Foreign Exchange Policy Department-2
Bangladesh Bank
Head Office
Dhaka
www.bb.org.bd

FEPD-2 Circular No.11 Date: 09 November, 2026

All Authorized Dealers in
foreign exchange in Bangladesh

Flexibility in outward remittance facilities for treatment, and study abroad and rationalization of deposit in RFCD accounts

Dear Sirs,

In terms of the current account convertibility framework, Authorized Dealers (ADs) are permitted to release foreign exchange for current-account transactions without prior approval from Bangladesh Bank, either without limit or within the limits set by Bangladesh Bank.

02. To provide greater flexibility in outward remittances and facilitate legitimate current-account transactions, it has been decided as follows:

(a) Treatment abroad: The limit for release of foreign exchange by ADs without prior approval from Bangladesh Bank for medical treatment abroad has been enhanced from USD 15,000 to USD 30,000 (thirty thousand US dollars) or equivalent. Accordingly, paragraph 2, Part-B of FE Circular No. 40, dated September 30, 2026, shall stand amended.

(b) Study abroad: Under the existing regulations, prior approval from Bangladesh Bank is required for the release of foreign exchange for school-level studies abroad. ADs may now release foreign exchange, without prior approval from Bangladesh Bank, for secondary and higher secondary equivalent studies abroad provided that availability of free education has been checked. Accordingly, paragraph 10, Part-C of FE Circular No. 40, dated September 30, 2026, shall stand amended.

(c) Correspondence courses: In addition to certification and professional courses, ADs may release foreign exchange, without prior approval from Bangladesh Bank, for regular academic studies pursued through correspondence courses. Accordingly, paragraph 11, Part-C of FE Circular No. 40, dated September 30, 2026, shall stand amended to include regular academic studies undertaken through correspondence courses.

03. Considering the enhancement and expansion of individual outward remittance facilities for private travel, medical treatment, study abroad and other permitted purposes, it has been decided that foreign currency brought into Bangladesh by resident Bangladeshis shall be eligible for credit to Resident Foreign Currency Deposit (RFCD) accounts only provided that it is declared to the Customs Authority in Form FMJ.

04. The relevant provisions of the prevailing foreign exchange regulations shall stand amended, mutatis mutandis, to give effect to the above decisions.

05. All other relevant instructions contained in the prevailing foreign exchange regulations shall remain unchanged.

Please bring the contents of this circular to the notice of all relevant constituents.

Yours faithfully,



(Munira Islam)
Director (FEPD-2)
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