

SCHEDULE OF CHARGES
Retail Lending Products, Retail Banking Division
This Schedule of Charge is effective from 1st August, 2023

Sl. No	Particulars	Personal Loan	Auto Loan	Home Loan	Secured Loan
1	Processing Fees	0.50% of the loan amount.	0.50% of the loan amount or BDT 15,000.00, whichever is lower.	Up to BDT 50 Lac: 0.50% of the loan amount or BDT 15,000.00, whichever is lower. More than BDT 50 Lac: 0.30% of the loan amount or BDT 20,000.00, whichever is lower.	Up to BDT 50 Lac: 0.50% of the loan amount or BDT 15,000.00, whichever is lower. More than BDT 50 Lac: 0.30% of the loan amount or BDT 20,000.00, whichever is lower.
2	Top up Processing Fees	As per regular Processing Fee on additional amount *No ESF for Existing loan	As per regular Processing Fee on additional amount *No ESF for Existing loan	As per regular Processing Fee on additional amount *No ESF for Existing loan	As per regular Processing Fee on additional amount *No ESF for Existing loan
3	Processing Fees for Take-over Loan	No processing fee	No processing fee	No processing fee	N/A
4	Supervision Charge	Up to 1% on the principal outstanding amount annually	Up to 1% on the principal outstanding amount annually	N/A	No Supervision Charge
5	Early Settlement Fee	Up to 0.50% on the outstanding amount	Up to 0.50% on the outstanding amount	Up to 0.50% on the outstanding amount	Up to 0.50% of outstanding amount or BDT 20,000.00 whichever is lower.
6	Partial Pre-payment Charge	Up to 0.50% on partial payment amount *Partial payment is allowed once in 12 consecutive months and minimum partial payment amount is 30% of outstanding. *Partial payment is not allowed within the first 06 months and last 06 months tenure of the loan.	Up to 0.50% on partial payment amount *Partial payment is allowed once in 12 consecutive months and minimum partial payment amount is 25% of outstanding. *Partial payment is not allowed within the first 06 months and last 06 months tenure of the loan.	Up to 0.50% on partial payment amount *Partial settlement is allowed once in 12 consecutive months and minimum partial payment amount is BDT 100,000.00 *First pre-payment is allowed only after completion of 06 successful installments from the full disbursement.	Up to 0.50% of the partial payment amount or BDT 20,000.00 whichever is lower.

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7	Title Search Charge & Legal vetting	N/A	N/A	At actual	N/A
8	Valuation Fees for Mortgage (Both Approve & Decline Cases)	N/A	N/A	At actual	N/A
9	IPOA (Irrevocable Power of Attorney)	N/A	At actual	At actual	N/A
10	Stamp Cost	At actual	At actual	At actual	At actual
11	CIB Charge	At Actual	At Actual	At Actual	At Actual
12	Enhancement/Renewal Fee for SOD	N/A	N/A	N/A	<p>Limit enhancement Fee: Up to BDT 50 Lac: 0.50% of the loan amount or BDT 15,000.00, whichever is lower.</p> <p>More than BDT 50 Lac: 0.30% of the loan amount or BDT 20,000.00, whichever is lower.</p> <p>Renewal Fee: 0.25% of the limit or BDT 5,000.00 whichever is lower.</p> <p>Limit Decrease fee: No Charge</p>
13	Restructure of Loan Tenure (Tenure Change)	Up to 0.25% of the loan outstanding amount or BDT 10,000.00 whichever is lower.	Up to 0.25% of the loan outstanding amount or BDT 10,000.00 whichever is lower.	Up to 0.25% of the loan outstanding amount or BDT 10,000.00 whichever is lower.	Up to 0.25% of the loan outstanding amount or BDT 10,000.00 whichever is lower.

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14	EMI Date Change Charge	Up to BDT 2000.00 each time	Up to BDT 2000.00 each time	Up to BDT 2000.00 each time	Up to BDT 2000.00 each time
15	Security Replacement Fee	N/A	Up to BDT 15,000.00	Up to BDT 15,000.00	Up to BDT 2,000.00
16	Legal Document Photocopy Request (Any Documents)	N/A	Up to BDT 1,000.00	Up to BDT 1,000.00	N/A
17	Replacement of Joint Applicant(s) /Co-applicant(s)	Up to BDT 5,000.00	Up to BDT 5,000.00	Up to BDT 5,000.00	N/A
18	Replacement of Personal Guarantor	Up to BDT 5,000.00	Up to BDT 5,000.00	Up to BDT 5,000.00	N/A
19	Quotation Replacement/Change	N/A	Up to BDT 1,000.00 each time	N/A	N/A
20	Loan Repayment Account Change Charge	Up to BDT 1,000.00	Up to BDT 1,000.00	Up to BDT 1,000.00	Up to BDT 1,000.00
21	Partial Redemption of the Security	N/A	Up to BDT 5,000.00	Up to BDT 10,000.00	N/A
22	Original Title Deed Withdrawal Charge	N/A	N/A	Up to BDT 2000.00	N/A
23	Penal Interest	Penal Interest Up to 1.5% per annum on overdue amount	Penal Interest Up to 1.5% per annum on overdue amount	Penal Interest Up to 1.5% per annum on overdue amount	Penal Interest Up to 1.5% per annum on overdue amount
24	Loan Balance Confirmation and Loan Account Statement	Free twice a year. Up to BDT 100 for 3rd request and onwards	Free twice a year. Up to BDT 100 for 3rd request and onwards	Free twice a year. Up to BDT 100 for 3rd request and onwards	Free twice a year. Up to BDT 100 for 3rd request and onwards

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25	Duplicate BA Letter Issue	BDT 100.00 each time	BDT 100.00 each time	BDT 100.00 each time	BDT 100.00 each time
26	Providing Liability Position/Security list to other financial Organization for Takeover Loans/others	Up to BDT 1,000.00	Up to BDT 1,000.00	Up to BDT 1,000.00	N/A
27	Used Car Valuation & Registration Verification (Both approve and decline cases)	N/A	At actual	N/A	N/A
28	Processing fee of সাধ্য Digital Personal Loan	NIL	N/A	N/A	N/A
29	CIB Charge of সাধ্য Digital Personal Loan	At actual	N/A	N/A	N/A
30	Stamp charge of সাধ্য Digital Personal Loan	At actual	N/A	N/A	N/A
31	Partial Settlement fee of সাধ্য Digital Personal Loan	Not allowed	N/A	N/A	N/A
32	Early Settlement fee of সাধ্য Digital Personal Loan	0.50% on the outstanding amount	N/A	N/A	N/A
33	Processing fee of Laptop Loan	Up to 0.25% of Loan Amount	N/A	N/A	N/A
34	CIB Charge of Laptop Loan	At actual	N/A	N/A	N/A
35	Stamp charge of Laptop Loan	At actual	N/A	N/A	N/A
36	Partial Settlement fee of Laptop Loan	Not allowed	N/A	N/A	N/A
37	Early Settlement fee of Laptop Loan	0.50% on the outstanding amount	N/A	N/A	N/A

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38	Processing fee of Instant Loan	NIL	N/A	N/A	N/A
39	CIB Charge of Instant Loan	At actual	N/A	N/A	N/A
40	Stamp charge of Instant Loan	At actual	N/A	N/A	N/A
41	Partial Settlement fee of Instant Loan	Not allowed	N/A	N/A	N/A
42	Early Settlement fee of Instant Loan	0.50% on the outstanding amount	N/A	N/A	N/A
43	Supervision Charge on সাধ্য Digital Personal Loan, Laptop Loan, Instant Loan	No supervision charge	N/A	N/A	N/A

Notes:

- 15% VAT is applicable on all fees and commissions as per Govt. circular no SRO 117-LAW/2002/342-VAT dated June 06, 2002.
- A maximum 1% supervision charge per annum will be applicable on the principal loan outstanding that will be realized on the loan anniversary date. The first year's supervision charge will be realized during loan disbursement.
- BRAC BANK reserves the right to change the fees & commissions without prior notice.
- This Schedule of Charges will not be applicable for any special package or offer. The fees or charges declared in the special package or offer will be applied.
- No fees will be applicable for Bank's internal employee as custom.
- For TARA & EB package special fees will be applicable.
- For TARA & EB package regular VAT will be applicable as per SOC.