

I Schedule of Charges I

Home & Auto Loans Consumer Banking, Bangladesh

Item	Fees
Home Loan	
Processing Fee	1.5% of the loan amount
Early Settlement Fee	2% of the outstanding amount.
Partial Prepayment Fee	2% of the prepayment amount.
Auto Loans	
Processing Fee	1.0% of the loan amount
Early Settlement Fee	2.0% of outstanding amount at any point in time
Partial Prepayment Fee	2.0% of partial prepayment amount at any point in time

Effective from January 01, 2011