



# SCHEDULE OF CHARGES

Version: 1.2023.04

Item	Regular	Premium Savers/High Value Premium Savers A/C	
<b>Retail Banking Deposit Products</b>			
<b>Half Yearly Account Maintenance Fee on Average Balance</b>			
Triple Benefits Savings Account	Up to Tk. 10,000	Free	Free
	Above Tk. 10,000 - Below 25,000	Tk. 100	Free
	Above Tk. 25,000 - Below 200,000	Tk. 200	Free
	Above Tk. 200,000 - Below 1,000,000	Tk. 250	Free
	Tk. 1,000,000 and Above	Tk. 300	Free
Current Plus Account	Tk. 300	Free	
RFCD Account	Free	Free	
First Cheque Book Issue (Triple Benefits Savings Account and Current Plus Account)	Upon Request	Upon Request	
<b>Cheque Book Issue Fees</b>			
Cheque Book Charges for 10 pages	Tk. 200	Free*	
Cheque Book Charges for 15 pages	Tk. 300	Tk. 300	
Cheque Book Charges for 20 pages	Tk. 400	Tk. 400	
*Every month one 10 leaves cheque book will be <b>free</b> and charges will be applicable for the 2 <sup>nd</sup> onward issued cheque book in the same month.			
<b>VISA Platinum Debit Card Fee (On yearly average balance)</b>			
Triple Benefits Savings Account	Tk. 50,000 and Above	Free	N/A
	Below Tk. 50,000	Tk. 600	N/A
Current Plus Account	Tk. 50,000 and Above	Free	N/A
	Below Tk. 50,000	Tk. 600	N/A
Premium Savers Account/ High Value Premium Savers Account	Tk. 1,000,000 and Above	N/A	Free
<b>Debit Card Replacement Charges</b>			
RFCD international debit card	USD 10	USD 10	

<b>Account Related Fees &amp; Charges</b>		
Duplicate Account Statement (Through Branch) for the last 12 months	Up to Tk. 100	Free
Duplicate Account Statement (Through ATM) for the last 6 months	Up to Tk. 100	Free
DPS/FDR Account Statement	Up to Tk. 200	Free
Loan Account Statement	Tk. 500	Free
Dormant Account Activation	Free	Free
Account Closing Fee (Savings)	Tk. 200	Free
Account Closing Fee (Current)	Tk. 300	Free

<b>ATM/Debit Card Related Fees &amp; Charges</b>		
PIN Generation (Through Call Center)	Free	Free
Uncollected Card Destruction Charge	Free	Free
Cash Withdrawal from NPSB channel (Per Withdrawal)	Tk. 15 (including VAT)	Tk. 15 (including VAT)
Cash Withdrawal charge for ATMs outside Bangladesh for RFCD Accounts	USD 3 (including VAT)	USD 3 (including VAT)
Video Record Checking Upon Account holder's Request for any dispute (within Dhaka)	Tk. 2,000	Tk. 500
Video Record Checking Upon Account holder's Request for any dispute (outside Dhaka)	Tk. 3,000	Tk. 500

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	<b>Cheque &amp; Cheque Book Related Fees &amp; Charges</b>	
Uncollected Cheque Book Destruction (Applied but not collected within 3 months)	TK. 100	Free
Stop Payment Instruction	Up to Tk. 100	Free
Bangladesh Bank Cheque Issue	Tk. 200	Tk. 200
Cheque Collection (Outstation) – LCY – via BRAC Bank Branch	Free	Free
Cheque Collection (Outstation) – LCY – via Other Bank's Branch	Tk. 200	Tk. 200
Cheque Purchase – LCY via Other Bank's Branch	Tk. 500	Tk. 500
Cheque Clearing (below Tk. 50,000)	Free	Free
Regular Value Cheque Clearing (Tk. 50,000 to < Tk. 5 lac)	Tk. 10	Tk.10
Regular Value Cheque Clearing (5 lac & above)	Tk. 25	Tk. 25
High Value Cheque Clearing (Tk. 5 lac & above)	Tk. 60	Tk. 60
Any other EFT transaction	Free	Free

<b>Inter-City / Online Charges &amp; Fund Transfer</b>			
Online Transaction (Inter-City) Deposit	Below TK. 20 K	Tk. 50	Free
	TK. 20 K to below TK. 1 Lac	Tk. 100	Free
	TK. 1 Lac to below TK. 2 Lac	Tk. 200	Free
	TK. 2 Lac to below TK. 5 Lac	Tk. 300	Free
	TK. 5 Lac to below TK. 10 Lac	Tk. 500	Free
	TK. 10 Lac to below TK. 20 Lac	Tk. 1,000	Free
	TK. 20 Lac & Above	Tk. 1,500	Free
Online Transaction (Inter-City) Withdrawal	Below TK. 20 K	TK. 50	Free
	TK. 20 K to below TK. 1 Lac	Tk. 100	Free
	TK. 1 Lac to below TK. 2 Lac	Tk. 200	Free
	TK. 2 Lac to below TK. 5 Lac	Tk. 300	Free
	TK. 5 Lac to below TK. 10 Lac	Tk. 500	Free
	TK. 10 Lac to below TK. 20 Lac	Tk. 1,000	Free
	TK. 20 Lac & Above	TK. 1,500	Free

<b>Certificate Related Fees &amp; Charges</b>		
Account Certificate (without balance)	Tk. 100	Free
Account Certificate (with balance)		
Loan Certificate	Tk. 100	Free
Tax Certificate (Account/FDR/DPS/Loan)	Tk. 300	Free

Item	Regular		Premium Savers/High Value Premium Savers A/C
	Locker Charges		
Locker Facility – Small (Yearly)	Dhaka & CTG Branches	TK. 4,900	Tk. 2,450
	Outside Dhaka and CTG Branches	TK. 4,200	Tk. 2,100
Locker Facility – Medium (Yearly)	Dhaka & CTG Branches	TK. 7,200	Tk. 3,600
	Outside Dhaka and CTG Branches	TK. 6,300	Tk. 3,150
Locker Facility – Large (Yearly)	Dhaka & CTG Branches	TK.10,000	Tk. 5,000
	Outside Dhaka and CTG Branches	TK. 7,700	Tk. 3,850

Foreign Currency and Endorsement fee		
FCY Issue (Free if withdrawn from Account holder's own RFCD or FCY account, applicable for both Regular and Premium Banking)	1%	1%
FCY Encashment for Account holder	TK. 100	TK. 100
Passport Endorsement for Account holder	TK. 200	TK. 200

Education and Medical Related Service Fees & Charges		
Student file for the Children of Premium Banking Customers		
Student Services – File Maintenance	TK. 5,500	TK. 2,750*
Duplicate NOC against Student File	TK. 1,000	TK. 500
Student Services – Renewal	TK. 4,500	TK. 2,225

\*For All Premium Banking Customer

Miscellaneous Fees & Charges		
Mail Forwarding Abroad	TK. 200	TK. 200
BRAC Bank Statement Verification	TK. 500	TK. 500
Standing Instruction Set up	TK. 100	TK. 100
Standing Instruction for Transfer of Funds Between Accounts	TK. 20	TK. 20

Alternate Channel Service Fees		
Call Center	Free	Free
e-Statements	Free	Free
SMS Banking	TK. 250 (Annual)	Free

\*\*\* Applicable for TARA Premium Savers Account and TARA High Value Premium Savers Account

Item		Regular	Premium Banking
<b>Credit Cards</b>			
Annual Fee	Visa Signature	Tk. 10,000	Free (First year)
	Visa / Mastercard Platinum	Tk. 5,000	Free (First year)
Priority Pass	Membership Card Issuance Fee	TK. 1,000	Free
	Membership Card Replacement/ Renewal Fee	TK. 500	Free
Card Replacement fee	Visa Signature	TK. 800	Free
	Visa / Mastercard Platinum	TK. 700	Free
Duplicate Statement Fee	Visa Signature	Tk. 100	Free
	Visa / Mastercard Platinum	Tk. 100	Free
Supplementary Card fee	Visa Signature	Free (First two)	Free (First two)
	Visa / Mastercard Platinum	Free (First one)	Free (First one)
Certificate Charge	Visa Signature	TK. 300	Free
	Visa / Mastercard Platinum	TK. 300	Free
Card Cheque Processing Fee	Visa Signature	TK. 200 or 3% of Card Cheque amount, whichever is higher.	
	Visa / Mastercard Platinum		

All other Fees and Charges will be as per the SOC for regular Credit card

#### Eligibility for Premium Banking

Retail Deposit	Tk. 30 Lac CASA or
	Tk. 50 Lac (CASA+TD) / only TD

- Premium Banking fees and charges are applicable for customers maintaining the required deposit threshold
- Please note that all other fees and charges apart from the above-mentioned ones will be applicable for Premium Banking as per regular schedule of charges
- VAT is applicable at 15% on all fees and commissions
- For Loan EMI's, clearing cheque charges will be borne by the Bank
- Govt. Excise Duty is applicable as per Government Regulations

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