

SCHEDULE OF CHARGES – DEPOSITS – SME BANKING

PRAPTI CURRENT ACCOUNT		
Minimum deposit for account opening	BDT 1,000	
Half yearly account maintenance fee	Up to BDT 300+VAT	
First cheque book (25 pages)	Up to BDT 250+VAT	
Welcome Pack	Up to BDT 10+VAT per leaf	
Second cheque book onwards charges	From second cheque book, no charge will be applicable on 25 page cheque book if last month's average balance is BDT 100,000 or above. If more than one 25-page cheque book issued within the same month, charge will be applicable from second cheque book. Charge will be applicable on 50 and 100 page cheque book irrespective of average balance.	
	From second cheque book (maximum 100 pages), BDT 10+VAT per leaf will be charged if last month's average balance is below BDT 100,000 ie. BDT 250+VAT for 25 pages cheque book, BDT 500+VAT for 50 pages cheque book and BDT 1000+VAT for 100 pages cheque book	
Annual SMS Alert Fee	BDT 250+ VAT	
Online transaction (Inter City) Deposit	Below BDT 20k	Up to BDT 50+VAT
	BDT 20k to below BDT 1 lac	Up to BDT 100+VAT
	BDT 1 lac to below BDT 2 lac	Up to BDT 200+VAT
	BDT 2 lac to below BDT 5 lac	Up to BDT 300+VAT
	BDT 5 lac to below BDT 10 lac	Up to BDT 500+VAT
	BDT 10 lac to below BDT 20 lac	Up to BDT 1,000+VAT
	BDT 20 lac and above	Up to BDT 1,500+VAT
Online transaction (Inter City) Withdrawal	Below BDT 20k	Up to BDT 50+VAT
	BDT 20k to below BDT 1 lac	Up to BDT 100+VAT
	BDT 1 lac to below BDT 2 lac	Up to BDT 200+VAT
	BDT 2 lac to below BDT 5 lac	Up to BDT 300+VAT
	BDT 5 lac to below BDT 10 lac	Up to BDT 500+VAT
	BDT 10 lac to below BDT 20 lac	Up to BDT 1,000+VAT
	BDT 20 lac and above	Up to BDT 1,500+VAT
Annual VISA debit card fee (Only sole proprietorship concerns can avail)	BDT 600 for issuance Up to BDT 600+VAT from second year onwards	
Debit card replacement charge	Up to BDT 600+VAT	
Annual Tara VISA debit card fee (Only sole proprietorship concerns can avail)	BDT 500 for issuance Up to BDT 500+VAT from second year onwards	
Tara debit card replacement charge	Up to BDT 500+VAT	

SHADHIN CURRENT ACCOUNT		
Minimum deposit for account opening	BDT 1,000	
Half yearly account maintenance fee	Free if half yearly average balance of BDT 25,000 or above is maintained	
	Fee of up to BDT 300 +VAT will be realized on 1st week of January & July of each year, if BDT 25,000 is not maintained (based on 30 th June & 31st December six months average balance)	
First cheque book (25 pages)	Up to BDT 250+VAT	
Welcome pack	Up to BDT 10+VAT per leaf	
Second cheque book onwards charges	From second cheque book, no charge will be applicable on 25 page cheque book if last month's average balance is BDT 25,000 or above. If more than one 25 page cheque book issued within the same month, charge will be applicable from second cheque book. Charge will be applicable on 50 and 100 page cheque book irrespective of average balance.	
	From second cheque book (maximum 100 pages), BDT 10+VAT per leaf will be charged if last month's average balance is below BDT 25,000 ie. BDT 250+VAT for 25 pages cheque book, BDT 500+VAT for 50 pages cheque book and BDT 1000+VAT for 100 pages cheque book	
Annual SMS Alert Fee	BDT 250+ VAT Free if half yearly average balance of BDT 25,000 or above is maintained	
Online transaction (Inter City) Deposit	Any amount	Free
Online transaction (Inter City) Withdrawal	Up to below BDT 1 lac	Free
	BDT 1 lac to below BDT 2 lac	Up to BDT 200+VAT
	BDT 2 lac to below BDT 5 lac	Up to BDT 300+VAT
	BDT 5 lac to below BDT 10 lac	Up to BDT 500+VAT
	BDT 10 lac to below BDT 20 lac	Up to BDT 1,000+VAT
	BDT 20 lac and above	Up to BDT 1,500+VAT
Annual VISA debit card fee (Only sole proprietorship concerns can avail)	BDT 600 for issuance	
	No debit card annual fee if average yearly balance is BDT 25,000 or above	
	Up to BDT 600+VAT will be charged if average yearly balance is below BDT 25,000	
Debit card replacement charge	Up to BDT 600+VAT	
Annual Tara VISA debit card fee (Only sole proprietorship concerns can avail)	BDT 500 for issuance	
	No debit card annual fee if average yearly balance is BDT 25,000 or above	
	Up to BDT 500+VAT will be charged if average yearly balance is below BDT 25,000	
Tara debit card replacement charge	Up to BDT 500+VAT	

TARA UDDOKTA CURRENT ACCOUNT	
Minimum deposit for account opening	BDT 1,000
Half yearly account maintenance fee	<ul style="list-style-type: none"> ▪ Half-Yearly average balance Tk. 10,000 and below: Free. ▪ Half-Yearly average balance above Tk. 10,000 to Tk 25,000: Upto Tk 100 Half-Yearly. ▪ Half-Yearly average balance above Tk. 25,000 to Tk. 200,000: Upto Tk. 200 Half-Yearly. ▪ Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000: Upto Tk. 250 Half-Yearly. ▪ Half-Yearly average balance above Tk. 1,000,000: Upto Tk. 300 Half-Yearly
First cheque book (25 pages)	Up to BDT 250+VAT
Welcome pack	Up to BDT 10+VAT per leaf
Second cheque book onwards charges	<p>From second month, 25-page free cheque book provided in case last month average balance is BDT 50,000 or more. Only one free cheque book can be availed per month. Charge applicable on 50- and 100-pages cheque book even if average balance is maintained</p>
	<p>From second cheque book (maximum 100 pages), BDT 10+VAT per leaf will be charged if last month's average balance is below BDT 50,000 ie. BDT 250+VAT for 25 pages cheque book, BDT 500+VAT for 50 pages cheque book and BDT 1,000+VAT for 100 pages cheque book</p>
Annual SMS Alert Fee	BDT 250+ VAT
Online transaction (Inter City) Deposit	Free
Online transaction (Inter City) Withdrawal	Free
Annual Tara VISA debit card fee (Only sole proprietorship concerns can avail)	<p>TARA Debit Card is free for First year. Debit Card fee will be TK.500+VAT from second year onwards. Charge will be waived, if average balance is Tk. 100,000 & above.</p>
Debit card replacement charge	<p>There is no replacement fee when an existing customer changes her card to TARA Debit Card. However, once a customer receives the TARA Debit Card will be charged for replacement fee 300+VAT from next time onwards.</p>

EKOTA CURRENT ACCOUNT		
Minimum deposit for account opening	BDT 1,000	
Half yearly account maintenance fee	Up to BDT 300+VAT	
First cheque book (25 pages)	Up to BDT 250+VAT	
Welcome Pack	Up to BDT 10+VAT per leaf	
Second cheque book onwards charges	From second cheque book, no charge will be applicable on 25 page cheque book if last month's average balance is BDT 100,000 or above. If more than one 25-page cheque book issued within the same month, charge will be applicable from second cheque book. Charge will be applicable on 50 and 100 page cheque book irrespective of average balance.	
	From second cheque book (maximum 100 pages), BDT 10+VAT per leaf will be charged if last month's average balance is below BDT 100,000 ie. BDT 250+VAT for 25 pages cheque book, BDT 500+VAT for 50 pages cheque book and BDT 1000+VAT for 100 pages cheque book	
Annual SMS Alert Fee	BDT 250+ VAT	
Online transaction (Inter City) Deposit	Below BDT 20k	Up to BDT 50+VAT
	BDT 20k to below BDT 1 lac	Up to BDT 100+VAT
	BDT 1 lac to below BDT 2 lac	Up to BDT 200+VAT
	BDT 2 lac to below BDT 5 lac	Up to BDT 300+VAT
	BDT 5 lac to below BDT 10 lac	Up to BDT 500+VAT
	BDT 10 lac to below BDT 20 lac	Up to BDT 1,000+VAT
	BDT 20 lac and above	Up to BDT 1,500+VAT
Online transaction (Inter City) Withdrawal	Below BDT 20k	Up to BDT 50+VAT
	BDT 20k to below BDT 1 lac	Up to BDT 100+VAT
	BDT 1 lac to below BDT 2 lac	Up to BDT 200+VAT
	BDT 2 lac to below BDT 5 lac	Up to BDT 300+VAT
	BDT 5 lac to below BDT 10 lac	Up to BDT 500+VAT
	BDT 10 lac to below BDT 20 lac	Up to BDT 1,000+VAT
	BDT 20 lac and above	Up to BDT 1,500+VAT

PROTHOM CURRENT ACCOUNT AND TARA PROTHOM CURRENT ACCOUNT		
Minimum deposit for account opening (both inside and outside Dhaka)	N/A	
Half yearly account maintenance fee	Free	
Cheque Book (25, 50 and 100 leaves available)	BDT 10+VAT per leaf	
Annual SMS Alert Fee	Free	
Online transaction (Inter City) Deposit	Below BDT 20k	Up to BDT 50+VAT
	BDT 20k to below BDT 1 lac	Up to BDT 100+VAT
	BDT 1 lac to below BDT 2 lac	Up to BDT 200+VAT
	BDT 2 lac to below BDT 5 lac	Up to BDT 300+VAT
	BDT 5 lac to below BDT 10 lac	Up to BDT 500+VAT
	BDT 10 lac to below BDT 20 lac	Up to BDT 1,000+VAT
	BDT 20 lac and above	Up to BDT 1,500+VAT
Online transaction (Inter City) Withdrawal	Below BDT 20k	Up to BDT 50+VAT
	BDT 20k to below BDT 1 lac	Up to BDT 100+VAT
	BDT 1 lac to below BDT 2 lac	Up to BDT 200+VAT
	BDT 2 lac to below BDT 5 lac	Up to BDT 300+VAT
	BDT 5 lac to below BDT 10 lac	Up to BDT 500+VAT
	BDT 10 lac to below BDT 20 lac	Up to BDT 1,000+VAT
	BDT 20 lac and above	Up to BDT 1,500+VAT
Debit Card Issuance Fee (Only sole proprietorship concerns can avail)	BDT 600 for issuance	
Debit Card Annual Fee	Annual charge free if average balance of BDT 10,000 is maintained In case average balance is not maintained, BDT 600+VAT will be charged as annual debit card fee	
Debit card replacement charge	Up to BDT 600+VAT	
TARA Debit Card Issuance Fee	BDT 500 for issuance	
TARA Debit Card Annual Fee	Annual charge free if average balance of BDT 10,000 is maintained In case average balance is not maintained, BDT 500+VAT will be charged as annual debit card fee	
TARA Debit card replacement charge	Up to BDT 500+VAT	

PROTTASHA CURRENT ACCOUNT	
Minimum deposit for account opening	BDT 10
Half yearly account maintenance fee	Free
First cheque book (12 pages)	Free
Second cheque book onwards charges	<p>From second cheque book, no charge will be applicable on 25 page cheque book if last month's average balance is BDT 100,000 or above.</p> <p>If more than one 25 page cheque book issued within the same month, charge will be applicable from second cheque book. Charge will be applicable on 12, 50 and 100 page cheque book irrespective of average balance.</p>
	<p>From second cheque book (maximum 100 pages), BDT 10+VAT per leaf will be charged if last month's average balance is below BDT 100,000 i.e. BDT 120+VAT for 12 page cheque book, BDT 250+VAT for 25 pages cheque book, BDT 500+VAT for 50 pages cheque book and BDT 1000+VAT for 100 pages cheque book</p>
Annual SMS Alert Fee	Free
Online transaction (Inter City) Deposit	Free
Online transaction (Inter City) Withdrawal	Free

PRAPTI FARMER CURRENT ACCOUNT	
Minimum deposit for account opening	BDT 10
Debit Card	Debit card issuance free till June,'2026
Annual SMS Alert Fee	Free
First Cheque Book	First cheque book should be of 12 pages First cheque book will be free of cost
Second Cheque Book	From second cheque book, no charge will be applicable on 25 page cheque book if last month's average balance is BDT 100,000 or above. If more than one 25 page cheque book issued within the same month, charge will be applicable from second cheque book.
	Charge will be applicable on 12, 50 and 100 page cheque book irrespective of average balance.
	From second cheque book (maximum 100 pages), BDT 10(+ VAT) per leaf will be charged if last month's average balance is below BDT 100,000 ie. BDT 120(+VAT) for 12 page cheque book, BDT 250(+VAT) for 25 pages cheque book, BDT 500(+VAT) for 50 pages cheque book and BDT 1000(+VAT) for 100 pages cheque book
Account maintenance charge	Free
Intercity Charge on Deposit	Free
Online transaction (Inter City) Withdrawal	Free

NON- CHEQUABLE CURRENT ACCOUNT FOR SUPPLY CHAIN FINANCING		
Minimum deposit for account opening	Not Applicable	
Half yearly account maintenance fee	Up to BDT 300+VAT	
Cheque Book charges	Not Applicable	
Debit Card charges	Not Applicable	
Welcome Pack	Not Applicable	
Annual SMS Alert Fee	BDT 250+VAT	
Online transaction (Inter City) Deposit	Any amount	Free
Online transaction (Inter City) Withdrawal	Any amount	Free

ACCOUNT RELATED FEES AND CHARGES	
Dormant Account Activation Fee	Nil
Account Closing Fee	Up to BDT 300+VAT (Nil for Prottasha Current Account & Prapti Farmer Current Account)

ATM/ DEBIT CARD RELATED FEES & CHARGES	
PIN replacement charge through Call Center	Up to BDT 100+VAT
Cash withdrawal from other bank ATM (per withdrawal)	BDT 15

PAY-ORDER, DEMAND DRAFT & FTT/ FDD FEES & CHARGES	
Pay order Issuance (LCY)	Up to less than BDT 1,000: BDT 20 BDT 1,001 to less than BDT 100,000: BDT 50 BDT 100,000 and above: BDT 100
Pay Order Cancellation (LCY)	BDT 50+VAT
Issuance of Pay Order/ TT/ FTT (SWIFT)/ DD (FCY)	Up to BDT 100,000: BDT 100 BDT 100,001 to BDT 500,000: BDT 200 BDT 500,001 to BDT 1,000,000: BDT 300 Above BDT 1,000,000: BDT 500
Cancellation of Pay Order/ TT/ FTT (SWIFT)/ DD (FCY)	BDT 200+VAT

FOREIGN CURRENCY INSTRUMENTS ENCASHMENT/ ISSUANCE RELATED FEES & CHARGES	
FCY Cheque Clearing Charges from other bank in Bangladesh	BDT 500+VAT
FCY Cheque Clearing Charge from Abroad	USD 40/- plus courier charge at actual
Outward Bill Collection (OBC) Cheque Collection	BDT 300+VAT
Outward Bill Collection (OBC) Return Charge	BDT 100+VAT
Bank Query via SWIFT	At Actual
Pre-facto Bangladesh Bank approval Processing Fee	BDT 2,500+VAT
Post-facto Bangladesh Bank approval Processing Fee	BDT 1,500+VAT
Manual Debit Advice Fee	BDT 100+VAT
Manual Credit Advice Fee	BDT 100+VAT
Cheque/ Draft/ Bill Collection	Maximum 0.15 %, if there is no exchange gain Maximum BDT 500, If there is exchange gain
Standing Instruction (SI) Creation/ Modification/ Closing Charge	BDT 1,000+VAT
Local Courier Charges	At Actual

STATEMENT & CERTIFICATE RELATED FEES & CHARGES	
E-statement	Free
Account Statement	Free twice a year. From 3 rd request: BDT 100+VAT

Balance Confirmation Certificate (Deposit/Loan) [with or without statement]	Free twice a year. From 3 rd request: BDT 100+VAT
BO Certificate Issuance	Up to BDT 100+VAT
Inward Remittance Encashment Certificate	Up to BDT 500+VAT
TDS/ VAT Certificate	Up to BDT 500+VAT

INTERNET BANKING RELATED FEES & CHARGES	
Internet Banking Yearly Charge	Free
New Software Token (one-time)	Up to BDT 300+VAT
Software token reactivation (through Call Center)	Free
Replacement Software Token	Up to BDT 300+VAT

FUND TRANSFER & CASH WITHDRAWAL RELATED FEES & CHARGES	
Real Time Gross Settlement (RTGS)	BDT 100 per transaction
BEFTN Fee	NIL
A/C to A/C fund transfer through Branch	Up to BDT 250+VAT

MISCELLANEOUS FEES & CHARGES	
Cheque Return Fee	Up to BDT 50+VAT
Standing Instruction set-up fee	Up to BDT 100+VAT
Standing Instruction for transfer of funds between accounts	Up to BDT 20+VAT
Stop Payment Instruction (through branch)	Up to BDT 100
Stop Payment Instruction (through Call Center)	Nil
Stop Payment Cancellation	Up to BDT 50+VAT
Lien marking of Term Deposit (against any facility or requested by other banks)	Up to BDT 500+VAT

*VAT is applicable @15% on all fees, charges & commissions

*For loan EMLs, clearing cheque charges will be borne by the Bank

*BRAC Bank reserves the right to amend the terms & conditions

*The above schedule of charges will not be applicable for any special/ promotional offer. The fees or charges mentioned in the special/ promotional offer will apply

*Govt. Excise Duty is applicable as per Government Regulations