

**SCHEDULE OF CHARGES**  
**Retail Lending Products, Retail Banking Division**  
**This Schedule of Charge is effective from 13<sup>th</sup> June, 2021**

| Sl. No | Particulars  | Personal Loan                         | Auto Loan   | Home Loan  | Secured Loan   |
|--------|--|---------------------------------------|---|--|--|
| 1      | Processing Fees  | Up to 0.50% of the loan amount.       | Up to 0.50% of the loan amount or BDT 15,000.00 whichever is lower. | <b>Up to BDT 50 Lac:</b> 0.50% of the loan amount or BDT 15,000.00, whichever is lower.<br><br><b>More than BDT 50 Lac:</b> 0.30% of the loan amount or BDT 20,000.00, whichever is lower. | <b>Up to BDT 50 Lac:</b> 0.50% of the loan amount or BDT 15,000.00, whichever is lower.<br><br><b>More than BDT 50 Lac:</b> 0.30% of the loan amount or BDT 20,000.00, whichever is lower. |
| 2      | Top up   | as per regular PF                     | as per regular PF   | as per regular PF  | PF will be charged for additional amount only as per regular PF.   |
| 3      | Processing Fees for Take-over Loan                         | No processing fees                    | No processing fees  | No processing fees   | N/A  |
| 4      | 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  | Secured Loan: up to 0.50% of outstanding amount or BDT 20,000.00 whichever is lower.   |
| 5      | Partial Pre-payment Charge                                 | Up to 0.50% on partial payment amount | Up to 0.50% on partial payment amount                               | Up to 0.50% on partial payment amount  | Secured Loan: Up to 0.50% of the partial payment amount or BDT 20,000.00 whichever is lower.   |
| 6      | Title Search Charge & Legal vetting                        | N/A                                   | N/A   | At actual  | N/A  |
| 7      | Valuation Fees for Mortgage (Both Approve & Decline Cases) | N/A                                   | N/A   | At actual  | N/A  |
| 8      | IPOA (Irrevocable Power of Attorney)                       | N/A                                   | At actual   | At actual  | N/A  |
| 9      | Stamp Cost   | At actual                             | At actual   | At actual  | N/A  |
| 10     | CIB Charge   | At Actual                             | At Actual   | At Actual  | At Actual  |

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| 11 | Enhancement/Renewal Fee for SOD                    | N/A  | N/A  | N/A  | <p><b>For Secured Loan:</b><br/> <b>Up to BDT 50 Lac :</b> 0.50% of the loan amount or BDT 15,000.00 whichever is lower.<br/> <b>More than BDT 50 Lac:</b> 0.30% of the loan amount or BDT 20,000.00 whichever is lower.<br/> <b>For Secured Over Draft:</b> 0.25% of the limit or BDT 5,000.00 whichever is lower.</p> |
| 12 | 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.  |
| 13 | EMI Date Changing Charge BDT 2000/- each time      | EMI Date Changing Charge BDT 2000/- each time                                    | EMI Date Changing Charge BDT 2000/- each time                                    | EMI Date Changing Charge BDT 2000/- each time                                    | EMI Date Changing Charge BDT 2000/- each time   |
| 14 | Security Replacement Fee                           | N/A  | Up to BDT 15,000.00  | Up to BDT 15,000.00  | Up to BDT 2,000.00  |
| 15 | Legal Document Photocopy Request (Any Documents)   | N/A  | Up to BDT 1,000.00   | Up to BDT 1,000.00   | N/A   |
| 16 | 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   |
| 17 | Replacement of Personal Guarantor                  | Up to BDT 5,000.00   | Up to BDT 5,000.00   | Up to BDT 5,000.00   | N/A   |
| 18 | Quotation Replacement/ Change                      |  | BDT 1,000.00 each time   |  |   |
| 19 | Loan Repayment Account Change                      | BDT 1,000.00   | BDT 1,000.00   | BDT 1,000.00   | BDT 1,000.00  |

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| 20     | Partial Redemption of the Security   | N/A   | Up to BDT 5,000.00                                  | Up to BDT 10,000/-                                  | N/A   |
| 21     | Original Title Deed Withdrawal Charge  | N/A   | N/A   | Up to BDT 2000/-                                    | N/A   |
| 22     | Penal Interest   | Penal Interest Up to 2% per annum on overdue amount | Penal Interest Up to 2% per annum on overdue amount | Penal Interest Up to 2% per annum on overdue amount | Penal Interest Up to 2% per annum on overdue amount |
| 23     | Loan Outstanding Certificate   | BDT 100.00 each time                                | BDT 100.00 each time                                | BDT 100.00 each time                                | BDT 100.00 each time                                |
| 24     | Loan Account Statement   | BDT 100.00 each time                                | BDT 100.00 each time                                | BDT 100.00 each time                                | BDT 100.00 each time                                |
| 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 | BDT 1,000.00  | BDT 1,000.00  | BDT 1,000.00  | N/A   |

- ✓ 15% VAT is applicable on all fees and commissions as per Govt. circular no SRO 117-LAW/2002/342-VAT dated June 06, 2002.
- ✓ 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 charges or fees 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.