

SCHEDULE OF CHARGES



SUNRISE BANK LTD

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All these rates are minimum rates to be levied for services of the Bank

(A) IMPORT LETTER OF CREDIT

S. N	Particulars	Fees and Charges
1	Letter of Credit (LC) establishment in Convertible Foreign Currency (FCY)	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.12% or Minimum NRs.1,000.00 per quarter. <p><u>For Non Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.24% or Minimum NRs. 2,000.00 per quarter.
2	LC establishment in IRs and Local Currency (LCY)	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.20% or Minimum NRs. 1,000.00 per quarter. <p><u>For Non Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.40% or Minimum NRs. 2,000.00 per quarter.
3	LC Amendment	<ul style="list-style-type: none"> • For increase in LC value and/or extension of LC expiry, commission is to be charged as per new LC establishment fee or <u>NRs. 1,000.00 whichever is higher.</u>

4	Discrepancy (Import LC)	<p><u>For LC of INR:</u></p> <ul style="list-style-type: none"> • <u>INR 2000.00</u> per discrepancy <p><u>For LC of USD:</u></p> <ul style="list-style-type: none"> • Below <u>USD 25,000.00= USD 35</u> for discrepancy and <u>USD 10</u> for cable charge. • Between <u>USD 25,000.00 and USD 75,000.00= USD 60</u> for discrepancy and <u>USD 10</u> for cable charge. • Between <u>USD 75,000.00 and USD 100,000.00= USD 70</u> for discrepancy and <u>USD 10</u> for cable charge. • Between <u>USD 100,000.00 and USD 200,000.00= USD 80</u> for discrepancy and <u>USD 10</u> for cable charge. • <u>USD 200,000.00 and above= USD 90</u> for discrepancy and <u>USD 10</u> for cable charge. <p>Note: For those LC other than NPR, INR and USD, discrepancy charge of 70 (respective currency of LC) and cable charge of 10 respective currency</p>
5	Advance payment upto USD 35,000.00 for import of goods from 3rd countries	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.15% or minimum NRs. 1,000.00 per transaction <p><u>For Non Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.15% or minimum NRs.2000.00 per transaction <p>Both cases above commission 0.05% shall be lesser, and 50% waiver on Minimum Commission, if the customer is not enjoying FCY rebate)</p>

6	Usance Document Under LC if not paid upon maturity	<ul style="list-style-type: none"> • At par with rate applicable on Bills under Import LC (Normal BLC) <u>plus 3% for 30 days.</u> • For Usance BLC, <u>Normal BLC plus 3% additional</u> for penal for actual number of days up to regularization/settlement.
7	Usance LC Acceptance Commission	<ul style="list-style-type: none"> • <u>0.08% per month</u> or Minimum NRs.1000.00 per quarter.
8	<p>(i) Document Settled by FCY transferred from other Banks</p> <p>(ii) From USD A/C with the Bank</p>	<ul style="list-style-type: none"> • (i) NRs.0.20 per USD. • (ii) Processing fee of <u>NRs.1000.00</u> per set of documents.
9	Inward Document Collection (DAP)	<p style="text-align: center;"><u>For DAP</u></p> <ul style="list-style-type: none"> • <u>0.15%</u> or Minimum <u>NRs.1000.00</u> and Maximum NRs.5,000.00 (Retirement from own source). • <u>0.20%</u> or Minimum <u>NRs.1000.00</u> (Retirement from bank source). <p style="text-align: center;"><u>For DAA</u></p> <ul style="list-style-type: none"> • <u>0.20%</u> or Minimum <u>NRs.1000.00</u> <p>(Both cases above commission 0.05% shall be lesser if the customer is not enjoying FCY rebate)</p>
10	Test Authentication Charge	<ul style="list-style-type: none"> • Reciprocal or Minimum NRs.3,000.00.
11	L/C Document Handling Charge	<ul style="list-style-type: none"> • <u>NRs.750.00</u> per set.
12	LC Cancellation Charge (if unutilized)	<ul style="list-style-type: none"> • <u>NRs.1000.00</u> plus other Bank charges plus Communication charges.

13	Overdrawn commission under Import LC	<ul style="list-style-type: none"> • 0.25% per quarter on overdrawn amount or Minimum NRs.1,000.00 whichever is higher.
14	Export Cash Incentive Processing Fees	<ul style="list-style-type: none"> • NRs. 5,000.00 flat per set of documents

Note: Relevant Communication and Postage charges are to be levied as per section (L).

(B) EXPORT LETTER OF CREDIT

S. N	Particulars	Fees and Charges
15	Advising Commission	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • <u>NRs.500.00</u> <p><u>For Non-Limit Holders:</u></p> <ul style="list-style-type: none"> • <u>NRs.2,500.00</u> • No charge for LC advised by another Bank & negotiated with us.
16	Advising Amendment	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • <u>NRs.500.00</u> <p><u>For Non-Limit Holders:</u></p> <ul style="list-style-type: none"> • <u>NRs.1,500.00</u> • No charge for LC advised by another Bank & negotiated with us.
17	Confirmation Commission	<ul style="list-style-type: none"> • 0.50% or Minimum NRs.2,000.00 per quarter.
18	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 NRs.1, 000.00. • Transfer to other Bank: NRs.2,500.00 plus SWIFTcharges.

19	Negotiation of Export Bills (Sight)	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • Equal to rate of export loan for 15 days. • If Limit Holders are not availing export loan, equivalent to Trust Receipt (TR) rate for 15 days. • If Limit Holders are not availing import or export facility, <u>highest T/R published rate for 21 days.</u> • Additional 1% penal to be levied charged <u>from 22nd day if not realized within 30th day's period. Thereafter 3% penal rate</u> <p><u>For Non-Limit Holders:</u></p> <ul style="list-style-type: none"> • <u>1% additional</u> on above rate per annum for 21 days and if it is not realized within that period, <u>additional 2% per annum</u> to be levied from 22nd day. Thereafter normal penal rate. •
20	Negotiation of Export Bills (Usance)	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • Equal to rate of export loan. • If Limit Holders are not availing export loan, equivalent to TR rate. • If Limit Holders are not availing import or export facility, <u>highest T/R rate per annum</u> for usance period. • <u>Additional 1% per annum</u> to be levied beyond usance period. <p><u>For Non-Limit Holders:</u></p> <ul style="list-style-type: none"> • Equivalent to TR rate per annum for usance period and <u>additional 3% per annum</u> to be levied beyond usance period.

21	Negotiation of documents against our own LC	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • Equal to rate of export loan. • If Limit Holders are not availing export loan, equivalent to Trust Receipt rate. • If Limit Holders are not availing import or export facility, <u>TR interest per annum</u> for actual number of days or Minimum NRs. 1,000.00 to be charged. <p><u>For Non-Limit Holders:</u></p> <ul style="list-style-type: none"> • <u>Equivalent to TR rate</u> per annum for actual number of days. • Minimum NRs.1,500.00 to be charged.
22	Outward Document Purchase not under LC (BILTY/CAD)	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • Rate of export loan plus 1% per annum. • If Limit Holders are not availing export loan, <u>equivalent to Trust Receipt rate plus 1% per annum.</u> • If Limit Holders are not availing import or export facility, <u>equivalent to Trust Receipt rate per annum.</u>
23	Outward Document Collection	<ul style="list-style-type: none"> • 0.15% or Minimum <u>NRs.1000.00</u> (For limit holders) • 0.15% or Minimum Nrs 1,500.00 (For Non-limit holders)
24	Duplicate Advise/ Realization Certificate/ Advance Payment Certificate (Walk-in Customer)	<ul style="list-style-type: none"> • NRs.1,000.00 flat.
25	Freight Permit Charge	<ul style="list-style-type: none"> • <u>NRs. 500.00</u> per permit.

Note: Relevant Communication and Postage charges are to be levied as per section (L).

(C) GUARANTEE

S. N	Particulars	Fees and Charges
26	Bid Bond	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.25% per quarter or Minimum <u>NRs. 1000.00</u> <p><u>For Non Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.4% per quarter or <u>Minimum NRs.1500.00</u>
27	Performance Bond	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.25% per quarter or Minimum <u>NRs. 1000.00</u> • For Supply guarantee 0.40 % per quarter. <p><u>For Non Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.4% per quarter or <u>Minimum NRs.1500.00</u>
28	Advanced Payment Guarantee	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.375% per quarter or <u>Minimum NRs.1,000.00</u> <p><u>For Non Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.5% per quarter or <u>Minimum NRs.1,500.00</u>
29	Bonded Warehouse Guarantee (Customs Guarantee)	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • <u>0.375% per quarter</u> or <u>Minimum NRs.1,000.00</u> <p><u>For Non Limit Holders:</u></p> <ul style="list-style-type: none"> • <u>0.5% per quarter</u> or <u>Minimum NRs. 1,500.00</u> • Guarantee Expired but not released/extended at maturity to be charged 0.375% per quarter till released / surrendered of original guarantee
30	Guarantee against Counter Guarantee of top 1000 Banks	<ul style="list-style-type: none"> • 0.25% per quarter or <u>Minimum USD 100.00</u> and communication charges if applicable.
31	Guarantee against counter guarantees of other Banks	<ul style="list-style-type: none"> • <u>0.375% per quarter</u> or <u>Minimum USD 100.00</u> and communication charges if applicable.

32	<u>Amendment</u> a. Not effecting value & expiry as well as for time extension within the quarter b. Effecting value & expiry as well as for time extension within the quarter	<ul style="list-style-type: none"> Flat NRs. 500 per amendment. Fresh commission as per issuance.
33	<u>Counter Guarantee Amendment</u> a. Not affecting time & value b. Affecting time & value	<ul style="list-style-type: none"> <u>USD 50.00</u> and communication charges if applicable. Fresh commission as per issuance.
34	Endorsing Guarantee to other Bank or relaying claims	<ul style="list-style-type: none"> <u>USD 100.00</u> per event.
35	Shipping Indemnity	<ul style="list-style-type: none"> <u>NRs.1000.00</u> flat.

• **Guarantee Charges for Contractor Customers**

S.N.	Particulars	Fees/Charges /FAC
1	BBG	For Limit Holders: 0.25% per quarter or Minimum NRs. 500.00 p. q. For Non Limit Holders: 0.40% per quarter or Minimum NRs.1500.00 p. q.
2	PBG	For Limit Holders: 0.25% per quarter or Minimum <i>NRs. 1000.00 p. q.</i> For Supply guarantee 0.40 % per quarter. Or minimum Rs. 1,000.00 p. q. whichever is higher. For Non Limit Holders: 0.4% per quarter or Minimum <i>NRs.1500.00 p. q.</i> For Supply guarantee 0.50 % per quarter. Or minimum Rs. 1,000.00 p. q..
3	APG	For Limit Holders: 0.375% per quarter or <i>Minimum NRs.1,000.00 p. q.</i> For Non Limit Holders: 0.5% per quarter or Minimum NRs.1,500.00

Additional Fees and Charges:

		Bank Guarantee Limits (Amount in NRs.)			
S.N.	Fees/Charges	Up to 5 Mil	5 Mil to 10 Mil	10 Mil to 50 Mil	50 Mil and above
1	Loan Processing Fees (Flat) For New Limit or Enhancement	7,500	10,000	20,000	25,000
2	Renewal Charges (Flat)	5,000	7,500	15,000	25,000

(D) CLEAN BILLS PURCHASE

S. N	Particulars	Fees and Charges
36	Local Clearing cheques	<p><u>For Non-Limit Holders</u></p> <ul style="list-style-type: none"> • 0.2% or Minimum <i>NRs.500.00</i>. • If not realized within 3 days, 0.05% per day thereafter. <p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • OD rate for actual number of days.
37	Local Outstation Cheques	<ul style="list-style-type: none"> • No Sunrise Branch: 0.75% or Minimum NRs. 500.00 • Sunrise Branch but No Clearing House: 0.5% Minimum NRs.500.00. • No Sunrise Branch and No Clearing House: 0.75% or Minimum NRs. 500.00. <p>Note: In all above cases, if not realized within <i>15 days 20.00% per annum</i> on actual number of days upto realization to be charged.</p>
38	USD Cheques payable in countries other than USA	<ul style="list-style-type: none"> • 1.5% or Minimum NRs. 1000.00 for <i>30 days</i>. • If not realized within <i>30 days, 0.05% per day</i> thereafter.
39	USD Cheques (USA)	<ul style="list-style-type: none"> • 0.75% or Minimum <i>NRs. 1000.00 for 21 days</i>. • If not realized within <i>21 days</i>, 0.05% per day thereafter.
40	Other Currencies	<ul style="list-style-type: none"> • 1.00% or Minimum NRs.1000.00. • If not realized within <i>21 days</i>, 0.05% per day thereafter

41	IRS Bills/ Demand Draft (DD) Purchase	<p><u>Payable at Metros of India :</u></p> <ul style="list-style-type: none"> • 0.25% or NRs.1000.00 for <u>21 days</u>. • If negotiable instrument not realized within above specified date, 0.05% per day to be charged thereafter. <p><u>Non metros:</u></p> <ul style="list-style-type: none"> • 0.75% or Minimum <u>NRs.1500.00</u> for 30 days. • If negotiable instrument not realized within above specified date, 0.05% per day to be charged thereafter.
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Note: Relevant Postage charges are to be levied as per section (L).

(E) CLEAN BILLS COLLECTION

S. N	Particulars	Fees and Charges
42	Outward Collection Cheques	<ul style="list-style-type: none"> • 0.125%, Minimum NRs.500.00, Maximum NRs.5,000.00 plus Communication and Postage Charges.(If applicable)
43	Inter Branch Collection for non clearing branches(Sunrise bank branches)	<ul style="list-style-type: none"> • NIL
44	Special Clearing	<ul style="list-style-type: none"> • Inward Clearing <u>Rs.1,500.00</u> • Outward Clearing Rs.500.00

Note: Relevant Communication and Postage charges are to be levied as per section (L).

(F) OUTWARD CLEARING

S.N.	Particulars	Fees and Charges
45	FCY Clearing cheque	NRs. 25.00 per cheque
46	Special Clearing Cheque	NRs. 100.00 per cheque
47	Late presentment	NRs. 200.00 per cheque
48	Above NRs. 200,000.00	NRs. 25.00 per cheque

(G) REMITTANCE

S. N	Particulars	Fees and Charges
49	ABBS (For Accountholders) & Domestic Remittance Charge (For non-a/c holders)	<ul style="list-style-type: none"> • For Account holders: Nil; • For Non A/c Holders: <ul style="list-style-type: none"> ➤ No charge to be levied upto NPR 0.20 Million. ➤ 0.10% flat of deposit amount or NPR 200.00 whichever is higher for amount more than NPR 0.20 Mil. ➤ 0.075% flat of deposit amount for amount more than NPR 0.20 Mil/day for ABBS Transfer (For Remittance/ Money Transfer Companies other than Domestic Remittance Partner Companies in our Bank and Remittance Companies enjoying the OD facilities from our Bank). ➤ No charge to be levied for deposit in branches within same district and within inside valley branches (branches operating in Kathmandu, Bhaktapur & Lalitpur).
50	Fund Management	<ul style="list-style-type: none"> • Not less than Note Kosh charge; based on the volume of deposit, the concerned Branch Managers can charge fee taking the consent of depositors in written.
51	IRs Draft	Account Payee Draft: <ul style="list-style-type: none"> • Regular Client <u>NRs.250.00 flat</u> • Walk-in-client 0.10% or Minimum <u>NRs.500.00</u> flat.
52	USD Draft	<ul style="list-style-type: none"> • 0.10% or NRs.250.00 whichever is higher
53	Other FCY Draft	<ul style="list-style-type: none"> • 0.10% or NRs.250.00 whichever is higher
54	IRS Telex/SWIFT Transfer	<ul style="list-style-type: none"> • Commission: <ol style="list-style-type: none"> 1. Rs.800.00 (flat) up to INR 1 Million 2. 0.075% for more than INR 1 Million • Swift Charge: Rs.700.00

55	USD/Other FCY Swift/TT	<ul style="list-style-type: none"> • Commission: <ol style="list-style-type: none"> 1. Rs.800.00 (flat) up to USD 20K 2. Rs.1,400.00 (flat) between USD 20K to 40K • Swift Charge: Rs.700.00
56	Telex/ SWIFT Transfer for Tatopani imports for Limit Holders	<ul style="list-style-type: none"> • 0.05% or NRs.500.00, whichever is higher plus Telex/ SWIFT charge
57	Inward Remittance Transfer to other Banks or against Passport	<ul style="list-style-type: none"> • 0.50% or Minimum NRs.1,000.00 and Maximum USD 50.00
58	Inward Remittance Fee against ID	<ul style="list-style-type: none"> • 0.50% or Minimum NRs.500.00 and Maximum USD 50.00
59	Draft Cancellation	<ul style="list-style-type: none"> • Up to 3 months from the date of draft issuance = <i>NRs. 500.00 per draft.</i> • 3 to 6 months from the date of draft issuance = <i>NRs. 1,000.00 per draft.</i> • More than 6 months= <i>NRs. 2,000.00 per draft.</i> • Plus SWIFT & other Bank charges as applicable. • Refund will be made at the prevailing rate on the date of refund.
60	Transfer to another Bank in Nepal	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.1% or Minimum NRs.250.00 and Maximum NRs.5,000.00 <p><u>For Non Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.25% or Minimum NRs.500.00 and Maximum NRs.7,500.00
61	Refund of Inward Remittance	<p><u>Related Nostro A/c :</u></p> <ul style="list-style-type: none"> • \$15.00 plus communication charges <p><u>Vostro Remittance A/C :</u></p> <ul style="list-style-type: none"> • USD 5.00 or as per agreement plus communication charges
62	TC Issuance	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.50% or Minimum NRs.250.00 <p><u>For Non Limit Holders:</u></p> <ul style="list-style-type: none"> • 0.75% or Minimum NRs.350.00
63	TC Encashment	<ul style="list-style-type: none"> • For USD : NRs.250.00 or 0.75% whichever is higher • For Other Currencies: 0.75% plus USD 10.00

64	FCY Cash Sales	<ul style="list-style-type: none"> NIL
65	Fax Transfer Charge/ ABBS Transfer	<ul style="list-style-type: none"> NIL
66	Payment of Remittance, Online Money Transfers ,Online Payments	<ul style="list-style-type: none"> Sharing of commission as per agreement

Note: Relevant Communication and Postage charges are to be levied as per section (K).

Additional charges for SWIFT transfer in case of “OUR” mode of payment (sender to pay the charge):

For USD payments (MT 103) sent via Standard Chartered Bank (SCB), NY

Amount From	Amount To	Fee
\$501.00	\$2,500.99	\$10.00
\$2,501.00	\$10,000.99	\$15.00
\$10,001.00	\$50,000.99	\$20.00
\$50,001.00	\$1,000,000.99	\$30.00
\$1,000,001.00	Greater	\$35.00

For EUR payments (MT 103) sent via SCB, Frankfurt

Amount From	Amount To	Fee
\$501.00	\$50,000.99	EUR 20.00
\$50,001.00	\$1,000,000.99	EUR 30.00
\$1,000,001.00	Greater	EUR 35.00

For GBP payments (MT 103) sent via SCB, London

Amount From	Amount To	Fee
\$501.00	\$50,000.99	GBP 25.00
\$50,001.00	\$1,000,000.99	GBP 30.00
\$1,000,001.00	Greater	GBP 35.00

For USD payments (MT 103) sent via HAB Bank, NY

Amount From	Amount To	Fee
\$0.00	\$2,500.99	\$15.00
\$2,501.00	\$10,000.99	\$15.00
\$10,001.00	\$50,000.99	\$20.00
\$50,001.00	\$1,000,000.99	\$30.00
\$1,000,001.00	Greater	\$35.00

For JPY payments (MT 103) sent via SCB, Tokyo

SCB, Tokyo charges for MT 103

Amnt from...	Amt to...	Fee
1	5,000	-
5,001	10,000	2,000
10,001	25,000	3,000
25,001	5,000,000	3,000
5,000,001	6,000,000	3,000
6,000,001	7,000,000	4,500
7,000,001	8,000,000	4,500
8,000,001	9,000,000	4,500
9,000,001	10,000,000	4,500
10,000,001	15,000,000	5,000
15,000,001	20,000,000	7,500
20,000,001	30,000,000	10,000
30,000,001	40,000,000	15,000
40,000,001	50,000,000	20,000
50,000,001	60,000,000	25,000
60,000,001	70,000,000	30,000
70,000,001	80,000,000	35,000
80,000,001	90,000,000	40,000
90,000,001	100,000,000	45,000
100,000,001	150,000,000	75,000
150,000,001	200,000,000	100,000
200,000,001	250,000,000	125,000
250,000,001	300,000,000	150,000
300,000,001	350,000,000	175,000
350,000,001	400,000,000	200,000
400,000,001	450,000,000	225,000
450,000,001	500,000,000	250,000
500,000,001	550,000,000	275,000

Amnt from...	Amt to...	Fee
550,000,001	600,000,000	300,000
600,000,001	650,000,000	325,000
650,000,001	700,000,000	350,000
700,000,001	750,000,000	375,000
750,000,001	800,000,000	400,000
800,000,001	850,000,000	425,000
850,000,001	900,000,000	450,000
900,000,001	950,000,000	475,000
950,000,001	1,000,000,000	500,000
1,000,000,001	1,500,000,000	750,000
1,500,000,001	2,000,000,000	1,000,000
2,000,000,001	2,500,000,000	1,250,000
2,500,000,001	3,000,000,000	1,500,000
3,000,000,001	3,500,000,000	1,750,000
3,500,000,001	4,000,000,000	2,000,000
4,000,000,001	4,500,000,000	2,250,000
4,500,000,001	5,000,000,000	2,500,000
5,000,000,001	5,500,000,000	2,750,000
5,500,000,001	6,000,000,000	3,000,000
6,000,000,001	6,500,000,000	3,250,000
6,500,000,001	7,000,000,000	3,500,000
7,000,000,001	7,500,000,000	3,750,000
7,500,000,001	8,000,000,000	4,000,000
8,000,000,001	8,500,000,000	4,250,000
8,500,000,001	9,000,000,000	4,500,000
9,000,000,001	9,500,000,000	4,750,000
9,500,000,001	10,000,000,000	5,000,000
10,000,000,001	and over	5,000,000

(H) CUSTOMER SERVICE / BUSINESS DESK

S. N	Particulars	Fees and Charges
67	Account Closure/ Transfer	<ul style="list-style-type: none"> No charges to be levied
68	Balance Certificate Charge	<p>(Excluding Fiscal Year end or half yearly end)</p> <ul style="list-style-type: none"> NRs.500.00 Flat Plus NRs.100.00 per extra original copy.
69	Balance Reconfirmation Request	<ul style="list-style-type: none"> NRs.1,000.00 flat.
70	<p>Maintenance of minimum balance requirement: Current Account: NRS., USD, GBP, CHF, JPY, AUD, CAD, SGD, HKD, DKK, SEK, CNY YUAN, EURO, NOK, THB</p>	<ul style="list-style-type: none"> Current Account (NRS.): NRs.5,000.00 In case of Current Account having OD Limit – Zero In USD: USD 100.00 In Euro: 100.00 In GBP: 100.00 In JPY: 12,000.00 In CHF: 200.00 In other currencies: Equivalent to NRs.5,000.00
71	<p>Maintenance of minimum balance requirement:</p> <p><u>Savings Account:</u> NRS., USD, GBP,CHF,JPY, AUD,CAD,SGD,HKD,DKK,SEK,CNY YUAN,EURO, NOK,THB</p>	<ul style="list-style-type: none"> <u>Savings Accounts:</u> <ul style="list-style-type: none"> ○ In NRs. 1,000.00 ○ In USD: 10.00 ○ In Euro: 10.00 ○ In GBP: 10.00 ○ In JPY: 2,000.00 ○ In other currencies: Equivalent to NRs.1,000.00

72	Standing Instructions (case to case basis)	<ul style="list-style-type: none"> NRs. 100.00 per request
73	Charge for Current account balance less than minimum balance	<ul style="list-style-type: none"> NIL
74	Charge for Savings a/c balance less than minimum balance	<ul style="list-style-type: none"> NIL
75	Current/ Saving/ USD/ GBP/ EURO balance charge less than minimum balance	<ul style="list-style-type: none"> NIL
76	Statement to be posted abroad	<ul style="list-style-type: none"> USD 10.00 or equivalent in NRs.
77	Statement to be faxed abroad	<ul style="list-style-type: none"> USD 5.00 plus USD 3.00 per page or equivalent in NRs.
78	Penalty on Premature Fixed Deposit Encashment	<ul style="list-style-type: none"> Normal Saving rate till the date of maturity.
79	Statement Print /Re-print	<ul style="list-style-type: none"> NIL for the printing of statement as per the circular of NRB For the re-printing of statement NPR 10.00 per page shall be charged
80	Charge for Current account balance less than minimum balance	<ul style="list-style-type: none"> NIL
81	Charge for Savings a/c balance less than minimum balance	<ul style="list-style-type: none"> NIL
82	Current/ Saving/ USD/ GBP/ EURO balance charge less than minimum balance	<ul style="list-style-type: none"> NIL
83	Account Activation charge for Dormant Accounts	<ul style="list-style-type: none"> Nil As per the circulars of NRB.

Note: Relevant Communication and Postage charges are to be levied as per section (L).

(I) CREDIT

S. N	Particulars	Fees and Charges
84	Legal Review Charge	<ul style="list-style-type: none"> No charge if in-house review.
85	Mortgage Documentation Fee	<ul style="list-style-type: none"> Nil
86	Only Legal Documentation	<ul style="list-style-type: none"> Nil
87	Credit Inquiry	<ul style="list-style-type: none"> Reciprocal basis NRs.500.00 where arrangement for reciprocal basis is not available.
88	CICL Charge	<ul style="list-style-type: none"> Charges to be levied on actual basis
89	SWAP Charge (Outgoing)	<ul style="list-style-type: none"> 2% Flat on the loan outstanding for FTL
90	Loan Renewal Fee	<ul style="list-style-type: none"> Up to NPR 2.00 Million NPR 7,500 Above NPR 2.00 Million and up to NPR 5.00 Million NPR 15,000.00 Above NPR 5.00 Million NPR 25,000.00
91	Fixed Term Loan Prepayment Charge	<ul style="list-style-type: none"> 1% Flat of prepaid amount (Except in the case as defined in NRB Circular #30. Dated 2069/02/21)
92	Prepayment Charge, Hire Purchase	<ul style="list-style-type: none"> 1.00% flat on pre-paid amount. (Except in the case as defined in NRB Circular #30 dated 2069/02/21)
93	Hire Purchase Loan transfer on account of other party	<ul style="list-style-type: none"> 1.00% flat of the loan amount.
94	Prepayment of Home Loan & Sunrise Sajilo Karja (NR)	<ul style="list-style-type: none"> 1.00% flat on the outstanding amount (Except in the case as defined in NRB Circular#30. Dated 2069/02/21)

95	Prepayment of Education Loan & Signature Loan	<ul style="list-style-type: none"> 2.00% on the Principal prepaid amount, if the loan is settled within the first year of the loan disbursement and 1.00%, if it is settled a year after.
96	Service charge for credit line letter issuance	<p><u>For Limit Holders:</u></p> <ul style="list-style-type: none"> For Customers: NRs.250.00 <p><u>For Non Limit Holders:</u></p> <ul style="list-style-type: none"> For Non Customers: NRs.500.00 per letter.

97. Product wise Loan processing fee details for new loans:-

a) Corporate Loans/Mid-Market:

Particular	LPF Rate
Regular funded limit (OD, FTL, TR,DL etc)	0.30% of approved funded limit
Ad-hoc facilities (TR,DL,STD L etc)	0.30% p.a. of approved ad hoc amount may be charged on monthly proportionate basis up to loan tenure.
Excess over regular funded limit (TR,DL, STD L etc)	0.30% p.a. of approved ad hoc amount may be charged on monthly proportionate basis upto loan tenure
Ad hoc Bridge Gap facilities under Letter of Credit	0.30% p.a. of approved ad hoc bridge gap amount may be charged on monthly proportionate basis up to loan tenure
Consortium Loan	As per consortium decision
Swap Case/Switch Case	0.25% of approved limit

b) SME loans :

Particular	Proposed LPF Rate
SME regular funded limit (OD, FTL, TR,DL etc)	0.75% of approved funded limit
SME ad-hoc facilities (TR,DL,STD L etc)	0.75% p.a. of approved ad hoc amount may be charged on monthly proportionate basis up to loan tenure.
SME excess over regular funded limit (TR,DL, STD L etc)	0.75% p.a. of approved ad hoc amount may be charged on monthly proportionate basis up to loan tenure
SME ad hoc Bridge Gap facilities under Letter of credit	0.75% p.a. of approved ad hoc bridge gap amount may be charged on monthly proportionate basis up to loan tenure
Swap/Switch Case	0.25% of approved limit

c) Retail Loans:

Particular	LPF Rate
Home Loans	0.75% of approved limit
Hire Purchase (Consumer)	0.75% of approved limit
Hire Purchase (Commercial, Equipment, Used-vehicle)	1% of approved limit
Sunrise Sajilo Karja	1% of approved limit
Education Loan	1% of approved limit
Margin Lending	0.50% of approved limit
Loan against FDR/ Government Bond	Nil
Gold Loan	0.5% of approved limit
Krishi Karja	1% of approved limit
Sunrise Signature Loan	1% of approved limit
Other Retail loans	0.75% of approved limit

d) Deprived Sector Loans:

Particular	LPF Rate
Deprived Sector Loan – Direct Lending	1% of approved limit
Deprived Sector Loan – Wholesale Lending	0.50% of approved limit

Note:

- Any loans under special tie-up and any other scheme/ product paper, Consumer Loans will be guided as per the specific Policy and Scheme developed and duly approved by Board.
- Rebate on above is provided on case to case basis, remaining within the limit as prescribed by NRB.

(J) SAFE DEPOSITS LOCKERS

S. N	Particulars	Fees and Charges
97	Locker size A (H" X W" X D") 6.3 X 8.4 X 19.6	<ul style="list-style-type: none"> • Annual Rent NRs. 2,500.00 • Key Deposit NRs. 15,000.00
98	Locker size B (H" X W" X D") 5 X 14 X 19.6	<ul style="list-style-type: none"> • Annual Rent NRs. 3,000.00 • Key Deposit NRs. 15,000.00
99	Locker size C (H" X W" X D") 11 X 14X 19.6	<ul style="list-style-type: none"> • Annual Rent NRs. 3,500.00 • Key Deposit NRs. 17,500.00
100	Locker size D (H" X W" X D") 7.5 X 21 X 19.6	<ul style="list-style-type: none"> • Annual Rent NRs. 4,000.00 • Key Deposit NRs. 20,000.00
101	Locker size E (H" X W" X D") 15.4 X 21.2 X 19.6	<ul style="list-style-type: none"> • Annual Rent NRs. 6,500.00 • Key Deposit NRs. 25,000.00
102	Breaking of Lockers in case of lost keys	<ul style="list-style-type: none"> • NRs.2,500.00 or actual cost of lock replacement whichever is higher.

Note:

- No Key Deposit for the staffs availing the locker facility.
- 50% discount on Annual Rental charges for staffs availing the locker facility.

(K) CASH AND TRANSFERS

S. N	Particulars	Fees and Charges
103	Cheque Returned due to insufficient fund	<ul style="list-style-type: none"> • Nil
104	Stop Payment request (case to case basis)	<ul style="list-style-type: none"> • NRs.250.00
105	Good for payment (case to case basis)	<ul style="list-style-type: none"> • Credit Customers: NRs. 200.00 per cheque • Non Credit holders: NRs. 250.00 per cheque

106	Loose Cheque Issuance	<ul style="list-style-type: none"> NRs. 100.00 per leaf
107	Cheque book issuance against lost Cheque Book	<ul style="list-style-type: none"> Cheque book shall be issued after executing stop payment of unused cheque leaf after recovery of charges as NRs.250.00 up to 25 leaves and NRs. 500.00 above 25 leaves.
108	Cheque book issuance against without Requisition Slip	<ul style="list-style-type: none"> NRs. 250 if requisition slip is lost.
109	Charge against uncollected cheques if not collected within 90 days of request.	<ul style="list-style-type: none"> NRs.250.00 (Effective from BOD approval date of this revised schedule).
110	FCY Cash Deposit	<ul style="list-style-type: none"> <u>1.00%</u> on total value (as per NRB)
111	NRB Cheques Issuance	<ul style="list-style-type: none"> For Financial Institutions: Nil. For Non Limit Holders: NRs. 250.00 per cheques
112	Manager's Cheques	<ul style="list-style-type: none"> NRs. 250.00 per Manager's Cheque for all MC application form filled by customer.
113	Account maintenance Fee Applicable to dormant account	<ul style="list-style-type: none"> No charge.
114	Commission relating to forwarding Limit Holders application to purchase NSB to be recovered from NRB	<ul style="list-style-type: none"> 0.05% or Minimum NRs. 250.00

115	Commission relating to forwarding Limit Holders application to collect interest to be recovered from NRB	<ul style="list-style-type: none"> • 0.05% or Minimum NRs. 250.00
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Note:

- Besides above schedule of Fees and Charges of Sunrise Bank Ltd., Fees and Charges levied by Counter Party /Intermediaries Banks / Agents shall be charged on actual basis.
- Note: Relevant Communication and Postage charges are to be levied as per section (L).

(L) COMMUNICATION AND POSTAGE

S. N	Particulars	Fees and Charges
116	<p><u>Limit Holders Duplicate Debit/Credit Advice</u></p> <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 • NRs. 100.00 • NRs. 250.00 • NRs. 500.00
117	<p><u>Record Retrieval Charges</u></p> <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 • NRs. 100.00 • NRs. 250.00 • NRs. 500.00

118	<p><u>Communication and Postage charge</u></p> <ul style="list-style-type: none"> • Simple Payment swift message (For NPR) • Simple Payment swift message (other than NPR) • Other Message • Letter of Credit/Guarantee message • LC payment message (via MT 202) 	<ul style="list-style-type: none"> • NRs. 500.00 per message • NRs. 1000.00 per message • NRs. 750.00 per message • NRs. 1,500.00 per message • NRs. 1,500.00 per message
119	<p><u>Courier (for each packet up to 500 gms)</u></p> <ul style="list-style-type: none"> • Nepal • India • Other Countries 	<ul style="list-style-type: none"> • NRs. 100.00 • NRs. 500.00 • NRs. 2,000.00

(M) CARD & MOBILE BANKING

Domestic Visa Debit Card Fees and Charges (in NRS)		
	For Staffs	For Clients
Issuance Fee	Free	NRS. 1000.00 - Card Validity: 5 Years (If the customer wishes to pay the charges in installments, Rs. 250 shall be charged in four yearly installments - applicable from next year onwards)
Re-PIN	Free	50
Card Replacement Fee	Free	250
Supplementary Card Fee	Free	250
Cash Withdrawal Fee		
Own Terminal	NIL	NIL
Visa Network - within Nepal	30	30
Visa Network - in India and Bhutan	250	250

	Balance Inquiry		
	Own Terminal	NIL	NIL
	Visa Network - within Nepal	20	20
	Visa Network - in India and Bhutan	50	50
VISA International Card (In USD)			
		For Staffs	For Clients
	Issuance Fee	Free	10
	Annual Fee	Free	10
	Re-PIN	Free	1
	Cash Withdrawal Fee		
	Own Terminal	NIL	NIL
	Visa Network	3	5
	Balance Enquiry		
	Own Terminal	NIL	NIL
	Visa Network	0.75	0.75
International Card against travel Quota			
		For Staffs	For Clients
	Issuance Fee	Free	NRs. 1,000.00
	Reload Fee	Free	NRs. 500.00
	Re-PIN	Free	USD 1
	Validity of Card	5 Years	5 Years
	Cash Withdrawal Fee		
	Own Terminal	NIL	NIL
	Visa Network	3	5
	Balance Enquiry		
	Own Terminal	NIL	NIL
	Visa Network	0.75	0.75
Mobile Banking Facility			
		For Staffs	For Clients
	Mobile Banking Registration Fee	Nil	NRS 250 p.a.

PIN Reset Charge (Log In and/or Transaction Password/PIN)	Nil	Nrs 10
Inter Bank Fund Transfer Fee		
NPR 100 - NPR 1,000	Nrs 10	Nrs 10
NPR 1,001 - NPR 10,000	Nrs 20	Nrs 20
NPR 10,001 - NPR 20,000	Nrs 30	Nrs 30
NPR 20,001 - NPR 30,000	Nrs 40	Nrs 40
NPR 30,001 - NPR 40,000	Nrs 50	Nrs 50
NPR 40,001 - NPR 50,000	Nrs 60	Nrs 60
NeRu		
	For Staffs	For Clients
Subscription Charges	NA	NRS 250 p.a.
Credit Card		
	For Staffs	For Clients
Joining fee	Nil	NPR 500
Subscription fee	Nil	NPR 3500*
Supplementary Card fee	Nil	NPR 3500*
Replacement fee (Lost, Damaged)	Nil	NPR 500
Onus Cash advance fee	NPR 200 + 1% P.M on Amount	NPR 200 + 2% P.M on Amount
Off us Cash advance fee (Nepal)	NPR 200 + 1% P.M on Amount	NPR 250 + 2% P.M on Amount
Off us Cash advance fee (India)	NPR 200 + 1% P.M on Amount	NPR 300 + 2% P.M on Amount
Balance Enquiry in Sunrise ATM	Nil	Nil
Balance Enquiry in other Bank ATM	NPR 50	NPR 50
Temporary Limit Enhancement	Nil	NPR 500
Permanent Limit Enhancement	Nil	NPR 750
Interest on remaining dues (POS)	1% p.m.	2% per month
Late Payment fee	NPR 300 or 1% of due amount whichever is higher; Maximum Ceiling: NPR 2,000.00	NPR 300 or 1% of due amount whichever is higher; Maximum Ceiling: NPR 2,000.00
Hot Listing Fee (Card block fee)	Nil	NPR 250
PIN Re-Generation Fee	Nil	NPR 150

Auto Debit Reversal Fee/Cheque Return Fee	Nil	NPR 300
Overdrawn Fee (Card holders can use 10% in excess to their total credit limit)	NPR 500	NPR 500
Statement Receipt fee	Nil	NPR 100
<p>Note: Interest rate charge of 2% p.m. will be applicable for the first billing cycle after the payment due date. Similarly 2.25% p.m. and 2.5% p.m. for the 2nd and 3rd billing cycle respectively.</p> <p>* Subscription Fee of 3000 for 5 years valid card if fee is paid upfront or can be divided into 5 equal installment of NPR 700 each year as per customer convenience.</p>		

(N) ASBA CHARGE

124	Applying through C-ASBA or ASBA visiting the bank	NRs.25
125	Applying through MERO SHARE LOG IN	Nil