



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

FEPD-2 Circular No.08

Date: October 25, 2026

All Authorized Dealers in
foreign exchange in Bangladesh

Opening of Foreign Currency accounts for sales
proceeds realized through acquiring services

Dear Sirs,

Attention of Authorized Dealers (ADs) is invited to paragraph 3 of Chapter 13 of the Guidelines for Foreign Exchange Transactions, 2018 (GFET) regarding opening of Foreign Currency (FC) accounts in the names of Diplomatic Bonded Warehouses (duty free shops).

2. With a view to encouraging sales of goods and services to foreign visitors to Bangladesh through internationally issued cards and other admissible payment instruments, it has been decided that foreign currency receipts realized through acquiring services provided by ADs against such transactions may be retained in FC accounts in the names of respective merchants including hotels, resorts, restaurants, shopping malls, retail outlets and other business establishments, subject to the following conditions:

(a) The amount retained in FC accounts shall not exceed 15 (fifteen) percent of the total foreign currency receipts realized through acquiring services against such transactions.

(b) The remaining portion of the receipts shall be encashed in Taka.

(c) Foreign exchange retained in FC accounts may be used for settlement of legitimate foreign exchange obligations arising from current account transactions, including payments by international cards as per paragraph 2, Part-I of FEPD-1 Circular No. 40, dated September 30, 2026. ADs shall ensure deduction and payment of applicable taxes and VAT.

3. ADs shall ensure that the concerned merchants have appropriate arrangements for accepting payments through internationally issued cards and other admissible payment instruments. ADs shall observe due diligence with regard to KYC, AML/CFT standards and reporting requirements to Bangladesh Bank.

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

Yours faithfully,

(Munira Islam)
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