

SCHEDULE OF CHARGES
Retail Lending Products, Retail Banking Division
This Schedule of Charge is effective from July 5, 2020

Sl. No	Particulars	Personal Loan	Auto Loan	Home Loan	Secured Loan
1	Processing Fees	Up to 2% of the loan amount or BDT 3,000/- whichever is higher.	Up to 2% of the approved loan amount	Up to 2% of the approved loan amount up to BDT50 Lac. Up to 1.5% above BDT 50 Lac.	Up to 2% of the loan amount (Min BDT 1,000/- to Max BDT 20,000/-.
2	Restructure of Loan Tenure (Tenure Change)	Up to 0.25% of the loan outstanding amount or BDT 2,000/- whichever is higher	Up to 0.25% of outstanding amount or up to BDT 10,000/-, whichever is lower	Up to 0.25% of outstanding amount or % BDT 10,000/-, whichever is lower	Up to 1% of outstanding amount or up to BDT 15,000/-, whichever is lower.
3	EMI Date Changing Charge	BDT 2000/- each time	BDT 2000/- each time	BDT 2000/- each time	BDT 2000/- each time
4	Early Settlement Fee	Up to 2% on the outstanding amount	Up to 2% on the outstanding amount	Up to 2% on the outstanding amount	Secured Loan - up to 2% of outstanding amount at any time before maturity; maximum - BDT 20,000/-
5	Partial Pre-payment Charge	Up to 2% on partial payment amount	Up to 2% on partial payment amount	Up to 2% on partial payment amount	For Secured Loan (SL): Up to 2% of the settled amount, maximum - BDT 20,000/- For SOD: N/A
6	Security Replacement Fee	N/A	Up to BDT 15,000/-	Up to BDT 15,000/-	Up to BDT 2,000/-

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7	Enhancement/Renewal Fee for SOD	N/A	N/A	N/A	Up to 2% of the loan enhancement amount or Maximum BDT 20,000/- and Minimum BDT 1,000. Renewal Fee for SOD: 0.25% of the limit : maximum BDT 5,000/-
8	Legal Document Photocopy Request (Any Documents)	N/A	Up to BDT 1,000/-	Up to BDT 1,000/-	N/A
9	Replacement of Joint Applicant(s) /Co-applicant(s)	Up to BDT 5,000/-	Up to BDT 5,000/-	Up to BDT 5,000/-	N/A
10	Replacement of Personal Guarantor	Up to BDT 5,000/-	Up to BDT 5,000/-	Up to BDT 5,000/-	N/A
11	Partial Redemption of the Security	N/A	Up to BDT 5,000/-	Up to BDT 10,000/-	N/A
12	Title Search Charge	N/A	N/A	Up to BDT 5,500/-	N/A
13	Original Title Deed Withdrawal Charge	N/A	N/A	Up to BDT 2000/-	N/A
14	Valuation Fees for Mortgage (Both Approve & Decline Cases)	N/A	N/A	Up to BDT 4000/-	N/A
15	IPOA (Irrevocable General Power of	N/A	At actual	At actual	N/A

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	Attorney)				
16	Processing Fees for Take-over Loan	No processing fees for Take-over portion, Regular processing fees will be applied for additional amount	No processing fees for Take-over portion, Regular processing fees will be applied for additional amount	No processing fees for Take-over portion, Regular processing fees will be applied for additional amount	N/A
17	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
18	Loan Outstanding Certificate	BDT 200/-	BDT 200/-	BDT 200/-	BDT 200/-
19	Loan Account Statement	BDT 500/-	BDT 500/-	BDT 500/-	BDT 500/-
20	CIB Charge	BDT 200/-	BDT 200/-	BDT 200/-	BDT 200/-
21	Loan Repayment Account Change Charge	BDT 1,000/-	BDT 1,000/-	BDT 1,000/-	BDT 1,000/-
22	BookLet Fee-- All Approved Loans	BDT 200/-	BDT 200/-	BDT 200/-	BDT 200/-
23	Providing Liability Position/Security list to other financial Organization for Takeover Loans/others	BDT 1000/-	BDT 1000/-	BDT 1000/-	N/A
24	Quotation Replacement/ Change		BDT 1,000/-each time		
25	Duplicate BA Letter Issue	BDT 100/- each time	BDT 100/- each time	BDT 100/- each time	BDT 100/- each time

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26	Stamp Cost	At actual	At actual	At actual	
27	Top up for SL-SOD	N/A	N/A	N/A	PF will be charged for additional amount only as per regular PF.

- ✓ 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.