

SCHEDULE OF CHARGES



Lending Products, Retail Banking

Personal Loan	
Processing Fees	1% of the loan amount or BDT 3,000/- whichever is higher
Early Settlement Charges ¹	2% on the outstanding amount within 1st two years, 1% after 2 years to loan expiry
Restructure of loan tenure (Interest rate change or tenure change)	0.25% of the loan outstanding amount or BDT 2000 whichever is higher
Penal Interest	3% per Annum on overdue amount
Stamp Charges:	
For Salaried Segment	BDT 850 (For additional guarantor BDT 300 will be added)
For Business Segment	BDT 1150 (For additional guarantor BDT 300 will be added)
Change in EMI Date	BDT 2,000/-
Personal Guarantor replacement fees	BDT 5,000/-
Partial pre-payment charge ¹	2% on the partial payment amount within 1st two years, 1% on partial payment amount after 2 years to loan expiry

1. At least 6 EMIs need to be paid before settling the loan. After payment of the 6th EMI, the mentioned charges will apply.

Home Loan	
Processing Fees	1% of the approved loan amount
Processing Fees for Take over Loan	No processing fee.
Early Settlement Charges	2% within first 5 years, 1% after 5 years and onwards
Partial Prepayment	2% within first 5 years, 1% after 5 years and onwards
Penal Interest	3% per Annum on overdue amount
Norman Stamp Charges	BDT 850/- In case of PG, BDT 300/- per PG applicable
Normal Stamp Charges (For Cash Covered)	BDT 1,450/- In case of PG, BDT 300/- per PG applicable
Quotation Change Fee	BDT 1,000/-
Reschedule due to Tenure/Interest rate Change	BDT 10,000/- or 0.25% of outstanding amount, whichever is lower
Security Replacement Fee	BDT 15,000/-
EMI Date reschedule charge	BDT 2,000/-
Additional Stamp charge for Leasehold Property/Take Over/Home Loan (TPA)	BDT 300/-
Property revaluation charge	BDT 1,500/-
Legal Document photocopy request	BDT 500/-
Replacement of Joint Applicant(s)/PG	BDT 5,000/-
Interest Rate conversion Fee	2% of outstanding amount

Partial Redemption of the security	BDT 10,000/-
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Auto Loan	
Processing Fees	1% of the loan amount
Early Settlement Charges	2% within first 3 years, 1% after 3 years to till expiry
Restructure of loan tenure (Interest rate change or tenure change)	1% of the outstanding loan amount or BDT 15,000/- whichever is higher
Penal Interest	3% per Annum on overdue amount
Stamp Charges with One PG	BDT 1150 (BDT 300 will be added for additional PG)
Stamp Charges with one PG (For Cash Covered)	BDT 1450 (BDT 300 will be added for additional PG)
EMI Date reschedule charge	BDT 2,000/-
IGPoA (Irrevocable General Power of Attorney)	BDT 850/-
Partial pre-payment charge	2% on partial payment amount within first 3 years, 1% partial payment amount after 3 years to till expiry
Personal Guarantor replacement fees	BDT 5,000/-

Secured Loan/Overdraft	
Processing Fees	1% of the loan amount BDT 10,000/- Minimum; BDT 1,000/-
Early Settlement Charges	Secured Loan – 1% of outstanding amount at any time before maturity; maximum – BDT 15,000/- Secured Overdraft - 0.25% of outstanding amount or BDT 2,000/- whichever is lower
Restructure of loan tenure (Interest rate change or tenure change)	N/A
Enhancement/Renewal Fee for SOD	0.25% of the limit: maximum BDT 5,000/-
Penal Interest	3% per Annum on overdue amount
Change in EMI Date	BDT 2,000/-
Stamp Charges	SL-BDT 1450/- , SOD-BDT 1450/-
Partial pre-payment charge	For Secured Loan: 1% of the settled amount any time during loan tenure or BDT 15000 whichever is lower

For SOD: N/A

Secured Loan Bullet Payment	
Processing Fees	1.0% of the loan amount BDT 10,000/- Minimum BDT 1,000/-
Early Settlement Charges	Secured Loan – 1% of outstanding amount at any time before maturity; maximum – BDT 10,000/-
Restructure of loan tenure (Interest rate change)	N/A
Penal Interest	3% per Annum on overdue amount
Renewal charge	0.25% of the limit, Maximum BDT 5,000/=
Stamp Charges	BDT 1450/-
Change in EMI Date	BDT 2,000/-
Partial pre-payment charge	N/A
* 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.	
* Conditions apply. * 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	