

# WAGE-EARNER DEVELOPMENT BOND

- ✓ **Wage Earner Development Bond can be purchased up to BDT 1.00 Crore of equivalent foreign remittance.**
- ✓ **Principal amount and earned interests are tax-exempted.**
- ✓ Bangladeshi residing abroad and foreign nationals with Bangladeshi origin may purchase 05 (five) year Wage Earner Development Bond against foreign remittance in favor of his/her name, in the name of his beneficiary residing Bangladesh or any person nominated by him/her.
- ✓ **National ID is mandatory for this bond.**
- ✓ In this bond, Bondholder may nominate or revoke nominee at any time only notifying the issuing office.
- ✓ At maturity, the invested amount can be repatriated in dollars subject to the conditions.
- ✓ Subject to the conditions, bonds can be repurchased any number of times at maturity.
- ✓ Loan facility can be provided by keeping the bonds as collateral in the scheduled banks within Bangladesh.
- ✓ In case of the bondholder's death before Bond maturity, as death risk benefit, 40% to 50% [up to Tk. 05 (Five) Lakhs] of face value of this bond will be provided. This facility is payable in addition to the principal and earned profit.
- ✓ The bond's yield is as follows

Tenure	Interest payable			
	Up to 15.00 Lakh	More than 15.00 Lakh to 30.00 Lakh	More than 30.00 Lakh to 50.00 Lakh	More than 50.00 Lakh
Within 6 (six) months of issuance	No interest			
After 6 (six) months but not later than 12 (twelve) months	8.70%	7.98%	7.25%	6.53%
After 12 (twelve) months but not later than 18 (eighteen) months	9.45%	8.66%	7.88%	7.09%
After 18 (eighteen) months but not later than 24 (twenty four) months	10.20%	9.35%	8.50%	7.65%
After 24 (twenty four) months but less than 60 (sixty) months	11.20%	10.27%	9.33%	8.40%
At maturity [after 5 years]	12.00%	11.00%	10.00%	9.00%

- ✓ These bonds can be purchased through authorized dealer (AD) branches of all scheduled banks in the country, branches of Bangladeshi banks abroad and exchange companies under the jurisdiction of Bangladeshi banks operating abroad.

**Invest in Bond  
Benefit Yourself and  
Contribute to the development of Bangladesh.**



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