

INVESTMENT OPPORTUNITIES FOR NRBSⁱ

1. Opportunity to Invest your Earnings in Government Bonds : Bangladesh Government offers 3 types of bonds for Non-Resident Bangladeshis as Investment Opportunity. You can now purchase these bonds even while you are abroad.

- i. USD Investment Bond (DIB)
- ii. USD Premium Bond (DPB)
- iii. Wage Earner's Development Bond (WEDB)

NRB Customers can purchase DIB, DPB and WEDB from their Foreign Currency (FCY) Account. WEDB may also be brought from "Non-Resident Exclusively Remittance-funded" (NRX) accounts, and from 'unspent/residual' remitted funds in "Non-Resident Taka (NRT) accounts*.

Features	USD Investment Bond	USD Premium Bond	WEDB
Bond Type	Bangladesh Govt Saving Bond	Bangladesh Govt Saving Bond	Bangladesh Govt Saving Bond
Denomination	USD 500; 1,000; 5,000; 10,000 & 50,000	USD 500; 1,000; 5,000; 10,000 & 50,000	BDT 25,000; 50,000; 100,000; 200,000; 500,000; 1,000,000 and 5,000,000
Tenure	3 Years	3 Years	5 Years
Interest Rate*	6.50% (on Maturity)	7.50% (on Maturity)	12% (on Maturity)
Eligible Purchaser	Bangladeshi National Residing Abroad Bangladeshi Origin Foreign Nationals Residing Abroad	Bangladeshi National Residing Abroad Bangladeshi Origin Foreign Nationals Residing Abroad	Any Bangladeshi Wage Earner living abroad Any employee of Government or of a statutory, autonomous, semi-autonomous body working abroad on lien Government employees working in the High Commission of Bangladesh in abroad
Principal Receipt	In USD	In USD	In BDT
Interest Receipt	Either in USD or BDT	In Equiv BDT	In BDT
Upper Limit of Investment	No	No	No
Commercially Important Person (CIP)	CIP status on purchase of bonds totalling USD 1 Mio or above	CIP status on purchase of bonds totalling USD 1 Mio or above	CIP status on purchase of bonds totalling BDT 80 Mio or above

Features	USD Investment Bond	USD Premium Bond	WEDB
Premature Encashment	Allowed any time <ul style="list-style-type: none"> No Interest before 1 Year from the date of issue At the end of 1st Year: 5.50% At the end of 2nd Year: 6.00% 	Allowed any time <ul style="list-style-type: none"> No Interest before 1 Year from the date of issue At the end of 1st Year: 6.50% At the end of 2nd Year: 7.00% 	Allowed any time <ul style="list-style-type: none"> Before 6 Months from the date of issue: No Interest Payable On completion of 6 months but before 1 year 8.70% interest for 6 months On completion of one year but before 1½ years 9.45% for one year On completion of 1½ years but before two years 10.20% for 1½ years On completion of two years and thereafter 11.20% for 4 ½ years On completion of five years & thereafter 12%
Repatriation	Principal and Interest can be Repatriated	Only Principal can be Repatriated	Only Principal can be Repatriated
Reinvestment	Allowed	Allowed	Allowed
Income Tax	Principal and Interest Income Exempted	Principal and Interest Income Exempted	Principal and Interest Income Exempted
Duplicate Bond(s)	May be issued in case of loss, theft or destruction of bond(s)	May be issued in case of loss, theft or destruction of bond(s)	May be issued in case of loss, theft or destruction of bond(s)
Detailed Product Features & Forms	https://www.bb.org.bd/investfacility/investbond.php	https://www.bb.org.bd/investfacility/premibond.php	https://www.bb.org.bd/investfacility/wedbond.php

*The above mentioned interest rates of bonds are subject to change as per the discretion of Regulatory Authority

2. Taka Fixed Deposits with Standard Chartered Bank

3. Non-Resident Foreign Currency Deposit (NFCD) Account

4. NRB Home Loan

* Bank reserves the right to determine the extent of 'unspent/residual' remitted funds that can be utilized towards bond-purchase. In order to have full clarity on eligibility to buy bonds, it is recommended that clients purchase Wage Earner Bonds from 'Foreign Currency Account' or 'Non-Resident Exclusively Remittance-fed Account (NRX) account.

As per Bangladesh Bank Regulations and Bank Internal policies as of 31 May 2018