

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

FE Circular No. 38

Date: October 05, 2025

All Authorized Dealers in
Foreign Exchange in Bangladesh

Dear Sirs,

Remittance facilities to SMEs

Bangladesh Bank recognizes the rapid growth of small and medium enterprises (SMEs) sector as significant contributors to national economy. As a part to promote the sector, it has been decided that Authorized Dealers (ADs) may permit an annual remittance facility of up to 3,000 US dollar or equivalent to small and medium enterprises (SMEs) for meeting bonafide current expenses abroad. Such remittances may be made through traditional banking channels or card channels. In this regard, ADs shall adhere to the following instructions:

- (a) ADs shall ensure that the SME is duly registered with SME Foundation;
- (b) For online bonafide current payments by SMEs, ADs may issue refillable international cards (credit/debit/pre-paid card – termed as SME Card as a generic name) with 600 US dollar or equivalent to the nominated official of the enterprise within the limit. The combined total of card refills and remittances through banking channels shall not exceed 3,000 US dollar or equivalent within a calendar year;
- (c) Outward remittances related to royalty, technical knowledge/know-how fees, technical assistance fees, and franchise fees will be governed by the guidelines of BIDA (paragraph 47(2) of FE Circular 37, dated September 30, 2025). The authorization under this circular does not apply to these purposes.

02. Transactions under this authorization shall be executed by a single AD bank branch nominated by the remitter. Any request to change AD branch shall be submitted in writing by the respective enterprise, and relevant files shall be transferred directly to the new branch.

03. ADs shall exercise customer's due diligence, including deduction and payments of applicable taxes at sources, VAT and other levies, adherence to KYC norms, AML/CFT standards, reporting routine to Bangladesh Bank and so on.

You are advised to bring the contents of this circular, effective immediately, to the notice of respective SME clientele.

Yours faithfully,



(Md. Harun-Ar-Rashid)
Director (FEPD)
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