

SCHEDULE OF CHARGES

effective from January 26, 2012

Liability & Non-Funded Business, Retail Banking

Triple Benefits Savings Account	
<input type="checkbox"/> Minimum Opening Deposit	Tk 50,000
<input type="checkbox"/> Minimum Amount Required to Earn Interest	Tk 50,000
<input type="checkbox"/> Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk 5,000 and below : Free Half-Yearly average balance above Tk. 5,000 to Tk 25,000 : Tk 100 Half-Yearly Half-Yearly average balance above Tk. 25,000 to below Tk 50,000 : Tk 300 Half-Yearly Half-Yearly average balance Tk 50,000 and above : Free
<input type="checkbox"/> First Chequebook Issue Fee	Free
<input type="checkbox"/> Second Chequebook Onwards	Tk. 100 for 12 pages. Free, if last month average balance is Tk. 50,000 & above. However, if more than 1 (one) chequebook is requested within the same month, charge will be applicable from the second chequebook onwards.
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Free, if yearly average balance is Tk 50,000 & above Tk 600, if yearly average balance is less than Tk 50,000
Future Star Account	
<input type="checkbox"/> Minimum Opening Deposit	Tk. 2,000
<input type="checkbox"/> Minimum Amount Required to Earn Interest	Any amount greater than zero
<input type="checkbox"/> Account Maintenance Fee	No yearly / half yearly account maintenance fee
<input type="checkbox"/> Future Star Privilege Card	Free
Savings Classic Account	
<input type="checkbox"/> Minimum Opening Deposit	Tk. 15,000
<input type="checkbox"/> Minimum Amount Required to Earn Interest	Tk. 50,000
<input type="checkbox"/> Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 5,000 and below : Free Half-Yearly average balance above Tk. 5,000 to Tk 25,000 : Tk 100 Half-Yearly Half-Yearly average balance above Tk. 25,000 : Tk. 300 Half-Yearly
<input type="checkbox"/> First Chequebook Issue Fee	Free
<input type="checkbox"/> Second Chequebook Onwards	Tk. 100 for 12 pages. Free, if last month average balance is Tk. 15,000 & above. However, if more than 1 (one) chequebook is requested within the same month, charge will be applicable from the second chequebook onwards.
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Tk. 600
Aporajita Savings Account (Non-Checking)	
<input type="checkbox"/> Minimum Opening Deposit	Tk. 5,000
<input type="checkbox"/> Minimum Amount Required to Earn Interest	Tk 50,000
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Tk. 600
<input type="checkbox"/> Femina ATM Card Fee (annual) - discontinued	Tk. 590
CurrentPlus Account	
<input type="checkbox"/> Minimum Opening Deposit	Tk. 25,000
<input type="checkbox"/> Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 25,000 and above : Free Half-Yearly average balance below Tk. 25,000 : Tk. 500 Half-Yearly
<input type="checkbox"/> First Chequebook Issue Fee	Free
<input type="checkbox"/> Second Chequebook Onwards	Tk. 200 for 25 pages. Free, if last month average balance is Tk. 25,000 & above. However, if more than 1 (one) chequebook is requested within the same month, charge will be applicable from the second chequebook onwards.
<input type="checkbox"/> Interdivision / Online Transaction Charges	Free
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Free, if yearly average balance is Tk 25,000 & above. Tk 600, if yearly average balance is less than Tk 25,000
Current Classic Account	
<input type="checkbox"/> Minimum Opening Deposit	Tk. 15,000
<input type="checkbox"/> Half Yearly Account Maintenance Fee	Tk. 500 Half-Yearly
<input type="checkbox"/> First Chequebook Issue Fee	Free
<input type="checkbox"/> Second Chequebook Onwards	Tk. 100 for 12 pages. Free, if last month average balance is Tk. 15,000 & above. However, if more than 1 (one) chequebook is requested within the same month, charge will be applicable from the second chequebook onwards.
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Tk. 600

Ezee Account (Non-Checking)	
<input type="checkbox"/> Minimum Opening Deposit	Tk. 2,000
<input type="checkbox"/> Minimum Amount Required to Earn Interest	Any amount greater than zero
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Tk. 600
Salary Account (Non-Checking)	
<input type="checkbox"/> Minimum Opening Deposit	Any amount
<input type="checkbox"/> Minimum Amount Required to Earn Interest	Any amount greater than zero
<input type="checkbox"/> Account Maintenance Fee	Free
<input type="checkbox"/> Special Chequebook Issue Fee	Tk. 150 for 12 pages.
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Tk. 300
Campus Account (Non-Checking)	
<input type="checkbox"/> Minimum Opening Deposit	Tk. 2,000
<input type="checkbox"/> Minimum Amount Required to Earn Interest	Any amount greater than zero
<input type="checkbox"/> Account Maintenance Fee	Free
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Tk. 600
<input type="checkbox"/> Campus ATM Card Fee (annual) - discontinued	Tk. 400
Resident Foreign Currency Deposit (RFCD) Account	
<input type="checkbox"/> Minimum Opening Deposit	Any amount
<input type="checkbox"/> Minimum Amount Required to Earn Interest	USD 1,000 or GBP 500 or its equivalent
<input type="checkbox"/> Minimum Term of Deposit to Earn Interest	1 (one) Month
<input type="checkbox"/> Account Maintenance Fee	Free
Non-Resident Foreign Currency Deposit (NFCDD) Account	
<input type="checkbox"/> Minimum Opening Deposit	USD 1,000 or GBP 500 or its equivalent
<input type="checkbox"/> Minimum Amount Required to Earn Interest	USD 1,000 or GBP 500 or its equivalent
<input type="checkbox"/> Term of Deposit to Earn Interest	1 / 3 / 6 / 12 Months
<input type="checkbox"/> Account Maintenance Fee	Free
Account Related Fees & Charges	
<input type="checkbox"/> Duplicate Account Statement	Tk. 100 (last 12 months), Tk. 200(previous every 12 months)
<input type="checkbox"/> Dormant Account Activation	Free
<input type="checkbox"/> Account Closing Fee	Tk. 200
ATM/Debit Card Related Fees & Charges	
<input type="checkbox"/> Co-Branded Debit Card (annual) Fee	Tk. 600
<input type="checkbox"/> Debit Card Replacement Charge	Tk. 300
<input type="checkbox"/> PIN Replacement Charge	Tk. 100
<input type="checkbox"/> Uncollected Card Destruction Charge	Free
<input type="checkbox"/> Cash Withdrawal from Other Bank VISA ATMs (Per Withdrawal)	Tk. 25
<input type="checkbox"/> Cash Withdrawal from Other Bank MasterCard ATMs (Per Withdrawal)	Tk. 60 (including 15% VAT)
<input type="checkbox"/> Cash Withdrawal from Partner (OMNIBUS) ATMs (Per Withdrawal)	Tk. 15
<input type="checkbox"/> Video Record Checking Upon Accountholder's Request for Any Dispute	Tk. 1,000

Cheque & Cheque Book Related Fees & Charges	
<input type="checkbox"/> Special Cheque Book Charges	Tk. 300 for 12 pages Tk. 500 for 25 pages Tk. 1000 for 50 pages
<input type="checkbox"/> Foreign Currency Account Cheque Book	Only 12 pages cheque book will be issued. Only 1 (one) cheque book will be issued free of charge in a month, if more than 1 (one) cheque book is requested within the same month, then charge will be applicable from the second cheque book onwards @ USD 5 or equivalent FCy
<input type="checkbox"/> Uncollected Chequebook Destruction (Applied but not collected within 3 months)	Tk. 100
<input type="checkbox"/> Cheque Dishonour Due to Insufficient Fund	Tk. 500
<input type="checkbox"/> Stop Payment	Tk. 200
<input type="checkbox"/> Bangladesh Bank Cheque Issue	Tk. 200
<input type="checkbox"/> Cheque Collection (Outstation) – LCY – via BRAC Bank Branch	Free
<input type="checkbox"/> Cheque Collection (Outstation) – LCY – via Other Bank's Branch	Tk. 200
<input type="checkbox"/> Cheque Purchase – LCY	Tk. 500
<input type="checkbox"/> Cheque Collection Outward (FCY) in BD	USD 5 per cheque
<input type="checkbox"/> Cheque Collection Outward (FCY) outside BD	0.25% (minimum USD 35)
<input type="checkbox"/> Cheque Purchase – FCY	1% (minimum USD 45)
Interdivision / Online Charges & Fund Transfer	
<input type="checkbox"/> Account to Account Transfer	Free
<input type="checkbox"/> Online Transaction (Interdivision) Deposit	Upto Tk. 1 lac: Free Above Tk. 1 lac to Tk. 10 lac: Tk. 100 Above Tk. 10 lac to Tk. 50 lac: Tk. 500 Above Tk. 50 lac: Tk. 1,000
<input type="checkbox"/> Online Transaction (Interdivision) Withdrawal	Upto Tk. 1 lac : Tk. 100 Above Tk. 1 lac to Tk. 10 lac: Tk. 500 Above Tk. 10 lac to Tk. 50 lac: Tk. 1000 Above Tk. 50 lac: Tk. 5,000
Pay-Order, Demand Draft & FTT Fees & Charges	
<input type="checkbox"/> Pay Order / Demand Draft Issuance (LCY)	Upto Tk. 1.0 lac : Tk. 100 Above Tk. 1.0 lac : Tk. 200
<input type="checkbox"/> Pay Order / Demand Draft Cancellation (LCY)	Tk. 100
<input type="checkbox"/> Demand Draft (FCY) Issue	Tk. 1000
<input type="checkbox"/> Pay Order/ Demand Draft Cancellation (FCY)	Tk. 500
<input type="checkbox"/> FTT (SWIFT) Advice Issue	Tk. 1000
<input type="checkbox"/> FTT (SWIFT) Advice Cancellation	Tk. 250
<input type="checkbox"/> Foreign Correspondence Charges - FCC (applicable at the time of FDD,FTT Issuance and Traveler Cheques Encashment)	Tk. 500
Certificates Related Fees & Charges	
<input type="checkbox"/> Certificate of Inward Remittance	Tk. 100 per remittance
<input type="checkbox"/> Account Certificate (without balance)	Tk. 100
<input type="checkbox"/> Account Certificate (with balance)	Tk. 200
<input type="checkbox"/> BO Account Certificate	
<input type="checkbox"/> Loan Certificate	
<input type="checkbox"/> Tax Certificate (Account/FDR/DPS/Loan)	

Foreign Currency & Traveler's Cheque Fees & Charges	
<input type="checkbox"/> FCY Issue	1% (Free if withdrawn from accountholder's own RFCD or FCY account)
<input type="checkbox"/> FCY Encashment for Accountholder	Tk. 100
<input type="checkbox"/> TC Issue	1% of Issue Amount
<input type="checkbox"/> TC Encashment (Accountholder)	BRAC Bank TC Tk. 200, Other Bank TC: 1% of issue amount (min Tk. 500)
<input type="checkbox"/> TC Encashment (Non-Accountholder)	BRAC Bank TC Tk. 500, Other Bank TC: 1% of issue amount (min Tk. 500)
<input type="checkbox"/> Passport Endorsement (Accountholder)	Tk. 200
<input type="checkbox"/> Passport Endorsement (Non-Accountholder)	Tk. 500
<input type="checkbox"/> Certificate of CASH/TC Encashment – Accountholder	Tk. 200
<input type="checkbox"/> Certificate of CASH/ TC Encashment – Non-Accountholder	Tk. 300
Locker Charges	
<input type="checkbox"/> Locker Facility – Small (Yearly)	Tk. 3,500 for Dhaka & CTG Branches, Tk. 3,000 for remaining Branches
<input type="checkbox"/> Locker Facility – Medium (Yearly)	Tk. 5,200 for Dhaka & CTG Branches, Tk. 4,500 for remaining Branches
<input type="checkbox"/> Locker Facility – Large (Yearly)	Tk. 7,200 for Dhaka & CTG Branches, Tk. 5,500 for remaining Branches
Education and Medical Related Service Fees & Charges	
<input type="checkbox"/> Student Services – File Maintenance	Tk. 4,000 (yearly)
<input type="checkbox"/> Duplicate NOC against Student File	Tk. 500
<input type="checkbox"/> Medical Services – File Maintenance	Tk. 2,000
Miscellaneous Fees & Charges	
<input type="checkbox"/> Mail Forwarding Abroad	Tk. 200
<input type="checkbox"/> BRAC Bank Statement Verification	Tk. 200
<input type="checkbox"/> Duplicate Instrument Issue (FD, FDD, PO, etc.)	Free
<input type="checkbox"/> Salary Disbursement Charge	Tk. 10 per account, Min Tk. 500, Max Tk. 2500
<input type="checkbox"/> Standing Instruction Set up	Tk. 100
<input type="checkbox"/> Standing Instruction for Transfer of Funds Between Accounts	Tk. 20
Auxiliary Service Fees	
<input type="checkbox"/> Internet Banking	Free
<input type="checkbox"/> Phone Banking	Free
<input type="checkbox"/> e-Statements	Free
<input type="checkbox"/> SMS Banking	Tk. 200 (annual)

* VAT is applicable @ 15% on all fees, charges & commissions effective from 1st July, 2002, as per Government Circular No. SRO 117-LAW/2002/342-VAT dated 6th June, 2002.

* BRAC Bank reserves the right to amend the terms, conditions or rates stated above and to assess charges on transactions which are not covered by this schedule.