



PREMIUM
BANKING

SCHEDULE OF CHARGES

May 1, 2017

 **BRAC BANK**

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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. 5,000	Free	Free
	Above Tk. 5,000 - 25,000	Tk. 100	Tk. 100
	Above Tk. 25,000 - Below 50,000	Tk. 300	Tk. 300
	Tk. 50,000 and Above	Free	Free
Current Plus Account	Tk. 25,000 and Above	Free	Free
	Below Tk. 25,000	Tk. 500	Tk. 500
RFCD Account	Free	Free	

First Cheque Book Issue Fee (25 Leaf)

Triple Benefits Savings Account	Free	Free
Current Plus Account	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
Special Cheque Book Charges (on request by customers in the same month)	25 leaf	Tk. 500	Tk. 500
	50 leaf	Tk. 1,000	Tk. 1,000

However, if more than 1 (one) Cheque Book is requested within the same month, charge will be applicable at special Cheque Book rate from 2nd 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. 200	Free
Duplicate Account Statement (Through ATM) for the last 12 months	Tk. 100	Free
DPS/FDR Account Statement	Tk. 200	Free
Loan Account Statement	Tk. 500	Free
Dormant Account Activation	Free	Free
Account Closing Fee	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	Tk. 1,000	Tk. 500

Item		Regular	Premium Banking
Pay-Order, Demand Draft & FTT Fees & Charges			
Pay Order / Demand Draft Issuance (LCY)	Up to Tk. 1 lac	Tk. 100	Tk. 100 (For any amount)
	Above Tk. 1 lac	Tk. 200	
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

Cheque & Cheque Book Related Fees & Charges			
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

Inter-City / Online Charges & Fund Transfer			
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

Certificate Related Fees & Charges			
Account Certificate (without balance)		Tk. 100	Free
Account Certificate (with balance)		Tk. 200	Free
Loan Certificate		Tk. 200	Free
Tax Certificate (Account/FDR/DPS/Loan)		Tk. 200	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)	Free	Free
Replacement Software Token	Tk. 300	Tk. 300
New Hardware Token (one-time)	Tk. 1,000	Tk. 1,000
Replacement Hardware Token	Tk. 1,500	Tk. 1,500

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

SME Banking Lending Products		
Processing fee for all SME lending products	Free	Free

SME Banking Deposit Products			
Account Maintenance Fee (On last 6 months average balance)			
Prapti Current Account	Tk. 1 lac and Above	Free	Free
	Below Tk. 1 lac	Tk. 500	Tk. 500
Cheque Book Issue Fee			
First Cheque Book (25 page)		Free	Free
For the Second Cheque Book-25 pages (Based on the 1 st month's average balance)	Tk. 1 lac and Above	Free	Free
	Below Tk. 1 lac	Tk. 200	Tk. 200
Annual SMS Banking Fee (Mandatory for sole proprietorship concerns)		Tk. 200	Free
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. 1 Lac	Tk. 50	Tk. 50
	Above Tk. 50K 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	
Annual VISA Platinum Debit Card Fee on yearly average balance (Only sole proprietorship concern can avail)			
Prapti Current Account	Tk. 1 lac and Above	Free	Free
	Below Tk. 1 lac	Tk. 600	Tk. 600
Other Replacement Charges			
Debit Card Replacement Charge		Tk. 600	Free
PIN Replacement Charge		Tk. 200	Free

Item		Regular	Premium Banking
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
SME Loan and Deposit	Tk. 75 Lac loan disbursement + Tk. 1 Lac CASA (Average of last 3 months)
SME Deposit	Tk. 40 Lac CASA or
	Tk. 75 Lac (CASA+TD) / only TD
SME Loan and Deposit	Tk. 75 Lac loan disbursement + Tk. 1 Lac CASA (Average of last 3 months)

- Premium Banking fees and charges are applicable for customers maintaining the required deposit / loan threshold
- SME Premium Banking fees and charges are applicable for customers maintaining required SME Premium deposit / loan 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
- The charge schedule is applicable from March 1, 2017 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