

## Schedule of Charges

*The schedule of charges is effective from 1<sup>st</sup> August 2018*

### Deposits- SME Banking, Prapti Current Account

Account Opening Fee	
<b>Minimum Opening Deposit</b>	BDT 5,000.00. For branches located inside Dhaka, BDT 50,000.00 If current account is opened along with loan disbursement, then the minimum account opening balance requirement will be zero.
Maintenance Fee	
<b>Half yearly Account maintenance fee</b>	Up to Tk. 500+ VAT (If last 6 month's average balance is below Tk. 100,000) Free (If last 6 month's average balance is Tk. 100,000 or above)
Cheque Book Charges	
<b>Cheque Book Charges</b>	First 25 pages cheque book will be issued for free. From 2nd cheque book maximum 100 pages), for each cheque book up to BDT 8+ VAT (Per leaf) charged if last 1 month's average balance is below BDT 100,000. No charge is applicable if last 1 month's average balance is BDT 100,000 or above.
<b>Annual SMS Banking Fee (Mandatory for sole proprietorship concerns)</b>	BDT 200+ VAT
Other Charges	
Upfront fees	Free
Ledger fees	Free
Minimum balance fees	Free
Online Transaction (Inter City) Deposit	Up to BDT 1 Lac <span style="float: right;">Up to BDT 50.00</span>
	>1 Lac-5 Lac <span style="float: right;">Up to BDT 100.00</span>
	>5 Lac - 10 Lac <span style="float: right;">Up to BDT 300.00</span>
	>10 Lac - 30 Lac <span style="float: right;">Up to BDT 500.00</span>
	>30 Lac-50Lac <span style="float: right;">Up to BDT 1,000.00</span>
	50 Lac+ <span style="float: right;">Up to BDT 1,500.00</span>
Online Transaction (Inter City) Withdrawal	Up to BDT 50,000.00 <span style="float: right;">Up to BDT 50.00</span>
	>50,000.00 - 1 Lac <span style="float: right;">Up to BDT 100.00</span>
	>1 Lac-5 Lac <span style="float: right;">Up to BDT 300.00</span>
	>5 Lac - 10 Lac <span style="float: right;">Up to BDT 500.00</span>
	>10 Lac - 30 Lac <span style="float: right;">Up to BDT 1,000.00</span>
	>30 Lac-50Lac <span style="float: right;">Up to BDT 1,500.00</span>
	50 Lac+ <span style="float: right;">Up to BDT 5,000.00</span>
Real Time Gross Settlement (RTGS)	Up to BDT 100+ VAT per transaction
Annual Visa Debit Card Fee (Only Sole Proprietorship concern can avail)	BDT 600+ VAT
Debit Card replacement charge	BDT 600+ VAT
Annual Tara VISA Debit Card Fee (Only Sole Proprietorship Concern can avail)	BDT 500+ VAT
Tara Debit Card Replacement Charge	BDT 500+ VAT
PIN Replacement Charge	BDT 200+ VAT

\* VAT is applicable @ 15% on all fees, charges & commissions

\* For Loan EMIs, clearing cheque charges will be borne by the Bank

\* BRAC Bank reserves the right to amend the terms & conditions

\* The above schedule of charges will not be applicable for any special/promotional offer. The fees or charges mentioned in the special/promotional offer will apply.

\* Govt. Excise Duty is applicable as per Government Regulations.