transfer of LC's/Amendment	Subsequent LC amendment transfer / authentication charges of own clients	Tk. 750
3 3.3 3.3.02	Authentication of transfer of LC's/Amendment	Subsequent LC amendment transfer / authentication charges of others	Tk. 750
3 3.3 3.3.03	Cancellation of transfer of export L/C	Cancellation charges	Tk. 750 plus SWIFT Charge at actual
3 3.3 3.3.04	Cancellation of transfer of export L/C amendment	Cancellation charges	Tk. 750 plus SWIFT Charge at actual
3 3.3 3.3.05	Export LC confirmation/Add confirmation to foreign bank LC (Sight/DP) by us	Commission	0.20% per qtr or min USD 50
3 3.3 3.3.06	Bai-as-Sarf (Negotiation/purchase) of export bills (FDBP) (Where exchange gain is earned)	Rate	As per exchange rate (OD sight buying)
3 3.3 3.3.06	Bai-as-Sarf (Negotiation/purchase) of export bills (FDBP) (Where exchange gain is earned)	Documents processing charge	Tk. 500
3 3.3 3.3.06	Bai-as-Sarf (Negotiation/purchase) of export bills (FDBP) (Where exchange gain is earned)	Postage/Courier charge	At actual
3 3.3 3.3.07	Bai-as-Sarf (Negotiation/purchase) of export bills (IDBP) (Where exchange gain is earned)	Rate	As per exchange rate (OD sight buying)
3 3.3 3.3.07	Bai-as-Sarf (Negotiation/purchase) of export bills (IDBP) (Where exchange gain is earned)	Documents processing charge	Tk. 500
3 3.3 3.3.07	Bai-as-Sarf (Negotiation/purchase) of export bills (IDBP) (Where exchange gain is earned)	Postage/Courier charge	At actual





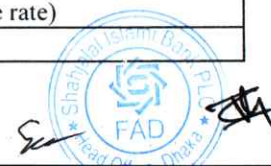
Schedule of Charges

Effective from July 01, 2026

Annexure-C

Foreign Trade : Export

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.3	3.3.07	Bai-as-Sarf (Negotiation/purchase) of export bills (IDBP) (Where exchange gain is earned)	Profit	As per prevailing profit rate
3	3.3	3.3.08	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (IDBP) (Where exchange gain is not earned)	Negotiation charge (Commission)	0.15%
3	3.3	3.3.08	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (IDBP) (Where exchange gain is not earned)	Postage Charge	At actual
3	3.3	3.3.08	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (IDBP) (Where exchange gain is not earned)	Courier Charge	At actual
3	3.3	3.3.08	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (IDBP) (Where exchange gain is not earned)	Profit	As per prevailing profit rate
3	3.3	3.3.09	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (FDBP) (Where exchange gain is not earned)	Negotiation charge (Commission)	0.15%
3	3.3	3.3.09	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (FDBP) (Where exchange gain is not earned)	Postage Charge	At actual
3	3.3	3.3.09	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (FDBP) (Where exchange gain is not earned)	Courier Charge	At actual
3	3.3	3.3.09	Bai-as-Sarf (Negotiation/purchase) of export bills including taka bills (FDBP) (Where exchange gain is not earned)	Profit	As per prevailing profit rate
3	3.3	3.3.10	Discounting of Documents (FDBP)	Rate	As per exchange rate (Usance rate)
3	3.3	3.3.10	Discounting of Documents (FDBP)	Documents processing charge	Tk. 500
3	3.3	3.3.10	Discounting of Documents (FDBP)	Profit	As per prevailing profit rate
3	3.3	3.3.10	Discounting of Documents (FDBP)	Postage/Courier charge	At actual
3	3.3	3.3.11	Discounting of documents (IDBP)	Rate	As per exchange rate (Usance rate)
3	3.3	3.3.11	Discounting of documents (IDBP)	Documents processing charge	Tk. 500





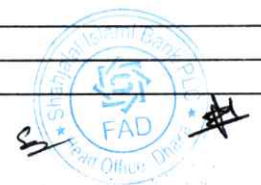
Schedule of Charges

Effective from July 01, 2026

Annexure-C

Foreign Trade : Export

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.3	3.3.11	Discounting of documents (IDBP)	Profit	As per prevailing profit rate
3	3.3	3.3.11	Discounting of documents (IDBP)	Postage/Courier charge	At actual
3	3.3	3.3.12	Foreign bills for Collection (FDBC)	Charges	Tk. 500
3	3.3	3.3.12	Foreign bills for Collection (FDBC)	Postage/Courier charge	At actual
3	3.3	3.3.13	Local bills for collection (IDBC) including Taka bill	Charges	0.15% flat or Min Tk. 500
3	3.3	3.3.13	Local bills for collection (IDBC) including Taka bill	Postage Charge	At actual
3	3.3	3.3.13	Local bills for collection (IDBC) including Taka bill	Courier Charge	At actual
3	3.3	3.3.14	Cash Incentive or subsidy/Duty drawback/Any other incentives	Documents processing charge	Tk. 2,000
3	3.3	3.3.15	Cancellation of lien of export LC	Lien withdrawal charge	Tk. 700
3	3.3	3.3.15	Cancellation of lien of export LC	SWIFT charges	At actual
3	3.3	3.3.16	EXP form	Processing Fee	Tk. 200
3	3.3	3.3.16	EXP form	Cancellation charge	Tk. 200
3	3.3	3.3.16	EXP form	Lost under the client's custody	Tk. 300
3	3.3	3.3.17	Issuance of Certificate for UD, GSP&B/L	Issuing charge	Tk. 700
3	3.3	3.3.18	Issuance of C&F certificate	Certificate issue charges	Tk. 500
3	3.3	3.3.19	Processing/ Encashment charges of FTT against export	For advance payment receipt	Tk. 1,000
3	3.3	3.3.20	Endorsement charges for export against open account system/Cash in advance/Sample export (Where documents not forwarded through bank)	Endorsement charge	Tk. 700
3	3.3	3.3.21	Obtaining Negotiation Authority from foreign bank for discrepant bill	Processing charges	Tk. 700
3	3.3	3.3.21	Obtaining Negotiation Authority From Foreign Bank For Discrepant Bill	Foreign bank charges	At actual
3	3.3	3.3.21	Obtaining Negotiation Authority From Foreign Bank For Discrepant Bill	SWIFT charges	At actual
3	3.3	3.3.22	For claiming Reimbursement against Export Bill	Processing charges	Tk. 700
3	3.3	3.3.22	For claiming Reimbursement against Export Bill	Mail charges	At actual



Schedule of Charges

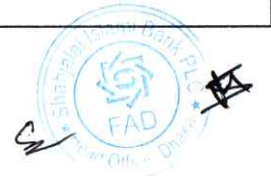
Effective from July 01, 2026

Annexure-C

Foreign Trade : Export

Serial Number			Parameter	Sub Parameter	Approved Charges
3	3.3	3.3.22	For claiming Reimbursement against Export Bill	SWIFT charges	At actual
3	3.3	3.3.23	Proceeds Realization Certificate (PRC)	Issuance Charges	Tk. 500
3	3.3	3.3.23	Proceeds Realization Certificate (PRC)	Verification Charges	Tk. 200
3	3.3	3.3.24	Issuance of Export Performance Certificate	Charges	Tk. 750
3	3.3	3.3.25	Issuance of Certificate Relating To Bond License	Charges	Tk. 500 per certificate
3	3.3	3.3.26	Liaison Office and Repo Office Permission	Processing of New Application to BB for permission	Tk. 2,000
3	3.3	3.3.26	Liaison Office and Repo Office Permission	Processing for Renewal of Permission	Tk. 1,000
3	3.3	3.3.26	Liaison Office and Repo Office Permission	Local Agent payment processing charge (if required)	Tk. 500
3	3.3	3.3.27	NOC for lien with other bank		Tk. 1,500
3	3.3	3.3.28	Buying House Commission Payment Processing Charge		Tk. 500
3	3.3	3.3.29	Arrangement Fee against Export Bills Discounting/ Purchased in FC	Arrangement Fee in BDT	As per negotiation up to 2.50% of financed amount to be realized on up front basis.
3	3.3	3.3.30	Back to Back L/C Certificate Issuance Charge	Charge	Tk. 500

If LC/ Acceptance/LC Confirmation is issued for more than one quarters, commission for fractional quarter has to be realized proportionately.





Schedule of Charges

Effective from July 01, 2026

Note:

1. Notwithstanding this Schedule of Charges, Managing Director & CEO or his designate(s) shall have discretionary power to add, drop, amend, exempt or alter any charges available in this Schedule of Charges on business considerations and/or Bangladesh Bank instruction.
2. Branches, SME/Krishi Branch & CPCs will realize fees/commissions /charges at maximum rate mentioned above and must obtain approval from Head Office to realize charges / commissions at reduced rate.
3. All the above charges shall be exempted for all the employees of the Bank except Rent and Security Money for Locker and cheque book charges.
4. This Schedule of Charges applies to normal transactions; extra-ordinary events like stamp duty, correspondent charges, legal or recovery costs and other out-of pocket expenses (if any) may be added. The Bank reserve the right to impose charges on transactions which are not covered in this schedule.
5. These Fees/Charges/Commissions/ Rates are exclusive of Govt. duty /Tax/VAT and shall be realised in addition where applicable as per prevailing Government Regulations.
6. In case of charge amount waived by Bank, VAT will be applicable on minimum fee.
7. Any Government taxes, VAT, duties and other charges, if resolved as due as per Government regulations will be paid in addition by the customer on post-facto basis.
8. If any confusion arises regarding realization/ application of commission, charges, rates etc. as mentioned otherwise elsewhere, that will be superseded by the above schedule.
9. The above schedule of charges will not be applicable for any special /promotional offer.
10. Any change in the schedule of charges will be communicated through Shahjalal Islami Bank website (www.sjibld.com).
- 11 All above mentioned Charges/Fees/Commission will be realized in equivalent Foreign Currency (USD) for Offshore Banking related services.





**Debit Card & Transaction Related
Fees & Charges**

Debit Card Fees:

SL No.	Card Product	Issuance Charge	Annual Charge	Reissue/Replacement Charge	PIN Reissue Charge (Printed)	Green PIN
1	General Debit	Tk. 400.00	Tk. 400.00	Tk. 400.00	Tk. 200.00	Free
2	Money Spinning	Free	Tk. 400.00	Tk. 400.00	Tk. 200.00	Free
3	Priority Banking	Free	Free	Free	Free	Free
4	Payroll Banking	Free	Tk. 400.00	Tk. 400.00	Tk. 200.00	Free
5	School Banking (Udoy)	Free	Free	Free	Free	Free
6	School Banking (Tarunno)	Tk. 200.00	Tk. 200.00	Tk. 200.00	Tk. 100.00	Free

(15% VAT will be applicable)

Prepaid (Gift) Card Fees:

SL No.	Card Product	Issuance Charge	PIN Reissue Charge
1	Gift Card	Tk. 300.00	Tk. 200.00

(15% VAT will be applicable)

Prepaid (International) Card Fees:

SL No.	Card Product	Issuance Charge	Annual Charge	Reissue/Replacement Charge	PIN Reissue Charge
1	Travel Quota	USD 5.00	USD 5.00	USD 5.00	Tk. 200.00
2	ERQ	USD 10.00	USD 10.00	USD 10.00	USD 5.00
3	RFGD	USD 10.00	USD 10.00	USD 10.00	USD 5.00
4	ARQ	USD 10.00	USD 10.00	USD 10.00	USD 5.00

(15% VAT will be applicable)

ATM Transaction Fees:

SL No.	ATM Acquirer	Transaction Type	Fees (BDT)	VAT (BDT)
1	SJIBPLC ATM	Cash Withdrawal	Free	
2	SJIBPLC ATM	Balance Inquiry	Free	
3	NPSB Network	Cash Withdrawal	<ul style="list-style-type: none"> ▪ Monthly 1st to 5th transactions: 15.00 (including VAT) ▪ 6th transaction and onwards: 30.00 (including VAT) 	
4	NPSB Network	Balance Inquiry	5.00 (including VAT)	
5	NPSB Network	Mini Statement	5.00 (including VAT)	
6	Visa Network	Cash Withdrawal	40.00	6.00
7	Q-Cash Network	Cash Withdrawal	10.00	1.50

IBFT Transaction Fees:

SL No.	ATM Acquirer	Transaction Type	Fees (BDT)
1	NPSB Network	Fund Transfer	10.00 (Including VAT)
2	Q-Cash Network	Fund Transfer	10.00 (Including VAT)





Schedule of Fees & Charges of Shahjalal Islami Bank Credit Card

Service Name	Fees & Charges				
	Types	Classic	Gold	Platinum	Platinum (ERQ/RFCD)
1. Issuance Fee	Dual Currency	Free	Free	Free	Free
2. Annual / Renewal Fees	Dual Currency	BDT 1000/-	BDT 2,000/-	BDT 4,000/-	USD 50
3. 1 st Supplementary Card Fee	Dual Currency	Free	Free	Free	Free
4. From 2 nd Supplementary Card Fee *	Dual Currency	500	500	500	USD 10
5. Card Replacement Fee	Dual Currency	BDT 500/-	BDT 600/-	BDT 800/-	USD 15
6. PIN Replacement Fee (Paper PIN)	Dual Currency	BDT 300/-	BDT 300/-	BDT 300/-	USD 5
7. PIN Replacement Fee (Green PIN)	Dual Currency	Free	Free	Free	Free
8. Cash Withdrawal Limit	Dual Currency	BDT 30,000/-	BDT 50,000/-	BDT 75,000/-	USD 938
		or USD 500 or 50% of limit whichever is lower	or USD 750 or 50% of limit whichever is lower	or USD 938 or 50% of limit whichever is lower	or 50% of limit whichever is lower
9. Monthly Ujrat of Khidmah for Cash Withdrawal	Dual Currency	BDT 500/-	BDT 833/-	BDT 1,250/-	USD 15.63
		USD 8.33	USD 12.50	USD 15.63	
10. ATM Transaction Fee	Dual Currency	SJBPLC ATM BDT 100/-			-
		Other Bank's ATM BDT 150/- or USD 5.00			
		Q-Cash Acq. Fee BDT 10/- + VAT & NPSB Acq. Fee BDT 15/-			
11. Ujrat of Wakalah	Dual Currency	24% Per Annum			
12. Minimum Payment Due	Dual Currency	5% of total outstanding + EMI + EOL or minimum BDT 500/- or USD 20 whichever is higher for regular Card A/C.			
13. Data Maintenance Fee	Dual Currency	BDT 500/- / USD 5	BDT 500/- / USD 5	BDT 600/- / USD 5	USD 10
14. Sales Slip Retrieval Fee	Dual Currency	BDT 200/- or USD 3			USD 3
15. Statement Retrieval Fee	Dual Currency	BDT 100/- or USD 2			USD 3
16. Fund Transfer Fee	Local Currency	1.50%			--
17. SMS Charge (Annually)	Dual Currency	BDT 200/-			USD 5
18. Limit Crossing Charge	Dual Currency	BDT 500/- or USD 15			
19. CIB Charge	Dual Currency	Free			
20. Certificate Charge	Dual Currency	BDT 200/-			USD 3
21. Credit Shield Premium *	Dual Currency	0.20% of Outstanding			0.20% of Outstanding
22. Priority Pass **	Dual Currency	N/A		USD 29	USD 29
23. Add Money (Through App-MFS/PSP)	Local	Free		Free	N/A
24. EMI Early Settlement Fee	Local	Free	Free	Free	Free
25. Balaka Lounge Free Access **	Dual Currency	N/A		Free (Max.8)	Free (Max.8)
26. Balaka Lounge Access Fee **	Dual Currency	N/A		USD 20	USD 20
27. Limit Enhancement Fee	Dual Currency	Free	Free	Free	Free
28. PayZ (0% EMI) Service Charge	Dual Currency	Free			N/A
29. Outstanding EMI Service Charge	Dual Currency	12.99%			N/A
30. Any Purchase EMI Service Charge	Dual Currency	9%			N/A

Effective from 1st January 2025

Note:

- 15% VAT will be applicable for all Fees and Charges.
- Credit Shield premium will be imposed on total outstanding amount.
- Only Platinum Credit Cardholders can enjoy to international Lounges under Priority Pass program. It will be charged USD 29 per person per visit. This fee may vary based on country's location as per Priority Pass terms and conditions.
- Platinum Cardholders can enjoy Balaka Lounge facilities with a guest for free (maximum 8 visits per year, including supplementary cardholders and guests). After exceeding the free visit, the fee will be applicable.
- Maximum 2 Supplementary Card eligible for RFCD Cardholders.
- No Supplementary Card will be issued against ERQ Card.
- Any purchase EMI Service Charge 9% per annum (Tenure : 3, 6, 9, 12, 18 & 24)
- The bank reserves the right to change or amend the Schedule of Charge as per the instructions of the regulator, which will be updated on our website from time to time.

Shahjalal Islami Bank PLC.

Card Division: Shahjalal Islami Bank Tower (4th Floor), Plot-4, Block-CWN(C), Gulshan Avenue, Dhaka-1212. Bangladesh.
Card support contact numbers (24/7) : 16302 or +8809612316302, Email : card@sjibld.com



SJIBPLC Agent Banking Schedule of Charges (SOC) and Agents Incentive, Commission and Float Sharing Rate.

Effective from: 01.01.2026

SL	Particulars	Rate of applicable Charge/Fees for Customers	Distribution of Commission/Profit Sharing/Incentives				Remarks
			Master Agent	Sub Agent	Unit Agent/ Agent Outlet	Branch	
1	Cash Deposit						
1.1	Cash Deposit at own Agent Outlet	Nil	-	-	-	-	Unchanged
1.2	Cash Deposit at other Agent Outlet	As per Core Banking SOC (Annexure-A.2)					
1.2.1	a) Up to BDT 20,000	Tk. 20	25% of Charge	75% of Charge	Full	-	Revised
	b) Above BDT 20,000 to BDT 1 Lac	Tk. 75	25% of Charge	75% of Charge	Full	-	
	c) Above BDT 1 lac to BDT 5 Lac	Tk. 150	25% of Charge	75% of Charge	Full	-	
	d) Above BDT 5 lac to BDT 10 Lac	Tk. 375	25% of Charge	75% of Charge	Full	-	
	e) Above BDT 10 lac to BDT 50 Lac	Tk. 750	25% of Charge	75% of Charge	Full	-	
	f) Above BDT 50 lac	Tk. 1500	25% of Charge	75% of Charge	Full	-	
1.3	Cash Deposit for CBS customer at Agent Outlet	As mentioned in above section 1.2.1 (a-f)	25% of Charge	75% of Charge	Full	-	
1.4	Cash Deposit into Agent Banking A/C at any Branch	Nil	-	-	-	-	Revised (Effective from February, 2026)
<p>*** The charge may vary depending on the Agent–Customer relationship *** VAT is applicable on charge waive account.</p>							
2	Cash Withdrawal						
2.1	Cash withdrawal from own Agent Outlet	Nil	-	-	-	-	Unchanged
2.2	Cash withdrawal from other Agent Outlet	As per Core Banking SOC (Annexure-A.2)					
2.2.1	a) Up to BDT 20,000	Tk. 20	25% of Charge	75% of Charge	Full	-	Revised
	b) Above BDT 20,000 to BDT 1 Lac	Tk. 75	25% of Charge	75% of Charge	Full	-	
	c) Above BDT 1 lac to BDT 5 Lac	Tk. 150	25% of Charge	75% of Charge	Full	-	
	d) Above BDT 5 lac to BDT 10 Lac	Tk. 375	25% of Charge	75% of Charge	Full	-	

SL	Particulars	Rate of applicable Charge/Fees for Customers	Distribution of Commission/Profit Sharing/Incentives				Remarks
			Master Agent	Sub Agent	Unit Agent/ Agent Outlet	Branch	
	e) Above BDT 10 lac to BDT 50 Lac	Tk. 750	25% of Charge	75% of Charge	Full	-	
	f) Above BDT 50 lac	Tk. 1500	25% of Charge	75% of Charge	Full	-	
2.3	Cash withdrawal from any Branch (without Cheque: Finger print verification)	Nil	-	-	-	-	Unchanged
2.4	Cash withdrawal from any Branch (Cheque payment)	Nil					Revised (Effective from February, 2026)
<p>*** The charge may vary depending on the Agent-Customer relationship *** VAT is applicable on charge waive account.</p>							
2.4	Cash withdrawal from ATM:	Network charge +VAT					
2.4.1	a) SJIBPLC ATM (Cash Withdrawal)	Nil	-	-	-	-	Unchanged
	b) SJIBPLC ATM (Balance Inquiry in display)	Nil	-	-	-	-	Unchanged
	c) NPSB Network (Cash Withdrawal)	Tk. 15 (including VAT)	-	-	-	-	
	d) NPSB Network (Balance Inquiry)	Tk. 5 (including VAT)	-	-	-	-	
	e) NPSB Network (Mini Statement)	Tk. 5 (including VAT)	-	-	-	-	
	f) Q-Cash Network (Cash Withdrawal)	At Actual	-	-	-	-	
	g) Visa Network (Cash Withdrawal)	At Actual	-	-	-	-	
2.5	Withdrawal by using Cheque in SJIBL Branch	Nil	-	-	-	-	Unchanged
2.6	Withdrawal by using POS at own Agent Outlet	Nil	-	-	-	-	
2.7	Withdrawal by using POS at other Agent Outlet	0.25% (Min Tk. 15, Max Tk. 100)	25% of Charge	75% of Charge	Full	-	
2.8	Withdrawal by using POS at Branch	Nil	-	-	-	-	
3	Fund Transfer						
3.1	Fund Transfer at own Agent Outlet	Nil	-	-	-	-	Unchanged
3.2	Fund Transfer at other Agent Outlet	0.25% (Min Tk. 10, Max Tk. 100)	25% of Charge	75% of Charge	Full	-	

SL	Particulars	Rate of applicable Charge/Fees for Customers	Distribution of Commission/Profit Sharing/Incentives				Remarks
			Master Agent	Sub Agent	Unit Agent/ Agent Outlet	Branch	
3.3	Fund Transfer for CBS customer at Agent outlet	0.25% (Min Tk.10, Max Tk. 100)	25% of Charge	75% of Charge	Full	-	Unchanged
3.4	Fund Transfer through BEFTN	0.25% (Min Tk. 10, Max Tk. 100)	25% of Charge	75% of Charge	Full	-	Unchanged
3.5	Fund Transfer through RTGS	Tk. 100 (including VAT)	20% of Charge	80% of Charge	Full	-	Revised
4	Utility Bill Commission						
4.1	Passport & other govt. Fees Collection	Full Amount (As determined by Management)	20% of Charge	80% of Charge	Full	-	Unchanged
4.2	Electricity Bill Collection (Palli Biddiyut)/DESCO/DPDC						
4.2.1	Bill Amount (BDT 0-600)	Tk. 5 including VAT	Tk. 1	Tk. 4	Tk. 5	-	Unchanged
4.2.2	Bill Amount (BDT Above 600 to 1500)	Tk. 10 including VAT	Tk. 2	Tk. 8	Tk. 10		
4.2.3	Bill Amount (BDT above 1500)	Tk. 12 including VAT	Tk. 2	Tk. 10	Tk. 12		
4.3	Any Others Utility Bill Collection	As agreed with utility company	20% of Charge	80% of Charge	Full	-	Unchanged
5	Insurance Premium Collection						
5.1	Premium amount up to Tk. 5000	Tk. 5	Tk. 1	Tk. 4	Tk. 5	-	Unchanged
5.2	Premium amount above Tk. 5000	Tk. 10	Tk. 2	Tk. 8	Tk. 10		
6	Foreign Remittance						
6.1	Remittance through PIN	Nil	Tk. 10	Tk. 40	Tk. 50	-	Unchanged
6.2	Remittance in Account	Nil	-	-	-	-	
7	Investment Processing Charge/Fee						
7.1	Investment (Any Amount not exceed to 50, 00,000Tk.)	0.40% (Max. Tk.15,000)	10% of Charge	30% of Charge (Max Tk.10000)	40% of Charge (Max Tk.10000)	60% of Charge	Revised
7.2	Investment (50, 00,000Tk. To above any amount)	0.30% (Max. Tk.20,000)	10% of Charge	30% of Charge (Max Tk.15000)	40% of Charge (Max Tk.15000)	60% of Charge	
8	Card						
8.1	ATM Card Issue	Tk. 400+VAT	-	Tk. 30	Tk. 30	Rest of the Amount	

SL	Particulars	Rate of applicable Charge/Fees for Customers	Distribution of Commission/Profit Sharing/Incentives				Remarks
			Master Agent	Sub Agent	Unit Agent/ Agent Outlet	Branch	
8.2	ATM Card Yearly Fee	Tk. 400+VAT	Tk. 20	Tk. 100	Tk. 120		Revised (Annexure-A.2)
8.3	ATM Card Reissue /Replacement Fee	Tk. 400+VAT	-	Tk. 30	Tk. 30		
9	Credit Card (All SJIBL Credit Cards: Core & Agent Banking)						
9.1	Credit Card Yearly Fee	Classic Tk. 1000+VAT Gold Tk. 2000+VAT Platinum Tk. 4000+VAT	10% of Customer Charge (Max Tk. 50)	30% of Customer Charge (Max Tk. 150)	40% of Customer Charge (Max Tk. 200)	60% of Charge (Max Tk. 300)	Revised (Annexure-A.2)
9.2	Credit Card Replacement Fee	Classic Tk. 500+VAT Gold Tk. 600+VAT Platinum Tk. 800+VAT	-	-	-	Full	
9.3	PIN Re-issuance Fee	As per Core Banking SOC (Annexure-A.2)	-	-	-	Full	
10	Cheque						
10.1	MICR Cheque Book Issuance Fee	10 Tk. per leaf + VAT	10% of Fee	30% of Fee	40% of Fee	60% of Fee	Revised
10.2	Cheque Stop Payment Instruction	Tk. 100+VAT	-	-	-	Full	Unchanged
	Cheque "Stop Payment Instruction" Cancel	Tk. 50+VAT	-	-	-	Full	
10.3	Cheque Clearing Inward Return	Tk. 50+VAT	-	-	-	Full	
11	Account Maintenance Charge (Half Yearly)						
	Mudaraba Savings Deposit A/C						Revised
	a). Avg. Balance up to Tk. 10,000/-	Nil	-	-	-	-	
11.1	b). Avg. Balance Tk. 10,001 – Tk. 25,000	Tk. 100+VAT	Tk. 10	Tk. 30	Tk. 40	Rest of the Amount	
	c). Avg. Balance Tk. 25,001 – Tk. 200,000	Tk. 200+VAT	Tk. 20	Tk. 60	Tk. 80		
	d). Avg. Balance Tk. 200,001 – Tk. 1,000,000	Tk. 250+VAT	Tk. 20	Tk. 80	Tk. 100		
	e). Avg. Balance Tk. 1,000,001 +	Tk. 300+VAT	Tk. 20	Tk. 100	Tk. 120		
11.2	Al Wadiah Current Deposit A/C	Tk. 300+VAT	Tk. 20	Tk. 100	Tk. 120		
11.3	Mudaraba Special Notice Deposit (MSND)	Tk. 500+VAT	Tk. 50	Tk. 150	Tk. 200		
12	SMS Alert Charge (Half Yearly)						
12.1	All Savings, Current A/C & SND	Tk. 150 (Including VAT)	Tk. 10	Tk. 40	Tk.50	Rest of the amount	Revised



SL	Particulars	Rate of applicable Charge/Fees for Customers	Distribution of Commission/Profit Sharing/Incentives				Remarks
			Master Agent	Sub Agent	Unit Agent/ Agent Outlet	Branch	
13	Bank solvency Certificate						
13.1	Bank solvency Certificate Issue	Tk. 200+VAT	-	-	-	Full	Revised
13.2	Balance Confirmation Certificate with Statement	Tk. 100+VAT	-	-	-	Full	
13.3	BO Account Certificate	Tk. 100+VAT	-	-	-	Full	Unchanged
13.4	Banking Certificate for any other Purpose	Tk. 300+VAT	-	-	-	Full	
14	Account Closing Charge						
14.1	Mudaraba Savings Deposit A/C	Tk. 200+VAT	-	-	-	Full	Unchanged
14.2	Mudaraba Special Notice Deposit (MSND) A/C	Tk. 300+VAT	-	-	-	Full	
14.3	Al Wadiah Current Deposit A/C	Tk. 300+VAT	-	-	-	Full	
15	Dormant Account Activation charge						
15.1	Dormant Account Activation Charge	Nil	-	-	-	-	Unchanged
16	BACH Charge						
16.1	Tk. 50,000/- to Tk. 500,000/-	Tk. 10 (Including VAT)	-	-	-	Full	Unchanged
16.2	Tk. 500,000/- to any Amount	Tk. 60 (Including VAT)	-	-	-	Full	
16.3	Special Value (converting High value to regular)	Tk. 25 (Including VAT)	-	-	-	Full	
Distribution of Float Sharing for Agents							
SL	Particulars	Rate of applicable Charge/Fees for Customers	Float Sharing				Remarks
			Master Agent	Sub Agent	Unit Agent/ Agent Outlet	Branch	
17	Float Sharing (Profit Rate Per Annum)						
17.1	Al Wadiah Current Deposit A/C	-	0.75%	2.25%	3.00%	-	Unchanged
17.2	Mudaraba Savings Deposit (all Savings Product)	-	0.50%	1.50%	2.00%	-	
17.3	Mudaraba Special Notice Deposit (MSND) A/C	-	0.25%	1.25%	1.50%	-	
17.4	Mudaraba Monthly Deposit Scheme	-	0.50%	1.0%	1.50%	-	



SL	Particulars	Rate of applicable Charge/Fees for Customers	Distribution of Commission/Profit Sharing/Incentives				Remarks
			Master Agent	Sub Agent	Unit Agent/ Agent Outlet	Branch	
17.5	Mudaraba Term Deposit Receipt	-	0.50%	1.0%	1.50%	-	

Other Incentives for Agents							
SL	Particulars	Rate of applicable Charge/Fees for Customers	Distribution of Commission/Profit sharing/Incentives				Remarks
			Master Agent	Sub Agent	Unit Agent/ Agent Outlet	Branch	
18	(Incentives for all Types of Account Opening)						
18.1	** CASA opening Average Balance Tk. 1000 or Above for A/C Opening month	Nil	Tk. 10	Tk. 30	Tk.40	-	Unchanged
18.2	CASA opening Balance Tk. 500 or above	Nil	-	Tk. 10	Tk.10	-	
18.3	MTDR opening with Tk. 100,000/- to 999,999/- by any tenure	Nil	Tk. 25	Tk. 75	Tk.100	-	
18.4	MTDR opening with Tk. 10,00,000/- to 99,99,999/- any tenure	Nil	Tk. 50	Tk. 150	Tk.200	-	
18.5	MTDR opening with Tk. 10,00,000/-or more by any tenure	Nil	Tk. 125	Tk. 375	Tk.500	-	
18.6	Any Monthly Deposit Scheme/MTDR opening with Tk. 500 or Above	Nil	Tk. 2.5	Tk. 7.5	Tk. 10	-	
18.7	Mudaraba Special Notice Deposit (MSND) A/C opening with Tk. 10,000,000/-or more	Nil	Tk. 125	Tk. 375	Tk.500	-	

❖ **Average Balance:** {Summation of Balance divided by number of days from account opening during month}.

For Customers:

- **Customer profit:** Agent Banking Customer Profit Rate will be in line with SJIBPLC Core Banking Profit Rate and it will be changed automatically if SJIBPLC Core Banking changes Profit Rate.
- **Customer Charges & Fees:** It will be as like as SJIBPLC Core Banking Schedule of charges (SOC) other than specified SOC of Agent Banking & Bangladesh Bank circular which will be updated time to time.

For Agents:

- **Incentive, Commission or Profit Sharing Disbursement:** Bank will provide the incentive, commission or Profit sharing to Master Agent/Sub Agent/Unit Agent/Agent Outlet on Monthly.
- **Float Sharing (Profit) Disbursement:** Agents will get the float share on the balance maintained by the customers with their accounts which was opened through the Agent including Agent's current account.




- **Other Commissions for Agents:** It will be divided as 25% ratio for Master Agent and 75% ratio for Sub Agent and 100% for Unit Agent/Agent Outlet.

Note:

1. However, this schedule of charges, Managing Director & CEO or his designate(s) shall have discretionary power to end, drop, amend, exempt or alter any charges available in this Schedule of charges on business considerations and/or Bangladesh Bank instruction.
2. These Fees/Charges/Commissions/Rates are exclusive of Govt. duty/Tax/VAT and shall be realized in addition where applicable as per prevailing Government Regulations.
3. In case of charge amount waived by the Bank, 15% VAT will be applicable on the charge amount.
4. Any Government taxes, VAT, duties and other charges, if resolved as due as per Government regulations will be paid in addition by the customer and or Agent on post-facto basis.
5. This schedule of charges applies to normal transactions; The Bank reserves the right to impose charges on transactions which are not covered in this schedule.
6. The above schedule of charges will not be applicable for any special /promotional offer.

