

Schedule of Charges for Corporate Banking

BRAC BANK LIMITED

Effective from: 10th November 2022



Schedule of Charges: Cash Management

ACCOUNT CHARGES	
Account Maintenance	
Minimum Opening Deposit	Nil
Account Maintenance Fee (Half Yearly)	Current A/C: BDT 300/- SND A/C: BDT 500/- Savings A/C¹: Avg. balance 0- 10,000: Nil Avg. balance >10k to ≤25K: BDT 100 /- Avg. balance >25k to ≤200K: BDT 200 /- Avg. balance >200k to ≤1M: BDT 250 /- Avg. balance above 1M: BDT 300/-
Account Closing Fee	Current A/C: BDT 300/- SND A/C: BDT 300/- Savings A/C: BDT 200/-
Cheque Book Issue ²	At Actual
Uncollected Cheque Book Destruction	BDT 500/- after 3 months
Activation of Dormant Account	Nil
Issuance of TDS/VAT/Mushok-Kha Certificate	BDT 500/-
Issuance of Duplicate TDS/VAT Certificate	BDT 500/-
Account Statement (first 2 Nil charge along with Balance Confirmation Certificate)	BDT 100/-
Balance Confirmation Certificate along with Account Statement (up to 2 times in a year)	Nil
Balance Confirmation Certificate (3 rd times or more in a year)	BDT 100/-
Credit Rating/ Audit / Solvency Certificate	BDT 200/-
Other Certificate	BDT 500/-
BO Certificate Issuance	BDT 100/-
Statement delivery via Swift Network	USD 15/- per month
Corporate Online Financial Statement (COFS) Fee	Nil
Hardware Token for CORPnet	BDT 5,000/- per Token
Software Token for CORPnet	BDT 2,500/- per Token
Annual Maintenance Charge for CORPnet	Nil
Standing Instruction (SI) Creation/Modification/Closing Fee	BDT 1,000/- per SI instruction
Manual Debit Advice Fee	BDT 100/-
Manual Credit Advice Fee	BDT 100/-

1. For savings account, account maintenance charge will be applicable as per BRPD circular letter no. 21 dated 11th April 2021

2. Minimum 50 Pages for Cheque Book Issue.

Payments	
Issuance of DD/TT/MT	BDT 20/- for amount up to BD 1,000/- BDT 50/- for amount above BDT 1,000/- to BDT 100,000/- BDT 100/- for amount above BDT 100,000/- to BDT 500,000/- BDT 200/- for amount above BDT 500,000/- to BDT 1,000,000/- BDT 300/- for amount above BDT 1,000,000/-
Cancellation of DD/TT/MT	BDT 50/- per cancellation
Issuance of Pay Order	BDT 20/- for amount up to BDT 1,000/- BDT 50/- for amount above BDT 1,000/- to BDT 100,000/- BDT 100/- for any amount above BDT 100,000/-
Cancellation of Pay Order	BDT 50/- per cancellation
Issuance of FDD (any value)	BDT 100/- for any amount up to BDT 100,000/- BDT 200/- for amount above BDT 100,000/- to BDT 500,000/- BDT 300/- for amount above BDT 500,000/- to BDT 1,000,000/- BDT 500/- for above BDT 1,000,000/-

Cancellation of FDD	BDT 200/-
Issuance of Bangladesh Bank Cheque	BDT 200/- per cheque
Cancellation of Bangladesh Bank Cheque	BDT 200/- per cheque
Stop Payment Instruction/ Cancellation	BDT 100/- per Stop Payment Instruction. BDT 50/- per Cancellation of stop payment instruction
Cheque return Fee	BDT 50/- due to insufficient fund or when amount in figure and word differs or, material alteration is present
BEFTN Fee	Nil
RTGS Fee for manual transaction request	BDT 100/- per transaction including VAT
RTGS Fee for transactions via CORPnet	Nil
Salary Transfer Processing Fee	As per Agreement

Collections	
High Value Cheque Clearing (BDT 5 lac & Above)	BDT 60/-
Regular Value Cheque Clearing (Below BDT 50K)	Nil
Regular Value Cheque Clearing (BDT 50K to < BDT 5 Lac)	BDT 10/-
Regular Value Cheque Clearing (BDT 5 Lac & above)	BDT 25/-
Cheque/ Draft/Bill Collection	0.15% of instrument value
Dedicated Document Collection & Delivery Service	As per Agreement
FCY Cheque Clearing Charges from other bank in Bangladesh	BDT 500/-
FCY Cheque Clearing Charge from Abroad	0.15% plus courier plus (minimum USD 50/-)
Return of FCY Collection- Cross Border	USD 50 plus other bank charges and courier at actual
Outward Bill Collection (OBC) Cheque Collection	BDT 500/-
Outward Bill Collection (OBC) Return Charge	BDT 200/-
Charge against Structured Collections	As per Agreement

Remittance	
Inward Remittance Certificate	BDT 300/-
Inward remittance Encashment Certificate	BDT 500/-
Inward Remittance Collection from other bank	BDT 500/- for amount up to 50K BDT 1,000/- for amount above 50K
Airlines Remittance Processing fees (less than 10 files)	Up to BDT 5,000/-
Airlines Remittance Processing fees (above than 10 files)	Up to BDT 10,000/-
Outward TT Issuance Charge	BDT 100/- for amount up to BDT 100,000 /- BDT 200/- for amount above BDT 100,000/- But not more than BDT 500,000/- BDT 300/- for amount above BDT 500,000/- But not more than BDT 1,000,000/- BDT 500/- for above BDT 1,000,000/-
Outward TT Cancellation Charge	BDT 200/- per instruction.

Others	
18B new reporting to Bangladesh Bank	BDT 3,000/-
18B renewal reporting to Bangladesh Bank	BDT 3,000/-
Cash Incentive Processing Fee	Up to 0.25% (Min BDT 3,500/-)
Local Courier Charges	At Actual
Bank Query via Swift MT199,299,999	BDT 500/- per query
FTT Swift Advice Issue	BDT 500/-
FTT Swift Advice Cancellation	Up to BDT 1,000/-
Pre facto Bangladesh Bank approval Processing Fee	BDT 2,500/-
Post-facto Bangladesh Bank approval Processing Fee	BDT 2,000/-

CASH TRANSACTION FEE – INTER CITY			
Min	Max	Charge Amount (Deposit)	Charge Amount (Withdraw)
0	1,00,000	0	0
>1,00,000	<=5,00,000	100	300
>5,00,000	<=10,00,000	300	500
>10,00,000	<=30,00,000	500	1,000
>30,00,000	<=50,00,000	1,000	1,500
	>50,00,000	1,500	5,000

Note: Intercity charge is not applicable for Nationwide Collection Services (NCS)

Notes:

- 15% VAT is applicable on all relevant fee and commissions as per Govt. circular no SRO 117-LAW/2002/342-VAT dated June 06, 2002;
- VAT will be charged on actual fee realized by Bank. In case of full charge amount waived by Bank, VAT will be applicable on minimum fee
- Charges specified in BRPD circular 11 dated 10th June 2021 will be in effect from the circular date
- Government Duty & Taxes will be charged whereas applicable as per NBR guideline
- Fee for general branch services will be governed by Retail Banking Schedule of Charges of BRAC Bank Ltd
- BRAC Bank Ltd reserves the right to revise and amend charges from time to time

Schedule of Charges: Corporate Trade Operations

IMPORT	
LC Opening	
LC ISSUANCE (SIGHT)	0.10 - 0.40 PCT PER QUARTER ¹
LC ISSUANCE (USANCE)	0.10 - 0.50 PCT PER QUARTER ¹
LC AGAINST 100 PCT CASH MARGIN	0.10 - 0.25 PCT PER QUARTER ¹
LC ISSUEING (BACK TO BACK)	0.10 - 0.40 PCT PER QUARTER ¹

LC Amendment	
OTHER THAN AMOUNT OR TENOR	BDT 750/- FLAT
CHANGE IN AMOUNT OR TENOR OR BOTH-SIGHT	0.10 - 0.40 PCT PER QUARTER ¹
CHANGE IN AMOUNT OR TENOR OR BOTH-USANCE	0.10 - 0.50 PCT PER QUARTER ¹
CHANGE IN AMOUNT OR TENOR OR BOTH-BTB	0.10 - 0.40 PCT PER QUARTER ¹
CHANGE IN TENOR (IF QUARETR IS NOT CHANGED)	BDT 750/-
LC CANCELLATION CHARGE/ EXPIRED LC COMMISSION	Nil
FOREIGN CORRESPONDANCE CHARGE (Local)	Nil

DELIVERY ORDER/SHIPPING GUARANTEE/AIRWAY BILL	
ISSUANCE OF DELIVERY ORDER/ SHIPPING GUARANTEE/N.O.C	BDT 1,500/-

SIGHT BILLS/USANCE BILLS		
ACCEPTANCE COMMISSION	0.10 - 0.40 PCT PER QUARTER ¹	
MATURITY DATE EXTENSION (IF QUARTER IS CHANGED)	AS PER ACCEPTANCE COMMISSION	
MATURITY DATE EXTENSION (IF QUARTER IS NOT CHANGED)	BDT 750/-	
SIGHT BILL RETIREMENT FEE	1,000/-	MINIMUM BDT 500/-

EXPORT	
ADVISING OF LC	BDT 750/-
EXPORT LC AMENDMENT	BDT 750/-
LC CONFIRMATION	0.20 PCT PER QUARTER
TRANSFER OF LC	BDT 750/-
TRANSFER LC AMENDMENT	BDT 750/-
BUYING HOUSE SALES CONTRACT REVIEW FEE	BDT 2,000/-
EXPORT BILL COLLECTION FEE	0.15% or max BDT 500 if there are exchange gain
MISCELLANEOUS CERTIFICATION (B2B LC, C&F, PRC etc.)	BDT 500/-
CASH INCENTIVE PROCESSING	Up to 0.25 PCT PER REQUEST
EXP ISSUE	BDT 200/-
EXP Modification Fee	BDT 300/- per EXP
EXP short /over shipment update with BB ASYCUDA	BDT 500/-
EXP Cancellation Fee	BDT 500/-
MAIL/POSTAGE/COURIER	AT ACTUAL

1. Second and subsequent quarter charges shall be realized at actual tenor basis

OTHERS TRADE CHARGES	
SWIFT COMMUNICATION	AT ACTUAL
SWIFT FOR DISCREPANCY/ACCEPTANCE/TRACER	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	AT ACTUAL
CERTIFICATE ISSUANCE (INCLUDING BACK TO BACK LC)	BDT 500/-
PHOTOCOPY ATTESTATION PER REQUEST	BDT 500/-
PAY ORDER ISSUANCE FEE FOR LC PAYMENT	BDT 20/- for amount up to BDT 1,000 /- BDT 500/- for amount above BDT 1,000/- But not more than BDT 100,000/- BDT 100/- for above BDT 100,000/-
TT/FDD/MT ISSUANCE FOR LC PAYMENT	BDT 100/- for amount up to BDT 100,000 /- BDT 200/- for amount above BDT 100,000/- But not more than BDT 500,000/- BDT 300/- for amount above BDT 500,000/- But not more than BDT 1,000,000/- BDT 500/- for above BDT 1,000,000/-
REIMBURSEMENT FEE	USD 60/-
DISCREPANCY FEE	USD 60/-
MAIL/POSTAGE/COURIER	AT ACTUAL
IRC RENEWAL FEE	BDT 500/-
PRE FACTO BB APPROVAL PROCESSING FEE	BDT 2,500/-
POST-FACTO BB APPROVAL PROCESSING FEE	BDT 2,000/-
LCA REGISTRATION FEE	MAX UP TO 0.2 PCT

GUARANTEE	
AGAINST 100 PCT SECURED BY CASH COLLATERAL/ MARGIN	Maximum 0.50 PCT PER QUARTER ¹ (Minimum BDT 1,000)
OTHERS	Maximum 0.50 PCT PER QUARTER ¹ (Minimum BDT 1,000)
AMENDMENT OF GUARANTEE (OTHER THAN AMOUNT/TENOR OR BOTH)	BDT 1,000/-
AMENDMENT OF GUARANTEE (FOR AMOUNT/TENOR OR BOTH)	0.50 PCT PER QUARTER ON ENHANCED AMOUNT OR ENHANCED TENOR OR BOTH ¹ (Minimum BDT 1,000)
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 PCT (Minimum BDT 1,000)
ADVISING OF AMENDMENT OF GUARANTEE FOR EXTENSION OF VALIDITY/ INCREASE OF AMOUNT IN ORIGINAL TO THE BENEFICIARY BY ADDING OUR CONFIRMATION	0.50 PCT (Minimum BDT 1,000)
ADVISING OF AMENDMENT OF GUARANTEE WITHOUT EXTENSION OF VALIDITY/ INCREASE OF AMOUNT IN ORIGINAL TO THE BENEFICIARY BY ADDING OUR CONFIRMATION	BDT 1,000/-

1. Second and subsequent quarter charges shall be realized at actual tenor basis

FACILITY Related Fees	
Banker's Feedback for Credit Rating Report	BDT 1,000/-
Mortgage Redemption & RJSC Charge Vacation	Up to BDT 5,000/-
Vehicle Re-Transfer Fee	BDT 1,500/- per vehicle
Intra-day OD Fee	Up to BDT 5,000/-
NOC Issuance Fee	BDT 500/-
CIB Collection Fee	At Actual
Issuance of Loan Liability Certificate	BDT 300/-

OTHER CHARGES ¹	
Loan Processing Fee	0.50% of sanction amount up to BDT 50 lac (max. BDT 15,000) 0.30% of sanction amount above BDT 50 lac (max. BDT 20,000)
Loan tenor/ moratorium extension processing fee	Up to BDT 1,000/- per loan account
Force Loan Processing Fee	0.5% of loan amount or maximum BDT 5,000/
Early Payment Fee/ Prepayment Charges	Up to 2.0% on principal outstanding amount
Commitment Fee	Up to 2.5% on facility amount
Fund Arrangement Fee/ Trade Finance Arrangement Fee	Up to 2.5% on facility amount
Temporary Limit/ EOL Fee/ Deal Structure Fee	Up to 2% on facility amount
Syndication Arrangement Fee	Up to 3% on facility amount
Agency Fee/Account Bank Fee	Up to 3% on facility amount
Security Agency/Security Trustee/Custodian Fee	Up to 3% on facility amount
Documentation Deferral Fee	Up to 0.05% per quarter on deferral charge amount at the time of deferral extension
Escrow Maintenance Fee	Up to 3% on facility amount
Supply Chain Finance (SCF) Commitment Fee	Up to 2% on Bill Amount

Notes:

- Bank reserves the right to realize 'Other Charges' 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
- Charges specified in BRPD circular 11 dated 10th June 2021 will be in effect from the circular date
- 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

Schedule of Charges: PROBASHI BINIYOG

PROBASHI BINIYOG (FOREIGN CUSTODY) – INDIVIDUAL		
Charge Details	Charges	Frequency of Charges
Account Maintenance Fee of FCY Account	Nil	
Account Maintenance Fee of NITA Account	BDT 300 + VAT	Half yearly
Settlement Fee through Share Management Portal ¹	0.10% to 0.25% + VAT	On Transaction Value
Settlement Fee through Manual Process ¹	0.25%+ VAT, minimum BDT 500+ VAT	On Transaction Value with a minimum amount
IPO/ Rights Share Application Processing Fee ¹	BDT 500 to 1,000 + VAT	Per application
Custodian Fee ¹	0.25% to 1% p.a. +VAT on the portfolio value	Charged Quarterly
CDBL and Other Charges²		
Transaction Fee	CDBL will charge 0.0125% on the transaction value of the share	On Transaction Value
BO Account Maintenance Fee	BDT 450 for maintaining BO account	Annually
Brokerage Commission	The brokerage house will charge up to 0.40%	Transaction Value

PROBASHI BINIYOG (FOREIGN CUSTODY) – INSTITUTIONAL		
Charge Details	Charges	Frequency of Charges
Account Maintenance Fee of FCY Account	Nil	
Account Maintenance Fee of NITA Account	BDT 300 + VAT	Half yearly
Settlement Fee ¹	Up to 0.25% + VAT, minimum BDT 1,000+VAT	On Transaction Value with a minimum amount per transaction
Custodian Fee ¹	Up to 1% p.a +VAT on the portfolio value	Charged Periodically
Proxy attendance Fee ¹	Up to BDT 10,000 + VAT	Per attendance
CDBL and Other Charges ²		
Transaction Fee	CDBL will charge 0.0125% on the transaction value of the share	On Transaction Value
BO Account Maintenance Fee	BDT 450 for maintaining BO account	Annually
Brokerage Commission	The brokerage house will charge up to 0.40%	On Transaction Value

MUTUAL FUND CUSTODY		
Charge Details	Charges	Frequency of Charges
Transaction Fee ¹	Up to 200 + VAT	
Custodian Fee ¹	Up to 0.10% p.a + VAT on the asset under custody	Charged Periodically
CDBL and Other Charges ²		
Transaction Fee	At Actual	Periodic
BO Account Maintenance Fee	BDT 450 for maintaining BO account	Annually

1. Fees will be charged within the range as decided by BRAC Bank management considering the principal Investments of the clients.

2. CDBL & Other Charges will be changed as decided by the concerned authorities from time to time.

- VAT is applicable on all fees, charges and commissions.
- All regulatory charges will be applicable.
- BRAC Bank Limited reserves the right to change the fees, charges and commissions without prior notice.