

SCHEDULE OF CHARGES

Retail Lending, Retail Banking

Salary Loan	
<input type="checkbox"/> Processing Fees	1.5% 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 100
<input type="checkbox"/> Verification Charge	BDT 250
<input type="checkbox"/> Stamp Charges	BDT 500
<input type="checkbox"/> EMI Date reschedule charge	BDT 500
Quick Loan	
<input type="checkbox"/> Processing Fees	1.5% 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 100
<input type="checkbox"/> Stamp Charges	BDT 660
<input type="checkbox"/> EMI Date reschedule charge	BDT 500
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
<input type="checkbox"/> Penal Interest	20% p.a. on overdue amount
<input type="checkbox"/> Verification Charge	BDT 250
<input type="checkbox"/> Documentation Fees	BDT 100
<input type="checkbox"/> Stamp Charges	BDT 660
<input type="checkbox"/> EMI Date reschedule charge	BDT 500

*Fees and charges are subject to change as per Bank's description.

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 & Home Credit: 1%
<input type="checkbox"/> Early Settlement Charges	2% (within 1st 5 Year), 1% After 5 Years & before expire)
<input type="checkbox"/> Partial Prepayment	2% (within 5 Year), 1% After 5 Years & before expire)
<input type="checkbox"/> Loan Rescheduling Charges (tenor/Interest Rate change)	0.25% of Outstanding or BDT 10,000, whichever is lower
<input type="checkbox"/> Vendor Pay Order/ Quotation Change	BDT 1000
<input type="checkbox"/> Penal Interest	4% p.a. on overdue amount
<input type="checkbox"/> Documentation Fees	BDT 100
<input type="checkbox"/> Land Valuation Charge	BDT 3500
<input type="checkbox"/> Stamp Charges	BDT 660
<input type="checkbox"/> EMI Date reschedule charge	BDT 2000
Secured Loan/Overdraft	
<input type="checkbox"/> Processing Fees	- 1.0% of the loan amount - Max BDT 10,000 - Minimum BDT 1000.
<input type="checkbox"/> Early Settlement Charges	Secured Loan/Secured Study Loan - 1% of outstanding amount at any time before maturity; Maximum – BDT 10,000 Secured Overdraft - 2% of outstanding amount or BDT 2,000 whichever is lower.
<input type="checkbox"/> Renewal/Enhancement 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 100 + Vat
<input type="checkbox"/> Stamp Charges	SL- BDT 500,SOD-BDT 660
<input type="checkbox"/> EMI Date reschedule charge	BDT 500

* 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