

**SCHEDULE OF CHARGES / REIMBURSEMENT OF COST**

**Effective from July 01, 2017**

SI	Description	Home Loan	Deposit
1	Processing Fees	Up to 0.5% of Loan Amount	N/A
2	Documentation Fees	Up to 0.50% of the Loan Amount or Tk. 2.00 lac whichever is lower	N/A
3	Changes of Tenure	Tk. 2,000	N/A
4	EMI change at Prepayment	Tk. 1,000	N/A
5	Tenure change at Prepayment	Free	N/A
6	Customized Letter or Certificate	Tk. 1,000	N/A
7	Photocopy of Title Deeds	Tk. 500	N/A
8	Prepayment Partial/Full	Up to 2% of the Prepayment Amount	N/A
9	Early Release of Security [Re.: Full Prepayment cases only]	Tk. 10,000	N/A
10	Change/Partial Release of Security	Tk. 5,000	N/A
11	Scheme Conversion Fee [Subject to Management Discretion]	Up to 1% of Loan O/S (For converting Loan Scheme from FRHL to ARHL and vice versa)	N/A
12	Amortization Statement (Breakdown of Repayment)	Free	N/A
13	Accounts Statements (First Time)	Free	Free
14	Tax Certificate (First Time)	Free	Free
15	Copy of Charge Documents (First Time)	Free	N/A
16	Copy of charge documents (second time onward)	Tk. 500	N/A
17	Duplicate Letter/ Statement/ Certificate	Tk. 500	Tk. 300
18	CIB inquiry fees	Free	Tk. 300
19	Reimbursement of Deed Collection Cost	Tk. 1,000 per Deed	N/A
20	Mortgage & Redemption cost	At actual	N/A
21	Reimbursement of Recovery Visit Cost	Tk. 500 per visit	N/A
22	Reimbursement of Legal expenses	At actual	N/A
23	Reimbursement of PDC/Overdue Follow-up Cost	Tk. 500 p.m.	N/A
24	Reimbursement of Cheque Clearing Fee	Free	Free
25	PDC Replacement Fee	Tk. 500	N/A
26	Property Services (mutation, mortgage permission etc.) fees	Up to Tk. 25,000 + actual cost	N/A

**Note:** VAT @ 15% will be levied wherever applicable.

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Authorized Signatory