

Commercial Bank of Ceylon PLC
Bangladesh

AL ADALAH Islamic Banking

Tariffs & Charges

Effective from 23 August, 2026

Description	Tariffs & Charges
Deposit Accounts	
Account Maintenance Fee	
-Tk. Accounts (Mudarabah Savings)	
Avg. balance up to 10,000/-	Free
Avg. balance 10,001/- to 25,000/-	Tk. 100/- (Half Yearly)
Avg. balance 25,001/- to 200,000/-	Tk. 200/- (Half Yearly)
Avg. balance 200,001/- to 1,000,000/-	Tk. 250/- (Half Yearly)
Avg. balance above 1,000,000/-	Tk. 300/- (Half Yearly)
-Tk. Accounts (Al Wadiah Current)	Tk. 300/- (Half Yearly)
-Tk. Accounts (Mudarabah SND)	Tk. 500/- (Half Yearly)
- FC Account	
USD	Tk. 300/- (Half Yearly)
GBP	Tk. 300/- (Half Yearly)
EUR	Tk. 300/- (Half Yearly)
AUD	Tk. 300/- (Half Yearly)
CAD	Tk. 300/- (Half Yearly)
JPY	Tk. 300/- (Half Yearly)
CNY	Tk. 300/- (Half Yearly)
Cheque Book Issuance Fee (Al-Wadiah & Mudarabah)	
10 leaves	Tk. 200/-
25 leaves	Tk. 500/-
50 Leaves	Tk. 1,000/-
Account Closure Charges	
- Tk. Accounts (Mudarabah Savings)	Tk. 200/-
- Tk. Accounts (AL-Wadiah Current)	Tk. 300/-
-Tk. Accounts (Mudarabah SND)	Tk. 300/-
- FC Accounts	
USD	Tk. 300/- (Half Yearly)
GBP	Tk. 300/- (Half Yearly)
EUR	Tk. 300/- (Half Yearly)
AUD	Tk. 300/- (Half Yearly)
CAD	Tk. 300/- (Half Yearly)

Description	Tariffs & Charges
JPY	Tk. 300/- (Half Yearly)
CNY	Tk. 300/- (Half Yearly)
Other Services	
Transfer of Bank Account from one Branch to another	
- Within district	Free
- Different district	Free
Penalty for per Installment failure in DPS/DPS Plus Account	No penalty for Installment failure
Undelivered Chequebook destruction	Tk. 200/-
Duplicate Mudarabah Term Deposit Certificate	Tk. 500/-
Stop Payment on Account/ Cheque	Tk. 100/- per request
Removal of Stop Payment Instruction	Tk. 50/- per request
Issuing Solvency Certificates (Standard format)	Tk. 200/-
Issuing Solvency Certificates (Customized format)	Tk. 2,000/-
Beneficiary Owner's (BO) Certificate	Tk. 100/-
Balance Confirmation Certificate –Half Yearly	Free
Balance Confirmation Certificate at the request of the customer with last month statement in order to confirm balance	Tk. 100/-
Certificates at the request of Auditors or other institutions	Tk. 2,000/-
Certificate of profit	Tk. 500/-
Statement Authentication/Verification Certificate	Tk. 500/-
Issuance of NOC/Any other Certificate	Tk. 1,000/-
Information to Credit Rating Agency for Credit rating report	Tk. 5,000/-
Balance Confirmation Certificate(Including Account Statement)-Deposit/Financing/Investment	
Half Yearly, Issued by the Bank Centrally	Free
Additional Balance Confirmation Certificate(Including Account Statement)-Deposit/Financing/Investment (other than above period)	
	Tk.100/- per cycle
Daily Account Statement through SWIFT MT940	Tk. 5,000/- per month
Overseas Courier	At actual + Tk. 300/-
Voucher Retrieval Fee	
- within 3 months	Tk. 1,000/-
- beyond 3 months	Tk. 3,000/-
CCTV Footage Retrieval Fee (Viewing Only)	Tk. 2,000.00
Standing Orders (SO)	
Beneficiary CBC Accounts (If the Target Account is DPS, Standing Order charge will not be applicable)	Tk. 50 per transaction
Beneficiary Other Bank Accounts	Tk. 300 per transaction

Description	Tariffs & Charges
SWEEP/ZBA Facility setup Fee	Tk. 2,000/-
SWEEP/ZBA Annual Fee	Tk. 1,000/-
Inward Cheque Return for Insufficient Fund	Tk. 50/- per instance
Issuance of Pay Orders	
Up to Tk. 1,000/-	Tk. 20/-
Tk. 1,001/- to Tk. 100,000/-	Tk. 50/-
Above Tk. 100,000/-	Tk. 100/-
Cancellation of Pay order	Tk. 50/-
Issuance of Duplicate Pay order	Tk. 500/-
Issuance of Bangladesh Bank Cheques	Tk. 300/-
Withdrawal without Cheque (Over the Counter)	Tk. 500/- per payment
Processing Application/remittance permission/post facto approval to Bangladesh Bank	
Companies	Tk. 5,000/-
Individuals	Tk. 3,000/-
Freight forwarders monthly statement reporting to Central Bank	Tk. 1,000/-
Shipping line disbursement statement reporting to Central Bank.	Tk. 500/- per vessel
Processing FDI reporting to Bangladesh Bank	Tk. 3,000/-
Reporting Share Buy/Sale Transaction to Bangladesh Bank – by the way of ESCROW	
For first six months	USD 2,500/-
Subsequent period	USD 1,000/- (Half-yearly)
Reporting Share Buy/Sale Transaction to Bangladesh Bank without Escrow arrangement	0.05 % of the approved shares value or Tk. 20,000/- whichever is higher
Escrow arrangement for any other purpose	1% subject to a minimum USD 5,000
Document Attestation Charge	
For overseas	2,000/-
Within Bangladesh	1,000/-
Collection of Consular Fees at Bank Counter	200/-
Vostro Account Maintenance	
Account Maintenance Charges	USD 10/- (Half-yearly)
Daily Account Statement through MT940	USD 60/- (Monthly)
Daily Account Statement over Email	USD 60/- (Monthly)
Standard Confirmation of Balances/ Certificate of Balances	USD 10.00
Foreign Currency Draft on Bangladesh Bank	USD 10.00
Telegraphic Transfer	USD 15.00
Cancellation of FCY Draft	USD 6.00
BACPS & BEFTN (Inclusive of VAT)	

Description	Tariffs & Charges
High Value (Tk. 500,000 & Above) Cheque processing - per transaction	Tk. 60/-
Regular Value Cheque processing	
Tk. 50,000 – Below 500,000	Tk. 10/-
Tk. 500,000 & Above	Tk. 25/-
EFT Transactions	Free
RTGS per Transaction	Tk. 100/-
Remittance	
Inward Remittances:	
Credit to Customer Account	Free
Payment to other Banks	
Tk. Currency	Pay Order Standard Charge + Postage Charges Tk. 100.00
Foreign Currency	USD 5
Issuance of Encashment Certificate	Tk. 500/-
Issuance of Remittance Certificate	Tk. 500/-
Outward Remittances:	
Demand Draft (FCY) issue - amount equivalent to BDT -	
- Up to Tk. 100,000/-	Tk. 100/-
- Tk. 100,001/- to Tk. 500,000/-	Tk. 200/-
- Tk. 500,001/- to Tk.1,000,000/-	Tk. 300/-
- Above Tk. 1,000,000/-	Tk. 500/-
- Cancellation of Demand Draft	Tk. 200/-
Issuance of TT* - amount equivalent to BDT -	
- Up to Tk. 100,000/-	Tk. 100/-
- Tk. 100,001/- to Tk. 500,000/-	Tk. 200/-
- Tk. 500,001/- to Tk.1,000,000/-	Tk. 300/-
- Above Tk. 1,000,000/-	Tk. 500/-
- Cancellation of TT	Tk. 200/-
Swift Charges – At actual	
- Full SWIFT	Up to Tk. 2,000/-
- Short SWIFT	Up to Tk. 1,500/-
- SWIFT Return/ Amendment	Tk. 1,000/-
- Remittance to Srilanka (e-Remit)	USD 10/-
FC Services	
Passport Endorsement Fee/Charge	Tk. 300/-
Student Remittance	
Students File Yearly permit issue	Tk. 10,000/-
Permit Renewal	Tk. 10,000/-
Any Amendment	Tk. 2,000/-

Description	Tariffs & Charges
Student File NOC	Free
Purchase of Cheques and Drafts	
Local Currency Cheques/Drafts	1% (Minimum Tk. 500)
Cheque Purchase Return	Tk. 1,000/-
Foreign Currency Cheques/Drafts.	1% (Minimum USD 10)
Cheque Purchase Return	Tk. 1,000/- or USD 25
OBC Charges (Local)	0.2% (Minimum Tk. 500)
FCY Cheque Collection	
Credit to FCY Account	0.1% and minimum USD 10
Credit to Tk. Account	0.1% and minimum Tk.1000
Investment in Government Securities (Including VAT which to be credited in respective account)	
Opening of BPID (except BPID opened by Bangladesh Bank for stock exchange investors)	
Individual Investment	Maximum Tk.200/-
Institutional Investment	Maximum Tk.500/-
Participation in Primary Auction (for each successful bid)	
Individual Investment	Maximum Tk.200/-
Institutional Investment	Maximum Tk.500/- (Maximum Tk.200/- in case of bid submission through omnibus BPID by stock exchange brokerage)
Secondary Trading (FMI)	
Individual Investment	Tk.100/- per transaction
Institutional Investment	Tk.100/- per transaction
Annual (Calendar Year) BPID maintenance	
Individual Investment	Maximum Tk.200/-
Institutional Investment	Maximum Tk.500/-
Income Tax Certificate	
Individual Investment	One certificate per year is free, maximum Tk.200/- for each additional certificate
Institutional Investment	One certificate per year is free, maximum Tk.500/- for each additional certificate
Custodial Service	
BO A/C Opening Charges	Tk. 1,000/-
Transaction Fee	
Institution	0.125% or Tk. 4,000/- per Transaction whichever is higher
Individual	Tk. 1000/- per Transaction
Quarterly Charges	
Institution	0.05% on Market Value of Existing Portfolio per quarter or Minimum \$75.00
Individual	0.025% on Market Value of Existing Portfolio per quarter or Minimum \$25.00

Description	Tariffs & Charges
Documentation & Stamps	At Actual
CDBL Charges	At Actual
BO Account Maintenance Fee - Annually	Tk. 500/-
Mutual Fund Transaction Fee Per Transaction	Tk. 500/-
Mutual Fund-Management and safekeeping fee	0.08% on market value of existing portfolio/month
Issuance of Encashment Certificate	Tk. 500/-
Issuance of Remittance Certificate	Tk. 500/-
Digital Banking	
Online Banking (CBC Digital)	
- Corporate	Free
- Individual	Free
- PCS Customers (Salary Accounts)	Free
E-Passbook	Free
E-Statement	Free
Collection of Consular Fees	
- For Royal Thai Embassy	Tk. 1,000/-
- For Embassy of the Russian Federation Dhaka	Tk. 1,000/- or 5% of the Visa/Service Fee whichever is higher
- For Embassy of Indonesia Dhaka	Tk.500/- or 2.75% of the Visa/Service Fee whichever is higher
NPSB (IBFT)	Tk. 10/-(Including VAT)
Transaction Recall (Best Effort Basis-Charge will be realized upon successful completion of the transaction recall)	
	Tk. 1,000/-
Paymaster/CBC Digital Corporate	
Monthly Fee for Paymaster - CBC Account	Tk. 1,000/-
Monthly Fee for Paymaster – Including Accounts in other Banks	Tk. 1,500/-
Manual Processing Monthly Fee	Tk. 2,500/-
Financing / Investment (Retail and CMSME)	
Financing / Investment (Service Charge)/ Processing Fees	
Up to Tk. 5.00 Mn	0.50% subject to a maximum of Tk. 15,000/-
Above Tk. 5.00 Mn	0.30% subject to a maximum of Tk. 20,000/-
Financing / Investment Reschedule/ Restructure Fees (For Retail financing/investment only)	No Fees for Islamic Banking
Extension of tenor of Short Term Borrowing	Time extension is generally not permitted for Islamic Banking facilities. However, if an extension is granted due to genuine business needs, no additional amount or charges shall be imposed for the extended period. (A Ta'widh (compensation) charge of up to 1% may be imposed on overdue payments, provided it is supported by proper justification and complies with Shariah principles.)
Renewal/enhancement Fee	Same as Financing Processing Fees
Documentation Charge	At Actual

Description	Tariffs & Charges
Legal and Valuation Charge	At Actual
Early settlement fee	Nil
Early settlement fee - Cottage, Micro, Small Enterprise, Agricultural, Continuous & Demand Financing / Investment	Nil
Partial Payment Fee (after 12 month, Minimum 30% of outstanding)	Nil
Penal Charge on Overdue outstanding for Continuous/Demand financing and Overdue Installments for Term Financing	0.50% and go to Charity fund
Contact Point verification	At actual subject to minimum Tk. 1,000/-
Stamp Charge	At actual
BRTA Document Processing Fee (for ownership transfer)	Tk. 3,500/-
Issuing Authorization Letter to Law Enforcement Agency for Case against Vehicle	Tk. 3,500/-
Home Financing	
Redemption of Mortgage	Tk. 8,000/-
Lease other than Corporate	
Acquisition cost / Lease Transfer fees	1.5% on (30% of initial leased asset value)
BRTA Documentation fee	Tk. 3,500/-
Issuing authorization letter to law Enforcement Agency for Case Against Vehicle	Tk. 3,500/-
BRTA Documentation Fee (for ownership transfer)	Tk. 4,000/-
Corporate Banking Fees	
Annual Facility Review/Arrangement Fee	
Up to Tk. 5.00 Mn	0.50% subject to a maximum of Tk. 15,000/-
Above Tk. 5.00 Mn	0.30% subject to a maximum of Tk. 20,000/-
Syndication arrangement Fee	0.5% -2.5% (Minimum Tk. 50,000/-)
Noncompliance of post disbursement documentation (Quarterly)	
Up to Tk.200 Mn	Tk. 10,000/- and charge will be increased by Tk. 10,000/- in every subsequent quarter
Tk. 201 Mn – Tk. 500 Mn	Tk. 20,000/- and charge will be increased by Tk. 10,000/- in every subsequent quarter
Above Tk. 500 Mn	Tk. 30,000/- and charge will be increased by Tk. 10,000/- in every subsequent quarter
Advisory Fee for large project	0.10 % of Project Cost
Early settlement fee (Other than Continuous & Demand financing/ Investment)	Nil
Reschedule/Restructure fee (Other than CMSME & Agricultural financing/investment)	Nil
Penal Charge on Overdue outstanding for Continuous/Demand financing and Overdue Installments for Term financing	0.50% and go to Charity fund
Lease Transfer Fee	Tk. 2,000/-

Description	Tariffs & Charges
Issuing Authorization Letter to Law Enforcement Agency for Case against Vehicle	Tk. 2,500/-
Traffic Case Advising Fee	Tk. 500/-
BRTA Documentation Fee (for ownership transfer)	Tk. 2,000/-
*Arrangement Fee may be charged multiple times in a year on a case to case basis as mutually agreed with the customer.	
Common Services related to Retail, SME and Corporate Financing / Investment	
NID verification charge for non-customer guarantor	Tk. 100/-
Document Replacement Fee	Tk. 1,000/-
Photocopy of the document (Land, RJSC, etc.) at the request of the customer	Tk. 500/-
Photocopy of Sanction Letter/Other Financing/Investment Related Documents	Tk. 200/-
Issuing NOC for settled Financing or Investment /Providing liability position and/ security list to other financial organization in case of takeover Financing or Investment/ other purposes	Tk. 1,000/-
EMI Date Change Charge	Tk. 2,000/- each time
Security Replacement Fee	Tk. 10,000/-
Replacement of Joint Applicant(s) /Co-applicant(s)/Guarantor	Tk. 5,000/-
Quotation Replacement/ Change	Tk. 1,000/-
Financing /Investment Repayment Account Change Charge	Tk.1,000/-
Partial Redemption of the Security	Tk.10,000/-
Original Title Deed Withdrawal Charge	Tk.2,000/-
Used Car Valuation & Registration Verification (Both approve and decline cases)	At actual
CIB Charge	At Actual
Trade Finance – Imports	
LC Opening Commission (sight, back-to-back and other LCs)	
- 1st quarter	Up to 0.40%
- Subsequent quarter	Up to 0.40% at actual day count basis
LC opening commission (at 100 % Cash Margin)	
- 1st quarter	Up to 0.25%
- Subsequent quarter	Up to 0.25% at actual day count basis
LC opening commission (at 100 % FDR Security)	
- 1st quarter	Up to 0.40%
- Subsequent quarter	Up to 0.40% at actual day count basis
LC Issuance – Deferred/ Usance Payment	
- 1st quarter	Up to 0.50%

Description	Tariffs & Charges
- Subsequent quarter	Up to 0.50% at actual day count basis
LC Amendment	
- LC Amendment for Value and Validity 1st Quarter	Same as L/C opening Commission
LC Amendment (Others)	Tk. 750/-Max + (Post/Swift)
Commission on Collection of Bills (DP)	Up to 0.25% Flat (Minimum Tk. 1,500/-)
Commission on Collection of Bills (DA)	Up to 0.40 Flat (Minimum Tk. 3,500/-)
Import through Advance Payment	Up to USD 10,000- Tk. 3,000/- / Above USD 10,000- Tk. 5,000/-
Early settlement fee of UPAS Bill	Nil
Shipping Guarantee/ Delivery Order	
Shipping Guarantee/ Delivery Order issue	Tk.1,500/-
Import Bills	
- Import Bill Retirement	Tk.1,500/-
Acceptance Commission (LC Bills)	
- 1st quarter	Up to 0.40% per quarter
- Subsequent quarter	Up to 0.40% at actual day count basis
- Import Collection Charges (DA Bill under Contract)	Nil
- Stamp Duty against Bill of Exchange payable other than on demand or issuance bill	At Actual
Discrepancy Fee	USD 30/- to USD 75/-
Postage Charges	
- Within Bangladesh	Tk. 100/-
- Outside Bangladesh	At Actual
Foreign Correspondent Charge	At Actual
Endorsement for Assessment (Customs, Tax etc)	Nil
Suppliers Credit Report	At Actual
Certificate for Customs / CRF	Tk. 500/-
Stationary (LC Application, LCA, IMP etc.)	Tk. 1,000/-
Stamp Cost	At Actual
Reimbursement Charge for Local LC	US \$20/-
Reimbursement Charge for Foreign LC	USD 50/-
Handling EDF financing Maturity Extension	Tk. 1,500/-
Processing fee for obtaining Regulatory approval	Tk.5,000/-
For our arranging confirmation from third bank, Confirmation Charges to be realized from L/C applicant regardless of the party to be charged by the confirming bank	Nil to 0.20% per quarter
B/L Signature Verification Charge	Tk. 100/-
Ticket raise in Bangladesh Bank Portal	Maximum up to Tk. 500/- per ticket
Processing Maturity Extension of Accepted Bill	Tk.1,500/-
Exports	
Export LC Advising Charge	Tk. 750/-

Description	Tariffs & Charges
Export LC Amendment Advising	Tk. 750/-
Local LC Add Confirmation Charge (per quarter)	0.20%
Transfer of Export LC	Tk. 750/-
Export LC amendment transfer	Tk. 750/-
Cancellation of Export LC transfer	Nil
Export Bill Negotiation / Collection	
For the Portion - No Exchange Gain	Up to 0.15%
For the Portion - Exchange Gain	Tk. 500/-Flat
Export Bill under TT	
For the Portion - No Exchange Gain	Maximum 0.15%
For the Portion - Exchange Gain	Tk. 500/-Flat
Cash Assistance / Duty Drawback	Tk. 3,500/- per set
Proceeds Realization Certificate	Tk. 500/- per set
Other Certificates (CFR/UD/UP/FOC/BTB/FDD Authorization etc)	Tk. 500/- each
Export Payment Reminder	Tk. 1,000/-
Arrangement Fee in BDT for OBU Bill Finance	Up to 2% of financed amount
Extension of Acceptance Bill	Tk.1,500 per Bill
EXP Form	
- Online submission by the Customers themselves	Tk. 100/-
- Manual submission with the help of the Bank	Tk. 200/-
Ticket raise in Bangladesh Bank Portal	Maximum up to Tk. 500/- per ticket
e-GP Services	
- Registration/Renewal Fee	Tk. 200/-
- Tender Documents Fee	Tk. 200/-
- Upload in e-GP Portal-Local (Pay Order, Guarantee, Amendment)	Tk. 500/-
- Upload in e-GP Portal- Foreign (Pay Order, Guarantee, Amendment)	USD 5/-
Guarantee – Guarantees on account of Local Application(Service for the related service regarding issuance assessing, managing, consultancy against Bank guarantee)	
Issuance/ Extension of Validity/Increase in amount	
- 1st quarter	Up to 0.50% per quarter (Min Tk. 1,000/-)
- Subsequent quarter	Up to 0.50% at actual day count basis
Amendment (Other Than Validity Extension or Increase in Amount)	Tk. 1,500/-
Stamp Duty	At Actual
Guarantee Advising Fee	Tk. 1,500/-
Guarantee Claim Processing Charge	Tk. 1,000/-

Description	Tariffs & Charges
Processing fees of Standby LC	
Issuance /Extension of Validity/ Increase in amount	
- 1st quarter	Up to 0.75% per quarter (Min USD 150/-)
- Subsequent quarter	Up to 0.75% at actual day count basis
Amendment (Other Than Validity Extension or Increase in Amount)	USD 150/-
Guarantee Advising Fees	USD 150/-
Cable Charge	USD 20/-
Stamp Duty	At Actual

Card Services – Visa Debit

Particulars	Shopping Debit (Local)	Shopping Debit (Int'l)
Annual/ Issuance/Renewal Fee	Tk. 500/-	US\$10/-
Card Replacement Fee	Tk. 500/-	US\$10/-
PIN Replacement Fee (through courier)	Tk. 500/-	US\$10/-
SMS based PIN-OTAP (Over The Air PIN): Reissuance Fee	Tk. 20/-	US\$1/-
Re issuance of PIN	Tk. 20/-	Tk. 20/-
Cash withdrawal from NPSB Member Bank's ATM	Tk. 15/-(including VAT)	Tk.15/- (including VAT)
Mini Statement / Balance Inquiry Fee from NPSB Member Bank's ATM	Tk. 5/-(including VAT)	Tk.5/- (including VAT)
Account Linking Fee	Tk. 50/-	Not applicable
ATM Receipt Fee (CBC ATM)	Tk. 5/- (including VAT)	Tk.5/- (including VAT)

Card Fees – Applicable to Debit

Card to Digital Wallet Fund Transfer Fee	1% on transfer amount or 100/- whichever is higher
Transaction Alert Maintenance Fee	Tk. 200.00
Secured (Lien) Card Pre-closure Fee (If Card closed before 1st Anniversary date from issuance)	Tk 1,000.00
International Transaction Mark-up Fee	Debit - 2.50%

Locker Service Charges

Locker Service Charges **	Small	Medium	Large
Annual Charge (Dhaka & Sylhet)	Tk.5,000/-	Tk. 8,000/-	Tk. 10,000/-
Annual Charge (Narayangonj)	Tk.4,000/-	Tk. 6,000/-	-
Key Replacement	Tk. 5,000/-	Tk. 5,000/-	Tk. 5,000/-
Breaking Open	At Actual	At Actual	At Actual

**To avail locker service customers need to maintain a Mudarabah Term Deposit minimum of Tk.0.5 Mn for Gulshan Branch locker and minimum of Tk. 0.2 Mn for Sylhet Branch locker, Tk 0.50Mn for Narayangonj Branch.