

Schedule of Charges: SME Deposit

| 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 fee | From second cheque book, no charge will be applicable on 25page 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 |

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| | 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) | For MASS, <ul style="list-style-type: none"> ➤ BDT 600 for issuance ➤ Up to BDT 600+VAT from second year onwards For TARA, <ul style="list-style-type: none"> ➤ BDT 500 for issuance ➤ Up to BDT 500+VAT from second year onwards | |
| Debit card replacement fee | <ul style="list-style-type: none"> ➤ Up to BDT 600+VAT ➤ Up to BDT 500+VAT (For TARA) | |

| 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 fee | 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. |

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| | 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 | |
| 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) | <p>For MASS,</p> <p>BDT 600 for issuance. No debit card annual fee if average yearly balance is BDT 25,000 or above.</p> <p>For TARA,</p> <p>BDT 500 for issuance. No debit card annual fee if average yearly balance is BDT 25,000 or above.</p> | |
| Debit card replacement fee | <ul style="list-style-type: none"> ➤ Up to BDT 600+VAT ➤ Up to BDT 500+VAT (For TARA) | |

| 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 | 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. |
| | 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 |
| 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) | 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. |
| Debit card replacement fee | 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. |

| 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 | |
| Second cheque book onwards fee | 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 | N/A | |
| Half yearly account maintenance fee | Free | |
| Cheque Book fee | 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 | ➤ BDT 600 ➤ BDT 500 (For TARA) | |
| Debit Card Annual fee | For MASS, 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. For TARA, 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. | |
| Debit card replacement fee | ➤ Up to BDT 600+VAT ➤ Up to BDT 500+VAT (For TARA) | |

| PROTTASHA CURRENT ACCOUNT | |
|--|--|
| Minimum deposit for account opening | BDT 10, BDT 50, BDT 100 |
| Half yearly account maintenance fee | Free |
| Cheque Book fee | 1 st Cheque Book (12 pages) will be Free |
| | <ul style="list-style-type: none"> From 2nd 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 2 nd 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 |
| Debit Card fee | Will not be provided to customer by default but will be available upon customer request. |
| | Annual VISA debit card fee <ul style="list-style-type: none"> BDT 600 for issuance Up to BDT 600+VAT from second year onwards |
| | Debit card replacement fee <ul style="list-style-type: none"> Up to BDT 600+VAT |
| | Annual Tara VISA debit card fee <ul style="list-style-type: none"> BDT 500 for issuance Up to BDT 500+VAT from second year onwards |
| | Tara debit card replacement charge <ul style="list-style-type: none"> Up to BDT 500+VAT |
| Welcome Pack | Not Applicable |
| Annual SMS Alert fee | Free |
| Online transaction (Inter City) Deposit | Free (Any amount) |
| Online transaction (Inter City) Withdrawal | Free (Any amount) |

| SME FARMERS ACCOUNT | |
|--|---|
| Minimum deposit for account opening | BDT 10 |
| Debit Card | Debit card issuance free till June,'2026 |
| Annual SMS Alert fee | Free |
| Cheque Book fee | 1 st Cheque Book (12 pages) will be Free |
| | 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 fee | 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 fee | Not Applicable |
| Debit Card fee | Not Applicable |
| Welcome Pack | Not Applicable |
| Annual SMS Alert fee | BDT 250+VAT |
| Online transaction (Inter City) Deposit | Free (Any amount) |
| Online transaction (Inter City) Withdrawal | Free (Any amount) |

| HOPE, DIGNITY, TRUST PLUS, FAME, BONUS, STALLION | |
|--|------|
| First cheque book (25 pages) | Free |
| Welcome Pack | Free |
| Second cheque book onwards charges | Free |
| Annual SMS Alert Fee | Free |
| Online transaction (Inter City) Deposit | Free |
| Online transaction (Inter City) Withdrawal | Free |

Other Account Related Fees & Charges:

| ACCOUNT RELATED FEES AND CHARGES | |
|----------------------------------|---|
| Dormant Account Activation Fee | Free |
| Account Closing Fee | Up to BDT 300+VAT (Free for Prottasha Current Account & SME Farmers Account) |

| ATM/ DEBIT CARD RELATED FEES & CHARGES | |
|--|--------|
| 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 |

| 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 |
| TDS/ VAT Certificate | Up to BDT 500+VAT |

| FUND TRANSFER & CASH WITHDRAWAL RELATED FEES & CHARGES | |
|--|-------------------------|
| Real Time Gross Settlement (RTGS) (Branch/ASTHA) | BDT 100 per transaction |
| BEFTN Fee | NIL |
| NPSB Fee (Through ASTHA) | BDT 10 per transaction |

| 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) | Free |
| 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 EMIs, 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