

National Housing Finance PLC

Inter office Memo

Date : 20 February, 2024

Subject : Charging of communication and other expenses.

Following the practice of the industry and to minimize the incurring expenses our Management Committee in its meeting held on 19.02.2024 has decided to impose following charges in addition to existing charges on borrowers of NHF PLC. Detail of such charges in respect of HML/Lease/SME loans are furnished below.

SL	Particulars	Expenses
1.	Annual SMS Charge	Tk.200/- P.a
2.	Call Centre Charge	(For Delinquent Clients) Tk.300/- P.a
3.	Physical Visit (Per Visit)	At actual. Minimum-Tk.500/- (Inside town). Minimum-Tk.1000/- (outside town) (Per visit Per client)
4.	Postal Charge.	Tk.50/- Per letter for payment of Overdue.
5.	Photocopies for supply of any documents, statements etc.	Tk.10/- Per Page
6.	Loan Statement (In Addition of 02 statements within one years)	Tk.300/- Per statement.
7.	Redemption Fee (Additional expenses relating to register office shall be borne by client) (If Any).	Tk.5,000/- Per Redemption.
8.	Any other expenses incurred for Customers.	At Actual

This Memo shall come into effective from 20 February, 2024.

The branch management is instructed to inform the customers during normal course of communications and visits to them that above charges will have to be paid by them.

Reza
20.02.2024
(Reza Karim Md. Khaled)
Assistant Vice President

Mahbubur Rashid Al-Amin
20.02.24
(Mahbubur Rashid Al-Amin)
Vice President

Md. Sarwar Kamal
20/2/24
(Md. Sarwar Kamal, FCS)
Senior Vice President

Sayed Ahmed
20.02.24
(Sayed Ahmed, FCMA)
Senior Vice President

Shital Chandra Saha
20/2/24
(Shital Chandra Saha)
Executive Vice President

Mohammad Shamsul Islam
(Mohammad Shamsul Islam)
Managing Director