

**Schedule of Charges**  
for  
**Corporate Banking Division**

**Effective from 1<sup>st</sup> March 2014**

# Cash & Trade

## CURRENT CLASSIC ACCOUNT

Minimum Opening Deposit	Nil	
Account Maintenance Fee	BDT 500.00	Half yearly
Transaction Fee	No Charge	
Minimum Monthly Balance Fee	No Charge	
Minimum Average Balance fee	No Charge	
Cheque Book Issue fees ( 50 pages)	BDT 250.00	

## SHORT TERM DEPOSIT ACCOUNT

Minimum Opening Deposit	Nil	
Account Maintenance Fee	BDT 300.00	Half yearly
Transaction Fee	No Charge	
Minimum Monthly Balance Fee	No Charge	
Minimum Average Balance fee	No Charge	
Cheque Book Issue fees ( 50 pages)	BDT 250.00	

## HIGH YIELD BUSINESS SOLUTION ACCOUNT

Minimum Opening Deposit	Nil	
Account Maintenance Fee	BDT 300.00	Half Yearly
Transaction Fee	No Charge	
Minimum Monthly Balance Fee	No Charge	
Minimum Average Balance fee	No Charge	
Cheque Book Issue fees ( 50 pages)	BDT 250.00	

## PREMIUM BUSINESS TRANSACTION ACCOUNT

Minimum Opening Deposit	Nil	
Account Maintenance Fee	Nil	
Transaction Fee	No Charge	
Minimum Monthly Balance Fee	No Charge	
Minimum Average Balance fee	No Charge	

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Cheque Book Issue fees ( 50 pages)	BDT 250.00
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### **MONEY MAGNIFIER ACCOUNT**

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Minimum Opening Deposit	Nil
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Account Maintenance Fee	Nil
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Transaction Fee	No Charge
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Minimum Monthly Balance Fee	No Charge
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Minimum Average Balance fee	No Charge
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Cheque Book Issue fees ( 50 pages)	BDT 250.00
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### **SPECIAL SERVICES**

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18A New Application to Bangladesh Bank	BDT 5000
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18A Renewal Application to Bangladesh Bank	BDT3000
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18B New Application to Bangladesh Bank	BDT 3000
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18B Renewal Application to Bangladesh Bank	BDT 3000
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### **EMPLOYEE BENEFIT SCHEME (EBS)**

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Minimum Opening Deposit	BDT 150,000.00
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Account Maintenance Fee	Nil
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Transaction Fee	No Charge
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Minimum Monthly Balance Fee	No Charge
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Minimum Average Balance fee	No Charge
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Cheque Book Issue fees	No Cheque Book Issued
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\*No instrument issuance charge for this account.

### **CHEQUE RELATED ISSUES**

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Issuance of Bangladesh Bank Cheque	BDT 200.00	Per Cheque
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Stop Payment Instruction	BDT 500.00	Per Instruction
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Sop payment Cancellation	BDT 500.00	Per Instruction
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Cheque return due to insufficient fund	BDT 500.00	Per Cheque
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Cheque return due to other reasons	No Charge	Per Cheque
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## COLLECTION

Cheques, Drafts, Bills Collection      Per Cheque      Commission @ 0.15

## CASH TRANSACTION FEES-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	1000
>30,00,000	<=50,00,000	1000	2000
>50,00,000		3000	5000

❖ Intercity charge is not applicable (Based on Agreement) for Nationwide Collection Services(NCS).

## PAY ORDER RELATED CHARGES

Issuance of Pay order	Upto BDT 100,000/ -	BDT 100.00	
	Above BDT 100,000 /	BDT 200.00	
Issuance of DD (Fcy)	For any Value	BDT 500.00	
* Issuance of DD (FCY) in the form of refund warrants against IPO when BRAC Bank Limited is the lead banker of the IPO - For any Value - NIL.			
Cancellation of Pay order/DD (Lcy)	For any Value	BDT 100.00	
Cancellation of Pay order/DD (Fcy)	For any Value	BDT 500.00	
* Cancellation of DD (FCY) in the form of refund warrants against IPO when BRAC Bank Limited is the lead banker of the IPO - For any Value - NIL.			
Miscellaneous fees			
Account Statement	upto two (duplicate)	BDT 100.00	Current Calendar year
	More than two within 6 months (duplicate)	BDT 200.00	Current Calendar year
		BDT 200.00	Per previous calendar year
Balance Certificate - issue	2 Times/ year	Nil	
	3 Times or more/ year	BDT 200.00 each	
General Certificate	For status/nature of business etc (same day)	BDT 350.00	
	For status/nature of business etc (Next day)	BDT 200.00	
Duplicate Advice	For the first duplicate advice	Free of cost	
	For more than one	BDT 100.00	Each
BO Certificate	Charges	BDT 100.00	Each
Account Closing	Charges	BDT 200.00 for STD A/C BDT 300.00 for Current A/C	

Documentary Collection	Per Item	Commission BDT 800.00 + Mailing Postage: At actual (min BDT 300.00)
Documentary (Not under L/C)	Per Item	Up to BDT 5 million 0.25% BDT 5 million to 10 million 0.15% Above BDT 10 million 0.05% Minimum 1,000.00

## IMPORT

L/C Issuing (Sight)	Commission	Maximum 0.40% per quarter.
L/C Issuing (Usance)	Commission	Maximum 0.50% per quarter.
L/C against 100% Cash Margin	Commission	Maximum 0.25% per quarter.
L/C Issuing (Back to Back)	Commission	Maximum 0.40% per quarter.
Amendment (other than amount or tenor)	Commission	BDT 750.00
Amendment (Change in amount or tenor or both)	Commission	Maximum 0.40% per quarter for sight & B to B Maximum 0.50% per quarter for usance LC
L/C Cancellation or expired unutilized L/C charge	Charge	NIL
Acceptance commission	Commission	Maximum 0.40% per quarter.
Reimbursement Fees		USD 50 Other Bank Credit report charge: At actual BBL charges for credit Report request: BDT 1,000.00 flat
Credit Report Request / Enquiry Fee	Charges	Telex / SWIFT at actual min. BDT 1,000.00
Copy documents endorsement/ Issuance of Delivery Order / N.O.C. Against Non Negotiable Documents/ Shipping Guarantee Issue	Charges	At actual
Confirmation of L/C	Commission	At Actual
Pre-Advising L/C by Short Telex / SWIFT	Charge	At actual
Foreign Correspondence charges Local (Component)	Charge	NIL

Foreign Correspondence charges (Foreign)	Charge	At Actual
SWIFT - L/C	Charges	At actual
SWIFT - Amendment Charge	Charges	At actual
Mail	Courier Charges Postage Charges	At actual At actual
LC Application Form - Full Set	Cost	BDT 300.00 + Stamp Charges at actual
LC Cancellation/ Unutilized LC/ Expired LC	Charge	NIL
Discrepancy Fees & other charges (on beneficiary)	Charge	USD 50 flat plus communication cost.
Handling of Maturity date Extension	Charge	BDT 1000 per Bill
Collection of Bills (Not under L/C	Charge	Minimum BDT 500, Maximum up-to 0.35%
Import Invoice Financing	Charge	Minimum BDT 500 Max up-to 0.25%

## EXPORT

Advising of L/C	Charges	BDT 750.00
Advising of Amendment	Charges	BDT 750.00
Confirmation	Charges	0.20%
Transfer of L/C	Charges	BDT 750.00
Transfer of Amendment	Charges	BDT 750.00
Negotiation of Export Bills	Commission	0.15%
Reimbursement Claim Charges	Charges	Minimum BDT 1,500.00 or at actual
Handling charge for export bill	Charges	Nil
Export Forms (Cost & Certification)	Charges	BDT 200.00
Miscellaneous Certification (Back to Back LC, C & F, PRC etc.)	Charges	BDT 500.00 each

No Objection Certificate	Charges	BDT 500.00
Proceed realization Certificate	Charges	BDT 500.00
Export Bill Collection	Commission	0.15%
Cash incentive	Charges	BDT 500.00 per file
Negotiation/Discount of Bills drawn on Local Bank & payment received in Local Currency	Charges	Minimum BDT 500.00
Exp Issue	Charges	BDT 100 per sheet
Commission of Export Bill (Collection Basis)	Commission	Maximum 0.15 %
Bill Purchase (OB) (without LC)		Minimum BDT 750. Maximum up to 0.50%

## GUARANTEE

Against 100% secured by cash collateral / Margin	Commission	0.25% per quarter
Others	Commission	0.50% per quarter flat or minimum BDT 3000 per annum for each L/G whichever is higher
Amendment of Guarantee (other than amount/ Tenor or both)	Commission	BDT 1,000.00
Amendment of Guarantee (for amount/ Tenor or both)	Commission	0.50% p. q. on enhanced amount or enhanced tenor or minimum BDT 2500 per annum whichever is higher
Advising of Guarantee to the Beneficiary in original without any engagement on our part	Commission	BDT 1,000
Advising of Amendment of Guarantee to the Beneficiary in original without any engagement on our part	Commission	BDT 1,000
Advising of Guarantee to the Beneficiary in original by adding our confirmation	Commission	Minimum BDT 3000 Per Quarter, Maximum 0.5%
Advising of Amendment of Guarantee for extension of validity / increase of amount in original to the Beneficiary by adding our confirmation	Commission	Minimum BDT 1500 Per Quarter, Maximum 0.5%

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Advising of Amendment of Guarantee without Commission extension of validity / increase of amount in original to the Beneficiary by adding our confirmation	BDT 1,000
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Miscellaneous (including Stamp Cost)	Charge	BDT 350
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#### Real Time Gross Settlement (RTGS) Charge

RTGS Fee	Per Transaction	BDT 100 + VAT
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#### OTHER FEES

Loan/Facility Renewal/Arrangement Fee	Maximum 3.00%
Temporary Limit Fee	Maximum 2.00%
Syndication Arrangement Fee	Maximum 3.00%
Loan Agency Fee	Maximum 3.00%
Security Agency Fee	Maximum 3.00%
Escrow Maintenance Fee	Maximum 3.00%

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Note: Stamp and Stationery charges at actual, to be borne by the client.

\*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.