

Laxmi Bank Limited

Schedule of Service Charges

Updated Version

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Note:

- Green highlighted are the NCHL/CIB charges
- Blue highlighted are new introduced charges

1. Basic Banking Services

1.1 Account Services

Ref.	Description	Applicable Charges
1.1.1	Stop Payment of Cheque	Nil
1.1.2	Cheque Book Destruction Fee	NPR 450
1.1.3	Account Closure within Six Months	Nil
1.1.4	ABBS charge above NPR 200K Deposited into account other than domicile branch.	Nil
1.1.5	ABBS Charge above NPR 200K Withdrawal from account other than domicile branch.	Nil
1.1.6	Standing Instruction at customer request	NPR 450 per instruction
1.1.7	Failure to execute Standing Instruction (placed at customer request) due to insufficient balance.	NPR 250 per SI failure
1.1.8	Lien marked in favor of third party (when requested by customer)	NPR 600
1.1.9	Issuance of Balance Certificate	Nil
1.1.10	Certification of Account Operation to MEX clients	NPR 450 per certificate
1.1.11	Request of Account Statement	<ul style="list-style-type: none"> Nil. NPR 50 per month for repeat request
1.1.12	Request to issue Customer Advice After 1 year After 2 years	NPR 500 per advice NPR 1000 per advice
1.1.13	Cheque Certified "Good For Payment"	Nil
1.1.14	Cancellation of Cheque certified "Good For Payment"	NPR 600
1.1.15	Issuance of Advance Payment Certificate	<ul style="list-style-type: none"> NPR 500 NPR 500 per duplicate
1.1.16	Issuance of NRB Cheque at the request of customer	NPR 500
1.1.17	Cancellation of NRB Cheque issued (at the request of customer)	NPR 250
1.1.18	Duplicate issuance of FD receipt	NPR 500 per receipt
1.1.19	Issuance of Draft	0.1% or minimum NPR 350 for all currency drafts Additional Charges: <ul style="list-style-type: none"> USD 5 (other bank charge) for USD DD issued through SCB

		<ul style="list-style-type: none"> • GBP 25 (<i>other bank charge</i>) for GBP DD issued through SCB • EUR 40 (<i>other bank charge</i>) for EUR DD issued through SCB • NPR 350 as communication charge for DD amounting INR 100K and above. • NPR 320 (INR 200) for DD Service charge for ICICI Bank's DD only).
1.1.20	Cancellation of Draft	<p>NPR 500</p> <p>Additional Charges:</p> <ul style="list-style-type: none"> • Other Bank's charge, if any (<i>Actual charged by Correspondence Bank</i>) • SWIFT Charge of NPR 1,000.
1.1.21	Issuance of Managers Cheque at customer's request	<p>0.1% or minimum NPR 500</p> <p>Upto a maximum of NPR 1000</p>
1.1.22	Cancellation of Manger's Cheque	NPR 500
1.1.23	Blacklisting /Delisting (Loan default/Cheque Bounce)	<ul style="list-style-type: none"> • NPR 2,000 per listing & de-listing of the borrower with loan facility/ Cheque bounce amount below 10 million. • NPR 3,000 per listing & de-listing of the borrower with loan facility/Cheque bounce amount equal/above 10 million <p>(<i>Actual as per prevailing CIB charges</i>)</p>
1.1.24	Request for cheque book of account maintained at other branch.	Nil
1.1.25	Cheque book request without original requisition slip	NPR 50/-
1.1.26	Cash withdrawal against Counter Cheque	NPR 250
1.1.27	C-ASBA Application Charge	NPR 25 per application
1.1.28	Account Confirmation Certificate (Except Balance)	NPR 500

1.2 Payment Services

Ref.	Description	Applicable Charges
1.2.1	Outward Wire Transfer, other than India (BEN)	0.1% or minimum NPR 500 Additional Charges: <ul style="list-style-type: none"> SWIFT charge of NPR 1,000
1.2.2	Outward Wire Transfer - India (BEN)	0.1% or minimum NPR 500 Additional Charges: <ul style="list-style-type: none"> SWIFT charge of NPR 1,000 Other Bank 's Charges (Actual basis) in case of other bank's charges "OUR"
1.2.3	Wire transfer - India through National Electronic Fund Transfer (NEFT)	0.1% or minimum NPR 500.00 Additional Charges: <ul style="list-style-type: none"> SWIFT charge NPR 1,000.00 NPR 500.00 flat(NEFT Charge)
1.2.4	Outward Wire Transfer (OUR)	Through SCB Sent in GBP : GBP 20.00 Sent in EURO : EUR 20.00 Sent in JPY : JPY 5,000.00 Sent in USD : USD 15.00 Sent in AUD : AUD 25 (Per Payment SBI Sydney) Through ICICI Hong Kong USD 0 to 200 : Nil USD 200.01 and above : USD 25
1.2.5	Wire Transfer (Swift) locally through NRB	<ul style="list-style-type: none"> Upto NPR 5 Mio: NPR 500 plus SWIFT charge NPR 1000/- Above NPR 5 Mio : NPR 1000 plus SWIFT charge NPR 1000/-
1.2.6	Refund of inward wire transfer - FCY Refund of inward wire transfer – INR	USD 25 plus NPR 1000 SWIFT charge. INR 500 plus NPR 1000 SWIFT charge.
1.2.7	Other Bank's Charges (Inward remittance received in USD)	USD 5/-
1.2.8	Cheque sent on collection (INR) Cheque sent on collection (FCY)	<ul style="list-style-type: none"> 0.1% on face value or minimum NPR 500 plus postage charge, whichever is higher. 0.1% on face value minimum USD 10/- or equivalent plus postage charge, whichever is higher
1.2.9	Cheque sent on collection returned unpaid	NPR 500 plus postage
1.2.10	Cheque returned over the counter / Inward ECC due to insufficient fund.	NPR 500
1.2.11	ECC Outward presentment fee LCY /FCY Cheques	LCY Cheques <ul style="list-style-type: none"> Upto NPR 200K - Nil Above 200K - NPR 15.00 FCY Cheques <ul style="list-style-type: none"> NPR 15.00 (Any FCY amount) (as per prevailing NCHL charges) <i>Note: ECC / transfer fee for transactions initiated by Government Institutions i.e., Ko. Lo. Ni. Ka, village Developments etc. is Nil</i>

1.2.12	ECC charges - Outward Cheques presented through high-value/express clearing session	NPR 100 per cheque <i>(as per prevailing NCHL charges)</i>
1.2.13	NCHL IPS Charges LCY (Including Inter Bank Deposit) NCHL IPS Charges FCY	<ul style="list-style-type: none"> • Upto NPR 500 - NPR 2/- • Above NPR 500 to NPR 50K - NPR 5/- • Above 50K - NPR 10/- • NPR 10.00 (Any FCY amount) <i>(as per prevailing NCHL charges)</i> Note: Nil charges for Dividend refund payment amount upto NPR 100/-
1.2.14	NCHL Connect IPS Charges (Including Inter Bank Deposit)	<ul style="list-style-type: none"> • Upto NPR 500 - NPR 2/- • Above NPR 500 to NPR 5K - NPR 4/- • Above 5K - NPR 8/-
1.2.15	INR Cash Management fee	NPR 100 Per Transaction
1.2.16	Real Time Gross Settlement(RTGS)	Morning Session (10.30 AM -1.30 PM)- NPR 10 Afternoon Session (1.31 PM- 3.00 PM) - NPR 20

2. Debit Card & ATM Fees

Ref	Description	Applicable Charges
2.1	VISA Card One-Time Fee (at issuance) {Same applies for replacement of lost / damaged card/Renewal}	<ul style="list-style-type: none"> • Upfront - NPR 1,200/4 years • Installment - NPR 350 p. a.
2.2	Destruction of Uncollected Card	NPR 350
2.3	Regeneration of PIN	NPR 150
2.4	Green Pin (Debit Card)	Nil
2.5	Destruction of Uncollected Re-pin	NPR 100
2.6	Cash withdrawal in Visa Network in India	NPR 250 plus other Bank's charges
2.7	Cash withdrawal in Visa Network in Nepal	<p>OFF US (Other Bank ATM)</p> <ul style="list-style-type: none"> • Nil for 2 transactions in a month (<i>English calendar</i>) • NPR 20.00 per transactions for transactions above 2 times in a month. <p>ON US (Our ATM network)</p> <ul style="list-style-type: none"> • Nil
2.8	Balance enquiry in VISA network in India/Nepal	NPR 20
2.9	Linking new account to Debit Card	NPR 100
2.10	E-Commerce Enrollment Fee	NPR 100
2.11	E-Commerce Annual Fee	NPR 100
2.12	Card Un-block Fee	NPR 350
2.13	Cardless Cash (Express Money)/ Remit	Nil
2.14	ATM Access Fee : Them on Us (Foreign Cards-Visa/ MasterCard at LxBL ATM)	NPR 500

3. Credit Card

Ref	Description	Applicable Charges
3.1	Joining fee (One-time)	NPR 500 per card (one time)
3.2	Annual Fee	NPR 1000 per card
3.3	Supplementary card fee	NPR 1000 per card per year
3.4	Card Reissuance / Replacement fee	NPR 1000 per card
3.5	Temporary limit enhancement fee	NPR 500 per card
3.6	Permanent limit enhancement fee	NPR 750 per card
3.7	E-Commerce 3D Secure Registration	NPR 100
3.8	E-Commerce 3D Secure Annual Fee (3D Secure Service)	NPR 100
3.9	E-Commerce 3D Secure Transaction Fee (3D Secure Service)	0.5% per transaction Or Min NPR 50/-
3.10	Negative listing fee	NPR 300 per card
3.11	Cash advance fee with our ATM (On Us transaction)	NPR 100+2% of withdrawn amount
3.12	Cash advance fee with other bank's ATM (Them on Us transaction)	NPR 150 + 2% of withdrawn amount
3.13	Interest	2.25 % per month
3.14	Late payment fee	NPR 300 or 0.2 % per month whichever is higher
3.15	Over Limit fee	NPR 500 per month
3.16	PIN Re-generation Fee	NPR 150

4. USD Prepaid Card

4.1 USD Card –Travel Card

Ref	Description	Applicable Charges
4.1.1	Issuance of USD Prepaid Travel Card against Nepali Rupee	NPR 750
4.1.2	Issuance of USD Prepaid Travel Card against FCY account	USD 5
4.1.3	USD Card replacement/Renewal Fee	NPR 750
4.1.4	Reload/Top Up Fee	NPR 250
4.1.5	Transaction Fee	
	Cash Withdrawal	USD 4 plus other bank's charges
	Balance Inquiry	USD 1
4.1.6	Re-PIN generation	NPR 250

4.2 USD Card – E-Commerce

Ref	Description	Applicable Charges
4.2.1	USD Prepaid Card (For Online Use Only)	Issuance – NPR 500 Load/Top-up – NPR 300 per Top-up
4.2.2	E-commerce Transaction Fee	1% of Transaction amount

5. Internet Banking (iBank) Services

Ref	Description	Applicable Charges
5.1	Subscription of Internet Banking(iBank)	NPR 1,000 p.a. for legal person NPR 250 p.a. for natural person
5.2	Transfer of funds in other banks accounts <i>(Inter Bank Fund Transfer through iBank)</i> Fund transfer within Laxmi Bank accounts	NPR 10.00 Flat Nil
5.3	Credit Card Payment through NCHL Connect IPS	<ul style="list-style-type: none"> ○ Upto NPR 500 : NPR 2/- ○ Above NPR 500 to NPR 5K : NPR 5/- ○ Above 5K to NPR 50K : NPR 10/- ○ Above 50K : NPR 15/-
5.4	CorporatePay Service	<ul style="list-style-type: none"> ○ Enrolment fee NPR 1,000/- ○ Renewal NPR 1,000/- p.a. ○ Transaction Fee as per NCHL IPS/Connect IPS slab.

6. Email Alert

Ref	Description	Applicable Charges
6.1	Email Alerts joining fee	<ul style="list-style-type: none">• NPR 250 per annum for non-individual• NPR 100 per annum for individual.• Annual fee of NPR 100 per annum for subsequent year for both individual and non-individuals• Nil for USD Travel Card.

7. Mobile Money

Ref	Description	Applicable Charges
7.1	Mobile Money subscription	Individual NPR 250/- Per Annum Corporate NPR 1,200/- Per Annum or NPR 100.0 Per month.
7.2	Annual renewal fee	NPR 250
7.3	Subscription modification fee (Change in mobile number/mobile set)	NPR 100
7.4	Transfer of funds in other banks accounts (<i>Inter Bank Fund Transfer through Mobile Money</i>) Fund transfer within Laxmi Bank accounts	NPR 10.00 Flat Nil
7.5	Pay bills: Mobile phone, landline, ADSL internet, credit card QR Merchant	Nil

8. Postage Recovery

Ref	Description	Applicable Charges
8.1	Europe and USA	NPR 3,000
8.2	Other Countries	NPR 2,500
8.3	India	NPR 600
8.4	Nepal	NPR 250

9. Market Maker

Ref	Description	Applicable Charges
9.1	Management of Government Bonds (subject to change in line with revisions by Central Bank)	Upto NPR 100K - 0.5%
		Above NPR 100K to NPR 500K - 0.4%
		Above NPR 500K to NPR 1mio - 0.3%
		Above NPR 1 mio to NPR 5mio - 0.2%
		Above NPR 5mio - 0.1%

10. Safe Deposit Locker

S.N.	Locker Type	Locker Size (H"XW"XD")	Security Deposit (Lien Marked into CASA Account)	Annual Rent
10.1	S.D.L. Type 1A – AA	4.92X6.89X19.37	NPR 10,000	NPR 2,500
10.2	S.D.L. Type 2B – BB	6.26X8.27X19.37	NPR 10,000	NPR 3,000
10.3	S.D.L. Type L2/10-4D1L2	15.16X20.87X19.37	NPR 10,000	NPR 7,500
10.4	S.D.L. Type 2 – BB	6.26X8.27X19.37	NPR 10,000	NPR 3,000
10.5	S.D.L. Type 2 – 2BE	6.26X16.69X19.37	NPR 10,000	NPR 4,000
10.6	S.D.L. Type 2 – 4BH	12.63X16.69X19.37	NPR 10,000	NPR 6,500
10.7	S.D.L. Type 2 – 2B1H1	12.64X8.27X19.37	NPR 10,000	NPR 5,500
10.8	S.D.L. Type 1F/21 – 4AF	10.94X13.86X19.37	NPR 10,000	NPR 5,500
10.9	S.D.L. Type 3D/40 – DD	7.44X10.35X19.37	NPR 10,000	NPR 4,500
10.10	Locker Surrender Fee		NPR 1,500	
10.11	Duplicate locker key		As per Actual	

11. Trade Operations

11.1 Letter of Credit - Import

Ref	Description	Applicable Charges
11.1.1	Issuance of Letter of Credit (Irrevocable/revocable/back to back/transferable)	0.15% per quarter or part credit thereof, min NPR 3,000/- (for industries) 0.25% per quarter or part credit thereof, min NPR 3000/- (for trading companies)
11.1.2	Revolving -in the terms of value/validity	0.25% per quarter or part credit thereof, min NPR 3,000.00 drawing up to face value will be free of charges, thereafter 0.15% will be levied on each reinstatement of value/validity.
11.1.3	Cancelations of L/C	NPR 2,000
11.1.4	Communication (L/C Issuance)	NPR 2,500
11.1.5	Amendment	0.15% per quarter or part thereof,
	For time extension of extension of expiry and / or increase in value	Min NPR 3,000
	Time extension within the same quarter	NPR 2,000
	Amendment other than time extension and increase in value.	NPR 2,000
11.1.6	BCI report sharing charge	Minimum NPR 1,000

11.2 Letter of Credit - Export

Ref	Description	Applicable Charges
11.2.1	Advising L/C	NPR 3,000
	Advising L/C amendment	NPR 2,500 Note: The fee may be refunded to customer if bill is negotiated or sent on collection basis through us.
11.2.2	Confirmation Adding (Subject to prior arrangement)	As agreed with the customer.
11.2.3	Transfer of Credit	
	For a simple transfer of whole documentary credit For Partial transfer	NPR 3,500 0.125% of transferred value or minimum NPR 2,000

11.3 Bills - Import

Ref	Description	Applicable Charges
11.3.1	Import Bill under L/C (Up to 15 days)	15% p.a. (365 days basis)
11.3.2	Import Bill Payment	NPR 2,000
11.3.3	Direct Reimbursement	15% p.a. (365 days basis) if booked under import bill or as agreed with the customer for import loan facility.
11.3.4	Collection Bill received	0.15% on bill value or minimum NPR 2,500

	(Import bills without L/C)	
11.3.5	Acceptance (usance L/C) Commission	0.1% per month or minimum NPR 1,500
11.3.6	Communication Charge	NPR 1,500
11.3.7	Discrepancy Fee	USD 75 for L/C issued in USD EUR 75for L/C issued in EUR GBR 75 for L/C issued in GBR JPY 7,000 for L/C issued in JPY INR 3,000 for L/C issued in INR NPR 3,000 for L/C issued in NPR Equivalent USD 50 for L/C for all other currency.

11.4 Bills - Export

Ref	Description	Applicable Charges
11.4.1	Collection Bill sent	0.125% on bill value of minimum NPR 2,500
11.4.2	Export Bill Purchased – Sight (covering 15 days) Clean Discrepant	0.5% on bill value or minimum NPR 2,500 0.75% on bill value or minimum NPR 3,500
11.4.3	Export Bill –Usance Clean Discrepant	0.5%. Beyond 15 days 15% p.a. 0.75%. Beyond 15 days 16% p.a
11.4.4	Cash Against Document (CAD) – NRB circular no Ipra. Paripatra No.259	As agreed with the customer
11.4.5	Communication fee (follow-up)	NPR 2,000
11.4.6	Export Cash incentive processing fee	0.5%

11.5 Letter of Guarantee

Ref	Description	Applicable Charges
11.5.1	Issuance Fee Bid Bond	0.375% per quarter & part thereof or minimum NPR 2,500
11.5.2	Issuance Fee – Performance bond	0.4% per quarter & part thereof or minimum NPR 2,500
11.5.3	Financial and Advance Payment Guarantee	0.70% per quarter & part thereof or minimum NPR 2,500
11.5.4	Amendment Increase in value & Time extension	Same as issuance charge
11.5.5	Other amendment i.e. extension within same quarter or clauses of guarantee text.	NPR 2,500
11.5.6	Issuance of counter guarantee to other bank	Our charge plus correspondent bank's charge and SWIFT charge of NPR 2,500

11.5.7	Amendment of Counter Guarantee within the quarter for extension, guarantee text/clause change	<ul style="list-style-type: none"> - USD 150 for GTEE in USD - EUR 100 for GTEE in EUR - GBP 100 for GTEE in GBP - INR 3,000 for GTEE in INR
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12. Loan Administration

Ref	Description	Applicable Charges
12.1	Credit Check Fee	<ul style="list-style-type: none"> • NPR 550 with customer's details • NPR 250 without details to be obtained upfront and refund access amount to ac if any. <p>(Actual as per CIB charges)</p>
12.2	Issuance of Letter of Credit Line	<p>Up to NPR 50M – NPR 250/- More than NPR 50M to NPR 100M –NPR 500/- More than NPR 100M – NPR 1,000/-</p>
12.3	Loan Against FD/NSB	<ul style="list-style-type: none"> • Against NSB - 0.25% • Against FD - Nil
12.4	<ol style="list-style-type: none"> 1. Charge on partial release of securities 2. Zonal registration transfer/request for new blue book 	NPR 1,000

Loan Related Fees					
Ref	Description	Corporate/ Infrastructure & Projects	Business Development	Mid-Market	Retail Financial Services
12.5	Loan Administration Fee	<p>Working Capital Loans Overdraft : 0.25% Demand Loan : 0.25%</p> <p>Trade Finance Trust Receipt /Import Loan - 0.25% Demand Loan against Local LC - 0.25% Export Loan- 0.25% Domestic bills LCY- 0.25% Export Bill - 0.25%</p> <p>Term Loan Term Loan 0.50%</p>	<p>Working Capital Loans Overdraft : 0.50% Demand Loan : 0.50% Supply Finance : 0.75% Sana Byawasai Karja : 1% Constructions Business Maximum : 0.5%</p> <p>Trade Finance Trust Receipt /Import Loan : 0.50% Trust Receipt FCY:- 0.10% on disbursed amount. Demand Loan against Local LC: 0.50% Export Loan: 0.50% Domestic bills LCY: 0.50% Export Bill : 0.50%</p> <p>Terms Loans Term Loan: 0.75%</p>	<p>Working Capital Loans Overdraft : 0.50% Demand Loan : 0.50%</p> <p>Trade Finance Trust Receipt /Import Loan -0.50% Demand Loan against Local LC- 0.50% Export Loan- 0.75% Domestic bills LCY- 0.75% Export Bill- 0.75%</p> <p>Term Loan Term Loan : 0.50%</p>	<p>Sana Byawasai Karja Working Capital Loan: 0.75% Term Loan:0.75% One Off Enhancement (Funded) :0.75% Supply Finance: 0.75% Trust Receipt Loan: 0.75% Demand loan against local LC: 0.75%</p> <p>Trade Finance Export Loan: 0.75% Domestic Bills: 0.75% Export Bills: 0.75%</p> <p>Term Loans Commercial Vehicle Loans 0.75% Laghu Udhyami Karja: 0.75%</p> <p>Consumption Loans Auto Loan: 0.75% Home Loan: 0.75% Home Equity Loan:0.75% Personal Loan:0.75% 2 Wheeler Loan:0.75% Educational Loan:0.75% Loan Against Gold: 0.75% Lifestyle Loans: 0.25% Life Insurance Linked Loan 0.25%</p> <p>Deprived Sector & Microfinance Loans Wholesale Loan: 0.25% Low Cost housing: 0.25% Live Stock Loan:0.75% Tractor/ eRickshaw Loan: 0.75% Other MSME Loan:0.75% Laghu Karja : 0.75% Krishi Karja: 0.75%</p> <p>Lending to Microfinance Institutions:- Overdraft : 0.50% Demand Loan : 0.50% Term Loan : 0.50%</p> <p>Other Loans Loan Against Shares: 0.75%</p>
12.6	Loan Renewal Fee	NPR 25K - 0.15% of the loan amount			0.15% of the loan amount

12.7	Prepayment / Swap Fee (Applicable for loan amount exceeding NPR 5,000K only)	<u>Loan Prepayment Fee:</u> <ul style="list-style-type: none"> ▪ Prepayment within 2 Years of disbursal: 0.75% of the amount being prepaid ▪ Prepayment after 2 Years but within 5 Years of disbursal: 0.375% of the amount being prepaid ▪ Prepayment after 5 Years of disbursal: 0.15% of the amount being prepaid <u>Loan Swap Fee:</u> <ul style="list-style-type: none"> ▪ Swap within 2 Years of disbursal: 0.75% of the amount being swapped ▪ Swap after 2 Years but within 5 Years of disbursal: 0.375% of the amount being swapped ▪ Swap after 5 Years of disbursal: 0.15% of the amount being swapped <p><i>For amortizing loans with Fixed Interest Rate, Prepayment/Swap Fee of 0.75% shall be applicable throughout the tenure of the loan.</i></p>
12.8	Commitment Fee	Revolving Limit: 0.15% per annum on unutilized revolving limit (if average annual loan outstanding is less than 60% of approved limit, commitment fee shall be recovered for the deficit % i.e. if utilization is 50% commitment fee shall be charged on 10 %). Amortizing Limit: One-time fee of 0.15% of undrawn portion of the approved amortized loan.

13. Central Archives

Ref	Description	Applicable Charges
13.1	Documents retrieved within 1 year	NPR 500
13.2	Documents retrieved after 1 year	NPR 1,000

14. Others

Ref	Description	Applicable Charges
14.1	Information Processing Fees under the Right to Information (RTI) Act	- Nil – NPR 1,000 per information (Depending on the complexity of sourced information)
14.2	Credit Information Fee (Within Local FIs)	- NPR 1,000 per information

15. General Terms and Conditions

- The fees as per latest NRB Directive shall prevail all the time.
- By using or subscribing services the customer also allows the bank to debit applicable charges and commission from the customer's account.
- Charges/commissions are subject to change upon bank's discretion and may not be notified to customers in all cases.
- Waivers or discounts on the commission/ charges if applicable will be agreed between the bank and the customer before using the service.
- The charges/commission depending on the pricing structure may be one time or recurring.
- If charges/commissions are missed for whatsoever reason, the customer allows the bank to process the charges in bulk.
- For cancellation, the customer has to follow the process as ratified by the bank. Irrespective of whether the service is used or not as long as the customer still holds a subscription the bank may charge the customer.
- If you have any doubts or confusion regarding the charges, customers are requested to contact our nearest branch.
- On charge related to service from third party shall be amended as advised by respective party.