

JAMUNABANK

JAMUNA BANK LIMITED
INTERNATIONAL DIVISION
HEAD OFFICE
DHAKA

SCHEDULE OF CHARGES FOR FOREIGN EXCHANGE TRANSACTIONS

Sl. No.	Item	Period / Nature of Charges	Rate / Commission / Charges
	Import		
1. a)	L/C Opening commission under cash	1 st quarter For subsequent quarters or part thereof	@ 0.10% - 0.40% @ 0.10% - 0.40% *If the L/C expiry date is less than a quarter, then maximum 1 quarter charge/ commission to be applied. ** If the L/C expiry date is more than a quarter, then charge/comm. to be applied upto the L/C expiry date.
b)	L/C Opening commission under cash (opened against 100% margin)	1 st quarter For subsequent quarters or part thereof	@ 0.10% - 0.25% @ 0.10% - 0.25% *If the L/C expiry date is less than a quarter, then maximum 1 quarter charge/ commission to be applied. ** If the L/C expiry date is more than a quarter, then charge/comm. to be applied upto the L/C expiry date.
c)	L/C Opening commission under AID / Loan / Credit / Barter etc.	1 st quarter For subsequent quarters or part thereof	@ 0.10% - 0.40% @ 0.10% - 0.40% *If the L/C expiry date is less than a quarter, then maximum 1 quarter charge/ commission to be applied. ** If the L/C expiry date is more than a quarter, then charge/comm. to be applied upto the L/C expiry date.
d)	L/C Opening commission for Back to Back L/C.	1 st quarter For subsequent quarters or part thereof	@ 0.10% - 0.40% @ 0.10% - 0.40% *If the L/C expiry date is less than a quarter, then maximum 1 quarter charge/ commission to be applied. ** If the L/C expiry date is more than a quarter, then charge/comm. to be applied upto the L/C expiry date.

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e)	L/C Opening commission for Deferred L/C (Cash)	1 st quarter For subsequent quarters or part thereof	@ 0.10% - 0.50% @ 0.10% - 0.50% *If the L/C expiry date is less than a quarter, then maximum 1 quarter charge/ commission to be applied. ** If the L/C expiry date is more than a quarter, then charge/comm. to be applied upto the L/C expiry date.
2.	L/Cs transmitted by Mail / Courier.	Mail Courier	At actual
3. a)	L/Cs transmitted by SWIFT.		At actual (i.e. Tk. 2,800/-)
b)	L/Cs transmitted in Short form and non-operative SWIFT.		Tk. 700/- to confirm the L/C operative and SWIFT charge as per 3(a) should be recovered.
4. a)	Amendment including increase of value or extension of time.	1 st quarter For subsequent quarters or part thereof Minimum	As per L/C opening Commission
b)	Amendment including increase of value or extension of time (opened against 100% margin)	1 st quarter For subsequent quarters or part thereof Minimum	As per L/C opening Commission
5.	If any amendment intended to avoid opening of fresh L/C, full charge of SWIFT/ Mail etc. fixed for fresh L/C shall be recovered.	1 st quarter For subsequent quarters or part thereof Minimum	As per L/C opening Commission
6.	Amendment of L/Cs by Mail/ Courier (This shall cover cost of Registered Mail of amendments to the advising and Reimbursing Bank)	Mail Courier	At actual At actual
7. a)	L/C Amendment transmission by SWIFT.		SWIFT Charge at actual (ie. Tk700/-) & Service Charge Tk.300/-.
b)	Import without L/C		@ 0.10% - 0.40% plus SWIFT charges at actual (i.e. Tk. 700/-) Minimum Tk. 1000/- plus SWIFT charges at actual (i.e. Tk. 700/-)

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c)	Indemnity for shipping Guarantee in absence of original documents for L/C (Cash), BTB L/C, DP LC. In case of L/C (cash) 100% value of document plus 5% as Exchange fluctuation risk & F. Bank charges must be realized from the client before endorsement of the documents. Other formalities as per guidance of circular in force to be performed.		No Charge
d)	Endorsement on non-negotiable / copy documents for Customs Assessment Purpose prior to receipt / delivery of original shipping documents. Margin will be realized considering customer banker relationship and a letter of indemnity to be obtained from the customer against fraudulent release of goods. Other formalities as per guidance of circular in force to be performed.		No Charge
e)	Verification of Bill of Lading		Tk. 200/- per item
For Arranging Confirmation AND/OR Discounting from Third Bank			
8. a)	For Sight L/C on Applicant's account		@ 0.10% - 0.20% Flat per qtr. plus charges at actual by Foreign Bank. *If the L/C expiry date is less than a quarter, then maximum 1 quarter charge/ commission to be applied. ** If the L/C expiry date is more than a quarter, then charge/comm. to be applied upto the L/C expiry date.
b)	For Sight L/C on Beneficiary's account.		@ 0.10% - 0.20% Flat per qtr. plus charges at actual by Foreign Bank. *If the L/C expiry date is less than a quarter, then maximum 1 quarter charge/ commission to be applied. ** If the L/C expiry date is more than a quarter, then charge/comm. to be applied upto the L/C expiry date.
c)	For D.P. L/C up to 180 days on Applicant's account.		@ 0.10% - 0.20% Flat per qtr. plus charges at actual by Foreign Bank. *If the L/C expiry date is less than a quarter, then maximum 1 quarter charge/ commission to be applied.

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			** If the L/C expiry date is more than a quarter, then charge/comm. to be applied upto the L/C expiry date.
d)	For D.P. L/C up to 180 days on Beneficiary's account.		@ 0.10% - 0.20% Flat per qtr. plus charges at actual by Foreign Bank. *If the L/C expiry date is less than a quarter, then maximum 1 quarter charge/ commission to be applied. ** If the L/C expiry date is more than a quarter, then charge/comm. to be applied upto the L/C expiry date.
e)	For D.P. L/C over 180 days on Applicant's Account.		@ 0.10% - 0.20% Flat per qtr. plus charges at actual by Foreign Bank. *If the L/C expiry date is less than a quarter then maximum 1 quarter charge/ commission to be applied. ** If the L/C expiry date is more than a quarter, then charge/comm. to be applied upto the L/C expiry date.
f)	For D.P. L/C over 180 days on Beneficiary's Account.		@ 0.10% - 0.20% Flat per qtr. plus charges at actual by Foreign Bank. *If the L/C expiry date is less than a quarter, then maximum 1 quarter charge/ commission to be applied. ** If the L/C expiry date is more than a quarter, then charge/comm. to be applied upto the L/C expiry date.
Cancellation Charges for Expired or Unutilized L/C			
9. a)	By SWIFT		SWIFT Charge: At actual (i.e. Tk.700/-).
b)	By Air Mail / Courier		Mail/ Courier Charge: At actual.
10.	Any other charges not mentioned above in connection with opening, advising and amendment of L/Cs		Tk. 500/- Flat
11. a)	Acceptance commission under Usance / D.P. L/C including BTB L/C	1 st quarter For subsequent quarter or part thereof	@ 0.10% - 0.40% @ 0.10% - 0.40% *If the L/C expiry date is less than a quarter, then maximum 1 quarter charge/ commission to be applied. ** If the L/C expiry date is more than a quarter, then charge/comm. to be applied upto the L/C expiry date.

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b)	Interest on PAD		a). No interest to be charged on PAD/ Invoice amount against L/Cs opened @ 100% cash margin or 100% cash margin build up before the date of negotiation of docs. (i) Interest to be charged on invoice value from the date of negotiation till the date of lodgments. ii) On the PAD value less Cash margin held against the related L/C till retirement.
12.	Deduction of discrepancy fee from Import bills (Cash L/C / DP / BTB / AID / LOAN)		USD 50.00 to be deducted from the bill amount plus Swift/ Mail charge for USD 50.00 for each set of discrepant document presented for payment.
13.	Collection of Credit Report		i) At actual plus Tk. 300/- if collected from Foreign / Local Correspondent. ii) At actual if collected from Dun & Bradstreet or other Credit Rating agency.
	Export		
14. a)	Purchase/ Negotiation commission for Export Bills in Foreign Currency (Foreign Documentary Bill Purchase).		i) Max 0.15% but in case of Exchange Gain maximum commission is Tk. 500/- to be applied ii) For Sight bills - OD sight rate and for Usance bill - Usance rate to be applied.
b)	Negotiation commission for export bills in foreign Currency (where discounting is not allowed For bills under Barter / STA).		@ Max 0.15% but in case of Exchange Gain maximum commission is Tk. 500/-
c)	Packing Credit	Interest	@ As per rate prescribed by Bangladesh Bank
d)	Processing / Handling / Service Charges for Packing Credit		No Charge
e)	Export Cash Credit	Interest	@ As per rate prescribed by Bangladesh Bank
f)	i) Advising of Foreign Bank L/C (Export L/C) to the local beneficiary.		Tk. 750/-
	ii) Amendments to above		Tk. 750/-
	iii) Transfer of Export L/C		Tk. 750/-
	iv) Pre-advising of Export L/C		Max. Tk. 750/-

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	v) L/C amendment transfer		Max. Tk. 750/-
	vi) Cancellation of Transfer of Export L/C		Tk. 500/- Flat
	vii) Cancellation of Transfer against L/C Amendment		Tk. 500/- Flat
g)	Adding of confirmation (Sight / DP)		@ Max 0.20% per quarter plus SWIFT charge at actual.
h)	Foreign Collecting Bank's charges abroad		At actual
i)	Processing of documents under collection (FDBC) in foreign currency (Where buying & selling allowed)		Tk.500/- Flat
j)	Processing of documents under collection-LDBC in Tk / FC		0.15% Flat Max. Tk. 10,000.00/- plus postage at actual to be applied. But, in case of Exchange gain, Maximum Tk. 500/-
k)	Mailing of Export documents	By mail By courier	Tk.600/- Flat SAARC Countries - Tk. 1,300/- Other than SAARC Countries - Tk. 2,000/- or at actual whichever is higher.
l)	Issuance of PRC		Tk. 500/- per instance
m)	Issuance of Certificate for UD, GSP and B/L.		Tk.300/- per instance
n)	Reimbursement claim against Export Bills.		Tk.300/-Flat
o)	Any other charges not mentioned above		At actual Minimum Tk. 500/- Flat
Foreign Bank Guarantee			
15. a)	Advising of the Guarantees to the beneficiary in original without any engagement on our part.		Tk. 750/- Flat
b)	Advising of Foreign Guarantee in original by adding our confirmation	1 st Quarter Subsequent Days	@ 0.10% - 0.50% per quarter or part thereof. Minimum Tk. 2000/- or USD 25.00.

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c)	Issuing Foreign Currency guarantee against counter guarantee of our foreign correspondents/ other reputed foreign bank (Inward).	1 st Quarter Subsequent Days	@ 0.10% - 0.50% per quarter or part thereof. Minimum Tk. 1000/- or eqvt. USD plus cost of stamp, tax, SWIFT/ Courier charges etc.
d)	Issuing guarantee with our full engagement on account of our own client (Outward).	1 st Quarter Subsequent Days	@ 0.10% - 0.50% per quarter or part thereof. Minimum Tk. 1000/- or eqvt. USD plus cost of stamp, tax, SWIFT/ Courier charges etc.
e)	Issuance of Bid Bond/ Performance Bond favouring Overseas Beneficiary through Foreign Correspondent at our customer's request.	1 st Quarter Subsequent Days	@ 0.10% - 0.50% per quarter or part thereof. Minimum Tk. 1000/- or eqvt. USD plus cost of stamp, tax, SWIFT/ Courier charges etc.
Foreign Remittances			
16. a)	Purchase of Foreign Bank Drafts drawn abroad (DD. P.O. Cheque)		1. Tk = 0.25 per USD 2. Tk = 0.25 per EURO 3. Tk = 0.40 per GBP 4. All other currencies at par with USD.
b)	Purchase of T.C.		As per daily quoted rate.
c)	Payment of any Foreign Taka draft drawn on our Bank.		No Charge
d)	Payment of any Foreign TT, in Taka at our counter.		No Charge
17. a)	For collection of Inland clean item (F.C. Draft / Cheque etc.)	Handling Charge	0.15% plus Postage Tk.50/- (TT Clean rate to be applied).
b)	For inward documentary bills for collection (without L/C).	Handling Charge	@ 0.25% Flat. Min. Tk. 200/-
c)	For inward documentary bills for collection under Grant (without L/C).	Handling Charge	@ 0.20% Flat Minimum Tk.200/-
d)	Charges for collection of Foreign currency drafts from abroad.		Foreign Bank Charge at actual plus Tk. 200/- to be deducted from the collected proceeds. (TT clean rate to be applied). Courier Charge- at actual
18. a)	Issuance/ sale of T.C- Endorsement in Passport.		As per quoted TC selling rate +1% + Tk. 100 as handling charge per passport.
b)	Issuance/ sale of Cash (F.C.) – endorsement in Passport.		As per quoted Cash FC selling rate plus Tk. 300 as handling charge per passport.

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c)	Purchase of Cash F.C.		As per Cash F.C. buying rate.
19.	Transaction by Nominee / Account holder in F.C. accounts.		No Charge
20.	Issuance of F.C. Drafts on foreign/ local Correspondents/ Banks.	Commission	<ul style="list-style-type: none"> • Upto Tk. 100,000/- Commission: Tk. 100/- • From 1,00,001/- to Tk. 500,000/- Commission: Tk. 200/- • From 5,00,001.00 to Tk. 10,00,000/- Commission: Tk. 300/- • Above Tk. 10,000,000/- Commission: Tk. 500/-
21.	Remittance by TT (F.C.) through foreign Correspondents.	Commission	<ul style="list-style-type: none"> • Upto Tk. 100,000/- Commission: Tk. 100/- • From 1,00,001/- to Tk. 500,000/- Commission: Tk. 200/- • From 5,00,001.00 to Tk. 10,00,000/- Commission: Tk. 300/- • Above Tk. 10,000,000/- Commission: Tk. 500/- <p>Plus SWIFT Charge at Tk. 300.00/-</p>
22. a)	Cancellation of Drafts in foreign currency		Max Tk. 200/- per instrument
b)	Cancellation of TT in FC		Max Tk. 200/- per instrument plus SWIFT Charge Tk. 500/-
Inland L/C (Cash/ BTB)			
23. a)	L/C (Cash/BTB) Opening commission	1 st quarter For subsequent quarter or part thereof	@ 0.10% - 0.40% @ 0.10% - 0.40% *If the L/C expiry date is less than a quarter, then maximum 1 quarter charge/ commission to be applied. ** If the L/C expiry date is more than a quarter, then charge/comm. to be applied upto the L/C expiry date.
b)	L/C (Cash) Opening commission (opened against 100% margin)	1 st quarter For subsequent quarter or part thereof	@ 0.10% - 0.25% @ 0.10% - 0.25%

Sl. No.	Item	Period / Nature of Charges	Rate / Commission / Charges
			*If the L/C expiry date is less than a quarter, then maximum 1 quarter charge/ commission to be applied. ** If the L/C expiry date is more than a quarter, then charge/comm. to be applied upto the L/C expiry date.
c)	Advising of Inland LC		Max. Tk. 750/-
d)	Claim of Reimbursement against Export Bills under Inland LC.		Tk. 500/- Flat
e)	Amendment Fee		Tk. 300/- per amendment.
f)	Local L/C Discrepancy Fee		\$50.00 for Bill value up to \$5,000.00 \$100.00 for Bill value above \$5,000.00 For bill in local currency, charges in equivalent BDT is applicable
g)	i). Purchase/ Negotiation of Local Bill in F.C-LDBP (Sight / Usance)		Interest to be realized at Commercial Lending Rate (at quarterly rest) from the date of negotiation till date of payment. (OD sight rate to be applied) (Usance rate can be applied for negotiation upon getting approval from the Managing Director).
h)	ii). Purchase/ Negotiation of Local bill in Taka-LDBP (Sight/ Usance)		Interest to be realized at Commercial Lending Rate (at quarterly rest) from the date of negotiation till date of payment.
i)	Collection of Local Export Bills (LDBC) (under L/C) drawn on Banks within Bangladesh.		0.15% Flat Max. Tk. 10,000.00/- plus postage at actual to be applied. But, in case of Exchange gain, Maximum Tk. 500/-
j)	Mailing of Local L/C		At actual
k)	Local L/C transmitted by SWIFT		SWIFT Charge: At actual (i.e. Tk. 300/-)
l)	Amendment of Local L/C transmitted by SWIFT		SWIFT Charge: At actual (i.e. Tk. 200/-).
m)	Payment of Local L/C		Postage Tk.100/- per document.

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	Others		
24.	Miscellaneous charges and activity fee for all types of L/C (SWIFT/ Mail/ Courier)		No Charge
25.	Miscellaneous charges and activity fee for amendments of all type of L/Cs (Mail/Courier/ SWIFT).		No Charge
26. a)	Handling of documents for LIM		@ 0.15% on the landed cost subject to minimum Tk.750/- Max. Tk. 3,000/-
b)	Credit information on Local firm/ Companies.		US\$ 50.00 or equivalent (Flat) per instance (To be realized from Foreign Bank/ Local Bank.)
c)	Student File for education		For SAARC, Opening Tk. 3,000/- plus TT/DD Charges Renewal Tk. 2,000/- plus TT/DD Charges For countries other than SAARC Opening Tk. 4,000/- plus TT/DD Charges Renewal Tk. 3,000/- plus TT/DD Charges
d)	Duty drawback application processing Fee		Tk. 1,000/- per case
e)	Cash Assistance/any incentive/ subsidy claim processing Fee		@ 0.20% of Disbursed amount Minimum: Tk. 4,000/- if disbursed up to Tk. 5 lac; Tk. 5,000/- if disbursed Tk. 5 lac to Tk.10 lac; Tk. 7,000/- if disbursed more than Tk. 10 lac. (to be realized separately against each type of claim)
f)	Processing of application for profit/ dividend remittance.		Tk. 1000/- per transaction plus SWIFT charge Tk. 500/-
g)	Processing of application for remittance of indenting commission/ technical fees/ royalty etc.		Tk. 1000/- per transaction plus SWIFT charge Tk. 500/-
h)	Issuance of FC Drafts drawn on Bangladesh Bank- IPO Purpose (No cheque will be issued against FC Account)		Tk. 300/- per draft

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i)	Charges against issuance of LCA form		Tk. 100/- for each set
j)	Charges against issuance of IMP form.		Tk. 50/- for each set
k)	Issuance of no objection certificate		Tk. 200/-
l)	Issuance of 'EXP' form		Tk. 50/- per set
m)	Cancellation of 'EXP' form		Tk. 200/- per set
n)	Payment of Buying House Commission.	Service Charge	Tk. 300/- per payment plus postage Tk.100/-.
o)	Processing of Buying House Permission.		Tk. 4000/- per application.
p)	Processing of Inclusion of new buyer against Buying House Permission.		Tk. 2000/- per application.
q)	Indenting Firm Registration with Bangladesh Bank.	Processing Fee	Tk. 4000/- per application.
r)	Indenting Firm Registration renewal with Bangladesh Bank.	Processing Fee	Tk. 2000/- per application.
s)	Any other charges/ commissions/ expenses not mentioned in the schedule relating to foreign exchange transactions.		At actual
27.	<ul style="list-style-type: none"> ▪ Branches, SME Service Centers & TFPCs will realize commissions / charges at maximum rate mentioned above and must obtain approval from Head Office to realize charges / commissions at reduced rate. ▪ These Charges/ Commissions/ Rates are exclusive of Govt. duty/Tax/Vat and shall be realised in addition where applicable. ▪ 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. ▪ Notwithstanding this Schedule of Charges, Managing Director shall have discretionary power to allow relaxation/ waiver / concessional rate of commission / charges to the valued clients as per his judgment. ▪ If any confusion arises regarding realization/ application of commission, charges, rates etc. as mentioned otherwise elsewhere, that will be superseded by the above schedule. 		