



## Opportunity to invest your earnings in Government Bonds

### Dear Valued Non-Resident Bangladeshi Client

Bangladesh Government offers the following 3 types of bonds for Non-Resident Bangladeshis as Investment Opportunity.

- USD Investment Bond
- USD Premium Bond
- Wage Earner's Development Bond (WEDB)

### Following are some basic features of the bonds

|                                   | USD Investment Bond   | USD Premium Bond  | WEDB  |
|-----------------------------------|---|---|---|
| Bond Type                         | Bangladesh Government Saving Bond   | Bangladesh Government Saving Bond   | Bangladesh Government Saving Bond   |
| Denomination                      | USD 500; 1,000; 5,000; 10,000 & 50,000  | USD 500; 1,000; 5,000; 10,000 & 50,000  | BDT 25,000; 50,000; 100,000; 200,000; 500,000; 1,000,000 and 5,000,000  |
| Tenor                             | 3 Years   | 3 Years   | 5 Years   |
| Interest Rate on Maturity*        | 6.50%   | 7.50%   | 12%   |
| Eligible Purchaser                | <ul style="list-style-type: none"> <li>• Bangladeshi National residing abroad</li> <li>• Bangladeshi origin Foreign Nationals residing abroad</li> </ul>  | <ul style="list-style-type: none"> <li>• Bangladeshi National residing abroad</li> <li>• Bangladeshi origin Foreign Nationals residing abroad</li> </ul>  | <ul style="list-style-type: none"> <li>• Any Bangladeshi Wage Earner living abroad</li> <li>• Any employee of Government or of a statutory, autonomous, semi-autonomous body working abroad on lien</li> <li>• Government employees working in the High Commission of Bangladesh in abroad</li> </ul>   |
| Principal Receipt                 | In USD  | In USD  | In BDT  |
| Interest Receipt                  | Either in USD or BDT  | In Equivalent BDT   | In BDT  |
| Upper Limit of Investment         | Yes   | Yes   | Yes   |
| Premature Encashment              | Allowed any time <ul style="list-style-type: none"> <li>• No Interest before 1 Year from the date of issue</li> <li>• At the end of 1st Year: 5.50%</li> <li>• At the end of 2nd Year: 6.00%</li> </ul> | Allowed any time <ul style="list-style-type: none"> <li>• No Interest before 1 Year from the date of issue</li> <li>• At the end of 1st Year: 6.50%</li> <li>• At the end of 2nd Year: 7.00%</li> </ul> | Allowed any time <ul style="list-style-type: none"> <li>• Before 6 Months from the date of issue: No Interest Payable</li> <li>• On completion of 6 months but before 1 year - 8.70% interest for 6 months</li> <li>• On completion of 1 year but before 1½ years - 9.45% for 1 year</li> <li>• On completion of 1½ years but before 2 years - 10.20% for 1½ years</li> <li>• On completion of 2 years and thereafter - 11.20% for 4½ years</li> <li>• On completion of 5 years and thereafter - 12%</li> </ul> |
| Repatriation                      | Allowed for Both Principal and Interest   | Only Principal can be Repatriated   | Only Principal can be Repatriated   |
| Reinvestment                      | Allowed   | Allowed   | Allowed   |
| Income Tax                        | Principal and Interest Income Exempted  | Principal and Interest Income Exempted  | <ul style="list-style-type: none"> <li>• Principal Exempted</li> <li>• 5% AIT on Interest Income</li> </ul>   |
| Duplicate Bond(s)                 | May be issued in case of loss, theft or destruction of bond(s)  | May be issued in case of loss, theft or destruction of bond(s)  | May be issued in case of loss, theft or destruction of bond(s)  |
| Detailed Product Features & Forms | <a href="https://www.bb.org.bd/investfacility/investbond.php">https://www.bb.org.bd/investfacility/investbond.php</a>   | <a href="https://www.bb.org.bd/investfacility/premibond.php">https://www.bb.org.bd/investfacility/premibond.php</a>   | <a href="https://www.bb.org.bd/investfacility/wedbond.php">https://www.bb.org.bd/investfacility/wedbond.php</a>   |

\* Conditions apply:

- The above-mentioned interest rates of bonds are subject to change as per the discretion of Regulatory Authority
- The Total Investment limit in any of the above-mentioned bonds or in combination of all three of the bonds cannot cross BDT 1 crore or equivalent foreign currency

Non Resident Bangladeshi (NRB) Customers of Standard Chartered Bank, Bangladesh can invest in these bonds through their Non-Resident FCY Account maintained with us.

For more details, please call +88 02 8332272.

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