

<b>Schedule of Charges</b>
<b>Deposits – SME Banking</b>

Prapti Current Account		
<b>Minimum deposit for account opening (both inside and outside Dhaka)</b>	BDT 5,000	
<b>Half yearly account maintenance fee</b>	Up to BDT 300 (+VAT)	
<b>First cheque book charges</b>	First 25 page cheque book will be issued for free	
<b>Second cheque book onwards charges</b>	From second cheque book, no charge will be applicable if last month's average balance is BDT 100,000 or above	
	From second cheque book (maximum 100 pages), BDT 8(+ VAT) per leaf will be charged if last month's average balance is below BDT 100,000 ie. BDT 200(+VAT) for 25 pages cheque book and BDT 400(+VAT) for 50 pages cheque book	
<b>Push SMS (SMS Alert)</b>	Free	
<b>Pull SMS (SMS Banking)</b>	BDT 200(+VAT)	
<b>Online transaction (Inter City) Deposit</b>	Up to BDT 1 lac	Up to BDT 50
	>1 lac - 5 lac	Up to BDT 100
	>5 lac - 10 lac	Up to BDT 300
	>10 lac - 30 lac	Up to BDT 500
	>30 lac - 50 lac	Up to BDT 1,000
	50 lac+	Up to BDT 1,500
<b>Online transaction (Inter City) Withdrawal</b>	Up to BDT 50,000	Up to BDT 50
	>50,000 - 1 lac	Up to BDT 100
	>1 lac - 5 lac	Up to BDT 300
	>5 lac - 10 lac	Up to BDT 500
	>10 lac - 30 lac	Up to BDT 1,000
	>30 lac – 50 lac	Up to BDT 1,500
50 lac+	Up to BDT 5,000	
<b>Annual VISA debit card fee (Only sole proprietorship concerns can avail)</b>	Up to BDT 600(+ VAT)	
<b>Debit card replacement charge</b>	Up to BDT 600(+ VAT)	
<b>Annual Tara VISA debit card fee (Only sole proprietorship concerns can avail)</b>	Up to BDT 500(+ VAT)	
<b>Tara debit card replacement charge</b>	Up to BDT 500(+ VAT)	

Shadhin Current Account		
<b>Minimum deposit for account opening</b>	BDT 1,000	
<b>Half yearly account maintenance fee</b>	Free if half yearly average balance of BDT 25,000 or above is maintained	
	Fee of Up to BDT 300 (+VAT) will be realized on 1st week of January & July of each year, if BDT 25,000 is not maintained (based on 30 <sup>th</sup> June & 31st December six months average balance)	
<b>First cheque book charges</b>	First cheque book with 25 pages will be issued for free	
<b>Second cheque book onwards charges</b>	From second cheque book, no charge will be applicable if last month's average balance is BDT 25,000 or above	
	From second cheque book (maximum 100 pages), BDT 8(+ VAT) per leaf will be charged if last month's average balance is below BDT 25,000 ie. BDT 200(+VAT) for 25 pages cheque book and BDT 400(+VAT) for 50 pages cheque book	
<b>SMS Fee (both push &amp; pull)</b>	Free	
<b>Online transaction (Inter City) Deposit</b>	Any amount	Free
<b>Online transaction (Inter City) Withdrawal</b>	Up to BDT 1 lac	Free
	>1 lac - 5 lac	Up to BDT 300
	>5 lac - 10 lac	Up to BDT 500
	>10 lac - 30 lac	Up to BDT 1,000
	>30 lac – 50 lac	Up to BDT 1,500
	50 lac+	Up to BDT 5,000
<b>Annual VISA debit card fee (Only sole proprietorship concerns can avail)</b>	No debit card issuance fee	
	No debit card annual fee if average yearly balance is BDT 25,000 or above	
	Up to BDT 600(+ VAT) will be charged if average yearly balance is below BDT 25,000	
<b>Debit card replacement charge</b>	Up to BDT 600(+ VAT )	
<b>Annual Tara VISA debit card fee (Only sole proprietorship concerns can avail)</b>	No debit card issuance fee	
	No debit card annual fee if average yearly balance is BDT 25,000 or above	
	Up to BDT 500(+ VAT) will be charged if average yearly balance is below BDT 25,000	
<b>Tara debit card replacement charge</b>	Up to BDT 500(+ VAT)	

Account Related Fees and Charges	
Dormant Account Activation Fee	Up to BDT 500(+VAT)
Account Closing Fee	Up to BDT 300(+VAT)

ATM/ Debit Card related fees & charges	
PIN replacement charge through branch	Up to BDT 200(+ VAT)
PIN replacement charge through Call Center	Up to BDT 100(+VAT)
Cash withdrawal from other bank ATM (per withdrawal)	BDT 15

Pay-Order, Demand Draft & FTT/ FDD Fees & Charges	
Issuance of Pay Order/ DD (LCY)	BDT 150(+VAT) for amount up to BDT 100,000 BDT 250(+VAT) for amount above BDT 100,000
Cancellation of Pay Order/ DD (LCY)	BDT 100(+VAT)
Issuance of Pay Order/ DD (FCY)	BDT 1,000(+VAT)
Cancellation of Pay Order/ DD (FCY)	BDT 500(+VAT)
FTT (SWIFT) Advice Issue	BDT 500(+VAT)
FTT (SWIFT) Advice Cancellation	Up to BDT 1,000(+VAT)
Foreign Correspondence Charges - FCC (applicable at the time of FDD, FTT Issuance and Traveler FCheques Encashment)	Up to Tk. 500(+VAT)

Foreign Currency Instruments Encashment/ Issuance Related Fees & Charges	
FCY Cheque Clearing Charges from other bank in Bangladesh	BDT 500(+VAT)
FCY Cheque Clearing Charge from Abroad	USD 40/- plus courier charge at actual
Outward Bill Collection (OBC) Cheque Collection	BDT 300(+VAT)
Outward Bill Collection (OBC) Return Charge	BDT 100(+VAT)
Bank Query via SWIFT	BDT 500(+VAT)
Pre-facto Bangladesh Bank approval Processing Fee	BDT 2,500(+VAT)
Post-facto Bangladesh Bank approval Processing Fee	BDT 1,500(+VAT)
Manual Debit Advice Fee	BDT 100(+VAT)
Manual Credit Advice Fee	BDT 100(+VAT)
Cheque/ Draft/ Bill Collection	0.15% of instrument value
Outward TT Issuance Charge	BDT 2,000(+VAT)
Standing Instruction (SI) Creation/ Modification/ Closing Charge	BDT 1,000(+VAT)
Local Courier Charges	At Actual

Statement & Certificate Related Fees & Charges	
E-statement	Free
Account Statement (through Branch)	Up to BDT 300(+VAT)
Account Statement (through ATM)	Up to BDT 100(+VAT)
Account Certificate (with Balance)	Up to BDT 200(+VAT)
Account Certificate (without Balance)	Up to BDT 200(+VAT)
Loan Certificate	Up to BDT 200(+VAT)
DPS/ FD Account Statement	Up to BDT 200(+VAT)
TAX Certificate (Account/ FDR/ DPS/ Loan)	Up to BDT 200(+VAT)
BO Certificate Issuance	Up to BDT 100(+VAT)
Inward Remittance Encashment Certificate	Up to BDT 500(+VAT)
TDS/ VAT Certificate	Up to BDT 500(+VAT)

Internet Banking Related Fees & Charges	
Internet Banking Yearly Charge	Free
New Software Token (one-time)	Up to BDT 300(+VAT)
Software token reactivation (through Call Center)	Free
Replacement Software Token	Up to BDT 300(+VAT)

Fund Transfer Related Fees & Charges	
Real Time Gross Settlement (RTGS)	BDT 100 per transaction
BEFTN Fee	NIL
BBL Account to Account Transfer (Below 1,00,000)	BDT 200
BBL Account to Account Transfer (Above 1,00,000)	Nil

Miscellaneous Fees & Charges	
Cheque Dishonor due to Insufficient Fund	BDT 1,000(+VAT)
Standing Instruction set-up fee	Up to BDT 100(+VAT)
Standing Instruction for transfer of funds between accounts	Up to BDT 20(+VAT)
Stop Payment Instruction through cheque (through branch)	Up to BDT 200
Stop Payment Instruction through cheque (through Call Center)	Nil

- \*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