



List of Fees and Charges 2018(Personal)

A. Current Account

No.	Type of Charges	Amount	Remarks
1	Closure of Current Account	USD5-00	
2	Dishonored Cheque due to insufficient funds	USD50-00	
3	Audit confirmation	USD10-00	
4	Half-yearly service charge	USD10-00	Half yearly
5	Cheque Book	USD5-00	Per cheque book
6	Visa / Marked Cheque	USD1-00	Per cheque
7	Balance confirmation	USD5-00	
8	Collection of outstation cheques	N/A	
9	Outstation cheques purchased	N/A	
10	Stopped payment instruction	USD10-00	Per instruction
11	Interbranch cheque encashment	Nil	
12	Duplicate statement	Nil	
13	Change of Mandate	Nil	
14	Post dated cheque returned	Nil	
15	Notice to dormant account holders	Nil	
16	Automatic Fund Transfer Facility	N/A	

B. Savings Account

No.	Type of Charges	Amount	Remarks
1	Replacement of lost Passbook	USD3-00	
2	Replacement of damaged Passbook	USD3-00	
3	Closure of account within 3 months of opening	USD5-00	
4	Balance confirmation	USD5-00	
5	Notice to dormant account holders	N/A	

C. Fixed Deposits

No.	Type of Charges	Amount	Remarks
1	Replacement of lost Receipt	USD5-00	
2	Balance confirmation	USD5-00	
3	Notice to dormant account holders	N/A	



D. Remittance

No.	Type of Charges	Amount	Remarks
1	Collection of Foreign Demand Draft	Nil	
2	Outward Telegraphic Transfer	0.1%	Min USD5-00
3	Sales of Travellers' Cheques	Nil	
4	Encashment of Travellers' Cheques	Nil	
5	Inward Telegraphic Transfer	0.1%	Min USD5-00
6	Foreign Currency Cheque Collection / Local Cheques	USD1-00	
7	Purchase of Local Demand Draft	N/A	
8	Purchase of Foreign Demand Draft	Nil	
9	Replacement or refund of Banker's Cheque reported lost	USD1-00	
10	Issuance of Banker's Cheque	Nil	
11	Issuance of BOL Cheque	USD2-00	
12	Replacement of refund of Demand Draft report lost or stale	Nil	
13	Standing Instruction	USD2-00	
14	Cable Charge (Outward TT)	USD20-00	
15	Postage	USD5-00	

E. ATM

No.	Type of Charges	Amount	Remarks
1	Replace lost ATM Card	KIP30,000	
2	Annual Fee for ATM	KIP30,000	

F. Fees & Charges for Credit and Trade Finance

No.	Type of Charges	Amount	Remarks
1	Facilities secured by Landed Security		
	i. Processing Fee for New Loan/New Limit.		
	- OD/TL/RSTL	1.0%	Min. USD100
	- BG/LC	1.0%	Min. USD100
	- Reinstatement. (Based on reinstated amount)	1.0%	Min. USD100
	ii. Processing Fee for Annual Review 0.1% or Min. 100-00		
iii. Discharge of Property – USD50 per title			



	iv. Administration Fee (L/O) (Based on New Loan/ New Limit)		
	< USD100,000	USD100	Min. USD100
	> USD100,000- USD300,000	USD200	
	> USD300,000- USD500,000	USD300	
	> USD500,000- USD1,000,000	USD400	
	> USD1,000,000	USD500	
2	Facilities secured by Cash Security:		
	Processing for OD/TL/RSTL. (Based on New Loan/New limit)		Min USD100; Max. USD200
	Processing for BG/LC. (Based on New loan/New limit)		
3	Commission Fee:		
	3.1 Letter of Credit - LC Opening		Comm.: 0.2% p.m. Min. USD25. Cable Charge: USD50
	3.2 Bank Guarantee		
	Bidding Guarantee	2.0% p.a.	Min. USD50
	Performance Guarantee	2.0% p.a.	
	Financial Guarantee	3.0% p.a.	
	Security Deposit	3.0% p.a.	
4	Other Charges:		
	RSTL	USD20	Per draw down
	Standing Instruction	USD1-00	
	Inward/Outward Bills Collection	0.1%	Min. USD10
	Letter Notice of Demand	USD25-00	
	Reminder Letters	USD2-00	
	Redemption of Property	USD50-00	Per title

* Subject to change at the Bank's discretion