

Standard Tariff of Charges
Effective from 23rd Baisakh 2076 (6th May 2019)

A. Operations :

Description	Charges/Commission/Fees/Others
1. Account Opening	
Balance Confirmation Fee	NRS 1,000 for new accounts; NRS 500 for accounts older than one year. NRS 150 for additional copies Free for Audit purpose (Once in a Fiscal Year) Free (once annually) in case of BOK Super Salary Account Free in case of BOK Grihalaxmi Savings Account
Statement of Accounts (on demand)	NRS 300 NRS 550 for older than 6 months (Not applicable if not taken earlier or incase of issuance along with Balance Certificate)
Good for Payment	NRS 300 upto NRS 1 mio. NRS 500 above NRS 1 mio. NRS 100 for Corporate Clients For FCY - USD 5 or equivalent
Cancellation of Good for Payment	NRS 250
Stop Payment	NRS 250 per leaf
Cheque book issued against lost cheque book	For FCY - USD 5 or equivalent
Loose cheque issuance Fee / Counter cheque	NRS 20 per leaf but however a minimum charge of NRS 200 shall be levied
NRB Cheque or other Bank cheque issuance	NRS 50 each
Cancellation of NRB Cheque or other Bank cheque issuance	NRS 200 or 0.1% whichever is higher for A/C holders NRS 500 or 0.1% whichever is higher for non A/C holders
Cheque book destruction charge while closing the account (levied only for those who had issued)	NRS 250
Uncollected cheque book destruction charge after 3 months of issuance	NRS 10 per remaining leaf
Copy Document	NRS 350
Standing Instruction	NRS 500
Certificate issued to the customer (Other than Balance Confirmation Certificate)	NRS 1,000 for older than 6 months
Issuance of copy of FDR + FDR CLOSE during FD Lost case	NRS 250 Per request USD 5 (or equivalent) for FCY account
Fixed Deposit liquidation Charge	Interest rate will be applied by deducting 3% from the originally applied interest rate plus a liquidation charge of 0.5% on fixed deposit. * In case interest is not paid to the customer, liquidation charge will not be applied. ** Liquidation charge will not be applied in case the calculated net payable amount is lower than the Fixed Deposit amount. *** Preliquidation of Fixed Deposit will be subject to the provision of FD related Circulars.
2. Locker Rental Charges (On the basis of volume, cubic inch)	
Yearly Charges:	
Head Office and Branches within valley:	
Locker size:	
Size A (upto 1000)	NRS 3,500
Size B (from 1001 to 1500)	NRS 4,500
Size C (from 1501 to 3000)	NRS 6,000
Size D (from 3001 to 6000)	NRS 8,000
Size E (from 6001 and above)	NRS 10,000
Outside Valley Branches:	
Locker size:	
Size A (upto 1000)	NRS 2,500
Size B (from 1001 to 1500)	NRS 3,500
Size C (from 1501 to 3000)	NRS 5,000
Size D (from 3001 to 6000)	NRS 7,000
Size E (from 6001 and above)	NRS 9,000
Note: 50% discount for Locker charge in case of BOK Grihalaxmi Savings Account	
Locker breaking charge	NRS 2,000 plus actual bill from service provider
Account lien	NRS 10,000 (for outside valley branches) NRS 10,000 (for inside valley branches)
3. Payment of Cheques/Deposits in cash under Anywhere Banking Service (For transactions of over NRS 200,000 only per day)	
A.	0.05% of transaction value or minimum NPR 200
B.	Nil for the inter branch transactions carried out between: 1. All inter region transactions. 2. Kathmandu Valley branches (including Panauti & Banepa). However transactions involving Jumla, Khandbari, Diktel and Dailekh branches shall attract charges as per A.
C.	ABBS charges not applicable for the transfers made by closing an existing account and opening the same in other branch.
D.	ABBS arrangement for account opened under BOK Bachat Khata will be as under: - Free for inter region transactions and for transactions within Kathmandu valley branches. - Free for transactions up to NRS 500,000 per day throughout the branches.
E.	Free for accounts opened under BOK Byabasaik Chalti Khata

Description	Charges/Commission/Fees/Others
4. Cheques/Clearing Cheques	
Special Clearing Cheque other than Nepal Clearing House Ltd. (NCHL)	Inward : NRS 700 Outward : NRS 1,000
Electronic Cheque Clearing (NCHL): Upto 500 500-5,000 5,000-200,000 >200,000	Nil NRS 5 NRS 10 NRS 25 NRS 25 per cheque for Foreign Currency cheques
Special/ Express Cheque Clearing	NRS 100
High Value Cheque Clearing (Amount NPR 200 mio <=NPR 300 mio)	NRS 100
Returned Cheque (Outward Clearing)	On actual basis (NCHL Charges)
Returned Cheque (Inward Clearing) (Incase of insufficient funds)	NRS 400
Returned Cheque (Counter) (Incase of insufficient funds)	NRS 400, USD 5 (or equivalent) for FCY cheques
Local Outstation Cheque (Collection)	NRS 350.00 Flat
Local Outstation Cheque/Draft (Purchase)	0.5% (covering upto 7 days) Interest to be charged after 7 days + Courier/Postage Charge as per STC and applicable other banks charges
FCY Cheque/Draft:	
Purchase	0.5% (covering upto 7 days) Interest to be charged after 7 days + Courier/Postage Charge as per STC and applicable other banks charges
Collection	NRS 1,000 or 0.125% whichever is higher + Courier/Postage Charge as per STC and applicable other banks charges
FCY Cheque/Draft Payable locally:	
Purchase	0.5% (covering upto 7 days) Interest to be charged after 7 days + Courier/Postage Charge as per STC and applicable other banks charges
Collection	NRS 300 or 0.125% whichever is higher + Courier/Postage Charge as per STC and applicable other banks charges
Indian Rupees Bills/Cheque Purchase:	
Purchase	0.5% (covering upto 7 days) Interest to be charged after 7 days + Courier/Postage Charge as per STC and applicable other banks charges
Collection	NRS 300 or 0.125% whichever is higher + Courier/Postage Charge as per STC and applicable other banks charges
Inward Collection:	
Commission	0.25% or min NRS 300 + Courier/Postage Charge as per STC and applicable other banks charges
Outward Collection	
Commission	NRS 250 or 0.125% whichever is higher + Courier/Postage Charge as per STC and applicable other banks charges
5. Interbank Payment System (NCHL-IPS)	
For Amount in NPR	
Upto 500 500-5000 5000-50,000 >50,000	NRS 5 NRS 10 NRS 20 NRS 30
Note: For Dividend and IPO Refund Payments, the transaction fees will be waived for transaction up to NRS 100	
For Foreign Currencies	
NRS 30	
6. Fees and charges for Bill Payment	
Bill Payment (without Receipt)	No charge
Bill Payment with Receipt Collection from the Bank Counter	NRS. 5/Phone bill
Bill Payment with Receipt Collection from prescribed 'Point-of-collection'	NRS. 10/Phone bill
Bill Payment with Home Delivery of Receipts within prescribed locations	NRS. 15/Phone bill (Incase of more than one phone bill, Rs. 5 for each additional phone bill)
Registration (Initial) Fee	N.A. (Free)
Re-Registration	NRS 50 for each time
3rd Party Service Provider	NRS 5/Phone Line
7. Remittance	
Cash Management	0.10%
Cheque Return under Cash management	NRS 300 + Corresponding Banking Charge
Issuance of Advance Payment Certificates	NRS 300 up to USD 20,000 or equivalent NPR 500 above USD 20,000 or equivalent
Export Incentives	
Handling Charges	NRS 2,000 or 0.25% whichever is higher
Interest rate for until the reimbursed period	As on Over Draft rate for customers with OD facility or 1% above the published Export Finance - Nepalese Currency Prime rate
USD/Other FCY Cash Deposit in USD/Other FCY Account	Nil (For 50 and above Denomination) 0.5% (For Denomination Less than 50)
Refund of Inward Remittance	USD 10 (or eqv.) for amount up to USD 500 (or eqv.) USD 25 (or eqv.) for amount over USD 500 (or eqv.) below USD 2000 (or eqv.) USD 50 (or eqv.) for amount over USD 2000 (or eqv.) plus SWIFT charges as per STC and other banks charges

Inward Remittance - Inter-bank Payment	NRS 1100 or 0.125% whichever is higher
Inward Remittance Charge:	
For Account Holders:	Incase of USD from SCB with charges OUR : USD 5 Other Currencies: Nil plus SWIFT charges as per STC and other banks charges
For Non Account Holders:	Incase of USD from SCB with charges OUR : USD 12 Other currencies: NRS 700 plus SWIFT charges as per STC and other banks charges
Inward Remittance Charge through Local Bank, outside KTM Valley	NRS 250 plus SWIFT charges (if any) as per STC
Communication Chg.- SWIFT charge for correspondence on behalf of the customer	SWIFT charge as per STC + other charges as applicable (including correspondent bank's charge)
Description	Charges/Commission/Fees/Others
Outward Remittance (SWIFT):	
Commission	- NRS 250 or 0.20% whichever is higher - NRS 300 or 0.30% whichever is higher for Non A/C holders - For Students NRS 250 or 0.15% whichever is higher - For Tibet/Khasa trade - NRS 250 or 0.20% whichever is higher Additional fees to be collected incase of fund transfers with details of charges 'OUR' as under : - For fund transfers using Standard Chartered Bank, New York - USD 10 - For fund transfers using other Nostro Accounts - as per Nostro Bank's charges. plus SWIFT charges as per STC
Draft Sale	- NRS 250 or 0.20% whichever is higher for A/C holders - NRS 300 or 0.30% whichever is higher for Non A/C holders - For Students NRS 250 or 0.15% whichever is higher - For Tibet/Khasa trade - NRS 250 or 0.05% whichever is higher - For INR draft of non account holders (without docs) NRS 750 or 0.25% whichever is higher - For INR draft of account holders (without docs) NRS 500 or 0.25% whichever is higher plus SWIFT charges (if any) as per STC For SCB draft, following additional charges to apply: GBP 5.00 per check for SCB London USD 5.00 per check for SCB NY
Draft Purchase (Local)	0.5% (covering upto 7 days) Interest to be charged after 7 days + Courier/Postage Charge as per STC and applicable other banks charges
Stop payment for lost draft other than LCY	Rs. 700 + plus communication and applicable other banks charges
Draft cancellation against original draft	LCY: NRS 200 INR : NRS 300 FCY: NRS 350 plus communication and applicable other banks charges
Outward Remittance through Online Software/Fax Transfer to BOK branches (Pay on ID)	NRS 200 or 0.05% whichever is higher
Outward Remittance through Online Software/ Tested Fax Transfer/ Pay Order/Draft to Nepalese Manager's Cheque/Gift Cheque	NRS 250 or 0.10% whichever is higher
Cancellation of Managers' Cheque/Gift Cheque	NRS 300 (Not applicable if Manager's Cheques are issued for adjustment transactions of BOK)
Manager's Cheque for Visa to Thailand	NRS 250 (Not applicable if Manager's Cheques are cancelled during adjustment transactions of BOK)
NOC Voucher:	NRS 100
Account Holder	Nil
Non Account Holder	NRS 50 for each voucher
NEA - Kulekhani (I) & (II) & Concrete Pole Plant	Nil
8. Others	
Credit Information Bureau Charges	
Listing / De-listing of Customers (cheque bounced for amount above 10 Mio.)	Actual basis (Current NPR 3000)
Listing / De-listing of Customers (cheque bounced for amount below 10 Mio.)	Actual basis (Current NPR 2000)
Commission for Market Maker Transactions	
Amount(NPR)	
Up to 1 Lakh	0.50%
Above 1 lakh – Up to 5 lakh	0.40%
Above 5 lakh – Up to 10 lakh	0.30%
Above 10 lakh – Up to 50 lakh	0.20%
Above 50 lakh	0.10%
B. General - Courier, Postage and SWIFT Charges :	
Description	Charges/Commission/Fees/Others
Communication Chg.- Courier	
All countries except India	NPR 2,500 per document
India	NPR 1,500 per document
Within Nepal	NPR 250 per document
Communication Chg.- Postage	
Within Nepal	NRS 20
India	NRS 50
Abroad	NRS 250
Communication Chg.- SWIFT	
Incoming	
Inward Remittance (MT103)	NRS 100
Refund of Inward Remittance	NRS 400
LC (MT 700)	NRS 100
LC Amendment (MT 707)	NRS 100
BG (MT 760)	NRS 100
BG Amendment (MT 767)	NRS 100

Outgoing	
Outward Remittance:	
SWIFT Charge (MT103) - India and Elsewhere	(a) Student Rs. 700 (b) Others Rs. 900
SWIFT Charge (MT103) - Within Nepal	NRS 400
Others (MT 199) (Only when applicable)	NRS 100
LC Opening (MT 700)	NRS 1,800
LC Amendment (MT 707)	NRS 700
LC Reimbursement Authorisations (MT 740)	NRS 700
LC Payments (MT 202)	NRS 700
BG Opening (MT 760)	NRS 1,800
BG Amendment (MT 767)	NRS 700
LC Cancellation	NRS 700
SWIFT charge for correspondence on behalf of the customer	NRS 400
Others	NRS 700
<i>Note: Charges under Syndicated Finance will be as per the Syndicated Loan Agreement/Arrangement. Normal charges applicable if not mentioned in the agreement.</i>	
C. Credit Services :	
Description	Charges/Commission/Fees/Others
1. Administrative Service Fees	
(i) For Approval of New loans	
Consumer Loans: (Retail Relationships)	
Residential Real Estate Loan (Above NPR 10,000,000)	0.75% (25% discount for BOK Grihalaxmi Savings Account)
Other Consumer Loans	1% (25% discount for BOK Grihalaxmi Savings Account)
Small Business Finance (SBF):	
Cottage and Small Scale Industries:	
For Exposure up to NRS 5 Mio.	1%
For Exposure above NRS 5 Mio.	0.50%
Other SBF	0.75% Flat (Minimum NRS 7,500)
Temporary Credit Facility Requests	0.50%
Business Bank:	
Term Loan:	
For Customer Group Limit up to NRS 5 Mio.	1%
For Customer Group Limit from NRS 5 Mio. up to NRS 10 Mio	0.75%
For Customer Group Limit above NRS 10 Mio	0.50%
Working Capital Lines:	
For Customer Group Limit up to NRS 5 Mio.	0.75%
For Customer Group Limit from NRS 5 Mio. up to NRS 10 Mio	0.50%
For Customer Group Limit above NRS 10 Mio	0.25%
Temporary Credit Facility Requests	0.50%
Consumer Loans:	
Residential Real Estate Loan (Above NPR 10,000,000)	0.75%
Other Consumer Loans	0.75%
Corporate Bank:	
Hydro Power	1%
Term Loan	0.50%
Working Capital Lines	0.25%
Temporary Credit Facility Requests	0.25%
Consumer Loans:	
Residential Real Estate Loan (Above NPR 10,000,000)	0.75%
Other Consumer Loans	0.75%
Wholesale Loan:	
D Class financial institutions & other NRB licensed Financial	0.25%
Other FIs	0.50%
Agriculture Business Loan	0.75%
Renewable Energy Loan	0.75%
Kissan Banking Loan:	
Sugarcane Invoice Financing	NRS 500
Kissan Sajilo Khetipati Karja	1% (minimum NRS 500)
Others	1%
Baideshik Rojgar Karjaa	1%
Mahila Udhymshil Karjaa	1%
Small Enterprise Loan	1%
BOKL Byabasaik Chalti Khata (Loans):	1%
For limit up to NRS 500K	1.00%
For limit above NRS 500K	0.50%
Loan against LCY Fixed Deposit of BOKL	Nil
Financing against Gold / Ornaments	
Up to NRS 500K	1% (minimum NRS 1,000)
Up to NRS 501K to NRS 1000K	0.75% (minimum NRS 5,000)
Up to NRS 1001K to NRS 2500K	0.50% (minimum NRS 7,500)
Up to NRS 2501K to NRS 5000K	0.30% (minimum NRS 12,500)
Over NRS 5001K	0.25% (minimum NRS 15,000)
Other Loans	1%
Personal Overdraft	
For limit up to NRS 5 Mio.	1.00%
For limit above NRS 5 Mio. up to NRS 7.5 Mio	0.75%
(ii) For Approval of Working Capital Loans on Periodic Review	
For Customer Group Limit up to NRS 5 Mio.	0.50%
For Customer Group Limit from NRS 5 Mio. up to NRS 10 Mio	0.375%
For Customer Group Limit above NRS 10 Mio	0.25%
(iii) For Approval of Personal Overdraft Loans on Periodic Review	
For limit up to NRS 5 Mio.	0.35%
For limit above NRS 5 Mio. up to NRS 7.5 Mio	0.250%

2. Loan Commitment Fees	
Corporate:	
Working Capital Loan	0.25% of the unutilized portion (if yearly average utilization is below the minimum level of utilization stated in offer letter) - to be charged ever year
Term Loan	0.50% of unutilized portion (limit as per offer letter less disbursed loan amount) - to be charged only once
Business:	
Working Capital Loan	0.50% of the unutilized portion (if yearly average utilization is below the minimum level of utilization stated in offer letter) - to be charged ever year
Term Loan	1% of unutilized portion (limit as per offer letter less disbursed loan amount) - to be charged only once
Retail:	
Overdrafts	1% of the unutilized portion if average utilization is below the limit stated in offer letter.
Term Loan	1% of unutilized portion (limit as per offer letter less disbursed loan amount) - to be charged only once
DCU	
Small Enterprise Loan	1% of unutilized portion (limit as per offer letter less disbursed loan amount) - to be charged only once
3. Amendment Charge (Education Loan) due to change in name of college/university or amendment made with the request of the student any	
	NPR 3,000
Description	Charges/Commission/Fees/Others
3. Prepayment Fees	
Prepayment:	
Corporate Bank	Up to NRS 50Lakh: Nil Above NRS 50 Lakh; 1% flat on term loans if pre-paid within 1 year of utilisation 0.5% flat on term loans if pre-paid after 1 year 2% flat if pre-paid fully by transferring to other FIs
Business Bank	Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 1.5% flat on term loans if pre-paid within 1 year of utilisation 1% flat on term loans if pre-paid after 1 year 2% flat if pre-paid fully by transferring to other FIs
SBF	Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 1.5% flat on term loans if pre-paid within 1 year of utilisation 1% flat on term loans if pre-paid after 1 year 2% flat if pre-paid fully by transferring to other FIs
Retail	Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 0.5% p.a. (for remaining period) within 1 year. After 1 year 1% flat on pre-paid amount. (2% flat if pre-paid fully by transferring to other FIs)
DCU	Up to NRS 50Lakh: Nil Above NRS 50 Lakh: 0.5% p.a. (for remaining period) within 1 year After 1 year 1% flat on pre-paid amount. (2% flat if pre-paid fully by transferring to other FIs)
	Note: Prepayment charges on loans and advances shall not be applicable if such prepayment is made due to changes in terms and conditions of the said loan or due to changes in its applicable interest rates.
4. Credit Information Bureau (CIB) Charges	
CIB charges (for no transaction)	Actual basis (Current NPR 250)
CIB charges (for transaction)	Actual basis (Current NPR 550)
Listing / De-listing of borrowers with loan/facility above 10 Mio	Actual basis (Current NPR 3000)
Listing / De-listing of borrowers with loan/facility below 10 Mio	Actual basis (Current NPR 2000)
Secured Transaction Registry (STR) Charge	Actual basis (Current NPR 500)
<i>Note: Fees and charges under Syndicated Finance will be as per the Syndicated Loan Agreement/Arrangement. Normal fees applicable if not mentioned in the agreement.</i>	

D. International Trade :

Description	Charges/Commission/Fees/Others
1. Import Letters of Credit	
LC Opening Commission:	
Industry	0.15% pq or min NRS 1,500
Trading	0.24% pq or min. NRS 1,500
Revolving LC:	
Opening Commission	Same as LC opening commission
Subsequent reinstate	Same as LC opening commission
Amendment Commission:	
General (other than amount increase and expiry date extension)	NRS 750
For amount increase and/or expiry date extension	Same as LC opening commission but min NRS 750
Retirement of Collection Docs (not received under LC)	0.25% or min NRS 2,000
Discrepancy Fee - India and Abroad	USD 75 or INR 3,000
Discrepancy Fee - Local	NRS 2,000
Import Bills Charges	NRS 750 per bill
Bills under Channel Financing	NRS 750 per bill
LC Cancellation	NRS 1000 + SWIFT
IB Usance LC acceptance fee	Same as LC opening commission
Beneficiary Report	As per D&B schedule of charges
Beneficiary report from Correspondent Bank	NRS 600 + correspondent bank's charge
Authentication Fees	NRS 1,000
LC settlement through own FCY Account	NRS 0.10 per USD (For other FCY, convert to equivalent USD)
Force IB Settlement	NRS 1,200
Trust Receipt Loan prepayment	NRS 250
USD Trust Receipt / Import Loan Management Fee	0.50% of loan amount
2. Export Letters of Credit	
LC/Amendment advising charge	NRS 3,500 flat.
	NRS 1,000 flat if document is negotiated at BOK
Negotiation Commission (Clean Dox) - Sight Bill	0.55% or min NRS 2,000 (for 15 days)
Negotiation Commission (Discrepant Dox) - Sight Bill	0.60% or min NRS 2,000 (for 15 days)
Negotiation Commission & Interest on Usance Bill (for number of days outstanding):	
Clean Bill with pre-determined date	Commission 0.125% or min NRS 2,000 + interest
Discrepant Bill with pre-determined date	Commission 0.175% or min NRS 2,000 + interest
Clean Bill without pre-determined date	Commission 0.55% or min NRS 2,000 + interest
Discrepant Bill without pre-determined date	Commission 0.60% or min NRS 2,000 + interest
LC transfer fully or partially	NRS 2000
Documents under Collection Basis	0.125% or min NRS 2000
CAD Certificates	0.125% or min NRS 3500
Documents return	NRS 1,200 + interest from 16th day of negotiation
LC confirmation charges	0.625% pq or min USD 200 (or equivalent)
3. Bank Guarantee	
Local:	
Opening Commission:	
Bid Bond	0.35% pq or min NRS 1,500
Performance Bond	0.4% pq or min NRS 1,800
Advance Payment Guarantee	0.5% pq or min NRS 2,000
Counter Guarantee	as mentioned below in Int'l BG Charges
Shipping Guarantee	NRS 2500 flat. A commission of .25% pq to be charged if documents are not received within 30 days of LC expiry date.
Financial Guarantee	1.5% pq or min NRS 2,500
Other Guarantees	0.5% pq or min NRS 2,000
Amendment Commission:	
General (other than amount increase and expiry date extension)	NRS 750 flat
For amount increase and/or expiry date extension	Same as opening commission but min NRS 750
Guarantee Claim Handling	NRS 1,000
International:	
Opening Commission for all types of BGs	0.375% pq or min USD 100 plus USD 100 handling charges
Amendment Commission:	
General	USD 100 flat
For amount enhancement and/or expiry date extension	Same as opening commission
Note: Fees and charges under Syndicated Finance will be as per the Syndicated Loan Agreement/Arrangement. Normal fees applicable if not mentioned in the agreement.	

E. Cards and E Banking :		
Description	Charges/Commission/Fees/Others	
1. Visa Domestic Debit Card		
Card Fees :		
Issuance Fee	NRS350 valid for 5 years	
Following charges will be applicable for saving accounts as under:		
1	BOK Bachat Khata (Scheme Code: SBBBK)	Free for 1st year only
2	BOK Super Salary (Scheme Code: SALBS)	Free for 1st and 2nd year only
3	BOK Grihalaxmi Savings (Scheme Code: SGFE1)	Free for 1st and 2nd year only
4	BOK Aatmiya Bachat	Free for 1st year only
Re-issuance Fee		
		NRS 350
Pin regeneration Fee		
		NRS 150
Instant Domestic Debit Card		
		NRS 150 (In addition to Issuance fee)
Transaction Fees :		
	ATM Cash Withdrawal on BOK ATM	Nil
	ATM Cash Withdrawal other ATMs (In Nepal)	NRS 30
	ATM Cash Withdrawal other ATMs (In India)	NRS 250 or 0.5% of transaction amount, whichever is higher
	Balance enquiry on BOK ATM	Nil
	Balance enquiry other ATMs (In India)	NRS 50
	Balance Enquiry in Nepal (NEPS Member Bank)	NPR 5
	Balance Enquiry in Nepal (other than NEPS Member Bank)	NPR 20
	Manual Cash On-Ups	Nil
	Manual Cash Off-Ups	NRS 200 or 2% of transaction amount
	Manual Cash BOK Agents	NRS 50 or 1% of transaction amount
2. Visa Domestic Credit Card		
Card Fees :		
	Joining Fee	NRS 800
	Commitment fee	NRS 850
	Supplementary Card Annual fee	NRS 800
	Renewal Fee	NRS 1000
	Re-issuance Fee	NRS 600
	Pin Regeneration Fee	NRS 150
	Over limit Fee	NRS 600
	Late payment Fee	NRS 500
	Temporarily Limit Enhancement Fee	NRS 600
	Cheque return Fee	NRS 300
Transaction Fees :		
	Cash Withdrawal On Us	NRS 250
	Cash Withdrawal Off Us	NRS 350
	Balance Enquiry On Us	Nil
	Balance Enquiry Off Us	NRS 50
	Interest	24% p.a.
3. BOK Online Payment through Card		
	Up to USD 1,000	NRS 500 (plus 2.25% flat on the transaction amount for currencies other than USD)
	> USD 1,000 to USD 3,000	NRS 1,000 (plus 2.25% flat on the transaction amount for currencies other than USD)
	> USD 3,000	NRS 1,500 (plus 2.25% flat on the transaction amount for currencies other than USD)
4. Merchant Charges [POS]		
	3 Star and above category Hotels	3.00%
	Prime Departmental Store	3.00%
	Other Hotels and Tour/Trek Operator	3.50%
	Electronics/Jewellery	3.50%
	Others	3.75%
Description	Charges/Commission/Fees/Others	
5. Visa International Debit Card (USD Prepaid)		
Card Fees :		
	Annual Fee	USD 10 or NRS 1000 minimum
	Renewal Fee	USD 10 or NRS 1000 minimum
	Re-issuance Fee	USD 5
	Pin regeneration Fee	USD 2
Transaction Fees :		
	ATM Cash Withdrawal On BOK ATM	Nil
	ATM Cash Withdrawal other ATMs	USD 5
	Balance enquiry On BOK ATM	Nil
	Balance enquiry other ATMs	USD 0.50
	Pin change on BOK ATM	Nil
	Reload fee	Nil
	Transaction Surcharge (except for transaction in USD)	2%
6. Others		
	ATM Access Fee (Interantional card used in our ATM other than EU)	NRS 500
	Card Block charge	NPR 100 per request
7. BOK Click		
	BOK Click Annual fee (Including One Time Password (OTP) / Dual Password fees)	NRS 250 p.a.
Following charges will be applicable for first time on BOK Click Annual fee for customers holding saving accounts as under : (Thereafter above charge will apply)		
1	BOK Super Salary	-
2	BOK Grihalaxmi Savings	-
3	BOK Bachat Khata	Flat NRs. 50
4	BOK Aatmiya Bachat	Free for 1st year only
	BOK Click Pin regeneration (for forgotten/lost)	NPR 50 each request

8. M-Paise		
Annual Fee	NRS 100 p.a.	
Transaction Fees:		
For Services involving other persons and partner Banks		
NRS 1 to 5,000	NRS 10	
NRS 5,001 to 10,000	NRS 15	
NRS 10,001 to 25,000	NRS 25	
NRS 25,001 to 50,000	NRS 35	
NRS 50,001 to 100,000	NRS 45	
Above NRS 100,001	NRS 60	
For Tu Sewa		
NRS 1 to 25,000	NRS 75	
NRS 25,001 to 50,000	NRS 100	
NRS 50,001 to 100,000	NRS 150	
NRS 100,001 to 1,000,000	0.15% of the transaction amount	
9. BOK Smart Banking		
Annual Fee	NRS 250	
Following charges will be applicable for first time on BOK Smart Annual fee for customers holding saving accounts as under : (Thereafter above charge will apply)		
1	BOK Super Salary	Free (first year or first time)
2	BOK Grihalaxmi Savings	Free (first year)
3	BOK Bachat Khata	Flat charge NPR 200
4	BOK Aatmiya Bachat	Free for 1st year only
F. Other Charges :		
Description	Charges/Commission/Fees/Others	
1. DMAT		
Account Opening Charge	NRS 50	
Account Operation Annual Charge	NRS 100	
Stock Ownership Transfer Charge	NRS 25 per transfer	
REMAT Charge	NRS 50	
Stock Pledge Charge	NRS 50	
Account Freeze Charge	NRS 25	
Share Balance Confirmation Certificate	NRS 500	
2. Application Supported by Blocked Amount (ASBA)		
ASBA Charges	Nil	