

Schedule of Charges
for
Corporate Banking Division

Effective from 1st 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	

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

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

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)

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

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		
LC OPENING		
LC ISSUEING (SIGHT)	COMMISSION	MAX 0.40 PCT PER QUARTER, MIN BDT 750
LC ISSUEING (USANCE)	COMMISSION	MAX 0.50 PCT PER QUARTER, MIN BDT 750
LC AGAINST 100 PCT CASH MARGIN	COMMISSION	MAX 0.25 PCT PER QUARTER, MIN BDT 750
LC ISSUEING (BACK TO BACK)	COMMISSION	MAX 0.40 PCT PER QUARTER, MIN BDT 750
SWIFT-LC	CHARGE	AT ACTUAL
CONFIRMATION OF LC	COMMISSION	AT ACTUAL
LC APPLICATION FORM-FULL SET	COST	BDT 300.00 + STAMP CHARGE AT ACTUAL
CREDIT REPORT REQUEST/ENQUIRY FEE	CHARGE	OTHER BANK CREDIT REPORT CHARGE: AT ACTUAL
		BBL CHARGES FOR CREDIT REPORT REQUEST: BDT 1000 FLAT
		TELEX/SWIFT AT ACTUAL MIN. BDT 1000
LC AMENDMENT		
OTHER THAN AMOUNT OR TENOR	COMMISSION	BDT 750
CHANGE IN AMOUNT OR TENOR OR BOTH-SIGHT	COMMISSION	MAX 0.40 PCT PER QUARTER, MIN BDT 750
CHANGE IN AMOUNT OR TENOR OR BOTH-USANCE	COMMISSION	MAX 0.50 PCT PER QUARTER, MIN BDT 750
CHANGE IN AMOUNT OR TENOR OR BOTH-B2B	COMMISSION	MAX 0.40 PCT PER QUARTER, MIN BDT 750
CHANGE IN TENOR (IF QUARETR IS NOT CHANGED)		MIN BDT 500 TO MAX BDT 1000
SWIFT-AMENDMENT CHARGE	CHARGE	AT ACTUAL
DELIVERY ORDER/SHIPPING GUARANTEE/AIRWAY BILL		
ISSUANCE OF DELIVERY ORDER/ SHIPPING GUARANTEE/N.O.C AGANST NON NEGOTIABLE DOCUMENT	CHARGE	MIN BDT 500 TO MAX BDT 1000
SIGHT BILLS/USANCE BILLS		
ACCEPTANCE COMMISSION	COMMISSION	MAX 0.40 PCT PER QUARTER, MIN BDT 750
MATURITY DATE EXTENSION (IF QUARTER IS CHANGED)	COMMISSION	AT ACTUAL
MATURITY DATE EXTENSION (IF QUARTER IS NOT CHANGED)	COMMISSION	MAX BDT 1000, MIN BDT 500
COLLECTION OF BILLS (NOT UNDER LC)	CHARGE	NIL
STAMP CHARGE	CHARGE	AT ACTUAL
OTHERS		
CERTIFICATE ISSUANCE (INCLUDING BACK TO BACK LC)		MAX BDT 500, MIN BDT 300
PAY ORDER ISSUANCE FOR LC RELATED INSURANCE		UPTO 1 LAC: BDT 100
		ABOVE 1 LAC: BDT 200
REIMBURSEMENT FEE		USD 50
DISCREPANCY FEE	CHARGE	USD 50 FLAT
PRE ADVISING LC BY SHORT TELEX/SWIFT	CHARGE	AT ACTUAL
FOREIGN CORRESPONDENCE CHARGE (FOREIGN)	CHARGE	AT ACTUAL
IMPORT INVOICE FINANCING	CHARGE	MIN BDT 500 TO MAX 0.25 PCT
MAIL	COURIER CHARGE	AT ACTUAL
	POSTAGE CHARGE	AT ACTUAL
IRC RENEWAL FEE		BDT 500
LCA REGISTRATION FEE		MAX 0.20 PCT, MIN 0.05 PCT

N.B. 15 PCT VAT WILL BE ADDED, WHERE APPLICABLE

EXPORT		
ADVISING OF LC	COMMISSION	BDT 150 TO BDT 750
ADVISING OF AMENDMENT	COMMISSION	BDT 150 TO BDT 750
CONFIRMATION	COMMISSION	0.20 PCT
TRANSFER OF LC	COMMISSION	BDT 750
TRANSFER OF AMENDMENT	CHARGE	BDT 750
NEGOTIATION OF EXPORT BILLS	COMMISSION	MAX 0.15 PCT, MIN BDT 500
EXPORT BILL COLLECTION	COMMISSION	MAX 0.15 PCT, MIN BDT 500 (IF NO EXCHANGE GAIN EXISTS)
RE-EXPORT DOCUMENT PROCESSING	COMMISSION	BDT 500 (IF EXCHANGE GAIN EXISTS) BDT 0.15% or BDT 500/- (IF NO EXCHANGE GAIN EXISTS) WHICH IS HIGHER
MISCELLANEOUS CERTIFICATION (B2B LC, C & F, PRC ETC)	CHARGES	BDT 500 EACH
CASH INCENTIVE PROCESSING	CHARGES	MIN BDT 1000 TO 0.20 PCT PER FILE
NO OBJECTION CERTIFICATE/OTHER CERTIFICATE	COMMISSION	BDT 500
PROCEED REALIZATION CERTIFICATE	COMMISSION	BDT 500
NEGOTIATION/DISCOUNT OF BILLS DRAWN ON LOCAL BANK AND PAYMENT RECEIVED IN LOCAL CURRENCY	CHARGES	MIN BDT 500 TO MAX AT ACTUAL
EXP ISSUE	CHARGES	BDT 100 TO BDT 200
BILL PURCHASE (OB) WITHOUT LC		MIN BDT 750 TO MAX 0.50 PCT
CASH SUBSIDY AND DUTY DRAWBACK PROCESSING CHARGE	CHARGES	MIN BDT 1000 PER FILE OR 0.20 PCT ON DISBURSED AMOUNT

GUARANTEE		
AGAINST 100 PCT SECURED BY CASH COLLATERAL/ MARGIN	COMMISSION	MAX 0.30 PCT PER QUARTER
OTHERS	COMMISSION	0.50 PCT 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 1000
AMENDMENT OF GUARANTEE (FOR AMOUNT/TENOR OR BOTH)	COMMISSION	0.50 PCT PER QUARTER 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 1000
ADVISING OF AMENDMENT OF GUARANTEE TO THE BENEFICIARY IN ORIGINAL WITHOUT ANY ENGAGEMENT ON OUR PART	COMMISSION	BDT 1000
ADVISING OF GUARANTEE TO THE BENEFICIARY IN ORIGINAL BY ADDING OUR CONFIRMATION	COMMISSION	MIN BDT 3000 PER QUARTER, MAX 0.50 PCT
ADVISING OF AMENDMENT OF GUARANTEE FOR EXTENSION OF VALIDITY/ INCREASE OF AMOUNT IN ORIGINAL TO THE BENEFICIARY BY ADDING OUR CONFIRMATION	COMMISSION	MIN BDT 1500 PER QUARTER, MAX 0.50 PCT
ADVISING OF AMENDMENT OF GUARANTEE WITHOUT EXTENSION OF VALIDITY/ INCREASE OF AMOUNT IN ORIGINAL TO THE BENEFICIARY BY ADDING OUR CONFIRMATION	COMMISSION	BDT 1000
STAMP CHARGE	CHARGE	AT ACTUAL

Real Time Gross Settlement (RTGS) Charge		
RTGS Fee	Per Transaction	BDT 100 + VAT

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%

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.