

SCHEDULE OF CHARGES



Retail Lending, Retail Banking

Salary Loan

<input type="checkbox"/>	Processing Fees	2% of the loan amount or BDT 3,000+ VAT which ever is higher
<input type="checkbox"/>	Early Settlement Charges	2% (within 1st 2 Years), 1% After 2 Years & before expire)
<input type="checkbox"/>	Loan Rescheduling Charges	1.5% of the outstanding amount or BDT 500 whichever is higher
<input type="checkbox"/>	Penal Interest	20% p.a. on overdue amount
<input type="checkbox"/>	Documentation Fees	BDT 250 + Vat
<input type="checkbox"/>	Verification Charge	BDT 250
<input type="checkbox"/>	Stamp Charges	BDT 500
<input type="checkbox"/>	EMI Date reschedule charge	BDT 2000

Quick Loan

<input type="checkbox"/>	Processing Fees	2% of the loan amount or BDT 3,000+ VAT which ever is higher
<input type="checkbox"/>	Early Settlement Charges	2% (within 2 Year), 1% After 2 Years & before expire)
<input type="checkbox"/>	Loan Rescheduling Charges	1.5% of the outstanding amount or BDT 500 whichever is higher
<input type="checkbox"/>	Verification Charge	BDT 250
<input type="checkbox"/>	Penal Interest	20% p.a. on overdue amount
<input type="checkbox"/>	Documentation Fees	BDT 250 + Vat
<input type="checkbox"/>	Stamp Charges	BDT 660
<input type="checkbox"/>	EMI Date reschedule charge	BDT 2000

Home Loan

<input type="checkbox"/>	Processing Fees	Loan Amount: Less than/equal to 15Lac: 2%; Above 15 Lac: 1.5% Take Over: 0.5% Take Over cum Home Credit: 1%
<input type="checkbox"/>	Early Settlement Charges	2% within first 2 Year, 1.5% between 2-4 years and 1% after 4 years
<input type="checkbox"/>	Partial Prepayment	2% within first 02 Year, 1.5% between 2-4 years and 1% after 4 years and till loan maturity
<input type="checkbox"/>	Penal Interest	4% p.a. on overdue amount
<input type="checkbox"/>	Documentation Fees	BDT 250/-
<input type="checkbox"/>	Data Verification Charge	BDT 250/-
<input type="checkbox"/>	Land Valuation Charge	BDT 3500/-
<input type="checkbox"/>	Stamp Charges	BDT 660/-
<input type="checkbox"/>	Quotation Change Fee	BDT 1000/-
<input type="checkbox"/>	Reschedule due to Interest Rate Or Tenor Change	BDT 10,000/- or 0.25% of outstanding amount, whichever is lower
<input type="checkbox"/>	Security Replacement Fee	BDT 10,000/-
<input type="checkbox"/>	EMI Date reschedule charge	BDT 2000/-

Auto Loan

<input type="checkbox"/>	Processing Fees	1.0 % of the loan amount
<input type="checkbox"/>	Early Settlement Charges	2% (within 1st 2 Year), 1% (After 2 Years & before expire)
<input type="checkbox"/>	Loan Rescheduling Charges	1.0% of the outstanding loan amount or BDT 15,000, whichever is lower.
<input type="checkbox"/>	Quotation Change Charge	BDT 500 plus Vat
<input type="checkbox"/>	Penal Interest	20% p.a. on overdue amount
<input type="checkbox"/>	Verification Charge	BDT 250
<input type="checkbox"/>	Documentation Fees	BDT 250 + Vat
<input type="checkbox"/>	Stamp Charges	BDT 660
<input type="checkbox"/>	EMI Date reschedule charge	BDT 2000
<input type="checkbox"/>	IGPoA(Irrevocable General Power of	BDT 500

Secured Loan/Overdraft

- | | |
|--|---|
| <input type="checkbox"/> Processing Fees | <input type="checkbox"/> 1.0% of the loan amount
<input type="checkbox"/> Max BDT 10,000
<input type="checkbox"/> Minimum BDT 1000. |
| <input type="checkbox"/> Early Settlement Charges | Secured Loan – 1% of outstanding amount at any time before maturity; Maximum – BDT 10,000

Secured Overdraft – For secured OD 2% of outstanding amount or BDT 2000 whichever is lower |
| <input type="checkbox"/> Loan Rescheduling Charges | 1.0% of the outstanding loan amount or BDT 15,000, whichever is lower. |
| <input type="checkbox"/> Enhancement/Renewal Fee for SOD | 0.25% of the limit: max BDT 5000 |
| <input type="checkbox"/> Penal Interest | 4% p.a. on overdue amount |
| <input type="checkbox"/> Documentation Fees | BDT 250 + Vat |
| <input type="checkbox"/> EMI Date reschedule charge | BDT 2000 |
| <input type="checkbox"/> Stamp Charges | SL– BDT 500,SOD–BDT 660 |

* 15% VAT is applicable on all fees and commissions as per Govt. circular no SRO 117–LAW/2002/342–VAT dated June 06, 2002

* BRAC BANK reserves the right to change the fees & commissions without prior notice.

* Conditions apply