

Schedule of Charges

for

Corporate Banking Division



Effective from 1st July 2009

Cash & Trade

CURRENT CLASSIC ACCOUNT

Minimum Opening Deposit	Nil	
Account Maintenance Fee	BDT 800.00	On Anniversary
Transaction Fee	No Charge	
Minimum Monthly Balance Fee	No Charge	
Minimum Average Balance fee	No Charge	
Cheque Book Issue fees (50 pages)	BDT 250.00	
Closing of Accounts	BDT 500.00	Within 06(six) months of opening
	BDT 300.00	After 06(six) months of opening

SHORT TERM DEPOSIT ACCOUNT

Minimum Opening Deposit	Nil	
Account Maintenance Fee	BDT 800.00	On Anniversary
Transaction Fee	No Charge	
Minimum Monthly Balance Fee	No Charge	
Minimum Average Balance fee	No Charge	
Cheque Book Issue fees (50 pages)	BDT 250.00	
Closing of Accounts	BDT 500.00	Within 06(six) months of opening
	BDT 300.00	After 06(six) months of opening

HIGH YIELD BUSINESS SOLUTION ACCOUNT

Minimum Opening Deposit	Nil	
Account Maintenance Fee	BDT 800.00	On Anniversary
Transaction Fee	No Charge	
Minimum Monthly Balance Fee	No Charge	
Minimum Average Balance fee	No Charge	
Cheque Book Issue fees (50 pages)	BDT 250.00	
Closing of Accounts	BDT 500.00	Within 06(six) months of opening
	BDT 300.00	After 06(six) months of opening

PREMIUM BUSINESS TRANSACTION ACCOUNT

Minimum Opening Deposit	Nil	
Account Maintenance Fee	Nil	
Transaction Fee	No Charge	
Minimum Monthly Balance Fee	No Charge	
Minimum Average Balance fee	No Charge	
Cheque Book Issue fees (50 pages)	BDT 250.00	
Closing of Accounts	BDT 500.00	Within 06(six) months of opening
	BDT 300.00	After 06(six) months of opening

MONEY MAGNIFIER ACCOUNT

Minimum Opening Deposit	Nil	
Account Maintenance Fee	Nil	
Transaction Fee	No Charge	
Minimum Monthly Balance Fee	No Charge	
Minimum Average Balance fee	No Charge	
Cheque Book Issue fees (50 pages)	BDT 250.00	
Closing of Accounts	BDT 500.00	Within 06(six) months of opening
	BDT 300.00	After 06(six) months of opening

EMPLOYEE BENEFIT SCHEME (EBS)

Minimum Opening Deposit	BDT 150,000.00	
Account Maintenance Fee	Nil	
Transaction Fee	No Charge	
Minimum Monthly Balance Fee	No Charge	
Minimum Average Balance fee	No Charge	
Cheque Book Issue fees	No Cheque Book Issued	
Closing of Accounts	BDT 500.00	Within 06(six) months of opening
	BDT 300.00	After 06(six) months of opening

*No instrument issuance charge for this account.

CHEQUE RELATED ISSUES

Issuance of Bangladesh Bank Cheque	BDT 200.00	Per Cheque
Stop Payment Instruction	BDT 500.00	Per Instruction
Sop payment Cancellation	BDT 500.00	Per Instruction
Cheque return due to insufficient fund	BDT 500.00	Per Cheque
Cheque return due to other reasons	No Charge	Per Cheque

CASH TRANSACTION FEES-INTER CITY

Cash Transaction	Upto BDT 100,000	Nil
	Above BDT 100,000 to 1,000,000	BDT 100.00
	BDT 1,000,000 to 5,000,000	BDT 500.00
	Above BDT 5,000,000	BDT 1,000

PAY ORDER RELATED CHARGES

Issuance of Pay order	Upto BDT 100,000/-	BDT 100.00
	Above BDT 100,000 /	BDT 200.00
Issuance of DD (Fcy)	For any Value	BDT 500.00
Cancellation of Pay order/DD (Lcy)	For any Value	BDT 100.00
Cancellation of Pay order/DD (Fcy)	For any Value	BDT 500.00

Miscellaneous fees

Account Statement	upto two (each)	BDT 100.00	Current Calendar year
	More than two within 6 months	BDT 200.00	Current Calendar year
		BDT 200.00	Per previous calendar year
Balance Certificate–issue	2 Times/ year	Nil	
	3 Times or more/ year	BDT 100.00 each	
General Certificate	For status/nature of business etc (same day)	BDT 350.00	
	For status/nature of business etc (Next day)	BDT 200.00	
Duplicate Advice	For the first duplicate advice	Free of cost	
	For more than one	BDT 100.00	Each
BO Certificate	Charges	BDT 100.00	Each

COLLECTION

Cheques, Drafts, Bills Collection	Per Cheque	Commission @ 0.15%, min BDT 750 + Postage at actual min BDT 300
Documentary Collection	Per Item	Commission @ 0.15%, min BDT 1500 + mailing Postage at actual min BDT 300

IMPORT

L/C Issuing (Sight)	Commission	Maximum 0.50% per quarter.
L/C Issuing (Usance)	Commission	Maximum 0.60% per quarter.
L/C against 100% Cash Margin	Commission	Maximum 0.25% per quarter.
L/C Issuing (Back to Back)	Commission	Maximum 0.50% per quarter.
Amendment (other than amount or tenor)	Commission	BDT 1,000
Amendment (Change in amount or tenor or both)	Commission	Maximum 0.50% per quarter.
L/C Cancellation or expired unutilized L/C charge	Charge	NIL
Acceptance commission	Commission	Maximum 0.40% per quarter.
Documents Handling Charges (other than export)	Charges	Charges BDT 500
Credit Report Request / Enquiry Fee	Charges	Other Bank Credit report charge: At actual BBL charges for credit Report request: BDT 1000 flat Telex / SWIFT at actual min. BDT 1000
Issuance of Delivery Order / N.O.C. Against Non Negotiable Documents	Charges	BDT 1000
Confirmation of L/C	Commission	BBL commission for L/C confirmation fee maximum BDT 0.25%(Local), At actual (Foreign) or any other charges at actual
Pre-Advising L/C by Short Telex / SWIFT	Charge	At actual

Foreign Correspondence charges Local (Component)	Charge	NIL
2 Foreign Correspondence charges (Foreign)	Charge	At Actual
Copy documents endorsement	Charges	NIL
SWIFT – L/C	Charges	At actual
SWIFT – Amendment Charge	Charges	At actual
Mail	Courier Charges Postage Charges	At actual At actual
LC Application Form – Full Set	Cost	BDT 300 + Stamp Charges at actual

EXPORT

Advising of L/C	Charges	For Clients BDT 1000 and US\$ 100 If charges on Openers A/C (payable prior advising)
Advising of Amendment	Charges	For Clients BDT 1000 and US\$ 75 If charges on Openers A/C (payable prior advising)
Confirmation	Charges	To be decided case to case basis min BDT 4000.00 or US\$ 150 (if charges on Openers A/C)
Transfer of L/C	Charges	For Clients BDT 2000 and US\$ 100 If charges on Openers A/C (payable prior advising)
Transfer of Amendment	Charges	For Clients BDT 1000 and US\$ 75 If charges on Openers A/C (payable prior advising)
Negotiation of Export Bills	Commission	BDT 1000
Reimbursement Claim Charges	Charges	Minimum BDT 1500 or at actual
Handling charge for export bill	Charges	Nil
Export Forms (Cost & Certification)	Charges	BDT 200
Miscellaneous Certification (Back to Back LC, C & F, PRC etc.)	Charges	BDT 500 each
No Objection Certificate	Charges	BDT 500
Proceed realization Certificate	Charges	BDT 500

GUARANTEE

Against 100% secured by cash collateral / Margin	Commission	0.25% per quarter
Others	Commission	0.50% per quarter flat or minimum BDT 3000 per annum for each L/G whichever is higher
Amendment of Guarantee (other than amount/ Tenor or both)	Commission	BDT 1000
Amendment of Guarantee (for amount/ Tenor or both)	Commission	0.50% p. q. on enhanced amount or enhanced tenor or minimum BDT 2500 per annum whichever is higher

Note: Stamp and Stationery charges at actual, to be borne by the client.

COLLECTION

Inward

Clean	Per Item	Up to BDT 5 million 0.10% and above BDT 5 million 0.08%
Documentary (Not under L/C)	Per Item	Up to BDT 5 million 0.25% BDT 5 million to 10 million 0.15% Above BDT 10 million 0.05% Minimum 1000

Outward

Travelers Cheque Encashment	Commission	@0.25% Min. BDT 500.00 Per transaction
Clean	Commission	Up to BDT 5 million 0.10% above BDT 5 million 0.05% Minimum BDT1000
Bills / Documents	Commission	Up to BDT 5 million 0.10% above BDT 5 million 0.08% Minimum BDT1000

Note: All Out of Pocket Expenses like Postage / Courier / Telex / Telephone / Fax plus Drawee bank / Correspondent Bank charges, if any and interest from Date of Purchase, if any, till Realization at the Agreed Rate Shall be Charged in Addition to the above Charges.

*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.