

SCHEDULE OF CHARGES

Lending Products, SME Banking

Parameters	Charges
Interest Rate	Maximum Loan Interest Rate- 9% p.a. Woman Entrepreneur Loan- 7% p.a. (For first BDT 50 Lac loan; refinance facility will be availed as per Bangladesh Bank Guidelines) Against FDR & DPS: Security Rate + 3% minimum margin Against WEDB: Highest Offered FDR Rate+3% minimum margin
Interest rate for PAD (Payment Against Document) facility	For limit clients: Regular Interest Rate + 2.00%, on outstanding amount from the date of creation till settlement and will be charged on day end balance. For one off clients: 9% on outstanding amount from the date of creation till settlement and will be charged on day end balance.
Loan Application fee	Nil
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
Penal Charge	Interest rate + 2%
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	At Actual
CIB report charge	BDT 100+ VAT, for each CIB search
Legal & valuation charge	At Actual
Demand promissory Note	BDT 50
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 200
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	At Actual
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	Minimum BDT 2,500/-
LC Issuance (USANCE)	0.10 - 0.50 % Per Quarter	Minimum BDT 2,500/-
LC Against 100% Cash Margin	0.10 - 0.25 % Per Quarter	Minimum BDT 2,500/-
LC Issuing (Back To Back)	0.10 - 0.40 % Per Quarter	Minimum BDT 2,500/-
LC Amendment		
Other Than Amount Or Tenor	BDT 1,000/- Flat	
Change In Amount Or Tenor Or Both-Sight	0.10 - 0.40 % Per Quarter	Minimum BDT 2,000/-
Change In Amount Or Tenor Or Both-USANCE	0.10 - 0.50 % Per Quarter	Minimum BDT 2,000/-
Change In Amount Or Tenor Or Both-BTB	0.10 - 0.40 % Per Quarter	Minimum BDT 2,000/-
Change In Tenor (If Quarter Is Not Changed)	BDT 1,000/- Flat	
LC Cancellation Charge/ Expired LC Commission	Nil	
Foreign Correspondence Charge (Local)	Nil	
DELIVERY ORDER/SHIPPING GUARANTEE/AIRWAY BILL		
Issuance Of Delivery Order/ Shipping Guarantee/N.O.C	BDT 1,000/- Flat	
SIGHT BILLS/USANCE BILLS		
Acceptance Commission	0.10 - 0.40 % Per Quarter	Minimum BDT 2,500/-
Maturity Date Extension (If Quarter Is Changed)	As Per Acceptance Commission	Minimum BDT 2,500/-
Maturity Date Extension (If Quarter Is Not Changed)	BDT 1,000/- Flat	
Sight Bill Retirement Fee	BDT 1,000/- Flat	
MISCELLANEOUS		
Swift Communication	At Actual	
Confirmation Of LC	At Actual	
LC Application Form-Full Set	BDT 350/-	
LCA Form	BDT 100/-	
Imp Form	BDT 100/-	
Stamp Charge	At Actual	
Credit Report Request/Enquiry Fee	BDT 2,000/-	
Certificate Issuance (Including Back To Back LC)	BDT 500/- Flat	
Photocopy Attestation Per Request	BDT 500 Per Invoice	
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 %	Min 2,000/-

EXPORT		
Advising Of LC	BDT 750/- Flat	
Advising Of Amendment	BDT 750/- Flat	
LC Confirmation	0.20 %	Minimum 0.10 %
Transfer Of LC	BDT 750/- Plus Swift Charge	
Transfer Of Amendment	BDT 750/- Plus Swift Charge	
Export Bill Collection/ Handling Charge	0.15 % Or Minimum BDT 500 If No Exchange Gain	

MISCELLANEOUS CERTIFICATION (B2B LC, C & F, PRC Etc.)	BDT 500/-	
Cash Incentive Processing	0.20 % Per Request	Min BDT 2,500/-
EXP Issue	BDT 200/-	Min BDT 100/-
Mail/Postage/Courier	At Actual	
GUARANTEE		
Against 100 % Secured By Cash Collateral/ Margin	0.30 % Per Quarter	
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 2,000/-	
Amendment Of Guarantee (For Amount/Tenor Or Both)	0.50 % Per Quarter On Enhanced Amount Or Enhanced Tenor Or Both	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 %	Min BDT 3,000 Per Quarter
Advising Of Amendment Of Guarantee For Extension Of Validity/ Increase Of Amount In Original To The Beneficiary By Adding Our Confirmation	0.50 %	Min BDT 1,500 Per Quarter
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 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) Commitment Fee	Up To 2.0% On Bill Amount
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