



Eastern Bank PLC.

Schedule of Charges For Islamic Banking (SME Segment)

Effective from 01 July 2026

البنكية الإسلامية
EBL Islamic Banking

Sl.	Description	Amount/Tk.*
1	Deposit Accounts	
1.1	Islamic Current Account	
1.1.1	Current Account Maintenance Fee (for monitoring transaction)	₳ 300 + VAT (half yearly)
1.1.2	Closing of current account	₳ 300 + VAT
1.1.3	Activation charge for dormant current account	Free
1.2	Islamic SND Account	
1.2.1	SND Account Maintenance Fee (for monitoring transaction)	₳ 500 + VAT (half yearly)
1.2.2	Closing of SND account	₳ 300 + VAT
1.2.3	Activation charge for dormant SND account	Free
1.3	FCY Account	
1.3.1	FCY Account Maintenance Fee (for monitoring transaction)	₳ 300 + VAT (Eqv. FC half yearly)
1.3.2	FCY Account closing Charge	₳ 300 + VAT (Eqv. FC half yearly)
1.3.3	Activation Charge of Dormant FCY Account	Free
1.3.4	New Account to BB under 18A of FERA (Foreign Exchange Regulation Act)	₳ 2,000 + VAT (per permission)
1.3.5	Renewal of Application Process and documentation checking under 18A of FERA	₳ 1,500 + VAT (per permission)
1.3.6	New Account to BB under 18B of FERA	₳ 2,000 + VAT (per permission)
1.3.7	Renewal of Application Process and documentation checking under 18B of FERA	₳ 1,500 + VAT (per permission)

2	General Charges: Deposit Accounts	
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	₳ 100 + VAT (each time)
2.1.4	Statements on request through Contact Center by direct mail (Min. 3 working days required)	₳ 100 + VAT + courier/postage charge (each time)
2.1.5	Hold mail charge	₳ 500 + VAT (per year)
2.1.6	GSA (General Selling Agent) Application to BB	₳ 3,000 + VAT (per permission)
2.1.7	RTGS Fund Transfer Fee	₳ 87 + VAT
2.1.8	Transaction Alert (SMS) Fee	₳ 400 + VAT (per year)
2.2	Stop Payment	
2.2.1	Stop payment on Cheque (Cash/ Clearing)	₳ 100 + VAT (per instruction)
2.2.2	Cancellation Stop payment instruction	₳ 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 90 days)	₳ 300 + VAT (per Cheque book)
2.3.4	Surrender of paid Cheque	₳ 5 + VAT (per Cheque) Min ₳ 500 + VAT + legal cost (if any)
2.3.5	Photocopy of Cheques / vouchers	₳ 500 + VAT

3 Fund Transfer/Payment Services for Islamic Customers		
3.1	Cash Withdrawal (Intercity)	Free
3.2	Cash Withdrawal (<i>within city</i>)	Free
3.3	Cash Deposit (Intercity)	Free
3.4	Cash Deposit (<i>within city</i>)	Free

4 Local Fund Transfer Fee		
Sl.	Description	Amount/Tk. (VAT inclusive)
4.1	Intercity fund transfer outside EBL branches	₳ 200 + VAT + PO commission
4.2	Pay Order Issuance Charge	Up to ₳ 1,000 = ₳ 20 + VAT ₳ 1,001 to ₳ 1,00,000 = ₳ 50 + VAT ₳ 1,00,000+ = ₳ 100 + VAT
4.3	DD/TT/MT Issuance Charge	Up to ₳ 1,000 = ₳ 20 + VAT ₳ 1,001 to ₳ 1,00,000 = ₳ 50 + VAT ₳ 1,00,001 to 5,00,000 = ₳ 100 + VAT ₳ 5,00,001 to 10,00,000 = ₳ 200 + VAT ₳ 10,00,000+ = ₳ 300 + VAT
4.4	Bangladesh Bank Cheque issuance	₳ 200 + VAT
4.5	Issuance of Duplicate PO/DD/FDR/Other Instrument	₳ 200 + VAT
5 Stop Payment Instruction		
5.1	Cancellation of PO/DD/TT/MT	₳ 50 + VAT
5.2	Stop Payment Instruction (account/Cheque)	₳ 100 + VAT
5.3	Cancellation of Stop Payment Instruction (account/Cheque)	₳ 50 + VAT
5.4	Stop Payment on Draft (foreign)	₳ 200 + VAT + Foreign Correspondent Charge (if any)

6 Standing Instruction (SI)		
6.1	Standing Instruction (SI) creation charge	₳ 200 + 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	₳ 100 + VAT (per execution)
6.4	SI for transfer of funds between inter-city branches	₳ 150 + VAT (per execution)
6.5	SI for transfer of funds to other banks	₳ 300 + VAT + PO/DD charges as applicable
6.6	Failure of SI due to insufficient fund	₳ 200 + VAT
6.7	Amendment of SI	₳ 50 + VAT
6.8	Cancellation of SI	₳ 100 + 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 Fund Transfer: Foreign Currency (FCY)		
9.1 Outward Remittance - FCY		
9.1.1	SWIFT charge	At actual cost
9.1.2	FCY draft on Bangladesh Bank	₳ 500 + VAT
9.1.3	Commission, FCY TT through correspondent, customer	(0.15% + VAT) or Min (₳ 500 + VAT) +SWIFT charge+ Foreign correspondence charge
9.1.4	Commission, FCY TT through correspondent, Non Customer	(0.15% + VAT) or (Min ₳ 1000 + VAT) +SWIFT charge+ Foreign correspondence charge
9.1.5	Additional SWIFT charge if TT is not through correspondent	₳ 300 + VAT
9.1.6	Correspondence bank charge for all outward remittance	₳ 2,500 + VAT For all currencies remittance in all cases
9.1.7	Investigation Charge (if beneficiary account already credited)	₳ 300 + VAT
9.1.8	Remit with BB post facto approval	Existing Cheque + (₳ 200 + VAT)
9.1.9	Regulatory post facto approval	₳ 1,000 + VAT
9.2 Cancellation of Draft/FTT		
9.2.1	FTT cancellation	₳ 500 + VAT
9.2.2	TT amendment-FCY	(₳ 500 + VAT)+ corr.bank charge
9.3 Inward Remittance FCY		
9.3.1	For credit to EBL customers	Free
9.3.2	For customers with other banks	(₳ 100 + VAT) + PO/DD charges
9.3.3	Tax/VAT Certificate	₳ 300 + VAT for each
9.4 Issue of Travelers Cheque (TC) / FCY Notes		
9.4.1	Issuance of TC, Customer	1% + VAT of the TC amount (Min ₳ 200 + VAT)
9.4.2	Issuance of TC, Non-customer	1% + VAT of the TC amount (Min ₳ 500 + VAT)
9.4.3	Endorsement fee, Customer	₳ 300 + VAT
9.4.4	Endorsement fee, Non-customer	₳ 300 + VAT
9.4.5	Issuance of cash FCY notes, Customer	₳ 300 + VAT
9.4.6	Issuance of cash FCY notes, Non-customer	₳ 300 + VAT
9.5 Travelers Cheques /FCY (Cash) Encashment		
9.5.1	TC encashment, Customer	0.25% + VAT, of the TC amount (Min ₳ 300 + VAT)
9.5.2	TC encashment, Non-customer	0.30% + VAT, of the TC amount (Min ₳ 500 + VAT)
9.5.3	Cash FCY encashment	₳ 100 + VAT

10 Cheque Collection		
10.1 Cheque for Collection, Local Currency (LCY)		
10.1.1	Outstation Cheque collection commission – LCY (Within EBL Branches Clearing Zone)	0.15% + VAT (Min ₳ 200 + VAT)
10.1.2	Outstation Cheque collection commission - LCY (Outside EBL Branches Clearing Zone)	0.15% + VAT (Min ₳ 200 , Max ₳ 1,000 + VAT)
10.1.3	LCY Cheque collection returned unpaid	₳ 100 + VAT
10.1.4	LCY Cheque collection within clearing house	Free
10.1.5	LCY Cheque collection where is no clearing house (bank area)	₳ 50 + VAT
10.1.6	Outward clearing Cheque returned/unpaid for insufficient fund	Free
10.1.7	Outward clearing Cheque returned/unpaid for other reason	Free
10.1.8	Inward clearing Cheque returned/unpaid for insufficient fund	₳ 50 + VAT
10.1.9	Collection of Dividend Warrant	Same as Cheque

10.2	Regular Value Cheque Clearing	
10.2.1	All Cheque below of ₳ 50,000	Free
10.2.2	₳ 50,000 to below ₳ 5,00,000	₳ 10
10.2.3	Above ₳ 5,00,000	₳ 25
10.2.4	All high value Cheque clearing (same day)	₳ 60
10.2.5	All EFT Transaction (BEFTN)	Free
10.3	Cheque for Collection, Foreign Currency (FCY)	
10.3.1	Commission, FCY Cheque purchase (Within Bangladesh)	0.50% + VAT or Min ₳ 300 + VAT whichever is higher + Other bank/post/telex charge

11	Certificates/Reports	
11.1	Balance/Profit certificates of CASA, Same day	₳ 100 + VAT
11.2	Balance/Profit certificates, Following day	₳ 100 + VAT
11.3	Issuance of solvency certificate	₳ 200 + VAT
11.4	Credit/solvency information (local), if requested by third party	₳ 500 + VAT
11.5	Credit/solvency information (international)	₳ 500 + VAT
11.6	Obtaining credit report on behalf of local customer	₳ 500 + VAT
11.7	Certificate for inward remittance	₳ 200 + VAT per remittance, Max ₳ 1,000 + VAT
11.8	Duplicate savings certificate/declaration in lieu	₳ 500 + VAT
11.9	Duplicate advice more than 6 months old (per advice)	₳ 500 + VAT
11.9	Bank statement verification (request by other banks and embassies)	₳ 500 + VAT
11.10	Travelers Cheque/Cash (FCY) encashment certificate	₳ 100 + VAT
11.11	Certificate relating to BO account	₳ 100 + VAT
11.12	Bill payment (Via IB) authentication certificate	₳ 50 + VAT
11.13	Certificate of Purchase/encashment of Bonds/Securities	₳ 300 + VAT
11.14	Attestation of Certificate	₳ 100 + VAT
11.15	Certificate relating to Tax	₳ 250 + VAT

12	Internet Banking	
12.1	Internet Banking Service - annual fee	Free
12.2	Stop Cheque Instruction	₳ 100 + VAT
12.3	PIN change (if customer forgets or requests for new one)	₳ 160 + VAT
12.4	EBL Access Activation PIN Charge-Software token	Free-first time, next ₳ 600+ VAT (if applicable)
12.5	Hardware token	₳ 1,500 + VAT (at a time)
12.6	Including each additional account, CASA new accounts only (one time)	₳ 50 + VAT
12.7	LC related Services	Free
12.8	Guarantee Related Services	Free
12.9	Fund Transfer between own accounts (LCY)	Free
12.10	Account Statement/Account details/Balance Checking	Free

13	SMS Banking	
13.1	SMS Banking Service - annual fee	Free
13.2	PIN Change (if customer forgets or requests for new one)	₳ 160 + VAT

14	Phone Banking (Contact Center)	
14.1	Phone Banking service - annual fee	Free
14.2	PIN Change (if customer forgets or requests for new one)	₳ 160 + VAT

15	SWIFT/Fax	
15.1	SWIFT (Any other, not mentioned otherwise)	₹ 500 + VAT
15.2	Fax, within country	₹ 25 + VAT (Per page)
15.3	Fax, outside country	₹ 50 + VAT (Per page)
16	Postage/Mail	
16.1	Registered courier	Actual courier charges
16.2	Courier, within city	Actual courier charges
16.3	Courier, intercity	Actual courier charges
16.4	Courier, outside country	Actual courier charges
16.5	EMS	At actual (Min. ₹ 500 + VAT)
17	Cost of Stationary	
17.1	TM Forms	Free
17.2	C Forms	Free
17.3	All other Forms - miscellaneous	Free
18	SME Finance Facilities	
18.1	Financing Application Fee	Nil
18.2	Contact Point Verification (CPV) Charge	At actual
18.3	Documentation/ Stamp Charge	At actual
18.4	Valuation Charge	At actual
18.5	Mortgage Fees (Processing and Documentation)	At actual
18.6	Legal Fees	At actual
18.7	Facility Evaluation (for processing)	Financing amount up to 50 Lac: 0.50% + VAT or BDT 15,000 + VAT whichever is lower. Financing amount above 50 Lac: 0.30% + VAT or BDT 20,000 + VAT whichever is lower
18.8	Partial/Early Settlement Fees (for Cottage, Micro and Small)	Nil
18.9	Partial/Early Settlement Fees (for only Medium Segment)	0.50% + VAT
18.10	Compensation for Murabahah-based financing, if applied	Additional 0.5% of overdue amount (VAT not applicable) or As per sanction
18.11	DMF Supervision Charge in CMSME Finance-Yearly	Nil (As per BB instruction)
18.12	Overdue supervision fee	0.25% + VAT, Max. BDT.50000 + VAT
18.13	CIB Charge	CMSME : At actual Large : At actual Agri : i. Up to BDT 2.50 lac: Nil ii. More than BDT 2.50 lac: At actual
18.14	Reschedule/Restructure/Exit*	a) For CMSME & Agriculture : Nil b) For Large & Other (Other than CMSME) i. Financing outstanding up to BDT 1.00 crore- BDT 3000 + VAT ii. Financing outstanding above BDT 1.00 Crore- BDT 5000 + VAT
18.15	Issuing NOC for adjusted financing	BDT 500+VAT
18.16	Security list for takeover by other institutions/providing financing position & others	a) For CMS & Agri : At actual b) For Medium & Large : At actual + BDT.1000 + VAT
18.17	Temporary time extension for expired financing	a) For CMS : Nil b) For Medium & Large : BDT.1000 + VAT
18.18	Court & lawyer fee for recovery	At Actual + Admin Margin (as per negotiation)
18.19	Further Board approval for earlier compromise failed/ time extension*	As per Negotiation

18 SME Finance Facilities		
18.20	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
18.21	Settlement monitoring Fees for compromise settlement/ Exit *	As per negotiation
18.22	Non-funded (facilities like LC & BG) fees & Commission	Up to 0.50 % Per Quarter
18.23	Security Replacement Fee	₹ 1,500/- + VAT
18.24	Other Documentation Fee	₹ 500/- + VAT

19 Financing Account Statement Charges		
19.1	Regular Period Financing Statement -Twice in a Year (January to June & January to December)	Free
19.2	Regular Period Outstanding Confirmation Certificate - Twice in a Year (June end & December end)	Free
19.3	Additional Financing Statement, or Outstanding Confirmation Certificate	₹ 100 + VAT (each time)

20 Government Securities & Sukuk Investment Service (Including VAT)		
20.1	BPID / SIID Opening	₹ 500/-
20.2	Primary Auction (per successful bid)	₹ 500/-
20.3	Secondary Trading (FMI)	₹ 100/- per transaction
20.4	Annual BPID / SIID Maintenance	₹ 500/-
20.5	BPID / SIID Tax Certificate	Yearly One Statement Free, For each additional statement ₹ 500/-

Intercity Charges for Conventional Customer in Islamic CBS

21 Fund Transfer/Payment Services for Conventional Current, SND & SME Super HPA Account		
Sl.	Description	Amount/Tk. (15 % VAT Applicable)
21.1	Cash Withdrawal (Intercity)	
21.1.1	All Current Account	Up to ₹ 5,00,000 = Free Above ₹ 5,00,000 to ₹ 10,00,000 = ₹ 500 + VAT Above ₹ 10,00,000 to ₹ 20,00,000 = ₹ 1,000 + VAT Above ₹ 20,00,000 to ₹ 50,00,000 = ₹ 1,500 + VAT Above ₹ 50,00,000 = ₹ 2,000 + VAT
21.1.2	SND, Super HPA Account & EBL Shubidha Account	Up to ₹ 5,00,000 = Free Above ₹ 5,00,000 to ₹ 10,00,000 = ₹ 500 + VAT Above ₹ 10,00,000 to ₹ 20,00,000 = ₹ 1,000 + VAT Above ₹ 20,00,000 to ₹ 50,00,000 = ₹ 1,500 + VAT Above ₹ 50,00,000 = ₹ 2,000 + VAT
21.1.3	EBL Protect	Up to ₹ 5,00,000 = Free Above ₹ 5,00,000 to ₹ 10,00,000 = ₹ 500 + VAT Above ₹ 10,00,000 to ₹ 20,00,000 = ₹ 1,000 + VAT Above ₹ 20,00,000 to ₹ 50,00,000 = ₹ 1,500 + VAT Above ₹ 50,00,000 = ₹ 2,000 + VAT
<i>Please note: All cheque/cash withdrawal within city are Free</i>		

Intercity Charges for Conventional Customer in Islamic CBS

21	Fund Transfer/Payment Services for Conventional Current, SND & SME Super HPA Account	
21.2	Cash Deposit (Intercity)	
Sl.	Description	Amount/Tk. (15 % VAT Applicable)
21.2.1	All Current Account	Up to Tk 5,00,000 = Free Above Tk 5,00,000 to Tk 10,00,000 = Tk 500 + VAT Above Tk 10,00,000 to Tk 20,00,000 = Tk 1,000 + VAT Above Tk 20,00,000 to Tk 50,00,000 = Tk 1,500 + VAT Above Tk 50,00,000 = Tk 2,000 + VAT
21.2.2	SND, Super HPA Account & EBL Shubidha Account	Up to Tk 5,00,000 = Free Above Tk 5,00,000 to Tk 10,00,000 = Tk 500 + VAT Above Tk 10,00,000 to Tk 20,00,000 = Tk 1,000 + VAT Above Tk 20,00,000 to Tk 50,00,000 = Tk 1,500 + VAT Above Tk 50,00,000 = Tk 2,000 + VAT
21.2.3	EBL Protect	Up to Tk 5,00,000 = Free Above Tk 5,00,000 to Tk 10,00,000 = Tk 500 + VAT Above Tk 10,00,000 to Tk 20,00,000 = Tk 1,000 + VAT Above Tk 20,00,000 to Tk 50,00,000 = Tk 1,500 + VAT Above Tk 50,00,000 = Tk 2,000 + VAT
<i>Please note: All cheque/cash deposit within city are Free</i>		
Cash withdrawals and deposits for Islamic customers are free through conventional CSBs within city and intercity.		

Note:

01. 15% VAT is applicable for all fees and charges.
02. Particulars where VAT is not applicable are mentioned within bracket.
03. Some charges are subject to management discretion (*).
04. If the amount of fee or charge against any service is not available in this schedule then the approved fee or charge as per the prevailing practice of the Bank shall be recoverable.
05. If any discrepancy arises between the prescribed fees or charges and the instructions of Bangladesh Bank, the instructions of Bangladesh Bank shall prevail.

This Schedule of Charges applies to normal transactions, stamps duty, correspondent charges and other out-of pocket expenses, if any, may be added.