

SCHEDULE OF CHARGES

Effective from August 10, 2020

Deposits & NFB, Retail Banking

Triple Benefits Savings Account / TARA Triple Benefits Savings Account

Minimum Opening Deposit	Opening amount requirement for Standalone Triple Benefit /TARA triple Benefit Savings Account - BDT 10,000. Opening amount requirement for branches in Dhaka- BDT 50,000
Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 10,000 and below : Free. Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 200 Half-Yearly. Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly. Half-Yearly average balance above Tk. 1,000,000: Upto Tk. 300 Half-Yearly
Chequebook available	Upon Request*
VISA / MasterCard Debit Card Fee (annual)	Free, if yearly average balance is Tk 50,000 & above. Upto Tk. 600, if yearly average balance is less than Tk 50,000
TARA VISA / Mastercard Debit Card Fee (annual)	TARA Debit Card is free for First year. Debit Card fee will be Tk.500+VAT from second year onwards if the average balance is less than Tk. 50,000. Charge is waived, if average balance is more than TK. 50,000.
Debit Card Replacement Charge	Upto Tk. 600
TARA Debit Card Replacement Charge	There is no replacement fee when an existing customers changes her card to TARA Debit Card. However once a customer receives the TARA Debit Card will be charged for replacement fee 500+VAT from next time onwards.

Future Star Account (Chequebook not available)

Minimum Opening Deposit	Upto Tk. 100
Minimum Amount Required to Earn Interest	Any amount greater than zero
Account Maintenance Fee	No yearly / half yearly account maintenance fee
VISA / MasterCard Debit Card Fee (annual)	Free
Debit Card Replacement Charge	Upto Tk. 100

Golden Benefit Savings Account/TARA Golden Benefit Savings Account

Minimum Opening Deposit	Opening amount requirement for Golden Benefit Savings Account/TARA Golden Benefit Savings Account - BDT 50,000.
Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 10,000 and below : Free. Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 200 Half-Yearly. Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly. Half-Yearly average balance above Tk. 1,000,000 : Free
Chequebook available	Upon Request*
VISA / MasterCard Debit Card Fee (annual)	Free, if yearly average balance is Tk 100,000 & above. Upto Tk. 600, if yearly average balance is less than Tk 100,000
TARA VISA / Mastercard Debit Card Fee (annual)	1st year free. From 2nd year onwards fee is Tk. 600, if yearly average balance is less than Tk 100,000. If yearly balance is more than Tk. 100,000, charge is waived.
Debit Card Replacement Charge	Upto Tk. 600

Happy Savers Account/TARA Happy Savers Account (Chequebook not available)

Minimum Opening Deposit	Opening amount requirement for Happy Savers Account/TARA Happy Savers Account - BDT 1,000.
Minimum Amount Required to Earn Interest	Any amount greater than Zero
Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 10,000 and below : Free. Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 50 Half-Yearly. Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 100 Half-Yearly. Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 150 Half-Yearly. Half-Yearly average balance above Tk. 1,000,000 : Upto Tk. 300 Half-Yearly.
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 300 will be charged upfront from the first year onwards.
TARA VISA / MasterCard Debit Card Fee (annual)	Free for the first year. Tk. 300 will be charged upfront from the second year onwards.

Savings Classic Account

Minimum Opening Deposit	Tk. 5,000 Opening amount requirement for branches in Dhaka- BDT 50,000
Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 10,000 and below : Free. Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 to Tk 200,000 : Upto Tk 200 Half-Yearly. Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly Half-Yearly average balance above Tk. 1,000,000 : Upto Tk. 300 Half-Yearly.
Chequebook available	Upon Request*
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 600
Debit Card Replacement Charge	Upto Tk. 600

Aporajita Savings Account (Chequebook not available)

Minimum Amount Required to Earn Interest	Any amount greater than zero
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 300
Debit Card Replacement Charge	Upto Tk. 300

EZEE Savings Account / TARA EZEE Savings Account

Minimum Opening Deposit	Opening amount requirement for Credit Card / TARA Credit Card Savings Account - BDT 10,000.
Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 10,000 and below : Free. Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 200 Half-Yearly. Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly. Half-Yearly average balance above Tk. 1,000,000: Upto Tk. 300 Half-Yearly.
Chequebook available	Upon Request*
VISA / MasterCard Debit Card Fee (annual)	Free, if yearly average balance is Tk 50,000 & above. Upto Tk. 600, if yearly average balance is less than Tk 50,000
TARA VISA / Mastercard Debit Card Fee (annual)	TARA Debit Card is free for First year. Debit Card fee will be Tk.500+VAT from second year onwards if the average balance is less than Tk. 50,000. Charge is waived, if average balance is more than TK. 50,000.
Debit Card Replacement Charge	Upto Tk. 600
TARA Debit Card Replacement Charge	There is no replacement fee when an existing customers changes her card to TARA Debit Card. However once a customer receives the TARA Debit Card will be charged for replacement fee 500+VAT from next time onwards.

Current Plus Account

Minimum Opening Deposit	Opening amount requirement for Standalone Current Plus - BDT 5,000 Opening amount requirement for Current Plus under branches in Dhaka - BDT 50,000
Half Yearly Account Maintenance Fee	Upto Tk. 300

Chequebook available	Upon Request*
Inter-City / Online Transaction Charges	Free
VISA / MasterCard Debit Card Fee (annual)	Free, if yearly average balance is Tk 25,000 & above Upto Tk 600, if yearly average balance is less than Tk 25,000
Debit Card Replacement Charge	Upto Tk. 600
Current Classic Account	
Minimum Opening Deposit	Tk. 5,000 Opening amount requirement for branches in Dhaka- BDT 50,000
Half Yearly Account Maintenance Fee	Upto Tk. 300
Chequebook available	Upon Request*
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 600
Debit Card Replacement Charge	Upto Tk. 600
Ezee Account (Chequebook not available)	
Minimum Opening Deposit	Tk. 2,000
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 600
Debit Card Replacement Charge	Upto Tk. 600
Current Salary Account	
Minimum Opening Deposit	Any amount
Minimum Amount Required to Earn Interest	Any amount greater than zero
Account Maintenance Fee	Free
Chequebook Issue Fee (Upon request)	Tk 300 for 15 pages & Tk. 400 for 20 pages
VISA / MasterCard Debit Card Annual Fee	Upto Tk. 300
Debit Card Replacement Fee	Upto Tk. 300
Employee Banking Smart Savers - PREMIUM	
Minimum Opening Deposit	Any amount
Minimum Amount Required to Earn Interest	Any Amount
Account Maintenance Fee	Free
First Chequebook Issue Fee (Upon request)	Free
2nd Chequebook Issue Fee (Upon request)	Tk. 100 for 10 pages & Tk. 200 for 20 pages
VISA / MasterCard Debit Card Annual Fee	Free
Debit Card Replacement Fee including TARA	Free (once a year)
e-Statements	Free
SMS Banking	Free
Internet Banking Annual Fee	Free
PIN Replacement Charge	Free
Duplicate Account Statement Charge	Free (twice a year)
Tax Certificate (Account) Charge	Free (once a year)
Intercity Transaction Fee	Free
Account Closing Fee	Upto Tk. 200
Employee Banking Smart Savers - PLUS	
Minimum Opening Deposit	Any amount
Minimum Amount Required to Earn Interest	Any Amount
Account Maintenance Fee	Free
Chequebook Issue Fee (Upon request)	Tk 150 for 10 pages & Tk. 300 for 20 pages
VISA / MasterCard Debit Card Annual Fee	Free in 1st Year; up to Tk. 300 from 2nd Year onwards
Debit Card Replacement Fee including TARA	Free (once a year)
e-Statements	Free
SMS Banking	Free
Internet Banking Annual Fee	Free
PIN Replacement Charge	Free
Duplicate Account Statement Charge (Through Branch)	Upto Tk. 200 (last 12 months), Upto Tk. 200 (previous every 12 months)
Duplicate Account Statement Charge (Through ATM)	Upto Tk. 100 (last 6 months)
Tax Certificate (Account) Charge	Upto Tk. 200
Intercity Transaction Fee	Free
Account Closing Fee	Upto Tk. 200
Employee Banking Smart Savers - EASY	
Minimum Opening Deposit	Any amount
Minimum Amount Required to Earn Interest	Any Amount
Account Maintenance Fee	Half-Yearly average balance Tk. 10,000 and below : Free. Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 200 Half-Yearly. Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly. Half-Yearly average balance above Tk. 1,000,000 : Upto Tk. 300 Half-Yearly.
Chequebook Issue Fee (Upon request)	Tk 200 for 10 pages & Tk. 400 for 20 pages
VISA / MasterCard Debit Card Annual Fee	Upto Tk. 450
Debit Card Replacement Fee including TARA	Upto Tk. 450
e-Statements	Free
SMS Banking	Upto Tk. 250 (Annual)
Internet Banking Annual Fee	Free
PIN Replacement Charge	Free
Duplicate Account Statement Charge (Through Branch)	Upto Tk. 200 (last 12 months), Upto Tk. 200 (previous every 12 months)
Duplicate Account Statement Charge (Through ATM)	Upto Tk. 100 (last 6 months)
Tax Certificate (Account) Charge	Upto Tk. 200
Account Closing Fee	Upto Tk. 200
Employee Banking Smart Savers - LITE	
Minimum Opening Deposit	Any Amount
Minimum Amount Required to Earn Interest	Any Amount
Account Maintenance Fee	Half-Yearly average balance Tk. 10,000 and below : Free. Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 200 Half-Yearly. Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly. Half-Yearly average balance above Tk. 1,000,000 : Upto Tk. 300 Half-Yearly.
Chequebook Issue Fee (Upon request)	Tk. 200 for 10 pages and Tk 400 for 20 pages
VISA / MasterCard Debit Card Annual Fee	Upto Tk. 550
Debit Card Replacement Fee including TARA	Upto Tk. 550

e-Statements	Free
SMS Banking	Upto Tk. 250
Internet Banking Annual Fee	Free
PIN Replacement Charge	Free
Duplicate Account Statement Charge (Through Branch)	Upto Tk. 200 (last 12 months), Upto Tk. 200 (for every previous 12 months)
Duplicate Account Statement Charge (Through ATM)	Upto Tk. 100 (last 6 months)
Tax Certificate (Account) Charge	Upto Tk. 200
Account Closing Fee	Upto Tk. 200

Campus Account (Chequebook not available)	
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Minimum Opening Deposit	Upto Tk. 500
Account Maintenance Fee	Free
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 300
Debit Card Replacement Charge	Upto Tk. 300

Probashi Shubidha Current Account (Chequebook not available)	
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Minimum Opening Deposit	Upto Tk. 500
Account Maintenance Fee	Free
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 300
Debit Card Replacement Charge	Upto Tk. 300

Resident Foreign Currency Deposit - RFCD Account (Chequebook not available)	
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Minimum Opening Deposit	Any amount
Account Maintenance Fee	Free
VISA Debit Card Fee (Annual)	Upto USD 10
Cash Withdrawal Charge for ATMs outside Bangladesh	Upto USD 3(Including VAT)
Debit Card Replacement Fee	Upto USD 10

Current Foreign Currency Deposit Account	
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Minimum Opening Deposit	Any amount
Account Maintenance Fee	Free
Chequebook	Only 15 pages cheque book will be issued. Only 1 (one) cheque book will be issued free of charge in a month, if more than 1 (one) cheque book is requested within the same month, then charge will be applicable from the second cheque book onwards @ USD 5 or equivalent FCY
VISA Debit Card Fee (Annual)	Upto USD 10
Cash Withdrawal Charge for ATMs outside Bangladesh	Upto USD 3(Including VAT)
Debit Card Replacement Fee	Upto USD 10

Non-Resident Foreign Currency Deposit - NFCD Account (Chequebook not available)	
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Minimum Opening Deposit	USD 1,000 or GBP 500 or its equivalent
Minimum Amount Required to Earn Interest	USD 1,000 or GBP 500 or its equivalent
Term of Deposit to Earn Interest	1 / 3 / 6 / 12 Months
Account Maintenance Fee	Free

Account Related Fees & Charges	
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Duplicate Account Statement (Through Branch)	Upto Tk. 500 (last 12 months), Upto Tk. 500 (previous every 12 months)
Duplicate Account Statement (Through ATM)	Upto Tk. 100 (last 6 months)
DPS/FDR Account Statement	Upto Tk. 200
Dormant Account Activation	Upto Tk. 500
* For Saving Accounts, if no customer induced transaction takes place in savings account for 2 years then the account will be marked as "Dormant".	
* For Current Accounts, if no customer induced transaction takes place in current account for 1 year then the account will be marked as "Dormant".	
Account Closing Fee for Current Accounts	Upto Tk. 300
Account Closing Fee for Savings Accounts	Upto Tk. 200

ATM/Debit Card Related Fees & Charges	
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PIN Generation (Through Call Center)	Free
Uncollected Card Destruction Charge	Free
Cash Withdrawal from Other Bank VISA ATMs (Per Withdrawal)	Upto Tk. 15
Cash Withdrawal from Other Bank MasterCard ATMs (Per Withdrawal)	Upto Tk. 15
Video Record Checking Upon Accountholder's Request for Any Dispute (Within Dhaka)	Upto Tk. 2,000
Video Record Checking Upon Accountholder's Request for Any Dispute (Outside Dhaka)	Upto Tk. 3,000
Cash Withdrawal (Charges will be applicable on using BRAC Bank Card at NPSB member banks' ATM terminals).	Upto Tk. 15
Balance Enquiry (Charges will be applicable on using BRAC Bank Card at NPSB member banks' ATM terminals).	Upto Tk. 5
Mini statement (Charges will be applicable on using BRAC Bank Card at NPSB member banks' ATM terminals)	Upto Tk. 5

Cheque Book Related Fees & Charges	
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*Cheque Book Charges	Tk. 200 for 10 pages Tk. 300 for 15 pages Tk. 400 for 20 pages
Uncollected Chequebook Destruction (Applied but not collected within 3 months) Uncollected Chequebook Destruction (Applied but not collected within 3 months)	Upto Tk. 100
Cheque Dishonour Due to Insufficient Fund	Upto Tk. 1,000 for 1st time return Upto Tk. 2,000 for 2nd time return Upto Tk. 3,000 for 3rd time return and onward
Stop Payment	Upto Tk. 200
Bangladesh Bank Cheque Issue	Upto Tk. 200
Cheque Collection (Outstation) – LCY – via BRAC Bank Branch	Free

Cheque Collection (Outstation) – LCY – via Other Bank's Branch	Upto Tk. 200
Cheque Purchase – LCY	Upto Tk. 500
Cheque Collection Outward (FCY) in BD	Upto USD 5 per cheque
Cheque Collection Outward (FCY) outside BD	0.25% (minimum USD 35)
Cheque Purchase – FCY	1% (minimum USD 45)
Cheque Clearing (below BDT 50K)	NILL
High Value Cheque Clearing (BDT 5 lac & above)	Upto Tk. 60
Regular Value Cheque Clearing (BDT 50K to < BDT 5 lac)	Upto Tk. 10
Regular Value Cheque Clearing (5 lac & above)	Upto Tk. 25
Any other EFT transaction	NILL
Inter-City / Online Charges , Fund Transfer & RTGS	
Account to Account Transfer from ATM (Below / Equal To Tk 1 lac)	Free
Account to Account Transfer from Branch (Above Tk. 1 lac)	Free
Account to Account Transfer from Branch (Below Tk. 1 lac)	Upto Tk. 250
Online Transaction (Inter-City) Deposit	Below Tk. 20,000: Upto Tk. 50
	Tk 20,000 to below 1 lac : Upto Tk. 100
	Tk 1 lac to below Tk. 2 lac: Upto Tk. 200
	Tk 2 lac to below Tk. 5 lac: Upto Tk. 300
	Tk 5 lac to below Tk. 10 lac: Upto Tk. 500
Online Transaction (Inter-City) Withdrawal	Below Tk. 20,000: Upto Tk. 50
	Tk 20,000 to below 1 lac : Upto Tk. 100
	Tk 1 lac to below Tk. 2 lac: Upto Tk. 200
	Tk 2 lac to below Tk. 5 lac: Upto Tk. 300
	Tk 5 lac to below Tk. 10 lac: Upto Tk. 500
Real Time Gross Settlement (RTGS)	Below Tk. 20,000: Upto Tk. 50
	Tk 20,000 to below 1 lac : Upto Tk. 100
	Tk 1 lac to below Tk. 2 lac: Upto Tk. 200
	Tk 2 lac to below Tk. 5 lac: Upto Tk. 300
	Tk 5 lac to below Tk. 10 lac: Upto Tk. 500
Real Time Gross Settlement (RTGS)	Upto Tk. 100 (Including VAT)
Pay-Order, Demand Draft & FTT Fees & Charges	
Pay Order/Demand Draft Issuance (LCY)	Upto Tk. 1.0 lac : Tk. 150 Above Tk. 1.0 lac : Tk. 250
Pay Order/Demand Draft Cancellation (LCY)	Upto Tk. 200
Demand Draft (FCY) Issue	Upto Tk. 1,000
Pay Order/ Demand Draft Cancellation (FCY)	Upto Tk. 500
FTT (SWIFT) Advice Issue	Upto Tk. 1,000
FTT (SWIFT) Advice Cancellation	Upto Tk. 250
Foreign Correspondence Charges - FCC (applicable at the time of FDD, FTT Issuance and Traveler Cheques Encashment)	Upto Tk. 500
Certificates Related Fees & Charges	
Certificate of Inward Remittance	Upto Tk. 100 (last 12 months), and Upto Tk. 100 (previous every 12 months)
Duplicate Tax(TDS)/VAT(VDS) Certificate for Inward/Outward Remittance	Upto Tk. 500
BO Account Certificate	Upto Tk. 100
Account Certificate (without balance)	Upto Tk. 200
Account Certificate (with balance)	
Loan Certificate	Upto Tk. 300
Tax Certificate (Account/FDR/DPS/Loan)	
Foreign Currency Fees & Charges	
FCY Issue	Upto 1% (Free if withdrawn from accountholder's own RFCD or FCY account)
FCY Encashment for Accountholder	Upto Tk. 100
Passport Endorsement (Accountholder)	Upto Tk. 200
Passport Endorsement (Non-Accountholder)	Upto Tk. 500
Commission on FCY Sales	Upto 1% of FCY Sales amount
Certificate of CASH - Accountholder	Upto Tk. 200
Certificate of CASH - Non-Accountholder	Upto Tk. 300
Locker Charges	
Locker Facility – Small (Yearly)	Upto Tk. 4,900 for Dhaka & CTG Branches, Upto Tk. 4,200 for remaining Branches, 10% Discount for TARA and Golden Benefit Account
Locker Facility – Medium (Yearly)	Upto Tk. 7,200 for Dhaka & CTG Branches, Upto Tk. 6,300 for remaining Branches, 10% Discount for TARA and Golden Benefit Account
Locker Facility – Large (Yearly)	Upto Tk. 10,000 for Dhaka & CTG Branches, Upto Tk. 7,700 for remaining Branches, 10% Discount for TARA and Golden Benefit Account
Locker Key Replacement Fee	Upto Tk. 1,000 + Key replacement cost at actual
Education and Medical Related Service Fees & Charges	
Student Services – New File Opening/ Maintenance	Upto Tk. 5,500 (yearly), For TARA and Golden Benefit Savings Accountholders, Upto Tk 5,000
Revised NOC for Student File	Upto Tk. 1,000
Student Services – File Renewal	Upto Tk. 4,500, For TARA and Golden Benefit Savings Accountholders, Upto Tk 4,000
Medical Services – File Maintenance	Upto Tk. 2,000
Outward FTT Charge for Student File	Upto Tk 2,500
Student File Transfer Fee	Upto Tk. 3,000
Miscellaneous Fees & Charges	
Mail Forwarding Abroad	Upto Tk. 200
Cash Withdrawal Slip (Not applicable for Future Star Account)	Upto Tk. 300
Lien marking of Term Deposit (against any facility or requested by other banks).	Upto Tk. 500
Sanchoy Patra & Bond Duplicate issue charge	Upto Tk. 500
BRAC Bank Statement Verification	Upto Tk. 500
Duplicate Instrument Issue (FD, FDD, PO, etc.)	Free
Salary Disbursement Charge	Upto Tk. 10 per account, Min Tk. 500, Max Tk. 2500
Standing Instruction Set up	Upto Tk. 100
Standing Instruction for Transfer of Funds Between Accounts	Upto Tk. 20

Auxiliary Service Fees	
Call Center	Free
e-Statements	Free
SMS Banking	Upto Tk. 250 (Annual)
Internet Banking	
Internet Banking Yearly Charge	Free
SMS OTP	Free
* VAT is applicable @ 15% on all fees, charges & commissions effective from 1st July, 2002, as per Government Circular No. SRO 117-LAW/2002/342-VAT dated 6th June, 2002.	
* For Loan EMIs, clearing cheque charges will be borne by the Bank.	
* BRAC Bank reserves the right to amend the terms, conditions or rates stated above and to assess charges on transactions which are not covered by this schedule.	
* 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 .	
* The revised locker charges except for Locker key replacement fees are effective from 1st July 2020.	