

Schedule of Charges, Fees, and Commissions



**Padma Bank PLC.
Head Office, Dhaka**

From January 2026 to June 2026

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Current Account

Product	Minimum balance to be deposited during the account opening	Account Maintenance Fee (Half-Yearly Basis)
Current Deposit (CD) Account	Tk. 1,000/-	Tk. 300/-
Padma Protidin Account (PPA)	Tk. 5,000/-	Tk. 300/-

Account Closing Charge	Tk. 300/-
Dormant Account Activation Charge	Nil

Savings Account

Product	Minimum balance to be deposited during the account opening	Account Maintenance Fee (Half-Yearly, On Average Account Balance Basis)
Savings Bank (SB) Account-General	Tk. 500/-	Up to Tk. 10,000/- Nil From Tk. 10,001/- to Tk. 25,000/- Tk. 100/- From Tk. 25,001/- to Tk. 200,000/- Tk. 200/- From Tk. 200,001/- to Tk. 10,00,000/- Tk. 250/- Above Tk. 10,00,000/- Tk. 300/-
Padmabati Account	Tk 1000/-	1 st Year AMF Free From 2 nd Year Onward, AMF for SB Account-General to be applied
Padma Agrojo Senior Citizen Account	Tk. 5,000/-	AMF for SB Account-General to be applied
Probashi Excel Account (PEA)	Tk. 500/-	AMF for SB Account-General to be applied

Account Closing Charge	Tk. 200/-
Dormant Account Activation Charge	Nil

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Short Notice Deposit (SND) Account

Product	Minimum balance to be deposited during the account opening	Account Maintenance Fee (Half-Yearly Basis)
SND Account-7 Days	Tk. 5,000/-	Tk. 500/-
7-day prior notice to the branch is required for deposit withdrawal		

Account Closing Charge	Tk. 300/-
Dormant Account Activation Charge	Nil

Student Banking Account

Product	Minimum balance to be deposited during the account opening	Account Maintenance Fee (Half-Yearly Basis)
Padma My NextGen Account	Tk. 100/-	Nil

Account Closing Charge	Nil
Dormant Account Activation Charge	Nil

Special Privileged Accounts

Product	Minimum balance to be deposited during the account opening	Account Maintenance Fee (Half-Yearly Basis)
Tk. 10/-, Tk. 50/- and Tk. 100/- Accounts to be opened under the financial inclusion program for the marginal segment of population like the Farmers, Hard Core Poor, Freedom Fighters, City Corporation Workers, RMG Workers, Leather Industry Workers, Street Children, National Service Program Beneficiaries and others as defined by Bangladesh Bank from time to time	Tk. 10/- Tk. 50/- Tk. 100/- whichever is applicable	Nil

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Account Closing Charge	Nil
Dormant Account Activation Charge	Nil

Fixed Deposit Account

Product	Minimum balance to be deposited during the account opening	Account Maintenance Fee (Half-Yearly Basis)
Fixed Deposit Account (30 Days, 90 Days, 180 Days, 1 Year)	Tk. 10,000/-	Nil

Premature Encashment Fee	Nil
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Scheme Deposit Accounts

Product	Minimum balance to be deposited during the account opening	Account Maintenance Fee (Half-Yearly Basis)
Padma Progress-60 Days	Tk. 10,000/-	Nil
Padma Privilege-100 Days	Tk. 10,000/-	Nil
Padma Priority-200 Days	Tk. 10,000/-	Nil
Padma Comfort-400 Days	Tk. 10,000/-	Nil
Target Deposit Scheme-1 Year	Tk. 79/-	Nil
Super Benefit Deposit Scheme-1 Year	Tk. 50,000/-	Nil
Monthly Benefit Scheme-3 Years	Tk. 50,000/-	Nil
Monthly Benefit Scheme-5 Years	Tk. 50,000/-	Nil
Super Fast Deposit Scheme-3 Years	Initial Deposit Tk. 50,000/- & Monthly Tk. 700/-	Nil
Double Benefit Scheme	Tk. 50,000/-	Nil
Triple Benefit Scheme	Minimum Tk. 10,000/- & Maximum Tk. 1 Crore	Nil
Retire Rich Deposit Scheme	Tk. 4,245/-	Nil
Kotipoti Deposit Scheme	Slab-wise, as per PPG	Nil

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Premature Encashment Fee	Nil
Force Enclosure (in case of monthly installment scheme)	Force Closure after missing 3 consecutive installments
Penal charges for Missing Installments	2% charge on per missed installments

Cheque Book Issuance

Particulars	Charge Amount
Savings Account/Other Accounts of Savings Nature-MICR {1 st cheque book of 10 leaves is free if PPG allows}	Tk. 6/- per leaf
Student Account (Minor) (No Cheque book will be provided. If customer requests, Cheque book will be upon realization of Charges)	Tk. 6/- per leaf
Current Deposit Account/PPCA/SND/SOD/CC-MICR {1 st cheque book of 25 leaves is free if PPG allows}	Tk. 8/- per leaf
Issue of new cheque book in case of the lost one	At actual
Uncollected Cheque Book (Destruction after 90 days from the date of cheque book delivery to the branch if not collected by the customer/remains undelivered)	Tk. 300/- per Cheque Book

Stop Payment

Particulars	Charge Amount
Stop Payment Instruction	Tk. 100/- per instruction
Cancellation of Stop Payment Instruction	Tk. 50/-

Payment Order, BB Cheque, e-GP

Particulars	Charge Amount
Issue of Payment Order/Pay Order/PO	Up to Tk. 1,000/- Tk. 20/- From Tk. 1,001/- to Tk. 1,00,000/- Tk. 50/- From Tk. 1,00,001/- and above Tk. 100/- Cash PO/PO for e-GP purposes from Tk. 1,00,001/- and above Free

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Issuance of Bangladesh Bank Cheque (Through client's request)	Tk. 500/- per issuance
Cancellation of Payment Order/Bangladesh Bank Cheque	Tk. 50/-
e-GP service for payment of e-GP Registration fee, Tender Security fee, Performance Security fee, etc.	Registration Fee: Tk. 200/- Tender Security Fee: Tk. 300/- Performance Security Fee: Tk. 500/- [excluding VAT]

Account Transfer Charge (From One Branch to Another)

Particulars	Charge Amount
All Types of Deposit Accounts	Within the Same District: Tk. 50/- or equivalent USD/GBP/EUR Outside the District: Tk. 100/- or equivalent USD/GBP/EUR

Locker Service

Particulars	Charge Amount
Annual Rent (To be realized in advance)	Small – Tk. 2,500/- Medium – Tk. 3,500/- Large – Tk. 4,000/-
Security Deposit	Nil
Closing of Locker Service	Nil
Replacement of the Lost Key	Tk. 1,000/- plus the actual cost
Insurance Premium for Locker	At actual; to be borne by the customer

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Handling of Student File

Particulars	Charge Amount
Student File Annual Fee	Tk. 7,500/-
Student File Renewal Fee	Tk. 5,500/-
NOC	Tk. 1,500/-
File Transfer	Tk. 2,500/-
Certificate	TK 500/-
Loan Certificate	TK 500/-
University Change Fee	Tk. 2,000/-
Medical Services-File Maintenance	Tk. 2,000/-
Transaction fee for each subsequent transaction under student file	0.15% of the remittance amount or TK 500 whichever is higher
SWIFT under Student File	TK 1500/-

Online Transfer Charge

Particulars	Charge Amount
Cash Deposit/Cash Withdrawal (Inter-City)	Up to Tk. 50,000/- Free Tk. 50,001/- to 1,00,000/- Tk. 50/- Tk. 1,00,001/- to 2,00,000/- Tk. 75/- Tk. 2,00,001 to 5,00,000/- Tk. 100/- Tk. 5,00,001/- to 10,00,000/- Tk. 150/- Tk. 10,00,001 to 25,000,000/- Tk. 200/- Tk. 25,000,001/- to 50,000,000/- Tk. 300/- Above Tk. 50,000,000/- Tk. 500/-
A/C to A/C Fund Transfer (Within City and Inter-City)	Free
Account-to-Account Transfer (person to another person/non-individual, without cheque, through Fund Transfer Request Form, within the Bank)	Tk. 50/-

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



- Head of Branch will have the discretion to allow cash withdrawal above Tk. 5,00,000/- considering the merit of the transaction
- Online transaction fees of School Banking Accounts/Financial Inclusion Accounts/Agricultural Loan Accounts are Free
- Online fees for Inter-City transactions of SME Business Accounts up to Tk. 10,00,000/- are Free
- Collection of Other Branch's Cheque through Clearing House is Free

Standing Instruction (SI) & Issuance of Duplicate Instrument

Particulars	Charge Amount
Standing Instruction Setup Charge	Tk. 100/- per instruction
Fund Transfer within the same branch through SI	Free
Fund Transfer within branches in the same city/town through SI	Tk. 125/- per execution
Fund transfer between inter-city/town branches through SI	Tk. 150/- per execution
Fund Transfer to Another Bank through Standing Instruction	Tk. 250/- + PO/DD Charge per execution
Amendment of Standing Instruction	Tk. 50/- per request
Cancellation of Standing Instruction	Tk. 50/- per request
Issue of Duplicate Instrument	(i) 5% of the Pay-Order amount or Tk. 500/- (whichever is lower); minimum Tk. 500 / (ii) Tk. 500/- for FDR and Scheme Deposit Receipt

Note: No charge for transfer of balance from any deposit account to Scheme Account(s)

Video/CCTV Footage (subject to approval from Bank Management)

Particulars	Charge Amount
Video/CCTV footage at Padma Bank's ATMs	Tk. 4,000/- per transaction
Video/CCTV footage at other partner ATMs	Tk. 4,000/- per transaction
Video/CCTV footage at VISA ATMs	As per VISA rule/At actual

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Certificates

Particulars	Charge Amount
Account Statement for All Deposit/Loan Accounts	Half-Yearly & Yearly - Free For Duplicate/Additional Copy - Tk. 100/- per instance per year basis
Issuance of Balance Confirmation Certificate	Half-Yearly & Yearly - Free For Duplicate/Additional Copy - Tk. 100/- per instance
Issuance of Account Balance/Interest Certificate	Tk. 300/- per instance
Certificate for Tax (Account/FDR/DPS/Loan	Tk. 300/- per instance
Issuance of Solvency Certificate	Tk. 300/- each
Issuance of Certificate related to BO Account	Tk. 100/- each
Encashment Certificate (Fixed Deposit, Bonds, Securities)	Tk. 300/- each
Attestation of Account Statement and Other Documents	Tk. 200/- each set
Certificate or Letter of Comfort involving Credit Facility	Up to Tk. 1 Crore Tk. 500/- Above Tk. 1 Crore Tk. 1,000/-
Balance Confirmation Certificate (in equivalent FCY)	Tk. 200/- each
Bank Certificate for Income Tax Purposes/AIT Certificate	Tk. 300/- each
Loan Balance Certificate	Tk. 200/- per instance
Duplicate Loan Balance Certificate	Tk. 250/- per instance
Cash (FCY) Encashment Certificate	Tk. 100/- per instance
FCY Endorsement Certificate	Tk. 200/- per instance
Bank Statement Assessment (At the request from another bank or embassy/high-commission)	Tk. 500/- per instance
Any Other Certificate	Tk 300/-F

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions [Effective: January 2026]



Purchase of Cheques and Inland Bills

Particulars	Charge Amount
Purchase/Collection of Outstation Cheques and Inland Bills (Clean/Documentary) [Commission on Collection of Outstation Cheque/Bill/Draft will not be applicable for institutional account]	Up to Tk. 25,000/- @ 0.15%; min. Tk. 50/- From Tk. 25,001/- to Tk. 1,00,000/- @ 0.15%; min. Tk. 150/- From Tk. 1,00,001/- to Tk. 5,00,000/- @ 0.10%; min. Tk. 300/- From Tk. 5,00,001/- to Tk. 10,00,000/- @ 0.05%; min. Tk. 500/-, max. Tk. 2,000/- From Tk. 10,00,001/- and above @ 0.05%; min. Tk. 750/-, max. Tk. 2,500/-
Postage (Registered)	At actual; minimum Tk. 50/-
Collection of Local Cheque/Bill/Draft	Where there is a Clearing House: For Regular Value Tk. 10/-, for High Value Tk. 50/-; where there is no Clearing House: conveyance charge at actual, minimum Tk. 100/-

BACPS/BEFTN/RTGS Transaction Related Charges

Particulars	Charge Amount
High-Value Outward Cheque Clearing (BACPS) [as per relevant BB Circular]	Tk. 60/- per instance
Regular-Value Outward Cheque Clearing (BACPS) [as per relevant BB Circular]	Below Tk. 50,000/- Nil From Tk. 50,001/- to Tk. 5,00,000/- Tk. 10/- From Tk. 5,00,001/- and above Tk. 25/-
Any EFT through BEFTN	Free
Cancellation of EFT Debit Transaction (due to insufficient fund)	Tk. 200/-
Outward RTGS per transaction [as per relevant BB Circular]	Tk. 50/- +VAT per Instance
RTGS Payment Fee (For sending remittance of the customer to another bank; for government entities)	Free
Outward Cheque returned unpaid from Clearing House due to insufficient fund	Tk. 50/- per instance from the a/c of the depositor of the cheque
Return Charge [Both inward and outward clearing items; for reason other than insufficient fund arising from the customer-end]	Tk. 50/- +VAT per Instance
Bounced Cheque drawn on us due to insufficient fund (Cash/Clearing/Fund Transfer)	Tk. 50/- per instance from the a/c of the drawer of the cheque

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Photocopy of Cheque/Vouchers

Tk 250/- per instance

Internet Banking, Debit Card, SMS Charge

Particulars	Charge Amount
Internet Banking (Padma i-Banking) Service – Annual Fee	Free
Duplicate PIN Charge – Padma i-Banking	Tk. 100/-
Debit Card Issuance Fee	Tk. 300/-
Debit Card Annual Fee (2nd year onward)	Tk. 500/-
Debit Card Replacement Fee	Tk. 300/-
Debit Card PIN Replacement Fee	Tk. 200/-
Debit Card Balance Inquiry Fee (Screen View)	Free
Debit Card Balance Inquiry Fee (Paper Print Copy)	Tk. 10/-
Debit Card Mini Statement Fee (Paper Print Copy)	Tk. 10/-
ATM Payment Fee in Other Banks' ATMs	Free
SMS Alert Service – Half Yearly Fee	Tk. 150/-

RFCD/NFCD/NITA ACCOUNT

Particulars	Charge Amount
RFCD Account (in USD/GBP/EUR) – Minimum balance to be maintained	USD 500 or in equivalent GBP/EUR
RFCD Account Maintenance Fee	Free
RFCD Account Closure Charge	USD 3/equivalent GBP/EUR
RFCD Dormant Account Activation Charge	USD 3/equivalent GBP/EUR
NFCD Account – Minimum balance required for account opening	USD 500 or in equivalent GBP/EUR
NFCD Account Early Closing Charge	USD 5/equivalent GBP/EUR
NITA Account Maintenance Fee	Tk. 250/- Half-Yearly
NITA Account Closure Charge	Tk. 100/-

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Settlement Fee in NITA Account

0.25% on the transaction amount; minimum Tk. 250/-, maximum Tk. 2,500/-

Credit Operations

Particulars	Charge Amount
Loan Processing Fee excluding Loans against All Schemes/FDR/Share/Securities	Up to Tk. 50,00,000/- @ 0.50% of the Sanctioned Loan Amount or maximum Tk. 15000/- Above 50,00,000/- @ 0.30% of the Sanctioned Loan Amount or maximum Tk. 20,000/-
Loan Processing Fee [For Reschedule/Restructure other than Cottage, Micro & SME (CMSME) and Agri Loans]	@ 0.25% or maximum Tk. 10,000/-
Loan Processing/Reschedule/Restructure Fee against CMSME and Agri Loans	Nil
Upfront Fees (For Structured finance/ Syndication)	@ 0.25% - 1.00% of the loan amount
Commitment Fee (For Credit Line)	@ 0.10% on the undisbursed amount
Loan Application Form	Free
Early Settlement Fee (Other than Cottage, Micro, Small Enterprises Loans, Current and Demand Loans)	@ 0.50% on the outstanding loan amount
Lien Marking	Tk. 300/-
CIB & Stamp Charge	At actual
Legal & Valuation Fee	At actual
Others (not specified above)	To be fixed by the Bank Management

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Credit Operations

Particulars	Charge Amount
Charges for Consumer Lending (Any Purpose Loan, Auto Loan, Home Loan other than employee)	
Loan Processing Fee	APL: 0.50% of the Loan Amount or minimum Tk. 1,000/- Auto Loan: 0.50% of loan amount or TK 15,000/- whichever is lower Home Loan: Up to 50,00,000/- 0.50% of the Loan Amount or Tk. 15,000/- whichever is lower Above Tk. 50,00,000/- 0.30% of the Loan Amount or Tk. 20,000/- whichever is lower
Penal Charge	APL: 2% of the overdue amount or minimum Tk. 500/- Car Loan: 2% of the overdue amount Home Loan: 2% of the overdue amount or minimum Tk. 2,000/-
Legal and Valuation Fee	Home Loan: At Actual
Early Settlement Fee	APL: 0.50% of the outstanding amount Car Loan: 0.50% of the Outstanding Amount
Partial Settlement fee	0.5% of the settlement amount
Reschedule/Restructure Fee	Car Loan: 0.25% on the outstanding amount or TK 10,000/- whichever is lower
CIB, CVP & Stamp Charge	Auto Loan: At actual
Documentation Fee	At actual
NID Verification	Tk 10/-

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Trade Services (Import Operations)

Particulars	Charge Amount
Commission for the opening of LC under 100% Cash Margin/Cash Sight/Aid/Loan/Barter etc.	For 100% Cash Margin LC, the commission should not be more than 0.25% per quarter and part thereof
Commission for the opening of LC under less than 100% Cash Margin/Cash Sight/Aid/Loan/Barter etc.	0.10% to 0.40% for each quarter and part thereof
Commission for the opening of Back-to-Back LC including EDF LC against Export LC	0.10% to 0.40% for each quarter and part thereof, but minimum Tk. 500/-
Commission for the opening of Back-to-Back LC including EDF LC against Sales Contract	0.40% for each quarter and part thereof, but minimum Tk. 2,000/-
Commission for the opening of LC under Deferred Payment and UPAS	0.10% to 0.50% for each quarter and part thereof, but minimum Tk. 1,000/-
Acceptance Commission (Back-to-Back LCs against Export LC)	0.10% to 0.40% for each quarter and part thereof, but minimum Tk. 500/-
Acceptance Commission (Back-to-Back LCs against Sales Contract)	0.40% for each quarter and part thereof, but minimum Tk. 2,000/-
Acceptance Commission (Deferred Payment, UPAS Bills)	0.10% to 0.40% for each quarter and part thereof, but minimum Tk. 1,000/-
Import without LC through LCAF (on DA/DP basis)	NIL to 0.40% per qtr. Acceptance: NIL to 0.40% per qtr.
LC Amendment includes the increase of value/amount or extension of time/validity	LC Issuance Commission and Other Charges as mentioned above will apply. Correspondence charge at actual
LC Amendment Charge (Other than Validity Extension, Amount Increase)	Tk. 750/- + Correspondence charge at actual
Any Amendment of LC after the Expiry Date	LC Issuance Commission and other charges as mentioned above will apply
Reimbursement/Payment Charge (to be realized from the client)	Tk. 750/- plus communication charge at actual
LC Confirmation Arrangement Fee	0.20% per quarter or part thereof, service charge at actual but minimum Tk. 2,000/-
LC Cancellation Charge or LC Expired/Unutilized by SWIFT or by Courier	Cancellation Charge: Nil Communication Charge: At actual

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Credit Report Collection	At actual + Tk. 150/- Service Charge
IRC (Importer/Indenter) Renewal Fee	Govt. Fees at actual + Service Charge Tk. 500/-
Stationery Charge (LC Application Form, LCAF, IMP Form)	LC Application: Tk. 250/- per Set + Stamp charge at actual LCAF + IMP Form: Tk. 50/- per Set
Processing Fee for Pre-shipment Inspection	Tk. 500/- per instance
C&F Certificate Issue Charge	Tk. 500/- per instance
Shipping Guarantee	Tk. 750/-
Discrepancy Fee-Import Documents (Local/Foreign/EPZ) – on beneficiary	Local: USD 10-20 flat when payment in FCY Foreign/EPZ: USD 25-40 flat plus communication cost USD 20
Import Documents Return Fee	Tk. 1,500/-
Import Bill Retirement under Sight LC	Tk. 300/-
Collection of Bills (not under LC)	Tk. 500/-
Import Lodgement of Inward Documents	Tk. 300/- Flat
Maturity Date Extension of Accepted Bills	Tk. 750/- per bill
EDF Loan Maturity Extension	Tk. 750/- per contract
For seeking permission for refinancing, bill of entry extension and others from Bangladesh Bank	Tk. 2,000/- per instance
B/L Endorsement Signature Verification Charge	Tk. 50/- per B/L
Advance Remittance Processing Fee	Tk. 500/-
FDD Commission (on Applicant)	Equivalent Foreign Currency Up To Tk. 1,00,000/- Tk. 100/- Tk. 1,00,001/- to Tk. 5,00,000/- Tk. 200/- Tk. 5,00,001 to Tk. 10,00,000/- Tk. 300/- Above Tk. 10,00,000/- Tk. 500/-
Cancellation of FDD	Tk. 200/- per instance

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Trade Services (Export Operations)

Particulars	Charge Amount
Bill (Sight/Usance) Negotiation Charges for Export Bills in foreign currency	Tk. 500/-
Bill (Sight/Usance) Negotiation Charges for Export Bills in foreign currency but proceeds realized in equivalent TK (exchange gain involved)	Tk. 500/-
Documentary Collection Bills under all types of LCs	Collection charges Tk. 500 plus Postal / Courier/ SWIFT Charges at actual
Advising of Foreign Bank LC/Amendment to the Local Beneficiary	Tk. 750/-
LC/Amendment Transfer Charge (Customer/Non-Customer)	Tk. 750/- per instance
Adding Confirmation to Export LCs	0.20% per quarter or part thereof but minimum USD 50.00
Issuance of Proceeds Realization Certificate (PRC)	Tk. 500/- per instance
Data Entry related to EXP – Issue and others	Tk. 50/- per set
EXP Cancellation Fee	Tk. 250/-
Issue of Certificate (i) For Back-to-Back LC, (ii) For Bond License, Forced Loan, and others	Tk. 500/- per instance
Cash Incentive/Assistance Cases Handling Charge	0.15% on the disbursed amount; minimum Tk. 2,000/- per case
Correspondence charge for seeking Buying House/ Indenting Firm permission from Bangladesh Bank	Tk. 6,000.00 (for each permission), TK. 5,000.00 for each subsequent permission of the same customer Tk. 2000/- as yearly service charge
Buying House Payment Processing Charge	Tk. 500/- per instance
Authorization Letter to Collect Documents/FDD from Other Banks	Tk. 300/-
Extension of Acceptance Bill	Tk. 500/-

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Trade Services (Guarantee-Direct & Foreign)

Particulars	Charge Amount
Issuance/Amendment (validity extension/amount increase) of Guarantee	0.25%-0.50% per quarter or part thereof; minimum Tk. 1000/- as per Approved Sanction Letter, Flat Tk. 1,000/- in case of 100% cash margin
Amendment of Guarantee without extension of validity or increase of amount	Tk. 2,500/-
Advising of Guarantee to the beneficiary in original without any engagement on our part	Tk. 1,500/- plus the actual cost of Mail/SWIFT Charge
Issuance/Advising of Guarantee/Amendment in original by adding our confirmation against 100% Counter Guarantee of Foreign Bank	0.10% to 0.40% per quarter or part thereof, minimum Tk. 2,000/-
Issuance/Advising of Guarantee/Amendment in our format or on the format supplied by the Counter Guarantee Issuing Bank with our full engagement against 100% Counter Guarantee of Foreign Bank	0.20% to 0.40% per quarter or part thereof and Foreign Correspondent Bank charges and commission at actual
Issuance of Bid Bond/Performance Bond/Amendment favoring overseas beneficiary through foreign correspondent at our customer's request	0.20% to 0.40% per quarter or part thereof plus the cost of postage/SWIFT charges at actual and Foreign Correspondent Bank charges and commission at actual
Legal Fee	At actual
Stamp Duty	At actual
Processing Fee	Tk. 1,500/-

Communication Cost

Particulars	Charge Amount
Full Operative LC/LG by SWIFT – Foreign	Up to Tk. 3,000/-
Amendment of LC/LG by SWIFT – Foreign	Up to Tk. 1,000/-
Full Operative LC/LG by SWIFT – Local	Up to Tk. 1,500/-
Amendment of LC/LG by SWIFT – Local	Up to Tk. 500/-
SWIFT Charge for Acceptance	Up to Tk. 300/-

Padma Bank PLC.

Head Office, Dhaka

Schedule of Charges, Fees, and Commissions

[Effective: January 2026]



Foreign Remittance

Particulars	Charge Amount
Collection of Foreign Bank Drafts and Clean Items drawn abroad through International Division, Head Office	0.25% per USD, 0.35% per GBP, EUR, CAD, JPY etc. plus actual Postal/SWIFT charges Minimum Tk. 500/-
Encashment charges for encashment of foreign TT at our counter (For wage earners remittance)	Free (Branch will debit Head Office @ TT Clean plus 0.10 paisa per USD and 0.05 paisa for other Foreign Currency except for JPY)
Issuance of FC (Cash)	0.50%
Endorsement in Passport	Tk. 200/- per Endorsement
Transaction in FC A/C by Nominee/Account Holder	Free
Remittance by TT (FC) through foreign correspondents	Foreign Correspondent charges at actual plus Service charge Tk. 1,000/- and SWIFT charge at actual
Cancellation of Drafts in foreign currencies	Service charge Tk. 300/- plus postage, SWIFT charges at actual
Issuance of FC Drafts on foreign/local correspondents	Tk. 1,000/- for each instrument against local currency and Tk. 500/- for issuing each instrument by debiting F/C with us
Stationery Charge - TM Form	Tk. 50/-
Form C	Free

Special Notes:

1. Managing Director & CEO of the Bank will have the discretion to change (enhance/reduce/waive) the charge/fee/commission according to the Banker-Customer relationship.
2. VAT is applicable on all charges, fees, and commissions as per NBR Regulation at present @ 15%.
3. Any other Government taxes, duties, or charges will be recovered in addition to the foregoing and as per Government Regulations. Stamp charges will be levied where applicable.
4. Correspondent/Other Bank charges, if any, will be additionally recovered from the customers.
5. The Bank reserves the right to assess charges on transactions that are not covered by this Schedule and to amend without prior notice the terms or conditions stated in this schedule.
6. Any service, which is not mentioned in the Schedule of Charges, will be charged separately.
7. If the Bank provides services to its clients at a reduced rate, VAT is to be collected as per the standard fees, charges, or commissions listed in the Schedule of Charges.
8. There will be no waiver of VAT, Excise Duty, and/or any Govt. Levy even if the applicable charge/fee/commission is waived/refunded in consideration of the relationship of the Customer with the Bank.
9. Generally, service charge/fee of the highest band will be applicable. Application of any charge/fee lower than the highest band requires specific approval of the Bank Management.
10. For Padma Bank Staff (a) Account Maintenance Fee (half-yearly and yearly) against the Salary Account, (b) cheque book Issuance charge against the Salary Account, and (c) charges for issuance of payment order for income tax purposes – Free.