

Jamuna Bank Limited
International Division
Head Office
Dhaka

Revised Schedule of Charges for Foreign Exchange Transactions

Sl. No.	Item	Period / Nature of Charges	Rate/Commission/Charges
	Import		
01. a).	L/C opening commission under cash	1 st quarter For subsequent quarters or part thereof Minimum	@ 0.40% @ 0.25% Tk. 500/-
b).	L/C opening commission under cash (opened against 100% margin)	1 st quarter For subsequent quarters or part thereof Minimum	@ 0.25% @ 0.25% Tk. 500/-
c).	L/C Opening commission under AID/Loan/Credit/Barter etc.	1 st quarter For subsequent quarters or part thereof Minimum	@ 0.50% @ 0.30% Tk. 500/-
d).	L/C opening commission for Back to Back L/C.	1 st quarter For subsequent quarters or part thereof Minimum	@ 0.40% @ 0.30% Tk. 500/-
e).	L/C opening commission for Deferred L/C (Cash)	1 st quarter For subsequent quarters or part thereof Minimum	@ 0.50% @ 0.30% Tk. 5,00/-
02.	L/Cs transmitted by Mail/Courier.	Mail Courier	Mail: At actual Courier: SAARC countries- At actual Other than SAARC member Country: At actual.
03. a).	L/Cs transmitted by SWIFT.		SAARC Countries: At actual (i.e. Tk2800/-) Other than SAARC Countries: At actual (i.e. Tk2800/-)
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.
04.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
05.	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
06.	Amendment of L/Cs by Mail/ Courier (This shall cover cost of Registered Mail of amendments to the advising and Reimbursing Bank)		Mail: At actual Courier: SAARC countries- At actual Other than SAARC Country: At actual

Sl. No.	Item	Period / Nature of Charges	Rate/Commission/Charges
7. a)	Amendment of L/C transmitted by SWIFT.		SWIFT Charge: At actual (i.e. Tk700/-) & Service Charge Tk.300/-.
b).	Handling of Document without L/C on collection basis		@ 0.20% Min. Tk. 300/-
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 prior to receipt /delivery of original shipping documents for customs assessment purpose. Upon Receipt of Head Office, Credit Division approval 100% invoice value (or percentage as approved by Head Office) will be realized 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
For Arranging Confirmation from Third Bank			
08. a)	For sight L/Cs on Applicant's account		@ 0.20% Flat plus charges at actual by Foreign Bank.
b).	For sight L/Cs on Beneficiary's account. (Charges to be recovered from the Applicant).		@ 0.20% Flat as Service Charge to be recovered from the Applicant.
c).	For D.P. L/Cs up to 180 days on Applicant's A/c.		@ 0.20% flat plus charges at actual by Foreign Bank
d).	For D.P.L/Cs up to 180 days on Beneficiary's account & charges to be recovered from the Applicant.		@ 0.20% Flat as Service Charge to be recovered from the Applicant.
e).	For D.P. L/Cs over 180 days on Applicant's A/c.		@0.20% flat plus charges at actual by Foreign Bank
f).	For D.P. L/Cs over 180 days on Beneficiary's A/c.		@ 0.20% flat as Service Charge to be recovered from the Applicant.
Cancellation Charges for Expired or Unutilized L/C			
09. a)	By SWIFT		SWIFT Charge: At actual (i.e. Tk700/-).
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 / deferred payment L/Cs including BTB L/C	1 st quarter For subsequent quarter or part thereof Minimum	@0.30% @ 0.15% Tk. 300/-
b)	Interest on PAD		a). No interest to be charged on PAD/ Invoice amount against L/Cs opened at 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.

Sl. No.	Item	Period / Nature of Charges	Rate/Commission/Charges
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. 100/- 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).		a) No handling charges. b) 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).		@ 0.15% Flat
c).	Packing Credit	Interest	@7%
d).	Export Cash Credit	Interest	@ 15%
e).	i). Advising of Foreign Bank L/C (Export L/C) to the local beneficiary.		Tk.750/- for customer Tk.750/- for non-customer.
	ii). Amendments to above		Tk.750/- for customer Tk.750/- for non-customer.
	iii) Transfer of Export L/C		Tk.750/- Flat
	iv) Pre-advising of Export L/C		Tk.500/- Flat
	v) L/C amendment transfer		Tk.500/- Flat
	vi) Cancellation of Transfer of Export L/c		Tk.500/- Flat
	vii) Cancellation of Transfer against L/c Amendment		Tk.500/- Flat
f).	Adding of confirmation (Sight / DP)		@ 0.20% per quarter
g).	Foreign Collecting Bank's charges abroad		At actual
h).	Handling charges for documents under collection (FDBC) in foreign currency (Where buying & selling allowed)		Tk.500/- Flat
i).	Processing of documents under collection-LDBC in Tk / FC		0.15% Flat, but maximum Tk.10,000/- plus postage Tk.100/-
J).	Mailing of Export documents	By mail courier	By Mail: Tk.600/- Flat Courier: SAARC Tk. 1,300/- Other than SAARC: Tk2,000/- or at actual whichever is higher.
k).	Issuance of PRC		Tk.300/- per instance
l).	Issuance of Certificate for UD, GSP and B/L.		Tk.100/- per instance
m).	Reimbursement claim against Export Bills.		Tk.300/-Flat
n).	Any other charges not mentioned above		At actual min. Tk500/- Flat
	Foreign Bank Guarantee		
15.a)	Advising of the Guarantees to the beneficiary in original without any engagement on our part.		Tk.300/- Flat
b).	Advising of Foreign Guarantee in original by adding our confirmation		0.50% per quarter or part thereof. Min Tk. 1000/- or US\$ 25.00.
c)	Issuing Foreign Currency guarantee against counter guarantee of our foreign correspondents/ other reputed foreign bank (Inward).		@ 0.25% per quarter or part thereof plus cost of stamp, tax, SWIFT/ Courier charge.

Sl. No.	Item	Period / Nature of Charges	Rate/Commission/Charges
15 d).	Issuing guarantee with our full engagement on account of our own client (Outward).		@ 0.25% per quarter or part thereof. Min USD.50/- plus cost of stamp, tax, SWIFT/ Courier etc.
e)	Issuance of Bid Bond/ Performance Bond favouring Overseas Beneficiary through Foreign Correspondent at our customer's request.		@ 0.25% per quarter or part thereof Min US\$50.00 plus cost of stamp, tax, SWIFT/ Courier 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 US Dollar.
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 T.T, in Taka at our counter.		No Charge
17. a).	For collection of clean item (F.C. Draft / Cheque etc.) (Inland)	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	@ 25% Flat. Min. Tk. 200/-
c).	For inward documentary bills for collection under Grant (without L/C).	Handling Charge	@ 0.20% Flat Min. Tk.200/-
d).	Handling 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).
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. 200 as handling charge per passport.
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	Tk.300/- per instrument.
21.	Remittance by TT (F.C.) through foreign Correspondents.	Commission	Tk.300/- per T.T. as commission plus SWIFT charges Tk.300/-.
22. a)	Cancellation of Drafts in foreign currency		Tk.300/- Flat per instrument as handling charge.
b)	Cancellation of TT in FC		Tk.300/- per T.T. as handling charge plus SWIFT charges Tk.500/-.
Inland L/C (Cash/ BTB)			
23.a).	L/C (Cash/BTB) Opening commission	1 st quarter For subsequent quarter or part thereof Minimum	@0.40% @0.30% Tk. 500/-
b).	L/C (Cash) Opening commission (opened against 100% margin)	1 st quarter For subsequent quarter or part thereof Minimum	@0.25% @0.25% Tk. 300/-
c).	Advising of ILC		Tk.500/- Flat
d).	Claim of Reimbursement against Export Bills under ILC.		Tk.500/- Flat
e).	Amendment Fee		Tk.300/- per amendment.
f).	Local L/C Discrepancy Fee		\$10/- or Tk700/- whichever is higher for Bill value up to \$5,000/- \$20/- or Tk1,400/- whichever is higher for Bill value above \$5,000/-.

Sl. No.	Item	Period / Nature of Charges	Rate/Commission/Charges
23 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, but maximum Tk.10,000/- plus postage Tk.100/-
j)	Mailing of Local L/c		Tk.100/- Flat (Per L/c)
k)	Local L/C transmitted by SWIFT		SWIFT Charge: At actual (i.e. Tk300/-)
l)	Amendment of Local L/C transmitted by SWIFT		SWIFT Charge: At actual (i.e. Tk200/-).
m)	Payment of Local L/c		P&T Tk.100/- per document.
	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. 3000/-
b).	Application / confirmation of test (Applicable for other banks only)		Tk.300/- Flat per new test or confirmation (our bank reserves the right to refuse such service to other banks)
c).	Credit information on Local firm/ Companies.		US\$. 50.00 or equivalent (Flat) per instance (To be realized from Foreign Bank/ Local Bank.)
d).	Student File opening for education		Tk.2,000/- per application
e).	Duty drawback application processing Fee		Tk.1,000/- per case
f).	Cash Assistance/any incentive/ subsidy claim processing Fee		Tk3,000/- per case
g).	Processing of application for profit/ dividend remittance.		Tk.500/- per transaction plus SWIFT charge Tk. 500/-
h).	Processing of application for remittance of indenting commission/ technical fees/ royalty etc.		Tk.500/- per transaction plus SWIFT charge Tk. 500/-
i).	Issuance of FC Drafts drawn on Bangladesh Bank- IPO Purpose (No cheque will be issued against FC Account)		Tk. 300/- per draft
j).	Charges against issuance of LCA form		Tk50/- for each set
k).	Charges against issuance of IMP form.		Tk 30/- for each set
l).	Issuance of no objection certificate		Tk 200/-
m).	Issuance of 'EXP' form		Tk. 30/- per set
n).	Cancellation of 'EXP' form		Tk. 100/- per set
o).	Payment of Buying House Commission.		Tk 300/- per payment as Service Charge plus postage Tk.100/-.
p).	Processing of Buying House Permission.		Tk 1000/-.
q).	Processing of Inclusion of new buyer against Buying House Permission.		Tk 500/-.
r).	Indenting Firm Registration with Bangladesh Bank.	Processing Fee	Tk 3000/-.
s).	Indenting Firm Registration renewal with Bangladesh Bank.	Processing Fee	Tk 1000/-.

Sl. No.	Item	Period / Nature of Charges	Rate/Commission/Charges
26 t).	Any other charges/ commissions/ expenses not mentioned in the schedule relating to foreign exchange transactions.		At actual
27.	<ul style="list-style-type: none">* These Charges/ Commissions/ Rates are Exclusive Govt. duty /Tax/ Vat, if any, shall be recovered in addition where applicable.* Notwithstanding this prescribed 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.* Processing Fee/ Handling Charges/ Service Charges for Packing Credit @ 2%.* If any confusion arises regarding realization/ application of commission, charges, rates etc. as mentioned otherwise, that will be superseded by the above schedule.		

