

2016

# Mega Standard Charges



## **1. Introduction**

- 1.1 This document i.e. Mega Standard Charges 2016 (hereinafter called MSC 2016) supersedes all the earlier Mega Standard Charges.
- 1.2 Mega Standard Charges (hereinafter called MSC) is the details of standard charges, fees and commission which the Bank will apply for the services rendered to its customers.
- 1.3 The MSC 2016 does not cover interest rates on credit or deposit products, which shall come into effect through separate instruction.
- 1.4 All the Business Generating Units shall be responsible for reviewing the heads of Standard Charges together with the charges/fees as and when required.
- 1.5 This however will not restrict to propose/approve amendment or revision of a particular head/group separately.
- 1.6 Amendments to the MSC 2016 will be made only under the signature of the CEO or in his/her absence, his/her alternate.

## **2. Ownership**

- 2.1 This MSC 2016 is the property of Mega Bank Nepal Limited.

## **3. Business Generating Units (BGUs)**

- 3.1 The Bank has created various Business Generating Units (BGUs) for efficient delivery of products and services. The Bank may add, modify, reduce or change the BGUs from time to time.
- 3.2 As stated in Point 1.4, the BGUs shall be responsible for periodic review of standard charges stipulated herein.

## **4. Branch Description**

- 4.1 The Bank will have the policy of expanding its branches and network as an inclusive approach.
- 4.2 All offices of the Bank shall fully comply with the MSC 2016.

## **5. Authority Waiver/Deviation**

- 5.1 Waivers and discounts shall be as per the authority delegated to respective approving authorities as mentioned under each commission heads.
- 5.2 The list of customers availing regular waivers shall be maintained at the concerned branch/Business Unit.
- 5.3 This document shall not be applicable for products and services where specific waiver and terms/conditions have been defined.
- 5.4 It shall be the responsibility of all concerned departments to strictly follow the terms and conditions of this document.
- 5.5 50% of proposed charges only shall be applied for permanent staff members of Mega Bank. However the charges/ waivers/ discounts shall be applicable as per the approved product paper of specified services/ products.
- 5.6 CEO or any individual delegated by the CEO can waive upto 100% commission except the actual charge and communication charges remaining within NRB Directives

## **6. Effective Date**

- 6.1 The standard charges mentioned herein shall come into force with effect from the next working date of approval.

## 7. Standard Charges

### 7.1 CUSTOMER SERVICES

| Headings   | Pricing   |
|--|---|
| NRB/NBL/RBB/MC Cheque issuance   | Account holder: NPR 250.00 per cheque<br>Non account holder: NPR: 500.00<br>For FI's: Free<br>Loan disbursement: Free<br>Vendor payment: Free<br><br>Cancellation charges: NPR 250.00 (shall be waived where initial charge has not been obtained and shall be levied to customers who have been levied initially.) |
| Stop Payments/Standing Instruction Execution   | NPR 150.00 per request  |
| Cheques certified "Good for Payment"   | Borrowers NPR 100.00 per cheque<br>Others NPR 200.00 per cheque   |
| Cheque returned unpaid with reasons other than refers to drawer/ Insufficient Balance            | Free  |
| Good for Payment Cancellation  | Borrowers NPR 100.00 per cheque<br>Others NPR 200.00 per cheque   |
| Cheque returned unpaid with reasons refers to drawer/ Insufficient balance over the counter only | Rs. 500 per cheque to be charged in the account of drawer subject to available balance  |
| Issuance of Balance Certificate Below 3 months   | NPR 1,000.00  |
| Issuance of Balance Certificate More than 3 months old   | NPR 500.00  |
| Issuance of Balance Certificate Year-end Balance once a year (for audit certification purpose)   | Free  |
| Issuance of Balance Certificate per extra original copy  | NPR 100.00  |
| Account Closing/ Account Class Close and Transfer  | Free  |
| FCY cash deposit into FCY account  | 0.5% for FCY denomination less than 50 or as per prevailing NRB Circular  |
| Reissuance of lost/Destroyed Cheque Book/ Requisition Slip                                       | NPR 10.00 per leaf or minimum NPR 100.00 (With equivalent leaves of lost cheque book)<br><br>Stop payment charge need not be taken in case of lost/destroyed cheque book  |
| Destruction of undelivered Cheque Book/ ATM Cards/ E- banking PIN                                | NPR 200 per cheque book/ ATM cards/ E- banking PIN  |
| Safe deposit lockers:  | Security deposit: NPR 10,000 for all sizes except 15.50x6. Security deposit for locker size 15.5x6 is   |

|   |  |
|---|--|
|   | NPR 20,000.<br>(Security deposits shall be refundable at the time of surrender of the SDL and the key by the customer for all sizes )<br><br>6 x 4.5           NPR 2,000.00<br>7.5 x 6.0         NPR 2,500.00<br>9.5 x 7            NPR 3,000.00<br>15.5 x 6          NPR 4,000.00 |
| Breaking of lockers(if customer loses keys) | NPR 2,000.00 plus actual cost  |
| Account statements                          | Free for first time<br>Rs. 20 per page for duplication<br>Statement by fax/e-mails – Rs. 20 per page   |
| Duplicate customer DR/CR advice             | Within 1 year of transaction Rs. 100<br><br>After 1 year and up to 2 Years NPR 200.00 per advice<br><br>After 2 Years NPR 500.00 per advice  |
| Record Retrieval                            | Up to 1 Year Free<br>After 1 Year   NPR 250.00   |
| E-Banking                                   | Internet Banking :Free<br>Annual fee: NPR 200<br>New PIN request for lost PIN NPR 100.00   |

**Cards:**

Mega Debit Card Domestic

| <b>MEGA CARD SERVICE FEES</b>          | <b>Visa Debit Local</b> | <b>Visa Debit Local Staff</b> | <b>Visa Prepaid Card Local</b> | <b>SCT Debit Card</b> |
|--|-------------------------|-------------------------------|--------------------------------|-----------------------|
| Joining Fee                            | 750.00                  | Nil                           | 750.00                         | 300.00                |
| Urgent Fee                             | 150.00                  | Nil                           | 150.00                         | 100.00                |
| Annual Fee                             | Nil                     | Nil                           | Nil                            | Nil                   |
| Supplementary Fee                      | 750.00                  | Nil                           | 750.00                         | 300.00                |
| Replacement Fee                        | 250.00                  | Nil                           | 250.00                         | 100.00                |
| Re-issuance Fee                        | 250.00                  | Nil                           | 250.00                         | 100.00                |
| Extension On Demand                    | 250.00                  | Nil                           | 250.00                         | 100.00                |
| Card Blocking Fee                      | 100.00                  | Nil                           | 100.00                         | 100.00                |
| Pin Regeneration Fee                   | 100.00                  | Nil                           | 100.00                         | 100.00                |
| Urgent Pin Regeneration Fee Additional | 50.00                   | Nil                           | 50.00                          | 50.00                 |
| Card Destruction Fee                   | 100.00                  | Nil                           | 100.00                         | 100.00                |
| Retrieval Request Fee                  | 300.00                  | Nil                           | 300.00                         | 300.00                |
| Charge Back Handling Fee               | 200.00                  | Nil                           | 200.00                         | 200.00                |
| Arbitration/Compliance Processing Fee  | As Per Visa             | As Per Visa                   | As Per Visa                    | As Per SCT            |

| <b>TRANSACTION FEES</b>  | <b>Visa Debit Local</b> | <b>Visa Debit Local Staff</b> | <b>Visa Prepaid Card Local</b> | <b>SCT Debit Card</b> |
|--------------------------|-------------------------|-------------------------------|--------------------------------|-----------------------|
| Cash withdrawal from Own | Nil                     | Nil                           | Nil                            | 5.00                  |

| ATM/Branch  |        |        |        |       |
|---|--------|--------|--------|-------|
| Balance Inquiry from Own ATM                        | Nil    | Nil    | Nil    | Nil   |
| Pin change from Own Bank                            | Nil    | Nil    | Nil    | Nil   |
| Mini Statement from Own Bank                        | Nil    | Nil    | Nil    | Nil   |
| Cash withdrawal from SCT network ATM                | 30.00  | 30.00  | 30.00  | 30.00 |
| Balance Inquiry from SCT Network                    | 10.00  | 10.00  | 10.00  | 10.00 |
| Cash withdrawal from NPN Group Bank ATM/Branch      | 20.00  | 20.00  | 20.00  |       |
| Balance Inquiry from NPN Group Bank                 | 5.00   | 5.00   | 5.00   |       |
| Cash withdrawal from other Visa ATM                 | 50.00  | 50.00  | 50.00  |       |
| Cash withdrawal from other Visa ATM India           | 250.00 | 250.00 | 250.00 |       |
| Balance Inquiry from Visa ATM                       | 50.00  | 50.00  | 50.00  |       |
| Decline Fee   | Nil    | Nil    | Nil    |       |
| Exchange Rate Charge for sales/purchases from India | 0.15%  | 0.15%  | NA     |       |

#### Mega Debit Card International

| MEGA CARD SERVICE FEES                 | Visa Debit Intl Card Normal | Visa Debit Intl Staff | Travel Card Normal | Travel Card Staff |
|--|-----------------------------|-----------------------|--------------------|-------------------|
| Joining Fee                            | \$30.00                     | Nil                   | \$5.00             | Nil               |
| Urgent Fee                             | \$10.00                     | Nil                   | \$5.00             | Nil               |
| Annual Fee                             | Nil                         | Nil                   | Nil                | Nil               |
| Supplementary Fee                      | \$30.00                     | Nil                   |                    | Nil               |
| Replacement Fee                        | \$10.00                     | Nil                   | \$5.00             | Nil               |
| Re-issuance Fee                        | \$10.00                     | Nil                   | \$5.00             | Nil               |
| Extension On Demand                    | \$10.00                     | Nil                   | \$5.00             | Nil               |
| Card Blocking Fee                      | \$1.00                      | Nil                   | \$1.00             | Nil               |
| Pin Regeneration Fee                   | \$2.00                      | Nil                   | \$2.00             | Nil               |
| Urgent Pin Regeneration Fee Additional | \$2.00                      | Nil                   | \$2.00             | Nil               |
| Card Destruction Fee                   | \$1.00                      | Nil                   | Nil                | Nil               |
| Retrieval Request Fee                  | \$5.00                      | Nil                   | \$5.00             | Nil               |
| Charge Back Handling Fee               | \$5.00                      | Nil                   | \$5.00             | Nil               |
| Arbitration/Compliance Processing Fee  | As Per Visa                 | As Per Visa           | As Per Visa        | As Per Visa       |

| TRANSACTION FEES             | Visa Debit Intl Card Normal | Visa Debit Intl Staff | Travel Card Normal | Travel Card Staff |
|------------------------------|-----------------------------|-----------------------|--------------------|-------------------|
| Balance Inquiry from Own ATM | Nil                         | Nil                   | Nil                | Nil               |
| Pin change from Own Bank     | Nil                         | Nil                   | Nil                | Nil               |

|   |        |        |        |        |
|---|--------|--------|--------|--------|
| Mini Statement from Own Bank                    | Nil    | Nil    | Nil    | Nil    |
| Cash withdrawal from other Visa ATM             | \$2.00 | \$2.00 |        |        |
| Cash withdrawal from other Visa ATM India       |        |        | \$2.00 | \$2.00 |
| Balance Inquiry from Visa ATM                   | \$1.00 | \$1.00 |        |        |
| Unauthorized Used of Intl Card in India & Nepal | \$2.00 | Nil    | \$1.00 | \$1.00 |
| Decline Fee                                     | Nil    | Nil    | \$2.00 | Nil    |

Mega Visa Credit Card

| MEGA CARD SERVICE FEES                              | Visa Credit Card Local | Visa Credit Card Local Staff | Visa Credit Card Intl |
|---|------------------------|------------------------------|-----------------------|
| Joining Fee   | 2,250.00               | 300.00                       | \$60.00               |
| Urgent Fee  | 500.00                 | 50.00                        | \$10.00               |
| Supplementary Fee                                   | 1,500.00               | 300.00                       | \$40.00               |
| Replacement Fee                                     | 500.00                 | 300.00                       | \$10.00               |
| Re-issuance Fee                                     | 500.00                 | 300.00                       | \$10.00               |
| Extension On Demand                                 | 1,000.00               | Nil                          | \$25.00               |
| Card Blocking Fee                                   | 150.00                 | Nil                          | \$2.00                |
| Pin Regeneration Fee                                | 150.00                 | 50.00                        | \$2.00                |
| Urgent Pin Regeneration Fee Additional              | 50.00                  | Nil                          | \$2.00                |
| Late Payment Fee                                    | 300.00                 | Nil                          | \$5.00                |
| Over Limit Fee                                      | 500.00                 | Nil                          | \$10.00               |
| Limit Enhancement Fee Permanent                     | 750.00                 | Nil                          | \$15.00               |
| Limit Enhancement Fee Temporary                     | 500.00                 | Nil                          | \$10.00               |
| Cash Advance Service Charge (Interest)              | 24%                    | COF                          | 24%                   |
| Purchase Service Charge (Interest)                  | 24%                    | COF                          | 24%                   |
| Statement Reprint Fee                               | 100.00                 | Nil                          | \$2.00                |
| Card Destruction Fee                                | 100.00                 | Nil                          | \$2.00                |
| Retrieval Request Fee                               | 300.00                 | Nil                          | \$5.00                |
| Charge Back Handling Fee                            | 200.00                 | Nil                          | \$5.00                |
| Arbitration/Compliance Processing Fee               | As Per Visa            | As Per Visa                  | As Per Visa           |
| TRANSACTION FEES                                    | Visa Credit Card Local | Visa Credit Card Local Staff | Visa Credit Card Intl |
| Cash withdrawal from Own ATM/Branch                 | 100 + 2%               | Nil                          |                       |
| Balance Inquiry from Own ATM                        | Nil                    | Nil                          | Nil                   |
| Pin change from Own Bank                            | Nil                    | Nil                          | Nil                   |
| Cash withdrawal from SCT network ATM                | 200 + 2%               | 30.00                        |                       |
| Balance Inquiry from SCT Network                    | 50.00                  | 1.00                         |                       |
| Cash withdrawal from NPN Group Bank ATM/Branch      | 200 + 2%               | 20.00                        |                       |
| Balance Inquiry from NPN Group Bank                 | 50.00                  | 5.00                         |                       |
| Cash withdrawal from other Visa ATM                 | 200 + 2%               | 30.00                        | \$5 + 2%              |
| Cash withdrawal from other Visa ATM India           | 200 + 2%               | 30.00                        |                       |
| Balance Inquiry from Visa ATM                       | 50.00                  | 10.00                        | \$3.00                |
| Unauthorized Used of Intl Card in India & Nepal     |                        |                              | \$5.00                |
| Exchange Rate Charge for sales/purchases from India | 0.00                   | 0.00                         |                       |

Waivers and discount for cards: Waiver on fees must be approved by CEO or staff authorized by CEO.



## 7.2 REMITTANCES

| Headings   | Pricing   |              |        |                  |          |                    |          |                         |          |                       |            |
|--|---|--------------|--------|------------------|----------|--------------------|----------|-------------------------|----------|-----------------------|------------|
| Drafts (to be issued to account holders only)  | <p>NPR/INR/FCY:0.10% minimum NPR 300.00</p> <p>Plus Communication charges.</p> <p>In case of DD issued for education purpose, education tax 1% or as per prevailing NRB Circular to be levied.</p>  |              |        |                  |          |                    |          |                         |          |                       |            |
| Cancellation of Draft/Stop payment of lost draft   | <p>NPR 500.00 flat plus communication charges</p> <p>(Charges applicable for new Draft issuance as per above if the customer wants to issue a new Draft in place of the cancelled/stopped Draft).</p> <p>In case of cancellation of DD issued for education purpose, education tax of 1% can be refunded only after confirmation from Finance Department in case when the tax has not been deposited at the concerned tax office.</p>   |              |        |                  |          |                    |          |                         |          |                       |            |
| Fund Transfer via SWIFT (TT/RTGS) – Outward (This facility to be provided to account holders only) | <p>INR 0.10%, minimum NPR 500 + Communication charges</p> <p>On top of commission and communication charges, NPR 500.00 to be levied for sending INR remittance with “our” basis:</p> <p>FCY (Third Countries except India):0.10% minimum NPR 500.00 + Communication charges</p> <p>On top of commission and communication charges, the following charges to be levied for sending FCY remittance with “our” basis:</p> <table border="1"> <thead> <tr> <th>Amount Range</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>\$1.00 - 499.00:</td> <td>\$ 15.00</td> </tr> <tr> <td>\$500.00 - 999.00:</td> <td>\$ 20.00</td> </tr> <tr> <td>\$1000.00 - \$ 9999.00:</td> <td>\$ 40.00</td> </tr> <tr> <td>\$10000.00 and above:</td> <td>\$ 50.00Nt</td> </tr> </tbody> </table> <p><i>(Fund transfers subject to prevailing directives/circular. Charges could vary depending on the changes in the charges of correspondent bank)</i></p> | Amount Range | Charge | \$1.00 - 499.00: | \$ 15.00 | \$500.00 - 999.00: | \$ 20.00 | \$1000.00 - \$ 9999.00: | \$ 40.00 | \$10000.00 and above: | \$ 50.00Nt |
| Amount Range   | Charge  |              |        |                  |          |                    |          |                         |          |                       |            |
| \$1.00 - 499.00:   | \$ 15.00  |              |        |                  |          |                    |          |                         |          |                       |            |
| \$500.00 - 999.00:   | \$ 20.00  |              |        |                  |          |                    |          |                         |          |                       |            |
| \$1000.00 - \$ 9999.00:  | \$ 40.00  |              |        |                  |          |                    |          |                         |          |                       |            |
| \$10000.00 and above:  | \$ 50.00Nt  |              |        |                  |          |                    |          |                         |          |                       |            |
| SWIFT – Inward   | <p>Account Holders: Free</p> <p>Non-customers/Tourist: 0.25%, minimum NPR 750.00</p> <p>Transfer to another bank: 0.25%, minimum NPR 750.00</p> <p>Follow up SWIFT on remittances at customer’s</p>   |              |        |                  |          |                    |          |                         |          |                       |            |

|  |   |
|--|---|
|  | <p>request NPR 500.00</p> <p>On top of the commission and charges as mentioned above, the following charges also to be levied:</p> <p>American Dollar inward receipts- NPR 250.00</p> <p>Pound Sterling inward receipts-NPR 750.00</p> <p>Euro Inwards-<br/><b>Amount Range Charge</b><br/>1.00-499.00 NPR 500.00</p> <p>500.00-999.00 NPR 1,000.00</p> <p>1,000.00-12,500 NPR 3,000.00</p> <p>12,501.00plus NPR 5,000.00</p> <p><i>Fund transfers subject to prevailing directives/circular. Charges could vary depending on the changes in the charges of correspondent bank)</i></p> |
| Refund of Inward Payment & Nostro Cover                                  | USD 35.00   |
| ABBS Transactions  | <p>Upto NPR 200,000 – Free for individuals or as revised by NRB from time to time.</p> <p>Free for transfer within Kathmandu valley branches.</p> <p>Above NPR 200,000 excluding Kathmandu:<br/>0.05% of the transferred amount or as changed by NRB from time to time</p>  |
| Local Inter-bank Transfers (SWIFT) – At the customer's request - Outward | Communication charge only (commission and communication charge free for FI's and credit customers)  |
| Cheque / Drafts / MC Purchase  | <p>FCY/INR: 0.75%, minimum NPR 1,000.00 with mark-up period of 15 days. Additional interest applicable on funded facility (highest rate) of the party to be applied for cheques realized after 15 days for actual number of days less 15 days (<b>applicable for credit customers</b>).</p> <p>For non-credit customers, highest published lending rate to be applied for cheques realized after 15 days for actual number of days less 15 days</p> <p>plus communication charges</p> <p>Local Clearing Cheque Purchase 0.15%,</p>  |

|             |  |
|-------------|--|
|             | <p>minimum NPR 250.00 with mark-up period of 3 days. Additional interest applicable on funded facility (highest rate) of the party to be applied for cheques realized after 3 days for actual number of days less 3 days (<b>applicable for credit customers</b>).</p> <p>For <b>non-credit customers</b>, highest published lending rate to be applied for cheques realized after 3 days for actual number of days less 3 days</p> <p>Local Outstation Cheque Purchase 0.75%, minimum NPR 750.00 with mark-up period of 15 days. Additional interest applicable on funded facility (highest rate) of the party to be applied for cheques realized after 15 days for actual number of days less 15 days (<b>applicable for credit customers</b>).</p> <p>For non-credit customers, highest published lending rate to be applied for cheques realized after 15 days for actual number of days less 15 days</p> <p>Follow up Charges on Customer Request NPR 250.00 plus actual communication charges</p> <p>Cheque Return Max. Int. Rate applied on loan for loan customers or minimum NPR 350.00. For non loan customers, highest published lending rate to be applied or minimum Rs. 350.00</p> |
| Collections | <p>Outward/Inward (Clean)- 0.10%, minimum NPR 250.00, plus actual Communication charges</p> <p>Return: NPR 250.00</p>  |

Mega Remittance:

| S.No. | Minimum Amt | Maximum Amt | Service Charge | Send Comm | Paying Comm | HO Comm | Total SC | Payment Type |
|-------|-------------|-------------|----------------|-----------|-------------|---------|----------|--------------|
| 1     | 1           | 10000       | 75             | 30%       | 35%         | 35%     | 75       | All Payment  |
| 2     | 10001       | 25000       | 100            | 30%       | 35%         | 35%     | 100      | All Payment  |
| 3     | 25001       | 50000       | 150            | 30%       | 35%         | 35%     | 150      | All Payment  |
| 4     | 50001       | 100000      | 200            | 30%       | 35%         | 35%     | 200      | All Payment  |
| 5     | 100001      | 200000      | 250            | 30%       | 35%         | 35%     | 250      | All Payment  |
| 6     | 200001      | 300000      | 300            | 30%       | 35%         | 35%     | 300      | All Payment  |

Waivers and discounts: Not applicable

### 7.3 TRADE FINANCE

| Headings  | Pricing  |
|---|--|
| Acceptance Commission (in case of DA/DAA)                               | 0.125% p. q., minimum NPR 1,000.00<br>Communication charges: As per communication charges  |
| Collection Bills received from Correspondent Banks / direct from drawer | 0.20%, minimum NPR 1,000.00<br>Communication charges: As per communication charges   |
| Document released free of payment                                       | NPR 1,000.00   |
| Documents returned unpaid / unaccepted                                  | NPR 1,000.00   |
| Bills Outward   | 0.15%, minimum NPR 500.00<br><br>Plus Communication charges<br><br>Postage wherever applicable: As per actual communication charges  |
| Documentary Credits (Inwards)(Export LC)                                | For advising original LC & Amendments: NPR 1,500.00<br><br>Plus NPR 1,000.00 authentication<br><br>LC advising & collection charge free if both the applicant and beneficiary are our customers.   |
| For confirming a credit (subject to prior arrangement)                  | 0.50% per quarter, minimum NPR 3,000.00<br><br>In Usance credit, the clause - "confirmation is valid until the credit expiry date" has to be mentioned, unless the negotiation restricts.  |
| Bank to bank reimbursement  | INR reimbursement INR 2,500.00 per drawings<br><br>NPR reimbursement NPR 2,500.00 per drawings<br><br>Other FCY USD 75.00 per drawings or Equivalent<br><br>TT Reimbursement claim on behalf of other banks NPR 2,000.00 plus commission                             |
| Documentary Credits (Inwards)(Export LC)                                | For transferring a transferable credit: Customers: 0.10% Or minimum NPR 1,500 plus actual expenses<br><br>Non-Customers: 0.25% Or minimum NPR 2,500.00 plus actual expenses<br><br>Communication (SWIFT), postage, courier etc.: As per actual communication charges |

|   |  |
|---|--|
| Payment received confirmation / Certificate | NPR 500.00   |
| Advance Payment Certificate                 | NPR 500.00   |
| Duplicate Advance Payment Certificate       | NPR 500.00   |
| Documentary Credits (Outward) (Import LC)   | <p>FCY LC 0.12% per quarter, minimum NPR 1,000.00<br/>         INR LC 0.20% per quarter, minimum NPR 1,000.00<br/>         NPR LC 0.20% per quarter, minimum NPR 1,000.00</p> <p>Communication charges : As per actual communication charges</p>   |
| LC Amendment fee                            | <p>Other than time extension and value enhancement</p> <p>Time extension for subsequent quarters and Value enhancement: Normal issuance charge</p> <p>Communication charges : As per actual communication charges</p>  |
| Acceptance commission                       | 0.04% per month, minimum NPR 1,000.00  |
| Discrepancy Fee under LC                    | <p>INR / NPR LCs: INR / NPR 500.00 per documents</p> <p>Plus 300 communication charges</p> <p>FCY LCs: USD 30.00 per document plus communication charge</p>  |
| LC cancelled                                | NPR 1,000.00+ (applicable communication charges)   |
| LC cancellation – partially unutilized      | NPR 500.00 + (applicable communication charges)  |
| Settlement of LC                            | <p>FCY LC's: NPR 1,000.00 plus applicable communication charges</p> <p>INR LC's: NPR 800.00 plus applicable communication charges</p> <p>NPR LC's: NPR 500.00 plus applicable communication charges</p>  |
| Guarantees issuance                         | <p>Issuance charge</p> <p>Bid Bonds: 0.20%-0.30% p. q. or min. NPR 1,000.00</p> <p>Performance Bonds: 0.20%-0.35% p. q. or min. NPR 1,000.00</p> <p>Advance Payment Guarantee: 0.25%-0.35% p. q. or min. NPR 1,000.00</p> <p>Customs Guarantee: 0.35% p. q. or min. NPR 2,000.00</p> <p>Licensing Guarantee: 0.30% p. q. or min. NPR 1,000.00</p> <p>Supplier Credit Guarantee: 0.35% p. q. or min. NPR 2,000.00</p> |

|   |   |
|---|---|
| Guarantees issued by the bank against guarantees of correspondent bank (counter guarantee)                  | 2.50% per annum, minimum USD 50.00 or equivalent  |
| Shipping Indemnity  | NPR 2,000.00  |
| Amendments (other than time extension and value increment)  | NPR 500.00  |
| Amendment for time extension within the same quarter.   | NPR 500.00  |
| Amendment for time extension and value increment  | As per guarantee issuance charge  |
| Charge for test authentication of Guarantees (and amendments thereto) issued by International banks.        | USD 50.00   |
| Bills of Exchange under LC  | <p>Import Bills under L/C for 1st 10 days: No Fees. Interest charged only if Nostro is debited at the applicable/ published highest TR rate.</p> <p>Export Bills (Sight - Clean) (Sight Clean or Discrepant): 0.15%, minimum NPR 1,000.00 plus interest at prevailing rate/arranged rate for outstanding number of days</p> <p>Export Bills (Usance - Clean) (Usance Clean or Discrepant): 0.15%, minimum NPR 1,000.00 plus interest at prevailing rate /actual number of days</p> <p>Export Bills Dishonoured: NPR 1,000.00 plus actual Expenses, interest for negotiated documents &amp; Collection charges</p> <p>Overdue Export Bills 2% additional interest for overdue period</p> <p>Collection of Export Bills 0.15%, minimum NPR 1,000.00</p> <p>Deposit Certificate for exporters NPR 250.00</p> |
| BCI report  | Actual charge plus communication charge   |
| Vostro Accounts   | <p>Whilst all the charges applied to Vostro accounts are as per the Agreement with the specific bank.</p> <p>Local inter-bank transfer – Free if the beneficiary is the same bank. NPR 500.00 if the beneficiary is third bank. ( Free for corporate customers and FIs)</p>   |
| Fund Transfer via SWIFT (TT) – <b>Import purpose</b> (This facility to be provided to account holders only) | INR 0.10%, minimum NPR 1,000.00 + Communication charges   |

|                        | <p>On top of commission and communication charges, NPR 500 to be levied for sending INR remittance with “our/on us” basis:</p> <p>FCY (India and Third Countries): 0.10% minimum<br/>NPR 1,000 + Communication charges</p> <p>On top of commission and communication charges, the following charges to be levied for sending FCY remittance with “our/on us” basis:</p> <table border="1"> <thead> <tr> <th>Amount Range</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>\$1.00 - 499.00</td> <td>\$ 15.00</td> </tr> <tr> <td>\$500.00 - 999.00</td> <td>\$ 20.00</td> </tr> <tr> <td>\$1000.00 - \$ 9999.00</td> <td>\$ 40.00</td> </tr> <tr> <td>\$10000.00 and above</td> <td>\$ 50.00</td> </tr> </tbody> </table> <p><i>(Fund transfers subject to prevailing directives/circular)</i></p> | Amount Range | Charge | \$1.00 - 499.00 | \$ 15.00 | \$500.00 - 999.00 | \$ 20.00 | \$1000.00 - \$ 9999.00 | \$ 40.00 | \$10000.00 and above | \$ 50.00 |
|------------------------|---|--------------|--------|-----------------|----------|-------------------|----------|------------------------|----------|----------------------|----------|
| Amount Range           | Charge  |              |        |                 |          |                   |          |                        |          |                      |          |
| \$1.00 - 499.00        | \$ 15.00  |              |        |                 |          |                   |          |                        |          |                      |          |
| \$500.00 - 999.00      | \$ 20.00  |              |        |                 |          |                   |          |                        |          |                      |          |
| \$1000.00 - \$ 9999.00 | \$ 40.00  |              |        |                 |          |                   |          |                        |          |                      |          |
| \$10000.00 and above   | \$ 50.00  |              |        |                 |          |                   |          |                        |          |                      |          |

#### 7.4 COMMUNICATION CHARGES (TELEPHONE, FAX, COURIER, POSTAGE, TEST KEY HANDLING CHARGES)

| Heading                                       | Pricing   |
|---|---|
| Letters of Credit                             | SWIFT: Domestic: NPR 400.00<br>India: NPR 900.00<br>Other Countries: NPR 1,200.00 |
| L/C Amendment/Settlement/Others               | SWIFT: Domestic: NPR 125.00<br>India: NPR 270.00<br>Other Countries: NPR 375.00   |
| Draft Issuance Confirmation                   | SWIFT: India: Nil<br>Other Countries: NPR 375.00                                  |
| Draft Cancellation /Stop payment Confirmation | SWIFT: India: NPR 270.00<br>Other Countries: NPR 375.00                           |
| Advance Payment confirmation                  | SWIFT: India: NPR 270.00<br>Other Countries: NPR 375.00                           |
| Fund Transfer                                 | SWIFT: Domestic: NPR 250.00<br>India: NPR 270.00<br>Other Countries: NPR 375.00   |
| Courier                                       | Actual cost incurred  |
| Postage                                       | Actual cost incurred  |

## 7.50 CREDIT SUPPORT UNIT

| Headings                         | Pricing  |
|----------------------------------|--|
| Credit Information inside Nepal  | NPR 500.00   |
| Credit Information outside Nepal | USD 50.00 plus other bank Charge   |
| Loan Management Fee              | <p><b>New Client</b></p> <p><u>Corporate:</u><br/>WCL: 0.25%<br/>FTL (including commercial complex): 0.25%</p> <p>Real Estate Loans (housing developers): 0.50%</p> <p>Real Estate Loans (land development only): 1%</p> <p>Consortium: As per the decision of the consortium</p> <p><b><u>Mid Corporate Loan</u></b></p> <p>WCL: 0.25%<br/>FTL (including commercial complex): 0.50%</p> <p>Real Estate Loans (housing developers): 0.75%</p> <p>Real Estate Loans (land development only): 1%</p> <p>Consortium: As per the decision of the consortium</p> <p><b><u>SME:</u></b></p> <p>WCL/FTL: 1%<br/>All real estate loans :1%</p> <p><b><u>Consumer:</u></b></p> <p>Housing Loan: 1%<br/>Mortgage Loan: 1%<br/>Auto Loan: 1%<br/>Margin lending: 0.75%</p> |



|   |  |
|---|--|
|   | <p><b>Micro Lending:</b><br/>Direct Lending: 1.50%<br/>Institutional : 0.25%</p> <p><b>Renewal:</b><br/>Corporate:0.25%<br/>MCL: 0.25%<br/>SME: 0.25%<br/>Consumer: 0.75%</p> <p><b>Micro:</b><br/>Direct Lending: 1.50%<br/>Institutional : 0.25%</p>   |
| Commitment fee  | <p>a) For business OD (SME/MCL/Corporate) and personal OD – 0.5% of unutilized limit if average utilization is below 60%.<br/>b) Consortium Loans: As per the decision of consortium<br/>c) For margin lending – 1% of unutilized limits if the average utilization is below 70%.<br/>d) Loan commitment fee is not applicable for micro loans.</p>  |
| Pre-payment fee   | <p>a) Retail + SME – 2% within one year, 1% after 1 year and in case of swap – 2% (prepayment charge not applicable for WC loans)<br/>b) Corporate – 0.25% and in case of swap – 2% (Prepayment Charge not applicable for WC)<br/>c) Mid Corporate – 0.50% and in case of swap – 2% (Prepayment charge not applicable for WC loan)</p> <p>Pre-payment charge shall not be applicable to the customers if loan is prepaid due to increase of interest rate by the bank.</p> |
| CICL Charge   | <p>With detailed information: NPR 550.00<br/>Without detailed information: NPR 250.00</p>  |
| Pledge Loan Charge  | NPR 500.00 per visit   |
| Miscellaneous Letter issuance charges on customer's request | NPR 500.00   |