

## Schedule of Charges for Corporate Banking

**BRAC BANK LIMITED**

Effective from: 15<sup>th</sup> July 2020



## Schedule of Charges: Cash Management

ACCOUNT CHARGES	
<b>Account Maintenance</b>	
Minimum Opening Deposit	As per Product PPG
Account Maintenance Fee (Half Yearly)	<b>Current A/C:</b> BDT 300/- <b>SND A/C:</b> BDT 500/- <b>Savings A/C:</b> Avg. balance 0- 10,000: Nil Avg. balance >10k to ≤25K: BDT 100 /- Avg. balance >25k to ≤200K: BDT 200 /- Avg. balance >200k to ≤1M: BDT 250 /- Avg. balance above 1M: BDT 300/-
Account Closing Fee	Current A/C: BDT 300/- Savings A/C: BDT 200/-
Cheque Book Issue (50 pages)	BDT 500/-
Uncollected Cheque Book Destruction	BDT 500/- after 3 months
Activation of Dormant Account	BDT 500/-
Issuance of TDS/VAT/Mushok-Kha Certificate	BDT 500/-
Issuance of Duplicate TDS/VAT Certificate	BDT 500/-
Account Statement	BDT 300/- for up to 6 months BDT 500/- for last 12 months
Statement Attestation	Up to BDT 500/-
Balance Confirmation Certificate ( up to 2 times in a year)	Nil
Balance Confirmation Certificate (3 <sup>rd</sup> times or more in a year)	BDT 200/- each
Credit Rating/ Audit / Solvency Certificate	BDT 500/-
Other Certificate	BDT 500/-
BO Certificate Issuance	BDT 100/-
Statement delivery via Swift Network	USD 15/- per month
Corporate Online Financial Statement (COFS) Fee	Nil
Hardware/ Software Token for CORPnet	BDT 5,000/- per Token
Annual Maintenance Charge for CORPnet	Nil
Standing Instruction (SI) Creation/Modification/Closing Fee	BDT 1,000/- per SI instruction
Manual Debit Advice Fee	BDT 100/-
Manual Credit Advice Fee	BDT 100/-

Payments	
Issuance of Pay Order/DD	BDT 150/- for amount up to BDT 100,000 /- BDT 250/- for amount above BDT 100,000/-
Cancellation of Pay Order/DD	BDT 250/-
Issuance of FDD (any value)	BDT 1,000/-
Cancellation of FDD	BDT 1,000/-
Issuance of Bangladesh Bank Cheque	BDT 200/- per cheque
Cancellation of Bangladesh Bank Cheque	BDT 200/- per cheque
Stop Payment Instruction/ Cancellation	BDT 500/- per instrument
Cheque return due to insufficient fund	BDT 1,000/- for 1 <sup>st</sup> time return BDT 2,000/- for 2 <sup>nd</sup> time return BDT 3,000/- for 3 <sup>rd</sup> time return
Cheque return due to other reason	Nil
Outward TT Issuance Charge	BDT 2,000/-
Outward TT Cancellation Charge	BDT 500/-

BEFTN Fee	Nil
RTGS Fee	BDT 100/- per transaction including VAT
Salary Transfer Processing Fee	As per Agreement
High Value Cheque Clearing (BDT 5 lac & Above)	BDT 60/-
Regular Value Cheque Clearing (Below BDT 50K)	Nil
Regular Value Cheque Clearing (BDT 50K to < BDT 5 Lac)	BDT 10/-
Regular Value Cheque Clearing (BDT 5 Lac & above)	BDT 25/-

<b>Collections</b>	
Cheque/ Draft/Bill Collection	0.15% of instrument value
Dedicated Document Collection & Delivery Service	As per Agreement
FCY Cheque Clearing Charges from other bank in Bangladesh	BDT 500/-
FCY Cheque Clearing Charge from Abroad	0.15% plus courier plus (minimum USD 50/-)
Return of FCY Collection- Cross Border	USD 50 plus other bank charges and courier at actual
Outward Bill Collection (OBC) Cheque Collection	BDT 500/-
Outward Bill Collection (OBC) Return Charge	BDT 200/-

<b>Inward Remittance</b>	
Inward Remittance Certificate	BDT 300/-
Inward remittance Encashment Certificate	BDT 500/-
Inward Remittance Collection from other bank	BDT 500/- for amount up to 50K BDT 1,000/- for amount above 50K
Airlines Remittance Processing fees (less than 10 files)	Up to BDT 5,000/-
Airlines Remittance Processing fees (above than 10 files)	Up to BDT 10,000/-

<b>Others</b>	
18B new reporting to Bangladesh Bank	BDT 3,000/-
18B renewal reporting to Bangladesh Bank	BDT 3,000/-
Cash Incentive Processing Fee	Up to 0.25% (Min BDT 3,500/-)
Local Courier Charges	At Actual
Bank Query via Swift MT199,299,999	BDT 500/- per query
FTT Swift Advice Issue	BDT 500/-
FTT Swift Advice Cancellation	Up to BDT 1,000/-
Pre facto Bangladesh Bank approval Processing Fee	BDT 2,500/-
Post-facto Bangladesh Bank approval Processing Fee	BDT 2,000/-

<b>CASH TRANSACTION FEE – INTER CITY</b>			
Min	Max	Charge Amount ( Deposit)	Charge Amount ( Withdraw)
0	1,00,000	0	0
>1,00,000	<=5,00,000	100	300
>5,00,000	<=10,00,000	300	500
>10,00,000	<=30,00,000	500	1,000
>30,00,000	<=50,00,000	1,000	1,500
	>50,00,000	1,500	5,000

Note: Intercity charge is not applicable for Nationwide Collection Services (NCS)

Notes:

- 15% VAT is applicable on all relevant fee and commissions as per Govt. circular no SRO 117-LAW/2002/342-VAT dated June 06, 2002;
- VAT will be charged on actual fee realized by Bank. In case of full charge amount waived by Bank, VAT will be applicable on minimum fee
- Government Duty & Taxes will be charged whereas applicable as per NBR guideline
- Fee for general branch services will be governed by Retail Banking Schedule of Charges of BRAC Bank Ltd
- BRAC Bank Ltd reserves the right to revise and amend charges from time to time

## Schedule of Charges: Corporate Trade Operations

<b>IMPORT</b>		
<b>LC Opening</b>		
LC ISSUANCE (SIGHT)	0.10 - 0.40 PCT PER QUARTER	MINIMUM BDT 1,500/-
LC ISSUANCE (USANCE)	0.10 - 0.50 PCT PER QUARTER	MINIMUM BDT 1,500/-
LC AGAINST 100 PCT CASH MARGIN	0.10 - 0.25 PCT PER QUARTER	MINIMUM BDT 1,500/-
LC ISSUEING (BACK TO BACK)	0.10 - 0.40 PCT PER QUARTER	MINIMUM BDT 1,500/-

<b>LC Amendment</b>		
OTHER THAN AMOUNT OR TENOR	BDT 750/- FLAT	
CHANGE IN AMOUNT OR TENOR OR BOTH-SIGHT	0.10 - 0.40 PCT PER QUARTER	MINIMUM BDT 1,500/-
CHANGE IN AMOUNT OR TENOR OR BOTH-USANCE	0.10 - 0.50 PCT PER QUARTER	MINIMUM BDT 1,500/-
CHANGE IN AMOUNT OR TENOR OR BOTH-BTB	0.10 - 0.40 PCT PER QUARTER	MINIMUM BDT 1,500/-
CHANGE IN TENOR (IF QUARETR IS NOT CHANGED)	BDT 750/- FLAT	
LC CANCELLATION CHARGE/ EXPIRED LC COMMISSION	Nil	
FOREIGN CORRESPONDANCE CHARGE (LOCAL)	Nil	

<b>DELIVERY ORDER/SHIPPING GUARANTEE/AIRWAY BILL</b>		
ISSUANCE OF DELIVERY ORDER/ SHIPPING GUARANTEE/N.O.C	BDT 1,500/- FLAT	

<b>SIGHT BILLS/USANCE BILLS</b>		
ACCEPTANCE COMMISSION	0.10 - 0.40 PCT PER QUARTER	MINIMUM BDT 1,000/-
MATURITY DATE EXTENSION (IF QUARTER IS CHANGED)	AS PER ACCEPTANCE COMMISSION	MINIMUM BDT 1,000/-
MATURITY DATE EXTENSION (IF QUARTER IS NOT CHANGED)	BDT 1,000/- FLAT	
SIGHT BILL RETIREMENT FEE	1,000/-	MINIMUM BDT 500/-

<b>EXPORT</b>		
ADVISING OF LC	BDT 750/- FLAT	
ADVISING OF AMENDMENT	BDT 750/- FLAT	
LC CONFIRMATION	0.20 PCT	MINIMUM 0.10 PCT
TRANSFER OF LC	BDT 750/- PLUS SWIFT CHARGE	
TRANSFER OF AMENDMENT	BDT 750/- PLUS SWIFT CHARGE	
BUYING HOUSE SALES CONTRACT REVIEW FEE	BDT 2,000/-	
EXPORT BILL COLLECTION/ HANDLING CHARGE	0.15 PCT or minimum BDT 500 if no exchange gain	
MISCELLANEOUS CERTIFICATION (B2B LC, C&F, PRC etc.)	BDT 500/-	
CASH INCENTIVE PROCESSING	Up to 0.25 PCT PER REQUEST	MIN BDT 3,500/-
EXP ISSUE	BDT 200/-	MIN BDT 100/-
EXP Modification Fee	BDT 300/- per EXP	
EXP short /over shipment update with BB ASYCUDA	BDT 500/-	
EXP Cancellation Fee	BDT 500/-	
MAIL/POSTAGE/COURIER	AT ACTUAL	

OTHERS TRADE CHARGES		
PROCESSING FEE FOR TT PAYMENT	Up to 0.15%	Min. BDT 1,000/-
SWIFT COMMUNICATION	AT ACTUAL	
SWIFT FOR ACCEPTANCE/ PAYMENT TRACER	AT ACTUAL	
CONFIRMATION OF LC	AT ACTUAL	
LC APPLICATION FORM-FULL SET	BDT 350/-	
LCA FORM	BDT 100/-	
IMP FORM	BDT 100/-	
STAMP CHARGE	AT ACTUAL	
CREDIT REPORT REQUEST/ENQUIRY FEE	BDT 1,000/-	
CERTIFICATE ISSUANCE (INCLUDING BACK TO BACK LC)	BDT 500/-	MINIMUM BDT 300/-
PHOTOCOPY ATTESTATION PER REQUEST	BDT 500 per Invoice	MINIMUM BDT 300/-
PAY ORDER ISSUANCE FEE FOR LC PAYMENT	BDT 150/- for amount up to BDT 100,000/- BDT 250/- for amount above BDT 100,000/-	
FDD ISSUANCE FOR LC PAYMENT	Nil	
REIMBURSEMENT FEE	USD 60/-	
DISCREPANCY FEE	USD 60/-	
MAIL/POSTAGE/COURIER	AT ACTUAL	
IRC RENEWAL FEE	BDT 500/-	
PRE FACTO BB APPROVAL PROCESSING FEE	BDT 2,500/-	
POST-FACTO BB APPROVAL PROCESSING FEE	BDT 2,000/-	
LCA REGISTRATION FEE	MAX UP TO 0.25 PCT	MIN 2,000/-

GUARANTEE		
AGAINST 100 PCT SECURED BY CASH COLLATERAL/ MARGIN	0.30 PCT PER QUARTER	
OTHERS	0.50 PCT PER QUARTER	MINIMUM BDT 3,000 PER ANNUM (WHICHEVER IS HIGHER)
AMENDMENT OF GUARANTEE (OTHER THAN AMOUNT/TENOR OR BOTH)	BDT 1,000/-	
AMENDMENT OF GUARANTEE (FOR AMOUNT/TENOR OR BOTH)	0.50 PCT PER QUARTER ON ENHANCED AMOUNT OR ENHANCED TENOR OR BOTH	MINIMUM BDT 2,500/- PER ANNUM (WHICHEVER IS HIGHER)
ADVISING OF GUARANTEE TO THE BENEFICIARY IN ORIGINAL WITHOUT ANY ENGAGEMENT ON OUR PART	BDT 1,000/-	
ADVISING OF AMENDMENT OF GUARANTEE TO THE BENEFICIARY IN ORIGINAL WITHOUT ANY ENGAGEMENT ON OUR PART	BDT 1,000/-	
ADVISING OF GUARANTEE TO THE BENEFICIARY IN ORIGINAL BY ADDING OUR CONFIRMATION	0.50 PCT	MIN BDT 3,000 PER QUARTER
ADVISING OF AMENDMENT OF GUARANTEE FOR EXTENSION OF VALIDITY/ INCREASE OF AMOUNT IN ORIGINAL TO THE BENEFICIARY BY ADDING OUR CONFIRMATION	0.50 PCT	MIN BDT 1,500 PER QUARTER
ADVISING OF AMENDMENT OF GUARANTEE WITHOUT EXTENSION OF VALIDITY/ INCREASE OF AMOUNT IN ORIGINAL TO THE BENEFICIARY BY ADDING OUR CONFIRMATION	BDT 1,000/-	

FACILITY Related Fees	
Force Loan Processing Fee	Up to BDT 5,000/-
Loan tenor/ moratorium extension processing fee	Up to BDT 1,000/-
Banker's Feedback for Credit Rating Report	BDT 1,000/-
Mortgage Redemption & RJSC Charge Vacation	Up to BDT 5,000/-
Vehicle Re-Transfer Fee	BDT 1,500/- per vehicle
Intra-day OD Fee	Up to BDT 5,000/-
NOC Issuance Fee	BDT 500/-
CIB Collection Fee	Up to BDT 300/-
Issuance of Loan Liability Certificate	BDT 300/-

OTHER CHARGES <sup>1</sup>	
Facility Renewal Fee	Up to 2% on facility amount
Commitment Fee	Up to 2.5% on facility amount
Loan Arrangement Fee	Up to 2.5% on facility amount
OBU Fund Arrangement Fee/ Trade Finance Arrangement Fee	Up to 2.5% on facility amount
Temporary Limit/ EOL Fee/ Deal Structure Fee	Up to 2% on facility amount
Syndication Arrangement Fee	Up to 3% on facility amount
Agency Fee/Account Bank Fee	Up to 3% on facility amount
Security Agency/Security Trustee/Custodian Fee	Up to 3% on facility amount
Documentation Deferral Fee	Up to 0.05% per quarter on deferral charge amount at the time of deferral extension
Escrow Maintenance Fee	Up to 3% on facility amount
Supply Chain Finance (SCF) Commitment Fee	Up to 2% on Bill Amount

**Notes:**

- Bank reserves the right to realize 'Other Charges' on case to case basis as per banker customer relationships
- Bank may charge arrangement fee, commitment fee and other charges multiple times in a year as mutually agreed with the customer
- 15% VAT is applicable on all fee and commissions as per Govt. circular no SRO 117-LAW/2002/342-VAT dated June 06, 2002
- VAT is not applicable to charges and commissions of export related trade transactions as they are exempted by SRO#264-Law/99/241-Musk dated September 07, 1999
- VAT will be charged on the higher of the actual fee or the minimum fee. In case of charge amount waived by Bank, VAT will be applicable on minimum fee if specifically mentioned in schedule of charges
- Government Duty & Taxes will be charged whereas applicable as per NBR guideline
- BRAC Bank Ltd reserves the right to revise and amend charges from time to time

## Schedule of Charges: PROBASHI BINIYOG

PROBASHI BINIYOG (FOREIGN CUSTODY)		
BRAC Bank Charges		
Details	Fees	Frequency of Charging Fees
Account Maintenance Fee of FC Account	Up to USD 5	Half yearly
Account Maintenance Fee of NITA Account	BDT 300 + VAT	Half yearly
Settlement Fee*	0.10% to 0.25% + VAT	On Transaction Value
IPO/ Rights Share Application Processing Fee*	BDT 500 to 1,000 + VAT	Per application
Custodian Fee*	0.25% to 1% +VAT on the portfolio value	Charged Quarterly
CDBL and Other Charges**		
Transaction Fee	CDBL will charge 0.0125% on the transaction value of the share	On Transaction Value
BO Account Maintenance Fee	BDT 450 for maintaining BO account	Annually
Brokerage Commission	The brokerage house will charge @ 0.40%	Per transaction

\* Fees will be charged within the range as decided by BRAC Bank management considering the principal Investments of the clients.

\*\* CDBL & Other Charges will be changed as decided by the concerned authorities from time to time.

- VAT is applicable on all fees, charges and commissions.
- All regulatory charges will be applicable.
- BRAC Bank Limited reserves the right to change the fees, charges and commissions without prior notice.