

Schedule of Charges

Retail Lending Products, Retail Banking Division
The Schedule of Charge is effective from 1st August 2018

Personal Loan	
Processing Fees	Up to 1.5% of the loan amount or BDT 3,000/- whichever is higher
Restructure of loan tenure (tenure change)	Up to 0.25% of the loan outstanding amount or BDT 2,000 whichever is higher

Home Loan	
Processing Fees	Up to 1% of the approved loan amount
Restructure of loan tenure (tenure change)	Up to 0.25% of outstanding amount or % BDT 10,000/-, whichever is lower
Security Replacement Fee	Up to BDT 15,000/-
Legal Document photocopy request	BDT 1,000/-
Replacement of Joint Applicant(s)/co-applicant(s)	Up to BDT 5,000/-
Interest Rate mode conversion/change Fee	Up to 2% of outstanding amount
Partial Redemption of the security	Up to BDT 10,000/-
Title search charge	Up to BDT 5,500/-

Car Loan	
Processing Fees	Up to 1% of the approved loan amount
Restructure of loan tenure (tenure change)	Up to 0.25% of outstanding amount or % BDT 10,000/-, whichever is lower
Security Replacement Fee	Up to BDT 15,000/-
Legal Document photocopy request	BDT 1,000/-
Replacement of Joint Applicant(s)/co-applicant(s)	Up to BDT 5,000/-
Partial Redemption of the security	Up to BDT 5,000/-
IGPOA (Irrevocable General Power of Attorney)	At actual

Secured Loan/Overdraft	
Processing Fees	Up to 1% of the loan amount (Min 1000 to Max 10000)
Early Settlement Charges	Secured Loan - up to 1% of outstanding amount at any time before maturity; maximum - BDT 15,000/- Secured Overdraft : BDT 2000/-.
Partial pre-payment charge	For Secured Loan (SL): Up to 1% of the settled amount For SOD: N/A
Enhancement/Renewal Fee for SOD	0.25% of the limit: maximum BDT 5,000/-
Security replacement fees	BDT 2,000/-
Restructuring Charge	Up to 1% of outstanding amount or up to BDT 15,000 whichever is lower

Secured Loan – Bullet payment	
Processing Fees	Up to 1% of the loan amount (Min 1000 to Max 10000)
Early Settlement Charges	Secured Loan - up to 1% of outstanding amount at any time before maturity;

	maximum – BDT 10,000/-
Enhancement/Renewal Fee for SOD	0.25% of the limit: maximum BDT 5,000/-
Security replacement fees	BDT 2,000/-
Rescheduling Charge in case of loan default	Up to 1% of outstanding amount or up to BDT 15,000 whichever is lower

Common Charges for all loans

Processing Fees for takeover loan	No processing fee for taken over portion
Early Settlement Charges	Up to 2% on the outstanding amount
Partial pre-payment charge	Up to 2% on partial payment amount
Penal Interest	3% per annum on overdue amount
Stamp Charges	At actual
Change in EMI Date	Up to BDT 2,000/-
Personal Guarantor replacement/change fees	Up to BDT 5,000/-
Loan outstanding certificate	BDT 200/-
Loan Account statement	BDT 500/-
CIB charge	BDT 100/- per applicant
<ul style="list-style-type: none"> • 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 charge or fees will be applicable for Bank's internal employee as customer. 	