

# Mercantile Bank PLC.

Research and Planning Division

Head Office, Dhaka

## Schedule of Charges for Off-Shore Banking

As per BRPD Circular No. 11, dated June 10, 2021

	Type of Services	Nature	Charge/Commission
<b>4.1</b>	<b>Import</b>		
4.1 (i)	Cash L/C (At Sight)	Commission	0.10% to 0.40% for each quarter & part thereof
	Cash L/C (At Sight with 100% Cash Margin)	Commission	0.10% to 0.25% for each quarter & part thereof
4.1 (ii)	Cash L/C (Deferred Payment/Usance)	Commission	0.10% to 0.50% for each quarter & part thereof
4.1 (iii)	Back to Back L/C (under Contract)	Commission	0.25% to 0.40% for each quarter & part thereof
4.1 (iv)	Back to Back L/C (under Export LC)	Commission	0.10% to 0.40% for each quarter & part thereof
4.1 (v)	Acceptance Comm Cash L/C (Deferred Payment/ Usance)	Commission	0.10% to 0.40% for each quarter & part thereof
4.1 (vi)	Acceptance Comm Back to Back L/C (under Contract)	Commission	0.40% for each quarter & part thereof
4.1 (vii)	Acceptance Comm Back to Back L/C (under Export LC)	Commission	0.10% to 0.40% for each quarter & part thereof
4.1 (viii)	Import without LC	Charge	USD 50 per instance plus SWIFT charge at actual
4.1 (ix)	Import Bill Discounting : UPAS (for Onshore Customers)	Interest Rate	As per Bangladesh Bank instruction or circular
4.1 (x)	Loan Processing Fees on Import Bill Discounting (UPAS)	Fee	Upto USD 40,000.00: "Zero(0) to 0.50%" (USD 125.00 maximum)
			Above USD 40,000.00: "Zero(0) to 0.30%" (USD 165.00 maximum)
<b>4.2</b>	<b>Export</b>		
4.2 (i)	LC and Amendment Advising (any type)	Charge	USD 15
4.2 (ii)	LC and Amendment Transfer (any type)	Charge	USD 20 per instance
4.2 (iii)	Export Bill collection (under LC/without LC)	Charge	0.15% plus SWIFT/Postal charges at actual
4.2 (iv)	Negotiation/Discounting of Usance/DP Export Bills (OBU own Customers)	Charge/Intt	As per Credit Sanction
4.2 (v)	Negotiation/Discounting of Usance/DP Export Bill (for Onshore customers)	Interest Rate	As per Bangladesh Bank instruction or circular



	4.2 (vi)	Loan Processing Fees on Export Bill Discounting	Fee	Upto USD 40,000.00: "Zero(0) to 0.50%" (USD 125.00 maximum) Above USD 40,000.00: "Zero(0) to 0.30%" (USD 165.00 maximum)
<b>4.3 Amendment</b>				
	4.3 (i)	L/C Amendment (other than validity extension & value increase)	Charge	USD 15 plus Communication Charge At Actual
	4.3 (ii)	L/C Amendment (validity extension & value increase)	Charge	As per fresh LC opening
	4.3 (iii)	L/C Cancellation Charges	Charge	At actual as per Schedule of Charge of Foreign Correspondents (if any) plus SWIFT Charge At Actual
<b>4.4 Transaction of Onshore AD Branches' Customers</b>				
	4.4 (i)	FC Term Loan as per BB/BIDA Approval	Interest Rate	As per Credit Sanction
			Other Charges	At actual as per agreement of Foreign Correspondents for Fund Arrangement plus charges as per Credit Sanction
	4.4 (ii)	Correspondence Charge for seeking permission for Any type Loan/Services from Bangladesh Bank/other Competent Authority or Refinance/ Time Extension Processing Charge	Charge	USD 100 per instance
<b>4.5 SWIFT/Communication Charges</b>				
	4.5 (i)	L/C, L/G Issue (any type)	Charge	At Actual
	4.5 (ii)	L/C, L/G Amendment (any type)	Charge	At Actual
	4.5 (iii)	Acceptance Issue	Charge	At Actual
	4.5 (vi)	Short form, Free Format or In-operative SWIFT message	Charge	At Actual
	4.5 (v)	SWIFT Charge for Remittance	Charge	At Actual
	4.5 (vi)	Postage Charge (Local/Foreign)	Charge	At Actual
<b>4.6 Miscellaneous Charges/Commissions</b>				
	4.6 (i)	Processing fee for Reimbursement Authority/PI (Cash/DP/UPAS LC)	Charge	Upto USD 25,000 : USD 25 USD 25,001 to USD 100,000 : USD 50 Above USD 100,000 : USD 100
	4.6 (ii)	Processing fee for Reimbursement Authority/PI (BTB LC)	Charge	Upto USD 10,000 : USD 15 USD 10,001 to USD 100,000 : USD 40 Above USD 100,000 : USD 60
	4.6 (iii)	A/C maintenance charge (any type Deposit Account)	Charge	NIL
	4.6 (iv)	Loans & Advances	Interest	As per Credit Sanction
		Early Settlement Fee (Term Loan)	Fee	0.50%
	4.6 (v)	Overdue Interest of Loans & Advances	Interest	Regular Interest Rate plus 1.50% p.a. (for Overdue Period)
	4.6 (vi)	Issuance of Certificate (any type)	Charge	Free

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4.6 (vii)	EXP Form Issue	Charge	USD 5 per EXP
4.6 (viii)	PRC Issue	Charge	USD 10 per EXP
4.6 (ix)	Stamp Charge	Charge	At actual
4.6 (x)	Cheque/FDD Collection (Other than export proceeds)	Charge	Commission 0.25% per USD; 0.35% per GBP, EURO, CAD, JPY etc plus actual SWIFT/Postage Charge and Foreign Correspondent Bank's charges
4.6 (xi)	Issuance of FDD	Charge	USD 10 plus SWIFT, Postage Charge at actual (if any)
4.6 (xii)	Issuance of FTT (clean TM)	Commission	USD 10 plus SWIFT, Postage Charge at actual (if any)
4.6 (xiii)	Issuance of FTT (for import without LC)	Commission	USD 50 per instance plus SWIFT charge at actual
4.6 (xiv)	Conversion / Salary Transfer to On-Shore Bank/Branch	Charge	USD 15
4.6 (xv)	Duplicate Statement	Charge	Free
4.6 (xvi)	Account Closure	Charge	Free

\* **VAT is applicable as per Government rules on realized Commission & Charges.**

\* Commission will be realized on the basis of Banker-Customer relationship which will be approved by the Management of the Bank.

\* Upper band of the commission/charges shall have to realize, when LC's are opened under the delegation power of the Head of Off-Shore Banking.

