

# Schedule of Charges For Islamic Banking (Corporate Segment)

Effective from 01 January 2026

البنكية الإسلامية  
EBL Islamic Banking

## Account Maintenance

Particulars	Charges
Account Maintenance Fee (for monitoring transaction)-Current Account (Half yearly)	BDT 300
Account Maintenance Fee (for monitoring transaction)-FCY Account (Half yearly)	Equivalent to BDT 300
Account Closing Fee	BDT 300 or Equivalent (For FCY Accounts)
Account Maintenance Fee (for monitoring transaction)-other than Current Account	BDT 500 (Semiannually)
Processing Regulatory Permission for Account Opening & Renewal	Up to BDT 5000 to BDT 20000
Minimum Balance Requirement	Nil
Minimum Balance Fees	Nil
Account Statement	Free Twice a Year; Additional: BDT 100 per statement

## General Charges Applicable for Islamic CA, SND, SA, HPA

Particulars	Charges
Stop Payment on Cheque	BDT 100
Cheque Book Issue Charge	BDT 100
Specially printed Cheque Book issue charge	At actual, 1st one free (25 leaves)
Stop Payment Order Cancellation	At actual

## Certificates/Reports

Particulars	Charges
Balance/Profit Certificates	Free for June end and December end. BDT 100 for additional certificate issuance.
Issuance of Solvency Certificate	BDT 200
Credit/Solvency Information (Local)-if requested by third party	BDT 200
Credit/Solvency Information (International)	BDT 200
Certificate for Inward Remittance	BDT 500 per Certificate
Certificate of Purchase/encashment of Islamic bonds/Islamic securities	BDT 500
Duplicate Advice (per advice)	BDT 500
CIB Report Collection Charge	At Actual (as per BB Charge)

## Fund Transfer (LCY)

### Cash Withdrawal (Inter City)

Particulars	Charges
Up to BDT 50,000	Free
Above BDT 50,000 to 1 lac	Up to BDT 150
Above BDT 1 lac to BDT 10 lac	Up to BDT 500
Above BDT 10 lac to BDT 50 lac	Up to BDT 2,000
Above BDT 50 lac	Up to BDT 5,000

### Local Funds Transfer

Particulars	Charges
Issuance Pay Order	Up to BDT 1,000 : BDT 20; BDT 1,001-100,000 : BDT 50; More than BDT 100,000 : BDT 100
Bangladesh Bank Cheque Issuance	BDT 500
Issuance of Duplicate TDR/PO/Other Instruments	BDT 200
Payment through RTGS – Manual	Up to BDT 100 (with VAT)
Payment through RTGS – EBL Connect	Up to BDT 100 (with VAT)
NPSB IBFT (per transaction)	BDT 5 to BDT 8

### Cancellation of Local Fund Transfer

Particulars	Charges
Cancellation of Pay Order/B Bank Cheque	BDT 50
Stop Payment on Draft	BDT 500 + Foreign correspondence charge

### Standing Instruction (SI)

Particulars	Charges
Standing Instruction (SI) creation charge	BDT 300 to BDT 1000
Amendment of SI	BDT 300 to BDT 1000
Cancellation of SI	BDT 300 to BDT 1000

## Fund Transfer (FCY)

### Outward Remittance – FCY

Particulars	Charges
Fund Transfer through TT	Equivalent Currency Up to BDT 100,000 : BDT 100; BDT 100,001-500,000 : BDT 200; BDT 500,001-1,000,000 : BDT 300; More than BDT 1,000,000 : BDT 500; + Swift Charge BDT 500 ++ foreign correspondence charge
FCY Fund Transfer for FC Financing and related charges Remittance	Equivalent Currency Up to BDT 100,000 : BDT 100; BDT 100,001-500,000 : BDT 200; BDT 500,001-1,000,000 : BDT 300; More than BDT 1,000,000 : BDT 500; + Swift Charge BDT 500 ++ foreign correspondence charge - if any
Scrutiny Fee for Airline Remittance	Up to 0.15% of remittance amount Min. BDT 1000
FCY Draft on Bangladesh Bank	Free
Pre facto Bangladesh Bank approval Processing Fee	BDT 3000
Regulatory post facto approval (Non-airlines / Shipping etc.)	BDT 1000 to BDT 3000

### Cancellation of Draft/FTT

Particulars	Charges
FCY Draft Cancellation	BDT 200
TT Cancellation- FCY	BDT 200
Lost DD- FCY	BDT 500 + Foreign Correspondence Charge
TT Amendment- FCY	BDT 500 + Foreign Correspondence Charge

### Cheque Collection

Particulars	Charges
Outward Clearing Cheque - returned unpaid	Free
Paid/unpaid cheque image collection fee	BDT 200
Inward clearing cheque - returned unpaid for I/Fund only	BDT 50

## Digital Platform

Particulars	Charges
Internet Banking Service (OBDX) per user - annual fee	Annually Up to BDT 2500
EBL Connect Profile Fee	Annually Up to BDT 3000
New/ Replacement Hardware Token Fee	Up to BDT 1500
Host to host integration setup/ maintenance fee	Up to BDT 300000
Technology Support Fee	As per agreement

## Collection Solution

Particulars	Charges
Special Collection Solution (Visa Fee/ Distributor etc.)	As per Agreement/ Negotiation

## Financing/Investment

Particulars	Charges
Facility Evaluation Fee/ Annual Facility Renewal fee (for re-evaluation)	Up to BDT 5 Million- 0.50% or BDT 15000 whichever is lower; More than BDT 5 Million- 0.30% or BDT 20000 whichever is lower
Reschedule/Restructure	Nil
Documentation Fee	At Actual
Overdue supervision Fee	0.25% on outstanding amount, Maximum BDT 50000
Compensation for Murabahah-based financing, if applied	Additional 1.5% of overdue amount (VAT not applicable) or As per sanction
Banker's Feedback for Credit Rating Report	Annually Up to BDT 1000
Mortgage Redemption	Up to BDT 10000
RJSC Charge Vacation	Up to BDT 5000
Issue of Letter of Commitment Certificate	Up to BDT 15000 per certificate
Early settlement fee	Nil
Mortgage processing and documentation	Lawyer charge at actual
Financing Maturity Extension -Service Charge	Up to BDT 1500 per contract
Non Utilization Fee	Up to 0.25% on un utilized funded facility or as per sanction
Fee for Excess Over Limit Approval	Up to 1.00%
Monitoring Fee for Projects (New or BMRE)	BDT 25000 to BDT 100000
Financing Takeover Fee	As per Negotiation

## Trade Services (Import)

### Sight LC/LC Under Cash Usance/LC Under Back to Back

Particulars	Charges
Commission of ULC opening	1st Quarter Up to 0.50% Maximum, Minimum BDT 1000.00, SQ Up to 0.50% p.q. to be charged-days basis
Commission of SLC/BTB LC opening	1st Quarter Up to 0.40% Maximum, Minimum BDT 1000.00, SQ Up to 0.40% p.q. to be charged-days basis
L/C under 100% Cash Margin	1st Quarter Up to 0.25% Maximum, Minimum BDT 1000.00; Subsequent QTR. Up to 0.25% days basis
Amendment of L/C For increase of value and extension of validity	Commission as per LC Opening Rate (Minimum BDT 1000)
Amendment of L/C except increase of value and extension of validity	BDT 500 to BDT 750
L/C Cancellation	Communication Cost at actual
LC Confirmation Arrangement Fee	Per Quarter @ NIL to 0.20%, Plus Communication Cost
LC Processing Fee (Overseas)	BDT 300 to BDT 1500
LC Processing Fee (Local/ BD)	BDT 300 to BDT 500

### Import Bills

Particulars	Charges
Import Bill Retirement (Under Sight L/C)	BDT 500
Collection of Bills (Not Under L/C)	BDT 500 to BDT 1000
Shipping Guarantee/ NOC for Customs Assessment	BDT 500 to BDT 1500
Discrepancy Fee & Other Charges (On Beneficiary)	Up to USD 30 (Local Bill) Up to USD 80 (Foreign Bill)
Import Documents Return Fee	Up to BDT 2500
Acceptance Commission	1st Quarter up to 0.40% Maximum, Minimum BDT 1000.00, SQ up to 0.40% p.q. to be charged-days basis
Import Lodgment of Inward Documents	BDT 500 flat
Maturity date Extension of Accepted Bill	BDT 1500 per bill
Financing Maturity Extension (Except B2B)	Up to BDT 1500 per contract
Payment Processing Fee	Up to BDT 500

Particulars	Charges
TT Reimbursement Charge (for non-ACU)	USD 20 ( <=USD 1000) USD 30 (>USD 1000 & <=USD 5000) USD 40 (> USD 5000)
Payment/ Reimbursement Charge on Beneficiary/ Applicant	Up to USD 25 (Local Bill <=USD 20000) Up to USD 50 (Local Bill >USD 20000) Up to USD 30 (Foreign Bill <=USD 20000) Up to USD 60 (Foreign Bill >USD 20000)
Fee for Trade Dispute Settlement	Up to BDT 50000
Arrangement Fee for OBU DBU financing when Third Bank persuasion is unsuccessful	Up to 2% of financed amount (Minimum BDT 5000)

## Import Miscellaneous

Particulars	Charges
Credit Report Collection	USD 60 to USD 115
Credit Report Usage Fee	Up to USD 10
Original B/L Endorsement Signature verification charge	BDT 100 per B/L
Forced Finance processing fee	at the rate of client's LC commission for 1st Quarter up to 0.40% of LC value
Issuance of FTT For Import	Up to BDT 1000 (TT Value <=USD 10000) Up to BDT 2000 (TT Value >USD 10000)
Import Registration without LC	1st Quarter up to 0.30% Maximum, Minimum BDT 1000; Subsequent QTR. Up to 0.30% days basis
L/C Application Form	BDT 100 to BDT 300 + Stamp charge at Actual
IMP Form	BDT 25 to BDT 100
Issuance of Certificate	BDT 100 to BDT 500

## Trade Services (Export)

Particulars	Charges
L/C Advising	BDT 500 to BDT 750
L/C Amendment Advising	BDT 300 to BDT 750
Sales Contract Review Fee for Buying House	BDT 1000 to BDT 1800 /Contract
Data Entry related to EXP. Issue and others	BDT 25 to BDT 300 per set
Local/ BD Export Bill Negotiation/Collection Commission	Up to 0.15% when there is no exchange gain (minimum BDT 1000), BDT 500 when there is exchange gain
Foreign Document/Negotiation Collection	Up to 0.15% when there is no exchange gain (minimum BDT 1000), BDT 300 to 500 when there is exchange gain
TT Processing Fee Export	Up to 0.15% when there is no exchange gain (minimum BDT 1000), BDT 300 to 500 when there is exchange gain
Buying House Commission Payment Processing Charge (Paper Transfer) Transfer of LC (manual)	Up to BDT 1000
Issuance of PRC	BDT 100 to BDT 500
Issuance of any other certificate	BDT 100 to BDT 500
Transfer of LC / Amendment (if advised through EBL)	BDT 500 to BDT 750
Transfer of LC / Amendment (if not advised through EBL)	Up to BDT 750
LC Confirmation-Service Charge	Up to 0.20% p.q.
Collections where proceeds received in BDT	BDT 500 to BDT 1000
Arrangement Fee in BDT for OBU Bill Finance	Up to 2% of financed amount
Bill Processing Fee for ENTREPOT basis collection document	BDT 3000 per document
Authorization letter to collect documents/FDD from other banks	BDT 500
EXP cancellation Fee	BDT 500
Processing Charges for Cash Assistance	0.20% on disbursed amount, Minimum BDT 2000per case
Bill Discount/ Invoice Financing Fee	Min BDT 1000 to BDT 2000
Invoice Financing Processing Fee	BDT 1000 per disbursement
Reimbursement Claim Against Export	BDT 500 to BDT 1000
Payment Reminder Fee	BDT 500 to BDT 1000
Collection charge against export bill of other Bank	BDT 3000 to BDT 5000
Maturity Extension Fee (to be deducted from Proceeds)	BDT 1000
Amendment of Collection documents	BDT 500
Issuance of Certificate	BDT 500 to BDT 1000

## Guarantee

Particulars	Charges
Issuance of Guarantee	1st Quarter up to 0.50%, SQ up to 0.50% p.q. to be charged-days basis
Amendment of Guarantee for Extension of Validity/Increase of Amount	Per Quarter @ 0.20% to 0.50%, Subsequent Qtrs. @ 0.15% to 0.50% days basis. Minimum BDT 1000.00
Commission for Issuance/extension of validity of guarantee against counter guarantee of foreign bank	Up to 0.60% per quarter, Minimum USD 50
Issuance of Amendment of Guarantee without extension of validity/Increase of Amount	BDT 500 to BDT 1000
Advising of Guarantee to the Beneficiary by adding our confirmation	Up to 0.60% per quarter, Minimum USD 50
Advising of Amendment of Guarantee for Extension for validity/Increase of amount to the Beneficiary by adding our confirmation	Up to 0.60% per quarter, Minimum USD 50
Advising of Amendment of Guarantee without Extension of validity/Increase of amount to the Beneficiary by adding our confirmation	Up to 0.60% per quarter, Minimum USD 50
Advising of SBLC/Guarantee without confirmation	USD 50
Advising of SBLC/Guarantee Amendment without confirmation	USD 50
SBLC/Guarantee Confirmation	As per negotiation
Upload in E-GP Portal (Guarantee, Amendment Pay order)	BDT 500
Advising of Guarantee to the Beneficiary in original without any engagement on our part	BDT 1000 to BDT 2000
Miscellaneous	BDT 500
Issuance of Certificate	BDT 100 to BDT 500
Stamp Cost	At Actual

## Supply Chain Finance Products

Particulars	Charges
Documentation Fees	At Actual
Processing/Facility Structuring Fees	Up to BDT 5 Million- 0.50% or BDT 15,000
Facility Renewal fee	whichever is lower; More than BDT 5 Million-
Fee for Excess Over Limit [EOL]	0.30% or BDT 20,000 whichever is lower
Platform Charge [ Invoice Factoring]	Up to BDT 5 Million- 0.50% or BDT 15,000

## Miscellaneous Cost for Trade Service

Particulars	Charges
Processing regulatory approval (such as Bill of entry extension/ extension of export bill repatriation & others)	BDT 3000 - 10000
Any other type of trade related transaction not covered there above, unless otherwise stipulated	Negotiable
Full Operative SWIFT LC/LG Foreign	At Actual (BDT 1500)
Amendment of LC / LG by SWIFT (Foreign)	At Actual (BDT 1000)
Full Operative SWIFT LC/LG (Local)	At Actual (BDT 1500)
Amendment of LC / LG by SWIFT (Local)	At Actual (BDT 500)
SWIFT Charge for Acceptance	At Actual (BDT 300)
SWIFT Charges for LC and Amendment Transfer	At Actual BDT1500.00 (LC) & BDT1000.00 (Amend) equivalent FCY
NOC issuance & correction for Import under Free of Cost (FOC) (new)	BDT 300 - 1000 per NOC
BB Online Ticket Resolution Fee	BDT 500 - BDT 1000
Fee for Confirmation of assignment of proceed (new)	At Actual (BDT 500)
Vessel Tracking Charge	BDT 100 to BDT 500
Price Verification Charge	BDT 100 to BDT 500

## Other Miscellaneous Charges

Particulars	Charges
Courier (Outside Country)	At Actual
Courier (Inside Country)	At Actual
Any other SWIFT message, not mentioned otherwise	BDT 500
Postage (Inside Country)	At Actual
Attestation of documents	BDT 100 per set
Processing of Regulatory Approval for FC loan	BDT 5000 to BDT 10000
Advisory Fee	As per negotiation
Fund/Facility Arrangement Fee	As per negotiation up to 2% of arranged fund
Agency/Trustee/Escrow Account Fee	As per negotiation
Account bank fee	As per negotiation
Facilitation Fee	As per Negotiation
Enhanced Support Fee	As per Negotiation
Finance Arrangement Fee	As per Negotiation
Documentation Deferral Extension Fee	As per negotiation up to BDT 100,000
Fast Tracking Fee	As per Negotiation
Audit Confirmation - Bank Certificate	BDT 500
Tailor Made Products & Services Fees	As per Negotiation
Any other type of transaction or service	As per negotiation

## Miscellaneous (Government Securities & Sukuk Investment Services)

Particulars	Charges
BPID Opening	BDT 500
Primary Auction (per successful bid)	BDT 500 (BDT 200 for Brokerage Omnibus)
Secondary Trading (FMI)	BDT 100 per transaction
Annual BPID Maintenance	BDT 500
BPID Tax Certificate	Yearly One Statement Free, for each additional statement BDT 500 each

## Miscellaneous (Special Asset Management)

Particulars	Charges
Court & Lawyer cost Recovery	At Actual + Admin Margin (as per negotiation)
Compromise Settlement Fee	As per Negotiation
Settlement monitoring Fees	As per Negotiation
Further Board approval for earlier compromise failed/ time extension	As per Negotiation

### **Note:**

1. This Schedule or Charges applies to normal transactions, Stamp Duty correspondent charges and other out-of-pocket expenses, if any, may be added. The bank reserves the right to impose charges with customer negotiation on transactions which are not covered in this schedule.
2. VAT is applicable as per NBR regulation at present@ 15% on all fees except in cases waived by NBR.
3. Some charges are subject to management discretion.
4. Generally, service charge/fee of the highest band will be applicable Application of any charge/fee lower than highest band requires specific approval of bank management.
5. 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, if not contradict with Shariah principle.
6. If any discrepancy arises between the prescribed fees or charges and the instructions of Bangladesh Bank, the instructions of Bangladesh Bank shall prevail.