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

FE Circular No. 48 Date: November 24, 2025

All Authorized Dealers in
Foreign Exchange in Bangladesh

Dear Sirs,

Exports of goods under Business to Business to Consumer framework

Please refer to Part-G of FE Circular No. 31, dated July 31, 2025 and subsequent instructions regarding export through E-Commerce under Business-to-Consumer framework.

02. To facilitate exports of goods from Bangladesh, it has been decided that Authorized Dealers (ADs) may allow their exporter-customers to execute exports under Business to Business to Consumer (B2B2C) framework for sales to ultimate buyers through globally recognized online platforms/marketplaces. In this context, the following instructions need to be followed by ADs and respective exporters:

a) Customer registration with platforms**:** ADs shall obtain, among others, the documentary evidence of exporters' registration with globally recognized online platforms/ marketplaces/warehouse.

b) Exports of goods under open account**:** Exports under this framework shall be made to 'consignees', who are not the ultimate buyers of the goods but provide warehousing or other facilitating services. ADs may permit exporters to prepare shipping documents in the name of such consignees, which may include online platforms/marketplaces, legitimate subsidiaries/branches of exporters, or third-party warehousing service providers. As a customary practice of B2B2C framework, traditional sales contracts are not executed between exporters and consignees. Exporters may, therefore, declare the fair value of exports on the basis of proforma invoices. Shipping documents may be dispatched directly to consignees or their authorized agents. For this purpose, ADs shall issue a certificate, as per Appendix-9 of FE Circular No. 31/2025, to carriers (shipping lines, airlines, trucking companies, railways, etc.). ADs shall also obtain copies of contracts/agreements executed between exporters and consignees regarding the provision of warehousing services.

c) Method of realization of export proceeds: Export proceeds can be repatriated through traditional banking channels including legitimate payment service operators abroad as outlined at paragraph 9 of FE Circular No. 31/2025.

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d) Settlement of export shipments: In case of sales through platforms/marketplaces, export proceeds received may correspond to multiple shipments under different EXP Forms. As such, one-to-one matching may not be possible. ADs may, therefore, settle export proceeds realized through a specific platform/marketplace against shipments made for sales by following the First-in, First-out (FIFO) principle (i.e., earlier shipments to be settled first). ADs may also permit realization of proceeds in excess of the declared value, subject to due diligence and appropriate documentary evidence.

03. Other instructions relating to exports shall remain unchanged.

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

Yours faithfully,

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