

Eastern Bank PLC.

Schedule of Charges: SME Banking, May 14, 2026

Sl.	Description	Amount/Tk.
1	Deposit Accounts	
1.1	Current Account	
1.1.1	Current Account maintenance fee	BDT 300+VAT half yearly
1.1.2	Account maintenance fee-Overdraft	BDT 300+VAT half yearly
1.1.3	SME OD/CC account maintenance fee	Free
1.1.4	Closing of current account	BDT 300+VAT
1.1.5	Activation charge for dormant current account	Free
1.2	SND / Super HPA Account	
1.2.1	Minimum account opening/maintaining balance for SME Super HPA Account	BDT 0 (VAT not applicable)
1.2.2	SND / Super HPA Account maintenance fee	BDT 500+VAT half yearly
1.2.3	Closing of SND / Super HPA account	BDT 300+VAT
1.2.4	Activation charge for dormant SND / Super HPA account	Free
1.3	FCY Account	
1.3.1	FCY Account maintenance fee	BDT 300+VAT Eqv FC half yearly
1.3.2	FCY Account/EBL Global Account closing Charge	BDT 300+VAT Eqv FC half yearly
1.3.3	Activation Charge of Dormant FCY Account/EBL Global Account	Free
1.3.4	New Account to BB under 18A of FERA (Foreign Exchange Regulation Act)	BDT 2,000+VAT -per permission
1.3.5	Renewal of Application Process and documentation checking under 18A of FERA	BDT 1,500+VAT-per permission
1.3.6	New Account to BB under 18B of FERA	BDT 2,000+VAT -per permission
1.3.7	Renewal of Application Process and documentation checking under 18B of FERA	BDT 1,500+VAT -per permission
1.4	Shubidha Account Maintenance Fee	
1.4.1	Account maintainance fee fro linked CD Account	Free
1.4.2	Average Balance below ₳ 1,00,000	BDT 500+VAT half yearly
1.4.3	Average Balance ₳ 1,00,000 and above	Free
1.4.4	Closing of account	BDT 300+VAT
1.4.5	Activation charge for dormant Shubidha account	Free
1.5	EBL Protect Current Account	
1.5.1	Internet Banking facility	Free
1.6	Term Deposits	
1.6.1	Extra Value Fixed Deposit Minimum account opening balance	BDT 1,000,000 (VAT not applicable)
1.6.2	Fixed Deposit Minimum account opening balance	BDT 50,000 (VAT not applicable)
1.7	Monthly Deposit Schemes	
1.7.1	SME Equity Builder Monthly deposit amount:	Min BDT 500, Max BDT 50,000 (VAT not applicable)
2	General Charges: Deposit Accounts	

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Sl.	Description	Amount/Tk.
2.1	Account Statement Charges	
2.1.1	Regular Period Statement -Twice in a Year (January to June & January to December)	Free
2.1.2	Regular Period Balance Confirmation Certificate - Twice in a Year (June end & December end)	Free
2.1.3	Additional Statement and/or additional Balance Confirmation Certificate	BDT 100+VAT (each time)
2.1.4	Statements on request through Contact Center by direct mail (min 3 working days required)	BDT 100+VAT + courier/postage charge (each time)
2.1.5	Hold mail charge	BDT 500+VAT per year
2.1.6	GSA (General Selling Agent) Application to BB	BDT 3,000+VAT -per permission
2.1.7	RTGS Fund Transfer Fee	BDT 100 (Including VAT)
2.2	Stop Payment	
2.2.1	Stop payment on cheque (Cash/ Clearing)	BDT 100+VAT per instruction
2.2.1	Cancellation Stop payment instruction	BDT 50+VAT per cancellation request
2.3	Cheque book	
2.3.1	Cheque book issue charge	At actual cost
2.3.2	Specially printed cheque book issue charge	Printing charges at actual
2.3.3	Uncollected cheque book destruction (Applied but not collected within 3 months)	BDT 300+VAT per cheque book
2.3.4	Surrender of paid cheque	BDT 5.00+VAT per cheque. Min BDT 500+VAT + legal cost (if any)
2.3.5	Photocopy of cheques / vouchers	BDT 500+VAT
3	Fund Transfer/Payment Services for Current, SND & SME Super HPA Account	
3.1	Cash Withdrawal (Intercity)	
3.1.1	All Current Account	Up to BDT 50,000 = No Fees Above BDT 50,000 to BDT 1,00,000 = BDT 50+VAT Above BDT 1,00,000 to BDT 5,00,000 = BDT 100+VAT Above BDT 5,00,000 to BDT 10,00,000 = BDT 500+VAT Above BDT 10,00,000 to BDT 20,00,000 = BDT 1,000+VAT Above BDT 20,00,000 to BDT 50,00,000 = BDT 1,500+VAT Above BDT 50,00,000 = BDT 2,000+VAT
3.1.2	SND, Super HPA Account & EBL Shubidha Account	Up to BDT 50,000 = No Fees Above BDT 50,000 to BDT 1,00,000 = BDT 50+VAT Above BDT 1,00,000 to BDT 5,00,000 = BDT 100+VAT Above BDT 5,00,000 to BDT 10,00,000 = BDT 500+VAT Above BDT 10,00,000 to BDT 20,00,000 = BDT 1,000+VAT Above BDT 20,00,000 to BDT 50,00,000 = BDT 1,500+VAT Above BDT 50,00,000 = BDT 2,000+VAT
3.1.3	EBL Protect	Up to BDT 50,000 = No Fees Above BDT 50,000 to BDT 1,00,000 = BDT 50+VAT Above BDT 1,00,000 to BDT 5,00,000 = BDT 100+VAT Above BDT 5,00,000 to BDT 10,00,000 = BDT 500+VAT Above BDT 10,00,000 to BDT 20,00,000 = BDT 1,000+VAT Above BDT 20,00,000 to BDT 50,00,000 = BDT 1,500+VAT Above BDT 50,00,000 = BDT 2,000+VAT
3.2	Cash Deposit (Intercity)	

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Sl.	Description	Amount/Tk.
3.2.1	All Current Account	Up to BDT 5,00,000 = No Fees Above BDT 5,00,000 to BDT 10,00,000 = BDT 500+VAT Above BDT 10,00,000 to BDT 20,00,000 = BDT 1,000+VAT Above BDT 20,00,000 to BDT 50,00,000 = BDT 1,500+VAT Above BDT 50,00,000 = BDT 2,000+VAT
3.2.2	SND, Super HPA Account & EBL Shubidha Account	Up to BDT 5,00,000 = No Fees Above BDT 5,00,000 to BDT 10,00,000 = BDT 500+VAT Above BDT 10,00,000 to BDT 20,00,000 = BDT 1,000+VAT Above BDT 20,00,000 to BDT 50,00,000 = BDT 1,500+VAT Above BDT 50,00,000 = BDT 2,000+VAT
3.2.3	EBL Protect	Up to BDT 5,00,000 = No Fees Above BDT 5,00,000 to BDT 10,00,000 = BDT 500+VAT Above BDT 10,00,000 to BDT 20,00,000 = BDT 1,000+VAT Above BDT 20,00,000 to BDT 50,00,000 = BDT 1,500+VAT Above BDT 50,00,000 = BDT 2,000+VAT
Please note: All cheque/cash withdrawal/deposit within city are Free		

4 Local Fund Transfer Fee		
4.1	Intercity fund transfer outside EBL branches	BDT 200+VAT + PO commission
4.2	Pay Order Issuance Charge	Up to BDT 1,000 = BDT 20+VAT BDT 1,001 to BDT 1,00,000 = BDT 50+VAT BDT 1,00,000+ = BDT 100+VAT
4.3	Pay Order Issuance Charge Non-customer	Up to BDT 1,000 = BDT 20+VAT BDT 1,001 to BDT 1,00,000 = BDT 50+VAT BDT 1,00,000+ = BDT 100+VAT
4.4	DD/TT/MT Issuance Charge	Up to BDT 1,000 = BDT 20+VAT BDT 1,001 to BDT 1,00,000 = BDT 50+VAT BDT 1,00,001 to 5,00,000 = BDT 100+VAT BDT 5,00,001 to 10,00,000 = BDT 200+VAT BDT 10,00,000+ = BDT 300+VAT
4.5	Bangladesh Bank cheque issuance	BDT 500+VAT
4.6	Issuance of Duplicate PO/DD/FDR/Other Instrument	BDT 200+VAT
5 Stop Payment Instruction		
5.1	Cancellation of PO/DD/TT/MT	BDT 50+VAT
5.2	Stop Payment Instruction (account/cheque)	BDT 100+VAT
5.3	Cancellation of Stop Payment Instruction (account/cheque)	BDT 50+VAT
5.4	Stop Payment on Draft (foreign)	BDT 500+VAT + Foreign Correspondent Charge (if any)
6 Standing Instruction (SI)		
6.1	Standing Instruction (SI) creation charge	BDT 300+VAT per SI
6.2	SI for transfer of funds between accounts within the branch	Free
6.3	SI for transfer of funds within city branches	BDT 100+VAT per execution

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Sl.	Description	Amount/Tk.
6.4	SI for transfer of funds between inter-city branches	BDT 150+VAT per execution
6.5	SI for transfer of funds to other banks	BDT 300+VAT + PO/DD charges as applicable
6.6	Failure of SI due to insufficient fund	BDT 200+VAT
6.7	Amendment of SI *	BDT 300+VAT
6.8	Cancellation of SI *	BDT 300+VAT
7	Sweep	
7.1	Sweep creation charge	Free
7.2	Sweep-in charge for each execution	Free
7.3	Sweep-out charge for each execution	Free
7.4	Amendment of sweep	Free
8	Salary Transfer	
8.1	Arrangement Fee	Free
8.2	Annual Subscription Fee	Free
8.3	Salary disbursement if the accounts are with EBL	As per negotiation
8.4	Salary disbursement through Pay Order	As per negotiation
9	IPO Refund	
9.1	Online refund of unsuccessful IPO application	BDT 10+VAT per transfer
10	Fund Transfer: Foreign Currency (FCY)	
10.1	Outward Remittance - FCY	
10.1.1	SWIFT charge	At actual cost
10.1.2	FCY draft on Bangladesh Bank	BDT 500+VAT
10.1.3	Commission, FCY TT through correspondent, customer *	Equivalent Currency Upto BDT 100,000 : BDT 100+VAT; BDT 100,001-500,000 : BDT 200+VAT; BDT 500,001-1,000,000 : BDT 300+VAT; More than BDT 1,000,000 : BDT 500+VAT + Swift Charge BDT 500+VAT + foreign correspondence charge
10.1.4	Commission, FCY TT through correspondent, Non Customer *	Equivalent Currency Upto BDT 100,000 : BDT 100+VAT; BDT 100,001-500,000 : BDT 200+VAT; BDT 500,001-1,000,000 : BDT 300+VAT; More than BDT 1,000,000 : BDT 500+VAT + Swift Charge BDT 500+VAT + foreign correspondence charge
10.1.5	Additional SWIFT charge if TT is not through correspondent	BDT 300+VAT
10.1.6	Correspondence bank charge for all outward remittance	BDT 2,500+VAT for all currencies remittance in all cases
10.1.7	Investigation Charge (if beneficiary account already credited)	BDT 300+VAT
10.1.8	Remit with BB post facto approval	Existing Chq. + BDT 200+VAT
10.1.9	Regulatory post facto approval	BDT 1,000+VAT

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Sl.	Description	Amount/Tk.
10.1.10	FCY Fund Transfer for FC Loans and related charges Remittance *	Equivalent Currency Upto BDT 100,000 : BDT 100+VAT; BDT 100,001-500,000 : BDT 200+VAT; BDT 500,001-1,000,000 : BDT 300+VAT; More than BDT 1,000,000 : BDT 500+VAT + Swift Charge BDT 500+VAT + foreign correspondence charge-if any
10.1.11	Scrutiny Fee for Airline Remittance *	Upto 0.15%+VAT of remittance amount, min. BDT 1,000+VAT *
10.1.12	Pre facto Bangladesh Bank approval Processing Fee *	BDT 3,000 + VAT

10.2	Cancellation of Draft/FTT	
10.2.1	FTT cancellation	BDT 200+VAT
10.2.2	TT ammendment-FCY	BDT 500+VAT+ corr.bank charge
10.2.3	FCY Draft Cancellation	BDT 200+VAT
10.2.4	Lost DD-FCY	BDT 500+VAT + Foreign Correspondence charge
10.3	Inward Remittance FCY	
10.3.1	For credit to EBL customers	Free
10.3.2	For customers with other banks	BDT 100+VAT + PO/DD charges
10.3.3	FCY Encashment Certificate (Bangladesh Bank format)	BDT 500+VAT per certificate;
10.3.4	Tax/VAT Certificate	BDT 300+VAT each
10.4	Issue of Travelers Cheque (TC) / FCY Notes	
10.4.1	Issuance of TC, Customer	1.00%+VAT of the TC amount,Min BDT 200+VAT
10.4.2	Issuance of TC, Non-customer	1.00%+VAT of the TC amount,Min BDT 500+VAT
10.4.3	Endorsement fee, Customer	BDT 300+VAT
10.4.4	Endorsement fee, Non-customer	BDT 300+VAT
10.4.5	Issuance of cash FCY notes, Customer	BDT 300+VAT
10.4.6	Issuance of cash FCY notes, Non-customer	BDT 300+VAT
10.5	Travelers Cheques /FCY (Cash) Encashment	
10.5.1	TC encashment, Customer	0.25%+VAT, of the TC amount, Min BDT 300+VAT
10.5.2	TC encashment, Non-customer	0.30%+VAT, of the TC amount, Min BDT 500+VAT
10.5.3	Cash FCY encashment	BDT 100+VAT
11	Cheque Collection	
11.1	Cheque for Collection, Local Currency (LCY)	
11.1.1	Outstation cheque collection commission – LCY (Within EBL Branches Clearing Zone)	0.15+VAT%, Min BDT 200+VAT
11.1.2	Outstation cheque collection commission - LCY (Outside EBL Brances Clearing Zone)	0.15+VAT%, Min BDT 200+VAT, Max BDT 1,000+VAT
11.1.3	LCY cheque collection returned unpaid	BDT 100+VAT
11.1.4	LCY chq collection within clearing house	Free

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Sl.	Description	Amount/Tk.
11.1.5	LCY Cheque collection where is no clearing house (bank area)	BDT 50+VAT
11.1.6	Outward clearing cheque returned/unpaid for insufficient fund	Free
11.1.7	Outward clearing cheque returned/unpaid for other reason	Free
11.1.8	Inward clearing cheque returned/unpaid for insufficient fund	BDT 50+VAT
11.1.9	Collection of Divident warrant	Same as Cheque
11.1.10	Paid/unpaid cheque image collection fee	BDT 200+VAT
11.2	Regular Value Cheque Clearing	
11.2.1	All cheque below of ₳ 50,000	Free
11.2.2	₳ 50,000 to below ₳ 5,00,000	BDT 10 (including VAT)
11.2.3	Above ₳ 5,00,000	BDT 25 (including VAT)
11.2.4	All high value cheque clearing (same day)	BDT 60 (including VAT)
11.2.5	All EFT Transaction (BEFTN)	Free
11.3	Cheque for Collection, Foreign Currency (FCY)	
11.3.1	Commission, FCY cheque purchase (Within Bangladesh)	0.50%+VAT or Min BDT 300+VAT which ever is higher + Other bank/post/telex charge
12	Certificates/Reports	
12.1	Balance/interest certificates of CASA, Same day	BDT 100+VAT
12.2	Balance/interest certificates, Following day	BDT 100+VAT
12.3	Issuance of solvency certificate	BDT 200+VAT
12.4	Credit/solvency information (local), if requested by third party	BDT 500+VAT
12.5	Credit/solvency information (international)	BDT 500+VAT
12.6	Obtaining credit report on behalf of local customer	BDT 500+VAT
12.7	Certificate for inward remittance *	BDT 500+VAT per remittance
12.8	Duplicate savings certificate/declaration in lieu	BDT 500+VAT
12.9	Duplicate advice more than 6 months old (per advice)	BDT 500+VAT
12.10	Bank statement verification (request by other banks and embassies)	BDT 500+VAT
12.11	Travelers Cheque/Cash (FCY) encashment certificate	BDT 100+VAT
12.12	Certificate relating to BO account	BDT 100+VAT
12.13	Bill payment (Via IB) authentication certificate	BDT 50+VAT
12.14	Certificate of Purchase/encashment of Bonds/Securities	BDT 500+VAT
12.15	Attestation of Certificate	BDT 100+VAT
12.16	Certificate relating to Tax	BDT 250+VAT
13	Holding of Bonds	
13.1	Holding of Bonds (more than three months)	BDT 200+VAT -yearly
14	Internet Banking and Digital Platform	
14.1	Internet Banking Service - (OBDX) *	Annually Upto BDT 2,500+VAT

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Sl.	Description	Amount/Tk.
14.2	Stop Cheque Instruction	BDT 100+VAT
14.3	PIN change (if customer forgets or requests for new one)	BDT 160+VAT
14.4	EBL Access Activation PIN Charge-Software token	Free-first time, next BDT 600+VAT (if applicable)
14.5	Hardware token	BDT 1,500+VAT (at a time)
14.6	Including each additional account, CASA new accounts only (one time)	BDT 50+VAT
14.7	LC related Services	Free
14.8	Guarantee Related Services	Free
14.9	Fund Transfer between own accounts (LCY)	Free
14.10	Account Statement/Account details/Balance Checking	Free
14.11	EBLConnect Profile Fee *	Annually Upto BDT 3,000 + VAT
14.12	Host to host integration setup/ maintenance fee *	As per Agreement/ Negotiation
14.13	Technology Support Fee *	As per Agreement/ Negotiation
14.14	Special Collection Solution (Visa Fee/ Distributor etc.) *	As per Agreement/ Negotiation
15	SMS Banking	
15.1	SMS Banking Service - annual fee	Free
15.2	PIN Change (if customer forgets or requests for new one)	BDT 160+VAT
16	Phone Banking (Contact Center)	
16.1	Phone Banking service - annual fee	Free
16.2	PIN Change (if customer forgets or requests for new one)	BDT 160+VAT
17	SWIFT/Fax	
17.1	SWIFT (Any other, not mentioned otherwise)	BDT 500+VAT
17.2	Fax, within country	BDT 25+VAT Per page
17.3	Fax, outside country	BDT 50+VAT Per page
18	Postage/Mail	
18.1	Registered courier	Actual courier charges
18.2	Courier, within city	Actual courier charges
18.3	Courier, intercity	Actual courier charges
18.4	Courier, outside country	Actual courier charges
18.5	EMS	At actual (Min. BDT 500+VAT)
19	Cost of Stationary	
19.1	TM Forms	Free
19.2	C Forms	Free
19.3	All other Forms - miscellaneous	Free
20	BPID	
20.1	BPID Opening	500/-
20.2	Primary Auction (per successful bid)	500/- (200/- for Brokerage Omnibus)
20.3	Secondary Trading (FMI)	100/- per transaction

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Sl.	Description	Amount/Tk.
20.4	Annual BPID Maintenance	500/-
20.5	Tax Certificate	Yearly One Statement Free, for each additional statement 500/- each
21	Miscellaneous	
21.1	Attestation of documents	BDT100+VAT per set
21.2	Advisory Fee	As per negotiation
21.3	Fund/Facility Arrangement Fee	As per negotiation up to 2% of arranged fund
21.4	Agency/Trustee/Escrow Account Fee	As per negotiation
21.5	Account bank fee	As per negotiation
21.6	Facilitation Fee	As per Negotiation
21.7	Enhanced Support Fee	As per Negotiation
21.8	Finance Arrangement Fee	As per Negotiation
21.9	Documentation Deferral Extension Fee *	As per negotiation up to BDT 100,000+VAT
21.10	Fast Tracking Fee	As per Negotiation
21.11	Audit Confirmation - Bank Certificate *	BDT 500+VAT
21.12	Tailor Made Products & Services Fees	As per Negotiation
21.13	Any other type of transaction or service	As per negotiation
21.14	Account Transaction Alert Fee (All accounts other than Fixed Deposits and Recurring Deposits)	Up to BDT 400+VAT per year
22	SME Loan Facilities	
22.1	Loan Application Fee	Nil
22.2	Loan Processing Fees	Loan amount up to 50 Lac: 0.50%+VAT or BDT 15,000+VAT whichever is lower. Loan amount above 50 Lac: 0.30%+VAT or BDT 20,000+VAT whichever is lower.
22.3	Penal charge	Additional 0.5% of overdue amount (VAT not applicable)
22.4	Partial/Early Settlement Fees- Cottage, Micro and Small	Nil
22.5	Partial/Early Settlement Fees (Medium & Large Segment)	0.50%+VAT
22.6	CMSME - OD A/c maintenance fee	Nil
22.7	Reschedule/Restructure/Exit*	a) For CMSME & Agriculture Loans- Nil b) For Large & Other Loans (Other than CMSME) <input type="checkbox"/> Loan outstanding up to BDT 1.00 crore- BDT 3000 + VAT <input type="checkbox"/> Loan outstanding above BDT 1.00 Crore- BDT 5000 + VAT
22.8	Contact Point Verification (CPV) Charge	At actual
22.9	CIB Charge	CMSME : At actual Large : At actual Agri Loan : i. Up to BDT 2.50 lac: Nil ii. More than BDT 2.50 lac: At actual
22.10	Charge Documents/stamp Charge	At actual
22.11	Valuation Charge	At actual

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Sl.	Description	Amount/Tk.
22.12	Mortgage Fees (Processing and Documentation)	At actual
22.13	Legal Fees	At actual
22.14	Other documentation Fees *	BDT 500+VAT
22.15	Loan renewal fees or charges (Excluding e-cash & Krishi)*	BDT 1,000+VAT
22.16	Issuing NOC for adjusted loans	BDT 500+VAT
22.17	Security list for takeover loans by other institutions/providing loan position & others	a) For CMS & Agriculture loans- At actual b) For Medium & Large loans- at actual + BDT 1000+VAT
22.18	Temporary time extension for expired loans	a) For CMS loans- nil b) For Medium & Large loans- 1000 + VAT
22.19	Court & lawyer fee for recovery	At Actual + Admin Margin (as per negotiation)
22.20	Further Board approval for earlier compromise failed/ time extension*	As per Negotiation
22.21	Compromise Settlement Fee*	a) Compromised amount up to 1.00 crore- BDT 2000 + VAT b) Compromised amount above BDT 1.00 crore- BDT 5000 + VAT
22.22	Settlement monitoring Fees for compromise settlement/Exit*	As per negotiation
22.23	Non-funded (facilities like LC & BG) fees & Commission	Up to 0.60 % Per Quarter

Note:

01. Applicable VAT rate is 15%.
02. This Schedule of Charges applies to normal transactions, stamps duty, correspondent charges and other out-of pocket expenses, if any may be added.
03. Charges heads marked with (*) are subject to Management's discretion