

| Schedule of Charges |

Retail Lending Products

Items	Fees
Mortgage Loans	
Processing Fee	For new loan: 1.5% of the loan amount
	For takeover: NIL
Early Settlement Fee	2% of the outstanding amount
Partial Prepayment Fee	2% of the prepayment amount
Premium Collection Fee - Life Insurance (paid by Insurance Company to the Bank)	Up to 30% of Premium Amount
Loan processing and conversion fee (Applicable for conversion to MortgageOne from conventional mortgage loan and vice versa)	1% of the outstanding loan amount
Penal Charge for incomplete Mortgage Securitization (Additional charge for not completing Mortgage Registration as mentioned in agreement).	1% of the outstanding loan amount (Charged Half Yearly)
Auto Loans	
Processing Fee	1% of the loan amount
Early Settlement Fee	2% of the outstanding amount
Partial Prepayment Fee	2% of the prepayment amount
Premium Collection Fee - Life Insurance (paid by Insurance Company to the Bank)	Up to 30% of Premium Amount
Personal Loans	
Processing Fee	For new loan: 2% of the loan amount
	For takeover: BDT 1000
Early Settlement Fee	2% of the outstanding amount
Partial Prepayment Fee	2% of the prepayment amount
Premium Collection Fee - Life Insurance (paid by Insurance Company to the Bank)	Up to 30% of Premium Amount
Payroll Overdraft	
Processing Fee	BDT 1,000
Renewal Fee	BDT 1,000

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Note:

- 15% VAT is applicable on invoiced fees & commissions
- Government Excise Duty is applicable as per Government Regulation
- Any legal or recovery costs incurred during the processing or the tenure of the loan will have to be borne by the customer at actual, if applicable
- Penal Interest Rate is 24% p.a. on overdue amount
- For the above lending products, CIB charge of BDT 100 is applicable
- Fee structure of Employee Banking (EB) accounts will follow the respective Schedule of Charges (SOC) for Employee Banking organizations
- Priority Banking Schedule of Charges (SOC) will be applicable for Priority clients
- SOC is subject to review. For updates on the SOC please visit www.sc.com/bd
- For Auto and Mortgage Loans, the Bank shall receive fees from the Insurance Service Provider (if General Insurance is availed through the Bank) for the collection and transfer services of the insurance premium