

SCHEDULE OF CHARGES

Lending Products, SME Banking

Parameters	Charges
Loan Processing/ Relationship Fee	a) For loans up to BDT 50 lac- up to 0.50% (max BDT 15,000) b) For loans above BDT 50 lac- up to 0.30% (max BDT 20,000) c) For loans against FDR, DPS, WEDB- Nil
Supply Chain Finance (SCF) Platform Charge	Up to 0.5% on invoice value+ VAT (applicable for supplier & distributor finance)
Penal Interest	Interest rate + 1.5%
Early Settlement Fee	EMI Facility: ESF applicable only for Medium and Large Term loan customers – up to 0.5% of loan outstanding+VAT *No ESF for other loan facilities and for financing Micro, Cottage & Small segment businesses
Other Charges At Actual (Reimbursement of Cost):	
Documentation Handling Fee	BDT 700
CIB report charge	BDT 100+ VAT, for each CIB search *Nil for loan amount up to BDT 10 lac
Legal & valuation charge	At Actual
Demand promissory Note	BDT 100
General Loan Agreement	BDT 300
Letter of Undertaking	BDT 300
Letter of Disclaimer (as per approval requirement)	BDT 300
Personal Letter of Guarantee	BDT 300
Letter of Hypothecation of Present & Future Assets	BDT 300
Letter of Continuity (where applicable)	BDT 300
Letter of Lien and Set-off over Deposit Accounts/Margin Deposits	BDT 300
Authorization for Encashment of Securities (where applicable)	BDT 300
IPOA Notarization charge	At Actual
IPOA Non Judicial Stamp charge	BDT 1000
Memorandum of Deposit of Securities (where applicable)	BDT 300
Other Stamp Charge	At actual as per Stamp Act
Original Title Deed Withdrawal	At Actual
Document Replacement	At Actual
Photocopy of Land Related Document	At Actual
Temporary Security Document Release	At Actual
Document Preparation for RJSC Charge Creation Process (where applicable)	At Actual
Reschedule/Restructure	a) For CMSME & Agriculture Loans- Nil b) For Large & Other Loans- up to 0.25% (max BDT 10,000)
Guarantor Replacement/Ownership Change	At Actual
Photocopy of Duplicate Copy of Sanction Letter/Other Loan Related Documents	At Actual
Temporary Time Extension for Expired Loan	BDT 1000+VAT

Issuing NOC for settled loans/Providing liability position and/ security list to other financial organization in case of takeover loans/ other purposes	At Actual
Loan Certificate for TAX purpose	Free twice a year. From 3 rd request: up to BDT 100+VAT
Fire insurance premium	As per schedule of charges of insurance company
* VAT is applicable on all fees, charges & commissions as per government circular.	

SCHEDULE OF CHARGES

Trade Operations, SME Banking

IMPORT	
LC Opening	
LC Issuance (Sight)	0.10 - 0.40 % Per Quarter
LC Issuance (USANCE)	0.10 - 0.50 % Per Quarter
LC Against 100% Cash Margin	0.10 - 0.25 % Per Quarter
LC Issuing (Back To Back)	0.10 - 0.40 % Per Quarter
LC Amendment	
LC amendment charge	BDT 750/- Flat
LC Amendment Commission (if applicable):	
Change In Amount Or Tenor Or Both-Sight	0.10 - 0.40 % Per Quarter
Change In Amount Or Tenor Or Both-USANCE	0.10 - 0.50 % Per Quarter
Change In Amount Or Tenor Or Both-BTB	0.10 - 0.40 % Per Quarter
DELIVERY ORDER/SHIPPING GUARANTEE/AIRWAY BILL	
Issuance of N.O.C against Delivery Order/ Shipping Guarantee	BDT 1,000/- Flat
USANCE BILLS	
Acceptance Commission	0.10 - 0.40 % Per Quarter
Maturity Date Extension (If Quarter Is Changed)	As Per Acceptance Commission
Maturity Date Extension (If Quarter Is Not Changed)	BDT 750/- Flat
Sight Bill Retirement Fee	BDT 1,000/- Flat
MISCELLANEOUS	
Swift Communication	At Actual
Swift For Acceptance/ Payment Tracer	At Actual
Confirmation Of LC	At Actual
LC Cancellation Charge/ Expired LC Commission	Nil
Foreign Correspondence Charge (Local)	Nil
LC Application Form-Full Set	BDT 350/-
LCA Form	BDT 100/-
Imp Form	BDT 100/-
Stamp Charge	At Actual
Credit Report Request/Enquiry Fee	At Actual
Certificate Issuance (Including Back To Back LC)	BDT 500/- Flat
Photocopy Attestation Per Request	BDT 500
Pay Order Issuance Fee For LC Payment	BDT 20/- For Amount Up To BDT 1,000/- BDT 50/- For Amount Above BDT 1,000/- and up to BDT 100,000/- BDT 100/- For Amount Above BDT 100,000/-
Issuance of DD/TT/MT etc. in Foreign Currency	BDT 100/- For Amount Up To BDT 100,000/- BDT 200/- For Amount Above BDT 100,000/- and up to BDT 500,000/- BDT 300/- For Amount Above BDT 500,000/- and up to BDT 1,000,000/- BDT 500/- For Amount Above BDT 1,000,000/-
Cancellation of DD/TT/MT etc. in Foreign Currency	BDT 200/- per instrument
Reimbursement Fee	USD 50/-
Discrepancy Fee	USD 50/-
Mail/Postage/Courier	At Actual
IRC Renewal Fee	BDT 500/-
Pre Facto Bangladesh Bank Approval Processing Fee	BDT 2,500/-
Post-Facto Bangladesh Bank Approval Processing Fee	BDT 1,500/-
LCA Registration Fee	Max Up To 0.25 %

EXPORT	
Advising Of LC	BDT 750/- Flat
Advising Of Amendment	BDT 750/- Flat
LC Confirmation	0.20 % p.q.
Transfer Of LC	BDT 750/- Plus Swift Charge
Transfer Of Amendment	BDT 750/- Plus Swift Charge
Export Bill Collection/ Handling Charge	Maximum 0.15 %, if there is no exchange gain Maximum BDT 500, If there is exchange gain

MISCELLANEOUS CERTIFICATION (B2B LC, C & F, PRC Etc.)	BDT 500/-
Cash Incentive Processing	0.20 % Per Request
EXP Issue/ Modification	BDT 200/-
Mail/Postage/Courier	At Actual

GUARANTEE	
Against 100 % Secured By Cash Collateral/ Margin	0.30 % Per Quarter or Minimum BDT 1,000 Per Annum (Whichever Is Higher)
Others	0.50 % Per Quarter or Minimum BDT 1,000 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 % Per Quarter On Enhanced Amount Or Enhanced Tenor Or Both or Minimum BDT 1,000 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 %
Advising Of Amendment Of Guarantee For Extension Of Validity/ Increase Of Amount In Original To The Beneficiary By Adding Our Confirmation	0.50 %
Advising Of Amendment Of Guarantee Without Extension Of Validity/ Increase Of Amount In Original To The Beneficiary By Adding Our Confirmation	BDT 1,000/-

OTHER CHARGES	
Relationship/ Processing Fee	a) For loans up to BDT 50 lac- up to 0.50% (max BDT 15,000) b) For loans above BDT 50 lac- up to 0.30% (max BDT 20,000)
Supply Chain Finance (SCF) Platform Charge	Up to 0.5% on invoice value+ VAT (applicable for supplier & distributor finance)
Banker's Feedback For Credit Rating Report	BDT 1,000/-
Mortgage Redemption & RJSC Charge Vacation	Up To BDT 5,000/-

Notes:

- Any exception regarding Schedule of Charges of SME Lending Products will be permitted by HoSME.
- Any exception regarding Schedule of Charges of Trade Operations will be permitted by HoSB/ HoEC.
- If the tenure of LC/ Acceptance/ Confirmation/ Guarantee is more than one quarter and do not complete the subsequent quarter/s, then charge or commission can be collected up to the specific date of expiry; not on the whole quarter.
- Bank reserves the right to charge other fees 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
- If the client falls under the CMSME segment, the "Other Charges" will not be applicable as per Bangladesh bank guidelines.
- For any particular facility, "Other Charges" will be applicable only if it is mentioned specifically in approval memo & sanction advice.
- 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 – “THIKANA” HOME LOAN – SME BANKING

Parameters	Charges
Processing Fees	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.
Processing Fees for Take-over Loan	No processing fee
Early Settlement Fee	Up to 0.50% on the outstanding amount
Partial Payment Charge	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 and maximum 25% of loan outstanding. *First pre-payment is allowed only after completion of 06 successful installments from the full disbursement.
Title Search Charge & Legal vetting	At actual
Valuation Fees for Mortgage (Both Approve & Decline Cases)	At actual
IPOA (Irrevocable Power of Attorney)	At actual
Stamp Cost	At actual
CIB Charge	BDT 100 + VAT per CIB
Restructure of Loan Tenure (Tenure Change)	Up to 0.25% of the loan outstanding amount or BDT 10,000.00 whichever is lower.
EMI Date Change Charge	N/A
Security Replacement Fee	At Actual
Legal Document Photocopy Request (Any Documents)	Up to BDT 1,000.00
Replacement of Joint Applicant(s) /Co-applicant (s)	Up to BDT 5,000.00
Replacement of Personal Guarantor	Up to BDT 5,000.00
Quotation Replacement/ Change	N/A
Loan Repayment Account Change Charge	N/A
Partial Redemption of the Security	Up to BDT 10,000.00
Original Title Deed Withdrawal Charge	Up to BDT 2,000.00
Penal Interest	Penal Interest Up to 1.5% per annum on overdue amount
Loan Balance Confirmation and Loan Account Statement	Free twice a year. Up to BDT 100 for 3rd request and onwards
Duplicate Sanction Advice Issue	BDT 100.00 each time
Providing Liability Position/Security list to other financial Organization for Takeover Loans/others	Up to BDT 1,000.00

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.
- Stamp charges on loan charge documents will be applicable on relevant charge documents.
- 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.