

Civil Bank Limited
Schedule of Charges
(Last update: 31 May 2015)



2015/2072

Schedule of Charges

(A) IMPORT LETTER OF CREDIT

S. No.	Particulars	Applicable charges
1	Letter of Credit (LC) establishment in Convertible Foreign Currency (FCY) (Issuance Commission)	<p><u>Prime Customer:</u> For Industries: 0.125% of LC value per quarter or minimum NPR 1,000/-. For Trading House: 0.25% of LC value per quarter or minimum NPR 1,000/-.</p> <p><u>Other Customer:</u> For Industries: 0.25% of LC value per quarter or minimum NPR 1,500/-. For Trading House: 0.375% of LC value per quarter or minimum NPR 1,500/-.</p> <p><u>Case to Case basis:</u> 0.375% of LC value per quarter or minimum 2,000/-.</p>
2	LC establishment in INR and Local Currency (LCY) (Issuance Commission)	<p><u>Prime Customer:</u> For Industries: 0.25% of LC value per quarter or minimum NPR 1,000/ For Trading House: 0.375% of LC value per quarter or minimum NPR 1,000/-</p> <p><u>Other Customers</u> For Industries: 0.375% of LC value per quarter or minimum NPR 1,500/- For Trading House: 0.50% of LC value per quarter or minimum NPR 1,500/-</p> <p><u>Case to Case:</u> 0.50% of LC value per quarter or minimum NPR 2,500</p>
3	LC Amendment charges	<p><u>For value and validity</u> As per issuance commission.</p> <p><u>Other than value and validity</u> <u>Prime Customers:</u> NPR 500/- <u>Other Customers:</u> NPR 1,000/-</p>
4	Discrepancy charges (Import LC)	<p>Equivalent to USD 60/- (Discrepancy Charge USD 50/- and USD 10/-as SWIFT Charges)</p> <p>INR 2,100/- (Discrepancy charge INR 1,800/- and communication charge INR 300/-)</p> <p>NPR 2,500 (Discrepancy fee NPR 2,000/- and SWIFT Charge NPR 500/-)</p>
5	Advance Payment charges for import of goods from third countries	<p><u>Prime Customer:</u> 0.10% of payment value or minimum NPR 1,000/- per transaction and SWIFT Charge NPR 500/-</p> <p><u>Other Customer:</u> 0.125 % of payment value or minimum NPR1,500/- and SWIFT Charge NPR 500/-</p>

6	Usance Document Under LC if not paid upon maturity	As per Schedule of Interest Rates
7	Usance LC Acceptance Commission	0.12% of Document Value per quarter or Minimum NPR 1,000/-
8	Document Settled by FCY transferred from other Banks	NPR 0.20 per USD
9	Inward Document Collection	Prime Customers: 0.20% of document value or minimum NPR 1,500/- Other Customers: 0.30% of document value or minimum NPR 2,000/-
10	Test Authentication Charge	NPR 5,000/- Flat
11	Document Handling Charge	NPR 500/- per document.
12	LC Cancellation Charge (if unutilized)	Cancellation charge NPR 500/- plus SWIFT charge NPR 500/-
13	Commission on LC Document value exceeding LC Value	0.25% on Document Value exceeding LC Value or Minimum NPR1,000/-

Note: Relevant Communication and Postage charges, if required, are to be levied as per section (K) even for activities where the same are not mentioned in the table.

(B) EXPORT LETTER OF CREDIT

S. No.	Particulars	Applicable Charges
14	Advising Commission	For Account Holders: Nil For Non Account Holders: NPR 5,000/- No charge for LC advised by another bank and negotiated with us.
15	Advising Amendment	For Account Holders: Nil For Non Account Holders: NPR 2,500/- No charge for LC advised by another Bank and negotiated with us.
16	Confirmation Commission	0.50 % of LC value per quarter or minimum NPR 3,000/-
17	LC Transfer Charge	<ul style="list-style-type: none"> • Transfer to sister concern's account in our Bank: No charge. • Transfer to third party account in our Bank: NPR 1,000/- • Transfer to other Bank: NPR 5,000/- plus communication charge of NPR 500/-
18	Negotiation of Export Bills (Sight)	0.65% of Document value. If not realized within 15 days, overdue Interest @ highest published interest rate under OD from the 16 th day till the date of realization
19	Negotiation of Export Bills (Usance)	0.25% of Document value plus interest rate applicable to TR Loan during the Usance period and highest published interest rate under OD till the date of realization after the Usance period

20	Negotiation of documents against our own LC	<p>Prime Customers: Equivalent to Trust Receipt rate for 15 days or minimum NPR 1,000/-. If not realized within 15 days, interest to be charged @ highest published rate under OD from the 16th day till the date of realization.</p> <p>Other Customers: Equivalent to OD rate for 15 days or Minimum NPR 1,500/- if not realized within 15 days interest to be charged @ highest published rate under OD from the 16th day till the date of realization.</p>
21	Outward Document Purchase not under LC (BILTY)	<p>Prime Customers: Trust Receipt rate plus 2% p.a. up to 15 days Additional 1% per annum to be levied from 16th day till the date of realization.</p> <p>Other Customers: OD rate for 15 days and if it is not realized within that period additional 2% per annum to be levied from 16th day till the date of realization.</p>
22	Outward Document Collection	<p>Prime Customers: 0.15% of document value or minimum NPR 2,000/-</p> <p>Other Customers: 0.25% of document value or minimum NPR 2,000/-</p>

Note: Relevant Communication and Postage charges, if required, are to be levied as per section (K) even for activities where the same are not mentioned in the table.

(C) GUARANTEE

S. No	Particulars	Applicable Charges
23	Bid Bond	<p>Prime Customers: 0.25% of Guarantee Value per quarter or minimum NPR 500/-</p> <p>Other Customers: 0.40% of Guarantee Value per quarter or minimum NPR 1,000/-</p>
24	Performance Bond	<p>Prime Customers: 0.3125% of Guarantee value per quarter or minimum NPR 1,000/-</p> <p>Other Customers: 0.40% of Guarantee Value per quarter or minimum NPR 1,200/-</p>
25	Advanced Payment Guarantee	<p>Prime Customers: 0.375% of Guarantee Value per quarter or minimum NPR 1,500/-</p> <p>Other Customers: 0.625% of Guarantee Value per quarter or minimum NPR 2,000/-</p>
26	Bonded Warehouse Guarantee	0.50% of Guarantee Value per quarter or minimum NPR 2,500/-
27	Guarantee against Counter Guarantee of Nepalese Banks	0.25% of Guarantee Value per quarter or Minimum NPR 3,500/-
28	Guarantee against counter guarantee of Top 500 Banks	0.25% of Guarantee Value per quarter or Minimum USD 100/-

29	Amendment (Not effecting value and expiry as well as for time extension within the quarter)	NPR 750/- plus Communication Charge
30	Counter Guarantee Amendment not affecting time and value	USD 25/- plus SWIFT Charge of NPR 500/-
31	Endorsement of Guarantee to other Bank or relaying claims	USD 75/- per event
32	Shipping Indemnity	NPR 2,000/-

Note: Relevant Communication and Postage charges, if required, are to be levied as per section (K) even for activities where the same are not mentioned in the table.

(D) CLEAN BILLS PURCHASE

S. No	Particulars	Applicable Charges
33	Local Clearing Cheques	<ul style="list-style-type: none"> 0.125% of Face Value of Bill or Minimum NPR 150/- If not realized within 3 days, additional 0.05% of Face Value of Bill per day thereafter up to realization The entire face-value amount of the cheque will be credited into the account and clearing charges will be levied separately. For Prime Clients: OD rate for actual number of days up to realization
34	Local Outstation Cheques	<ul style="list-style-type: none"> No Branch but having Clearing House: 1.00% of Face Value of Bill or Minimum NPR 500/- Branch but No Clearing House: 1.25% of Face Value of Bill Minimum NPR 750/- No Branch and No Clearing House: 1.50% of Face Value of Bill or Minimum NPR 1,000/- <p>Note: In all above cases, if not realized within 30 days 18.00% per annum on actual number of days up to realization date</p>
35	USD Cheques payable in countries other than USA	<ul style="list-style-type: none"> 1.50% of Face Value of Bill or Minimum NPR 1,000/- for 45 days. If not realized within 45 days, additional 0.05% per day thereafter up to realization date
36	USD Cheques (USA)	<ul style="list-style-type: none"> 0.50% of Face Value of Bill or Minimum NPR 500/- for 15 days. If not realized within 15 days, additional 0.05% per day thereafter up to realization date

37	Other Currencies	<ul style="list-style-type: none"> • 1.00% of Face Value of Bill or Minimum NPR 500/-. • Outside Clearing Zone: 1.50% of Face Value of Bill or Minimum NPR 1,000/- • If not realized within 15 days, additional 0.05% per day thereafter up to realization date
38	INR Bills/ Demand Draft (DD) Purchase	<p>Payable at Metros of India :</p> <ul style="list-style-type: none"> • 0.50% of Face Value of Bill or NPR 500.00 for 15 days. • If negotiable instrument not realized within above specified date, additional 0.05% per day thereafter up to realization date <p>Non-metros</p> <ul style="list-style-type: none"> • 1.25% of Face Value of Bill or Minimum NPR 1,000.00 for 30 days. • If negotiable instrument not realized within above specified date, 0.05% per day to be charged thereafter up to date of realization
39	TC Purchase	<p>OTC Payment/ TC Encashment 1.00% of Face Value of Bill or Minimum NPR 500/-</p> <p>Clients and account holders: 0.50% of Face Value of Bill or Minimum NPR 250 for 15 days If not realized within 15 days, additional 0.05% per day thereafter up to realization date</p>

Note: Relevant Communication and Postage charges, if required, are to be levied as per section (K) even for activities where the same are not mentioned in the table.

(E) CLEAN BILLS COLLECTION

S. No	Particulars	Applicable Charges
40	Outward Collection Cheques	0.125% of Face Value of Bill, or Minimum NPR 500/- plus Postage Charge
41	Inter Branch Collection	NIL
42	Foreign Currency Clean Bill Collection (including INR)	0.125% of Face value of Bill or minimum NPR 500/- plus postage/communication charge
43	Special Clearing	<ul style="list-style-type: none"> • Inward Clearing NPR 2,000/- • Outward Clearing NPR 2,000/-

Note: Relevant Communication and Postage charges, if required, are to be levied as per section (K) even for activities where the same are not mentioned in the table.

(F) REMITTANCE

S. No.	Particulars	Applicable Charges
44	INR Draft	<p>Prime: 0.05% or min. NPR 250/- (whichever is higher)</p> <p>Others: 0.1% or min. 500/-</p>

45	Foreign Currency Draft	<p>Prime Customer: 0.10% or NPR 250/- whichever is higher</p> <p>Student: 0.05% of Face Value of Bill or minimum NPR 100/- up to USD 10,000/- equivalent</p> <p>Other Customer: 0.10% or NPR 250.00 whichever is higher Plus SWIFT charge NPR 100.00/-</p>
46	FCY/INR Telex/SWIFT Transfer	<p>Prime Customer: 0.10% of TT/SWIFT value or Minimum NPR 250/ plus Telex/ SWIFT charge NPR 500.00</p> <p>Other Customer: 0.20% of TT/SWIFT value or Minimum NPR 500/- plus Telex/SWIFT Charge NPR 750/-</p> <p>Note: If the charge is "Ours" in MT 103, customer's account shall be debited as per the charge taken by our Nostro correspondent. The charge can be debited in advance or after the receipt of claims from our correspondent.</p>
47	Telex/ SWIFT Transfer for Tatopani imports	0.05% of TT/SWIFT value or NPR 500.00, whichever is higher plus Telex/ SWIFT charge of NPR 500.00/-
48	Inward Remittance Payment to Accounts in other banks (Other than worker's remittance)	<p>Transfer in same currency: NPR 1,500.00</p> <p>Transfer in NPR: NPR 1,000.00</p>
49	Inward Remittance Fee against ID	NPR 500.00
50	Draft Cancellation	<p>In case of lost draft:</p> <ul style="list-style-type: none"> • Up to 6 months from the date of draft issuance = NPR 250.00 per draft • After 6 months from the date of draft issuance = NPR 500.00 per draft <p><u>In case the original instrument is submitted to the bank:</u></p> <ul style="list-style-type: none"> • NPR 250/- <p><u>In Both Cases:</u> Plus SWIFT & other Bank charges as applicable. Refund will be made at the prevailing rate on the date of refund.</p>
51	Fund Transfer to another Bank in Nepal	NPR 500/- Flat
52	Refund of Inward Remittance	<ul style="list-style-type: none"> • Related Nostro A/C: USD 15.00 plus Communication Charge • Vostro Remittance A/C: USD 5.00 or as per agreement plus Communication Charge
53	FCY Cash Sales	<ul style="list-style-type: none"> • USD 50 & USD 100 – 0.5% of the sales amount • Lower Denomination free.

54	ABBS Transfer	<ul style="list-style-type: none"> • Inside Valley: Free • Outside Valley: Free for amounts up to NPR 5,000. A remittance form needs to be filled out for fund transfer of any higher value which can be transferred through swift, demand draft or electronic means.
55	Payment of Remittance, Online Money Transfers ,Online Payments	<ul style="list-style-type: none"> • Sharing of commission as per agreement
56	Fax Transfer	<ul style="list-style-type: none"> • 0.1% of the transfer amount or minimum NPR 250/-

Note: Relevant Communication and Postage charges, if required, are to be levied as per section (K) even for activities where the same are not mentioned in the table.

(G) CIVIL BANK REMIT

S.No.	Sending Amount (NPR)		Service Charge (NPR) Overall Comm.	Commission Sharing		
	From	To		Sending Agent Comm.	Paying Agent Comm.	Hosting Comm.
57	1.00	10,000.00	100	40	35	25
58	10,001.00	25,000.00	150	60	52.5	37.5
59	25,001.00	50,000.00	200	80	70	50
60	50,001.00	100,000.00	250	100	87.5	62.5
61	100,001.00	200,000.00	350	140	122.5	87.5
62	200,001.00	300,000.00	400	160	140	100
63	300,001.00	To Above	0.15% of Amount			

(H) CUSTOMER SERVICE / BUSINESS DESK

S. No	Particulars	Applicable Charges
64	Account Closure	Free
65	Balance Certificate Charge	(Excluding Fiscal Year end or half yearly end) NPR 500.00 for All Accounts plus NPR100.00 per extra original copy.
66	Balance Reconfirmation Request	NPR 500.00
67	Maintenance of minimum balance requirement: Current Account	No Charge
68	Maintenance of minimum balance requirement: Savings Account:	No Charge
69	Duplicate Statement	NPR 100.00 wherever applicable
70	Standing Instructions (case to case basis)	NPR 100.00 per request
71	Charge for Current account balance less than minimum balance	No Charge
72	Charge for Savings a/c balance less than minimum balance	No Charge
73	Current/ Saving/ USD/ GBP/ EURO balance charge less than minimum balance	No Charge
74	Statement to be posted abroad	USD 10.00 or actual cost whichever is higher
75	Statement to be faxed abroad	USD 5.00 plus USD 3.00 per page or equivalent in NPR

76	Penalty on Premature Fixed Deposit Encashment	Forfeiture of interest relating to the preceding one quarter and accrued interest for the current quarter.
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Note: Relevant Communication and Postage charges, if required, are to be levied as per section (K) even for activities where the same are not mentioned in the table.

(H) CREDIT

S. No	Particulars	Applicable Charges
77	Legal Review Charge	<ul style="list-style-type: none"> • No charge if in-house review • Review by external consultants: Cost to be borne by the customer on reciprocal basis
78	Commitment Fee	<ul style="list-style-type: none"> • 0.25% to 1% for revolving loans if annual average utilization is below 50% of sanctioned limit. • 1% for Term Loan on undisbursed limit
79	Only Legal Documentation	<ul style="list-style-type: none"> • No Charge
80	Credit Inquiry	<ul style="list-style-type: none"> • CICL Charge: Charge to be recovered on actual basis. • Inquiry to other banks: Charge to be recovered on actual basis. • BCE Charge: Charge to be recovered on actual basis
81	Loan Renewal Processing Fee	<ul style="list-style-type: none"> • Up to NPR5.0Mil.: NPR 5,000.00 • Above NPR5.0Mil.: NPR 7,500.00
82	Loan Processing Fee	<ul style="list-style-type: none"> • Corporate Loan (to be charged on sanctioned limits): <ul style="list-style-type: none"> ○ Working Capital Loans: 0% to 0.25% of the loan amount. ○ Medium Term Loans (1 yr to 5 yrs) : 0.50% to 0.75% ○ Long term loans (above 5 yrs): 0.75% to 1.00% ○ Consortium Loans: 0.75% to 1% or as per consortium decision minimum NPR 10,000/- ○ Loan Administration Charge: NPR 7,500/- flat • SME Loan (to be charged on sanctioned limits): <ul style="list-style-type: none"> ○ Working Capital Loans: 0.75% to 1.00% ○ Term Loans: 0.75% to 1.00% ○ Loan Administration Charge: NPR 7,500/- flat. • Consumer Loans: (to be charged on sanctioned limits) <ul style="list-style-type: none"> ○ Auto Loan (HP - Private Vehicles)/Home Loans: 0.5% to 0.75% ○ HP Commercials/PML/Others: 0.75% to 1% ○ Loan Administration Charge: NPR 5,000/- flat. • Micro Banking: <ul style="list-style-type: none"> ○ Group based and other deprived sector micro loans: 1.25% to 1.5% ○ Institutional deprived sector loans: 0% to 0.25% ○ Loan Administration Charge: NPR 500/- flat.
83	Term Loan Prepayment Charge	As per Product Papers
84	Prepayment Charge, Hire Purchase Loan/Home Loan (in case of partial prepayment)	As per Product Papers

85	Hire Purchase Loan transfer on account of other party	As per Product Papers
86	Prepayment of Entire Hire Purchase Loan/Home Loan	As per Product Papers
87	Service charge for credit line letter issuance	Prime Customers: NPR 250.00 per letter Other Customers: NPR 500.00 per letter
88	Penal Interest	Additional interest of 3.00% p.a. will be levied on all over due accounts and expired accounts
89	Consortium Fees	As decided by Consortium

Note: Relevant Communication and Postage charges, if required, are to be levied as per section (K) even for activities where the same are not mentioned in the table.

(I) SAFE DEPOSITS LOCKERS

S. No.	Particulars	Applicable Charges
90	Locker size A (H" X W" X D") 6.3 X 8.4 X 19.6	<ul style="list-style-type: none"> Annual Rent NPR 2,500.00 Key Deposit NPR 7,500.00
91	Locker size B (H" X W" X D") 5 X 14 X 19.6	<ul style="list-style-type: none"> Annual Rent NPR 3,500.00 Key Deposit NPR 12,000.00
92	Locker size C (H" X W" X D") 11 X 14X 19.6	<ul style="list-style-type: none"> Annual Rent NPR 5,000.00 Key Deposit NPR 15,000.00
93	Locker size D (H" X W" X D") 7.5 X 21 X 19.6	<ul style="list-style-type: none"> Annual Rent NPR 6,000.00 Key Deposit NPR 18,000.00
94	Locker size E (H" X W" X D") 15 X 21 X 19.5	<ul style="list-style-type: none"> Annual Rent NPR 10,000.00 Key Deposit NPR 28,000.00
95	Breaking of Lockers in case of lost keys	<ul style="list-style-type: none"> NPR 5,000.00 or actual cost of replacement whichever is higher

(J) CASH AND TRANSFERS

S. No	Particulars	Applicable Charges
96	Cheque Return	No charge for the party presenting the cheque
97	Stop Payment request	NPR 250.00
98	Good for payment	NPR 500.00 per cheque.
99	Cheque book issuance against lost Cheque Book and Cheque Requisition Slip	<ul style="list-style-type: none"> NPR 250.00 up to 25 leaves NPR 500.00 above 25 leaves.
100	Charge against uncollected cheques if not collected within 90 days of request.	<ul style="list-style-type: none"> NPR 250.00
101	FCY Cash Deposit	As per NRB
102	NRB Cheques Issuance	NPR 500.00 per cheque
103	Manager's Cheques	Prime Customer: NPR 100.00 Other Customer: NPR 250.00 per Manager's Cheque
104	Account maintenance Fee Applicable to dormant account	No Charge

105	Commission relating to forwarding Customers application to purchase/ redeem Third Party Government Bond.	As per NRB
106	Commission relating to forwarding Customers application to collect interest on government securities to be recovered from NRB	As per NRB

Note: Relevant Communication and Postage charges, if required, are to be levied as per section (K) even for activities where the same are not mentioned in the table.

(K) COMMUNICATION AND POSTAGE

S. No	Particulars	Applicable Charges
107	Duplicate Debit/Credit Advice: <ul style="list-style-type: none"> • Within 3 months of transaction • From 3 months to 1 year • From 1 year to 2 years • After 2 years 	<ul style="list-style-type: none"> • Free • NPR 100.00 • NPR 250.00 • NPR 1,000.00
108	Record Retrieval Charges: <ul style="list-style-type: none"> • Within 3 months of transaction • From 3 months to 1 year • From 1 year to 2 years • After 2 years 	<ul style="list-style-type: none"> • Free • NPR 100.00 • NPR 250.00 • NPR 1,000.00
109	Communication and Postage charge: <ul style="list-style-type: none"> • Simple Payment Message (India) • Other Message (India) • Letter of Credit/Guarantee message(India) • Simple Payment Message (elsewhere) • Other Message (elsewhere) • Letter of Credit/Guarantee Message (elsewhere) 	Per Message: <ul style="list-style-type: none"> • NPR 500.00 per message • NPR 650.00 per message • NPR 1,200.00 per message • NPR 500.00 per message • NPR 750.00 per message • NPR 2,000.00 per message
110	Courier (for each packet up to 500 gms): <ul style="list-style-type: none"> • Nepal • India • Other Countries 	<ul style="list-style-type: none"> • NPR 300.00 • NPR 600.00 • NPR 2,000.00

(L) E-BANKING

MasterCard Applicable Charges and Daily ATM+POS Limit - Inside Nepal Only				
S.N	Description	Civil Debit MasterCard	Domestic Pre-Paid MasterCard	Remarks
1	Cash Withdrawal - SCT Network	NPR 30.00	NPR 30.00	
2	Cash Withdrawal - NPN Network	NPR 25.00	NPR 25.00	
3	Cash Withdrawal - MasterCard Network	NPR 250.00	NPR 250.00	From ATMs of: SBI BANK, STANDARD CHARTERED BANK, NABIL BANK
4	Cash Withdrawal from Himalayan Bank's ATM	NPR 15.00	NPR 15.00	

5	POS Purchase	0	0	
6	Balance Inquiry - SCT Network	NPR 5.00	NPR 5.00	In other Bank's ATM
7	Balance Inquiry - NPN Network	NPR 5.00	NPR 5.00	In other Bank's ATM
8	Daily Cash Withdrawal Limit	NPR 45,000.00	NPR 45,000.00	
9	Daily Cash Withdrawal Count	3	3	
10	Daily POS Purchase Limit	NPR 100,000.00	NPR 100,000.00	
11	Daily POS Purchase Count	5	5	

MasterCard Applicable Charges and Daily ATM+POS Limit - Inside India Only

S.N	Description	Civil Debit MasterCard	Domestic Pre-Paid MasterCard
1	Cash Withdrawal	NPR 250.00	NPR 250.00
2	POS Purchase	0	0
3	Balance Inquiry	NPR 50.00	NPR 50.00
4	Daily Cash Withdrawal Limit	INR 15,000.00	INR 15,000.00
5	Daily Cash Withdrawal Count	3	3
6	Daily POS Purchase Limit	NPR 100,000.00	NPR 100,000.00
7	Daily POS Purchase Count	5	5
8	Monthly Limit	INR 100,000	INR 100,000

MasterCard Applicable Charges and Daily ATM+POS Limit - Except Nepal & India

S.N	Description	Dollar MasterCard	Dollar Pre-Paid MasterCard
1	Cash Withdrawal	USD 5.00	USD 5.00
2	Balance Inquiry	USD 0.75	USD 0.75
3	Daily Cash Withdrawal Limit	USD 500.00	USD 500.00
4	Daily Cash Withdrawal Count	3	3
5	Daily POS Purchase Limit	USD 1,000.00	USD 1,000.00
6	Daily POS Purchase Count	5	5

Other Associated Charges of MasterCard

S.N.	Description	Civil Debit MasterCard	Domestic Pre-Paid MasterCard	Dollar Pre-Paid/Dollar MasterCard
1	Issuance Fee*#	NPR 1,000	NPR 1,000	USD 10.00
2	Renewal Fee	Free	Free	USD 10.00
3	Replacement Fee	NPR 300.00	NPR 200.00	USD 10.00
4	Supplementary Card Fee/Extra Card	NPR 300.00	N/A	USD 5.00
5	PIN Regeneration	NPR 100.00	NPR 100.00	USD 3.00

* Card valid for 3 (Three) Years from the date of issuance. Issuance fee can be paid in three annual installments of NPR 400.00 for the first year and NPR 300.00 each for the next two years.

In cases where a Debit Card is offered along with another banking product, the provisions stated in the Product Paper of that particular product shall prevail.

Hello Paisa - Mobile Mai Nagad		
S.N.	Product	Subscription + Annual Charge
1	Mobile Mai Nagad	NPR 100.00

Note: Subscription/Annual Charges of e-Banking Services are waived for Staff Savings and SSA Accounts.

Standard Joining Fee, Transaction Limits and Fees for “Mobile Mai Nagad” (मोबाइलमै नगद) Services across all BFIs

- Sign Up fee for Customers: NPR 100.00 per annum

A. For Agents doing Cash In/Cash Out:

Transaction Limits (Agents)				
Details	Per Txn	Per Day	Per Month	Transaction Fees
Cash In at Bank	20,000	60,000	1,800,000.00	Free
Cash Out at Bank	20,000	60,000	1,800,000.00	Slab based

Transaction Slab based fees for Cash Out @ Bank				
SN.	Slab		Price NPR	Services
	From	To		
1	1	5000	10	Cash Out at Bank for other's Agent Shared only between the bank and the agents or the Bank and the other bank 50% - Civil Bank 50% - Other Bank or Agent Outlets
2	5001	10,000	15	
3	10,001	25,000	25	
4	25,001	50,000	35	
5	50,001	10,000	45	
6	100,001	above	60	

B. For Customers doing Cash In/Cash Out:

Transaction Limits (Agents)				
Details	Per Txn	Per Day	Per Month	Transaction Fees
Cash In at Bank	20,000	60,000	1,800,000.00	Free
Cash Out at Bank	20,000	60,000	1,800,000.00	Slab based

Transaction Slab based fees for Cash Out @ Bank				
SN.	Slab		Price NPR	Services
	From	To		
1	1	5,000	10	Cash Out at Bank for other's Customers Shared only between the bank and the agents or the Bank and the other bank 50% - Civil Bank 50% -Other Bank or Agent Outlets
2	5001	10,000	15	
3	10,001	25,000	25	
4	25,001	50,000	35	

C. For Customers doing Other Transactions:

Transaction Slab based fees for Other Transactions:				
SN.	Slab		Price NPR	Services
	From	To		
1	1	5,000	10	P2P, Request money, U-pay, A2A [*Transaction fee sharing will apply for above service for both intra-bank and inter-bank. Fee from Balance inquiry and Mini statement request will also be shared where charged.] Intra-bank 50% or NPR 3 whichever is higher Inter-bank 25% or NPR 3 whichever is higher
2	5001	10,000	15	
3	10,001	25,000	25	
4	25,001	50,000	35	
Transaction Slab based fees for:				
SN.	Slab		Price NPR	Services
	From	To		

1	1	5,000	10	Cash In by Agent Cash Out by Agent Cash Out At Bank (other bank)
2	5001	10,000	15	Shared only between the bank and the agents or the Bank and the other bank 50% - CiBL 50% -Other Bank or Agent Outlets
3	10,001	25,000	25	
4	25,001	50,000	35	

D. For Merchant Transactions:

% Sharing on Merchant Transactions:				
SN.	Third Party		Acquirer Bank (Merchant Bank)	Services
	Issuer Bank (Customer Bank)	Finaccess (Hello Paisa)		
1	25%	25%	50%	1 - 2% of the Sales Amount will be taken as a total commission fee.

Applicable charges for other E-Banking related products and services

1. Civil Bank Overdraft Card: Charges applicable as per Product Paper.
2. SMS Banking: NPR 100.00 per annum.
3. Internet Banking:
 - Corporate: NPR 1,000.00 per annum
 - Personal: NPR 100.00 per annum

Note: The actual Fess will be calculated after the deduction of the communication charges which is approximately. NPR 3.0 (2 x SMS: NPR 2.5 +IVR: NPR 0.50 /call)

Note to Schedule of Fees and Charges:

- Fees and charges as defined for different products in their respective product paper will prevail over the fees charges mentioned in the Schedule of Fees and Charges.
- Besides above schedule of Fees and Charges of Civil Bank Ltd., Fees and Charges levied by Counter Party /Intermediaries Banks / Agents shall be charged on actual basis.