Foreign Exchange Policy Department

Bangladesh Bank Head Office Dhaka www.bb.org.bd

FE Circular No. 43 Date: November 05, 2025

All Authorized Dealers in Foreign Exchange and all Licensed Mobile Financial Service Providers and Payment Service Providers in Bangladesh

Dear Sirs,

Repatriation of small value export proceeds under E-Commerce through MFSPs and PSPs

Attention of Authorized Dealers (ADs) is invited to paragraph 59 of FE Circular No. 31, dated July 31, 2025 regarding repatriation of income from IT-related services through Mobile Financial Service Providers (MFSPs) and Payment Service Providers (PSPs) in association with internationally recognized foreign payment service providers.

- 02. To further facilitate the smooth receipt of small-value export proceeds against cross-border E-Commerce transactions, it has now been decided that MFSPs and PSPs licensed by Bangladesh Bank may also handle repatriation of export proceeds against export of goods up to USD 1,000 or equivalent without the requirement of declaration on EXP Form as per paragraph 64 of FE Circular No. 31/2025 and FE Circular No. 42/2025, subject to the following conditions:
 - (a) MFSPs and PSPs shall comply with the instructions outlined in paragraph 59 of FE Circular No. 31/2025. Nominated ADs shall facilitate the transactions as per the terms of reference set forth at paragraph 59(2) ibid.
 - (b) MFSPs and PSPs shall conduct due diligence before on boarding E-Commerce exporters.
 - (c) MFSPs and PSPs shall credit customers' accounts, upon electronic receipt of the Bill of Export from exporters, out of the funds held in settlement accounts maintained with nominated ADs.
 - 03. All other relevant instructions in this regard shall remain unchanged.

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

Yours faithfully,

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

Phone: 9530123