



# SCHEDULE OF CHARGES

February 24, 2020

Item	Regular	Premium Banking
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## Retail Banking Deposit Products

### Half Yearly Account Maintenance Fee on Average Balance

Triple Benefits Savings Account	Up to Tk. 10,000	Free	Free
	Above Tk. 10,000 - Below 25,000	Tk. 100	Tk. 100
	Above Tk. 25,000 - Below 200,000	Tk. 200	Tk. 200
	Above Tk. 200,000 - Below 1,000,000	Tk. 250	Tk. 250
	Tk. 1,000,000 and Above	Free	Free
Current Plus Account		Tk. 300	Tk. 300
RFCD Account		Free	Free

### First Cheque Book Issue Fee

Triple Benefits Savings Account (10 pages)	Free	Free
Current Plus Account (15 pages)	Free	Free

### Second Cheque Book

Triple Benefits Savings Account (Based on last month's average balance)	Tk. 50,000 and Above	Free	Free
Current Plus Account (Based on last month's average balance)	Tk. 25,000 and Above	Free	Free
Additional Cheque Book Charges (on request by customers in the same month)	10 pages	Tk. 200	Tk. 200
	15 pages	Tk. 300	Tk. 300

However, if more than 1 (one) Cheque Book is requested within the same month, charge will be applicable at additional Cheque Book rate from 2<sup>nd</sup> Cheque Book onwards.

### VISA Platinum Debit Card Fee (On yearly average balance)

Triple Benefits Savings Account	Tk. 50,000 and Above	Free	Free
	Below Tk. 50,000	Tk. 600	Tk. 600
Current Plus Account	Tk. 25,000 and Above	Free	Free
	Below Tk. 25,000	Tk. 600	Tk. 600

### Debit Card Replacement Charges

RFCD international debit card	USD 10	USD 10
Savings and Current	Tk.600	Free

## Account Related Fees & Charges

Duplicate Account Statement (Through Branch) for the last 12 months	Tk. 300	Free
Duplicate Account Statement (Through ATM) for the last 6 months	Tk. 100	Free
DPS/FDR Account Statement	Tk. 200	Free
Loan Account Statement	Tk. 500	Free
Dormant Account Activation	Tk. 500	Free
Account Closing Fee (Savings)	Tk. 200	Tk. 200

## ATM/Debit Card Related Fees & Charges

PIN Replacement Charge (Through Branch)	Tk. 200	Free
PIN Replacement Charge (Through Call Center)	Tk. 100	Free
PIN Reissuance Fee (Through Branch and Call Center) for RFCD Account	USD 2	USD 2
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>Pay-Order, Demand Draft &amp; FTT Fees &amp; Charges</b>			
Pay Order / Demand Draft Issuance (LCY)	Up to Tk. 1 lac	Tk. 150	Tk. 100 (For any amount)
	Above Tk. 1 lac	Tk. 250	
Pay Order / Demand Draft Cancellation (LCY)	Any amount	Tk. 100	Tk. 100
FTT (SWIFT) Advice Issue		Tk. 1,000	Tk. 1,000
FTT (SWIFT) Advice Cancellation		Tk. 250	Tk. 250
Foreign Correspondence Charges - FCC (applicable at the time of FDD, FTT Issuance and Travellers Cheque Encashment)		Tk. 500	Tk. 500

<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		Tk. 200	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	Up to Tk. 1 lac	Tk. 50	Tk. 50
	Above Tk. 1 lac to Tk. 5 lac	Tk. 100	Tk. 100
	Above Tk. 5 lac to Tk. 10 lac	Tk. 300	Tk. 300
	Above Tk. 10 lac to Tk. 30 lac	Tk. 500	Tk. 500
	Above Tk. 30 lac to Tk. 50 lac	Tk. 1,000	Tk. 1,000
	Above Tk. 50 lac	Tk. 1,500	Tk. 1,500
Online Transaction (Inter-City) Withdrawal	Up to Tk. 50,000	Tk. 50	Tk. 50
	Above Tk. 50,000 to Tk. 1 lac	Tk. 100	Tk. 100
	Above Tk. 1 lac to Tk. 5 lac	Tk. 300	Tk. 300
	Above Tk. 5 lac to Tk. 10 lac	Tk. 500	Tk. 500
	Above Tk. 10 lac to Tk. 30 lac	Tk. 1,000	Tk. 1,000
	Above Tk. 30 lac to Tk. 50 lac	Tk. 1,500	Tk. 1,500
	Above Tk. 50 lac	Tk. 5,000	Tk. 5,000

<b>Certificate Related Fees &amp; Charges</b>			
Account Certificate (without balance)		Tk. 200	Free
Account Certificate (with balance)			
Loan Certificate		Tk. 300	Free
Tax Certificate (Account/FDR/DPS/Loan)		Tk. 300	Free

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### Locker Charges

Locker Facility – Small (Yearly)	Dhaka & CTG Branches	Tk. 3,500	Tk. 1,750
	Outside Dhaka and CTG Branches	Tk. 3,000	Tk. 1,500
Locker Facility – Medium (Yearly)	Dhaka & CTG Branches	Tk. 5,200	Tk. 2,600
	Outside Dhaka and CTG Branches	Tk. 4,500	Tk. 2,250
Locker Facility – Large (Yearly)	Dhaka & CTG Branches	Tk. 7,200	Tk. 3,600
	Outside Dhaka and CTG Branches	Tk. 5,500	Tk. 2,750

### 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. 5,000	Tk. 5,000
Duplicate NOC against Student File	Tk. 500	Tk. 500
Student Services – Renewal	Tk. 4,000	Tk. 4,000
Medical Services – File Maintenance	Tk. 2,000	Tk. 2,000

### 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

### Internet Banking

Internet Banking Yearly Charge	Free	Free
New Software Token (one-time)	Tk. 300	Free
Replacement Software Token	Free	Free
New Hardware Token (one-time)	Tk. 1,000	Tk. 1,000
Replacement Hardware Token	Tk. 1,500	Tk. 1,500

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Retail Banking Lending Products		
<b>Personal Loan for Doctors, Salaried Persons and Landlords</b> Mentioned Percentage of the approved loan amount or Tk. 3,000 which ever is higher	1%	0.5%
<b>Home Loan</b> Mentioned Percentage of the approved loan amount or Tk. 3,000 which ever is higher	1%	0.5%
<b>Auto Loan</b> Mentioned Percentage of the approved loan amount	1%	0.5%
<b>Secured Loan (OD against TD)</b> Mentioned Percentage of the approved loan amount or Tk. 10,000 minimum	1%	0.5%

Cards			
Annual Fee	Visa Signature	Tk. 10,000	Free (First year)
	Visa / MasterCard Platinum	Tk. 5,000	Free (First year)
Priority Pass	Visa Signature	Free	Free
	Visa / MasterCard Platinum	Free	Free
Card Replacement fee	Visa Signature	Tk. 750	Free
	Visa / MasterCard Platinum	Tk. 500	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. 200	Free
	Visa / Master Card Platinum	Tk. 200	Free
Card Cheque Processing Fee	Visa Signature	1.60% or Tk. 100 whichever is higher + VAT	
	Visa / Master Card Platinum		

Eligibility for Premium Banking	
Retail Deposit	Tk. 40 Lac CASA or
	Tk. 75 Lac (CASA+TD) / only TD
Retail Loan and Deposit	Tk. 1 Crore loan disbursement + Tk. 10 Lac CASA (Average of last 3 months)
SME Deposit	Tk. 40 Lac CASA or
	Tk. 75 Lac (CASA+TD) / only TD

- Premium Banking fees and charges are applicable for customers maintaining the required deposit / loan threshold
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- 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
- The charge schedule is applicable from December 18, 2019 onwards
- 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
- First year's annual fee for pre assessed Platinum and Signature Credit Cards has been waived only for Premium Banking customers