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Schedule of Charges, Fees & Commissions
Effective from January 01, 2018
General

This guide is intended to give you a clear picture of our charges, fees and commissions. If you have any queries about the fees, charges or commissions in the guide, kindly visit or contact any of our Branch offices for the details.

1. VAT is applicable @15% on all charges, fees & commissions effective from July 01, 2002 as per Government circular no. SRO# 117-Law/ 2002/342-VAT, dated June 6, 2002 and SRO#171-Law/2004/ 417-VAT dated June 10, 2004.
2. VAT is not applicable on commissions, fees or charges against Export and Export related services provided by a Banking and Non-Banking Service Provider. (SRO # 188/law/2012/ 646/VAT dated June 07, 2012).
3. Any Government Taxes, Duties or other charges will be recovered in addition to the foregoing and as per Government Regulations.
4. Stamp charges are levied where applicable.
5. Correspondents/Other Bank charges, if any, will be additionally recovered from customers.
6. The Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend without prior notice the terms or conditions stated in this schedule.
7. Any service, which is not mentioned below, will be charged separately.
8. Charges & Fees relating to Payroll Accounts will be realized as per agreement signed with the respective corporate clients.
9. Debit Card Fees & VAT for Smart Saver, Max Saver & Shampura Savings accounts will be blocked at the beginning of the year to ensure recovery. At the end of the year the blocked amount of fees & VAT will be realized or released based on maintaining the average balance.
10. If the Bank provides services to its clients at reduced rate, VAT is to be collected as per the standard fees, charges or commissions listed below.
11. There will be no waiver of VAT, Excise Duty and/or any Govt. Levy even if the applicable fee/charge is waived/refunded in consideration of Customer's relationship with the Bank.

Items	Nature of Charges	Features & Fees
DEPOSIT ACCOUNTS		
Current Account- Local Currency		
Account Maintenance Fees (half-yearly)	Fees	Tk. 500
Closing of Account	Charges	Tk. 300
Account Maintenance Fees-Progati (SME Business Account)	Fees	Free (1 st year exemption only)
Current Account - Foreign Currency		
Account Maintenance Fees (half-yearly) (Except Wage Earner's Account)	Fees	Tk. 500 or equivalent USD ,GBP or EUR
Closing of Account	Charges	Tk. 300 or equivalent USD ,GBP or EUR
Savings Account		
Account Maintenance Fees (average balance up to Tk. 5,000)	Fees	Free
Account Maintenance Fees (half-yearly) (average balance Tk. 5,000 above and up to Tk. 25,000)	Fees	Tk. 100
Account Maintenance Fees (half-yearly) (average balance above Tk. 25,000)	Fees	Tk. 300
Closing of Account	Charges	Tk. 200
Shampura (Savings Account)		
Account Maintenance Fees (Avg. balance below Tk. 5,000)	Fees	Free
Account Maintenance Fees (half-yearly) (Avg. balance Tk. 5,000 to below Tk.25,000)	Fees	Tk. 100
Account Maintenance Fees (Avg. balance above Tk.2,5000)	Fees	Free
Closing of Account	Charges	Tk. 200
Max Saver Account		
Account Maintenance Fees (half yearly) (average balance up to Tk. 5,000)	Fees	Free
Account Maintenance Fees (half-yearly) (average balance Tk. 5,000 above and up to Tk. 25,000)	Fees	Tk. 100
Account Maintenance Fees (half-yearly) (average balance between Tk. 25,000 above and up to Tk. 49,999)	Fees	Tk. 300

Account Maintenance Fees (half yearly) (average balance of Tk. 50,000 or above)	Fees	Free
Closing of Account	Charges	Tk. 200

Smart Saver Account

Account Maintenance Fees	Fees	Free
Closing of Account	Charges	Tk. 200

AB Student Account (AB Minor & AB Major)

Account Maintenance Fees	Fees	No charge will be applicable for AB Student Account (Government Duties will be imposed as per law)
Closing of Account	Charges	

Special Notice Deposit (SND) Account

Account Maintenance Fees (half-yearly)	Fees	Tk. 500
Closing of Account	Charges	Tk. 300

Non-Resident Foreign Currency Deposit Account (NFCD)/Resident Foreign Currency Deposit Account (RFCD)

Minimum opening balance		USD 1,000
		GBP 500
		EURO 1,000
Closing of Account	Charges	Tk. 300 or equivalent USD ,GBP or EURO

Convertible Account

Account Maintenance Fees (half-yearly)	Fees	Tk. 500 (Current deposit account) Tk. 300 (Savings bank account)
Counter Transaction Fees	Fees	Free
Closing of Account	Charges	Free

Dormant Account

Activation charge for Dormant Account (not applicable for Non-resident account)	Charges	Tk. 500
Activation charge for AB Student Account	Charges	Free

Other Services - All Deposit Accounts

Statements/Certificates

Account Statement (quarterly & half-yearly)	Charges	Free
Balance Confirmation Certificate (half-yearly & yearly)	Charges	Free
Issue of Duplicate Statements	Charges	Tk. 300 (Current Year) Tk. 500 (Previous per Year)
Solvency Certificate	Charges	Tk. 300
Issue of BO Certificate	Charges	Tk. 100
Issue of Duplicate Balance Confirmation Certificate	Charges	Tk. 200
Certificate of Interest	Charges	Tk. 250
Encashment Certificates (FD, Bonds, Securities etc.)	Charges	Tk. 250
Closing Fees of All Unsatisfactory Account	Charges	Tk. 200 for Savings & Max Savers account and Tk. 300 for Current Deposit account & SND account

Cheque Books

Cheque Book- Savings/Current Account-20 Leaves	Charges	Tk. 5 per leaf
Cheque Book- SND/Current Account -50 Leaves	Charges	Tk. 5 per leaf
Cheque Book- Max Saver (average balance up to Tk. 49,999) -20 Leaves	Charges	Free
Cheque Book-Max Saver (average balance of Tk. 50,000 or above)-20 Leaves	Charges	Free
Cheque Book-Smart Saver -20 Leaves	Charges	Tk.10 per leaf
Cheque Book-AB Student Account -20 Leaves	Charges	Free
Uncollected Cheque book (destruction within 6 months)	Charges	Tk. 100
Cheque Book- Shampurna (Savings Account) (if average balance of Tk.25,000)	Charges	1 st cheque book free

Debit Card

Yearly Fee: Debit Card	Fees	Tk. 500
Yearly Fee: Debit Card (Yearly minimum balance Tk.1,00,000)	Fees	Free
Yearly Fee: Max Saver: Debit Card (yearly average balance up to Tk. 49,999)	Fees	Tk. 500
Yearly Fee: Max Saver: Debit Card (yearly average balance of Tk. 50,000 or above)	Fees	Free
Yearly Fee: Smart Saver: Debit Card (yearly average balance up to Tk.4,999)	Fees	Tk.500
Yearly Fee: Smart Saver: Debit Card (yearly average balance of Tk.5,000 and above)	Fees	Free
Yearly Fee: AB Student Account: Debit Card	Fees	Free
Card Replacement Fee:	Fees	Tk. 500
Card Replacement Fee: AB Student Account	Fees	Tk. 500
PIN Replacement Fees	Fees	Tk. 200
ATM transaction at AB Bank ATMs	Charges	Free
ATM transaction at other VISA ATMs	Charges	Tk. 35
ATM Cash Withdrawal at National Payment Switch of Bangladesh (NPSB) Member Bank ATMs	Charges	Tk. 15
ATM Mini Statement at National Payment Switch of Bangladesh (NPSB) Member Bank's ATMs	Charges	Tk. 5