

**SCHEDULE OF CHARGES**

Effective from July 24, 2022

**Deposits & NFB, Retail Banking**

**Triple Benefits Savings Account / TARA Triple Benefits Savings Account**

|  |  |
|--|--|
| Minimum Account Opening Deposit                | BDT 500  |
| Half Yearly Account Maintenance Fee            | Half-Yearly average balance Tk. 10,000 and below : Free.<br>Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly.<br>Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 200 Half-Yearly.<br>Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly.<br>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.<br>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                   | 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                        | BDT 500   |
| Half Yearly Account Maintenance Fee            | Half-Yearly average balance Tk. 10,000 and below : Free.<br>Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly.<br>Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 200 Half-Yearly.<br>Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly.<br>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.<br>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                        | BDT 500   |
| 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.<br>Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 50 Half-Yearly.<br>Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 100 Half-Yearly.<br>Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 150 Half-Yearly.<br>Half-Yearly average balance above Tk. 1,000,000 : Upto Tk. 300 Half-Yearly. |
| VISA / MasterCard Debit Card Fee (annual)      | Upto Tk. 300 will 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                   | BDT 500   |
| Half Yearly Account Maintenance Fee       | Half-Yearly average balance Tk. 10,000 and below : Free.<br>Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly.<br>Half-Yearly average balance above Tk. 25,000 to Tk 200,000 : Upto Tk 200 Half-Yearly.<br>Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly<br>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                 |

**AGAMI Savers**

|   |  |
|---|--|
| Minimum Opening Deposit                     | BDT 250  |
| Minimum Amount Required to Earn Interest    | Any amount greater than zero   |
| Account Maintenance Fee                     | Free   |
| Multi-currency VISA Debit Card Fee (annual) | Free   |
| Debit Card Replacement Charge               | Upto BDT 600   |
| InterCity Charge                            | Free   |
| Chequebook Issue Fee                        | First Order Only 5 Leaves Cheque book will be allowed charge free<br>From Second Order Onwards for 10 Leaves 200 Tk and 20 Leaves 400 Tk Will be charged |

**TARA AGAMI Savers**

|   |  |
|---|--|
| Minimum Opening Deposit                     | BDT 250  |
| Minimum Amount Required to Earn Interest    | Any amount greater than zero   |
| Account Maintenance Fee                     | Free   |
| Multi-currency VISA Debit Card Fee (annual) | Free   |
| Debit Card Replacement Charge               | Upto BDT 500   |
| InterCity Charge                            | Free   |
| Chequebook Issue Fee                        | First Order Only 5 Leaves Cheque book will be allowed charge free<br>From Second Order Onwards for 10 Leaves 200 Tk and 20 Leaves 400 Tk Will be charged |

**EZEE Savings Account / TARA EZEE Savings Account**

|                                     |  |
|-------------------------------------|--|
| Minimum Opening Deposit             | BDT 500  |
| Half Yearly Account Maintenance Fee | Half-Yearly average balance Tk. 10,000 and below : Free.<br>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.<br>Upto Tk. 300, 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.300+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. 300   |
| 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 300+VAT from next time onwards. |

| Mukti Account /TARA Mukti Account              |  |
|--|--|
| Minimum Opening Deposit                        | BDT 1,000  |
| Half Yearly Account Maintenance Fee            | Free if Half yearly average balance is 1,00,000 or Above else Charge is Applicable BDT 300.  |
| Chequebook available                           | Upon Request*  |
| Inter-City / Online Transaction Charges        | Free   |
| VISA / MasterCard Debit Card Fee (annual)      | Free, if yearly average balance is Tk 1,00,000 & above.<br>BDT. 600+VAT, if yearly average balance is less than Tk 1,00,000.   |
| TARA VISA / Mastercard Debit Card Fee (annual) | First Year Free. Debit Card fee will be Tk.500+VAT from second year onwards.<br>Charge is waived from 2nd year onwards, if average balance is TK. 1,00,000 & above   |
| 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.<br>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                   | BDT 1,000  |
| 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 50,000 & above.<br>Upto Tk 600, if yearly average balance is less than Tk 50,000 |
| Debit Card Replacement Charge             | Upto Tk. 600   |

| Current Classic Account                   |               |
|---|---------------|
| Minimum Opening Deposit                   | BDT 1,000     |
| 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 Current Account (Chequebook not available) |              |
|---|--------------|
| Minimum Opening Deposit                         | BDT 1,000    |
| 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 (Through Call Center) | 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 (Through Call Center)        | Free   |
| Duplicate Account Statement Charge (Through Branch) | Upto Tk. 100 (last 12 months), Upto Tk. 100 (previous every 12 months) |
| Duplicate Account Statement Charge (Through ATM)    | Upto Tk. 100 (last 6 months)   |
| Tax Certificate (Account) Charge                    | Upto 300 (Free, Request through Call Center)                           |
| 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.<br>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 (Through Call Center)        | Free   |
| Duplicate Account Statement Charge (Through Branch) | Upto Tk. 100 (last 12 months), Upto Tk. 100 (previous every 12 months)                     |
| Duplicate Account Statement Charge (Through ATM)    | Upto Tk. 100 (last 6 months)   |
| Tax Certificate (Account) Charge                    | Upto 300 (Free, Request through Call Center)   |
| 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.<br>Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly.<br>Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 200 Half-Yearly.<br>Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly.<br>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 (Through Call Center)        | Free   |
| Duplicate Account Statement Charge (Through Branch) | Upto Tk. 100 (last 12 months), Upto Tk. 100 (for every previous 12 months)   |
| Duplicate Account Statement Charge (Through ATM)    | Upto Tk. 100 (last 6 months)   |
| Tax Certificate (Account) Charge                    | Upto 300 (Free, Request through Call Center)   |
| Account Closing Fee                                 | Upto Tk. 200   |

| Current Campus Account (Chequebook not available) |              |
|---|--------------|
| Minimum Opening Deposit                           | BDT 1,000    |
| 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) |              |
|--|--------------|
| Minimum Opening Deposit                                      | BDT 1,000    |
| Account Maintenance Fee                                      | Free         |
| VISA / MasterCard Debit Card Fee (annual)                    | Upto Tk. 300 |
| Debit Card Replacement Charge                                | Upto Tk. 300 |

| Current Taka Account for Foreigners (Chequebook not available) |              |
|--|--------------|
| Minimum Opening Deposit  | BDT 1,000    |
| Account Maintenance Fee  | Upto Tk. 300 |
| VISA Debit Card Fee (annual)                                   | Upto Tk. 600 |
| Debit Card Replacement Charge                                  | Upto Tk. 600 |

| Convertible Taka Account      |               |
|-------------------------------|---------------|
| Minimum Opening Deposit       | Any amount    |
| Account Maintenance Fee       | Free          |
| Chequebook available          | Upon Request* |
| VISA Debit Card Fee (annual)  | Upto Tk. 600  |
| Debit Card Replacement Charge | Upto Tk. 600  |

| Resident Foreign Currency Deposit - RFCD Account (Chequebook not available) |                           |
|---|---------------------------|
| 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           |  |
|--|--|
| 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) |  |
|---|--|
| 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                                   |

| Current FCY Account for Foreign Nationals (Chequebook not available) |                           |
|--|---------------------------|
| 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               |

| FCY Account for Non-Resident Bangladeshi (Chequebook not available) |                           |
|---|---------------------------|
| 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   |
| <b>Freelancer Matrix (ERQ) Account (Chequebook not available)</b>   |   |
| Minimum Opening Deposit   | USD 0   |
| Account Maintenance Fee   | Free  |
| VISA Debit Card Fee (Annual)  | Free for first year. Upto USD 10 from second year onwards   |
| Cash Withdrawal Charges for ATMs outside Bangladesh   | Upto USD 3 (Including VAT)  |
| Debit Card Replacement Fee  | Upto USD 10   |
| <b>Account Related Fees &amp; Charges</b>   |   |
| Duplicate Account Statement (Through Branch)  | Upto Tk. 100 (last 12 months), Upto Tk. 100 (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  | Free  |
| <p>* For Saving Accounts, if no customer induced transaction takes place in savings account for 2 years then the account will be marked as "Dormant".</p> <p>* For Current Accounts, if no customer induced transaction takes place in current account for 1 year then the account will be marked as "Dormant".</p> |   |
| Account Closing Fee for Current Accounts  | Upto Tk. 300  |
| Account Closing Fee for Savings Accounts  | Upto Tk. 200  |
| <b>ATM/Debit Card Related Fees &amp; Charges</b>  |   |
| 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  |
| Cash Withdrawal Charges for ATMs outside Bangladesh for Multi-Currency Debit Card   | Upto Tk. 250  |
| <b>Cheque Book Related Fees &amp; Charges</b>   |   |
| *Cheque Book Charges  | Tk. 200 for 10 pages<br>Tk. 300 for 15 pages<br>Tk. 400 for 20 pages  |
| Uncollected Chequebook Destruction (Applied but not collected within 3 months)<br>Uncollected Chequebook Destruction (Applied but not collected within 3 months)  | Upto Tk. 100  |
| Cheque Dishonour fee  | Upto Tk. 50 each time   |
| Stop Payment Instruction  | Upto Tk. 100  |
| Stop Payment Cancellation   | Upto Tk. 50   |
| 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  |
| <b>Inter-City / Online Charges , Fund Transfer &amp; RTGS</b>   |   |
| 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<br>Tk 20,000 to below 1 lac : Upto Tk. 100<br>Tk 1 lac to below Tk. 2 lac: Upto Tk. 200<br>Tk 2 lac to below Tk. 5 lac: Upto Tk. 300<br>Tk 5 lac to below Tk. 10 lac: Upto Tk. 500<br>Tk 10 lac to below Tk. 20 lac: Upto Tk. 1,000<br>Tk. 20 lac and above: Upto Tk. 1,500 |
| Online Transaction (Inter-City) Withdrawal  | Below Tk. 20,000: Upto Tk. 50<br>Tk 20,000 to below 1 lac : Upto Tk. 100<br>Tk 1 lac to below Tk. 2 lac: Upto Tk. 200<br>Tk 2 lac to below Tk. 5 lac: Upto Tk. 300<br>Tk 5 lac to below Tk. 10 lac: Upto Tk. 500<br>Tk 10 lac to below Tk. 20 lac: Upto Tk. 1,000<br>Tk. 20 lac and above: Upto Tk. 1,500 |
| Real Time Gross Settlement (RTGS)   | Upto Tk. 100 (Including VAT), Free for Government Revenue & all other payments related to Government revenue  |
| <b>Pay-Order, Demand Draft &amp; FTT Fees &amp; Charges</b>   |   |
| Pay Order Issuance (LCY)  | Upto Tk 1000 : Upto Tk. 20<br>Tk. 1001-Tk 100,000: Upto Tk 50<br>Above Tk. 1 lac : Upto Tk. 100   |
| Pay Order Cancellation (LCY)  | Upto Tk. 50 for each cancellation<br>Upto Tk 100,000 : Upto Tk. 100   |
| Foreign Demand Draft (FCY) Issue  | Tk. 100,001-Tk 500,000: Upto Tk 200<br>Tk. 500,001-Tk 1,000,000: Upto Tk 300<br>Above Tk. 10,00,000: Upto Tk. 500   |

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|--|---|
| Foreign Demand Draft Cancellation (FCY)  | Upto Tk. 200 for each cancellation  |
| FTT (SWIFT)  | Upto Tk 100,000 : Upto Tk. 100  |
|  | Tk. 100,001-Tk 500,000: Upto Tk 200   |
|  | Tk. 500,001-Tk 1,000,000: Upto Tk 300   |
| FTT (SWIFT) Advice Cancellation  | Upto Tk. 200  |
| Foreign Correspondence Charges   | Upto Tk. 500  |
| Nostro Bank Charge   | At Actual   |
| <b>Certificates Related Fees &amp; Charges</b>   |   |
| 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. 100 each   |
| Account Certificate (with balance)   | (Free, Request through Call Center)   |
| Loan Certificate   | Upto Tk. 100 each<br>(Free, Request through Call Center)  |
| Tax Certificate (Account/FDR/DPS/Loan)   | Upto 300 (Free, Request through Call Center)  |
| Solvency Certificate   | Upto Tk. 200  |
| <b>Foreign Currency Fees &amp; Charges</b>   |   |
| 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. 500  |
| Passport Endorsement (Non-Accountholder)   | Upto Tk. 500  |
| Commission on FCY Sales  | Upto 2% of FCY Sales amount   |
| Certificate of CASH - Accountholder  | Upto Tk. 200  |
| Certificate of CASH - Non-Accountholder  | Upto Tk. 300  |
| <b>Locker Charges</b>  |   |
| 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   |
| <b>Education and Medical Related Service Fees &amp; Charges</b>  |   |
| 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  |
| Student File Transfer Fee  | Upto Tk. 3,000  |
| <b>Miscellaneous Fees &amp; Charges</b>  |   |
| 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   |
| Courier Charge (For overseas clients)  | Upto Tk. 300  |
| <b>Auxiliary Service Fees</b>  |   |
| Call Center  | Free  |
| e-Statements   | Free  |
| SMS Banking  | Upto Tk. 250 (Annual)   |
| <b>Internet Banking</b>  |   |
| Internet Banking Yearly Charge   | Free  |
| SMS OTP  | Free  |
| *In reference to Master circular, BRPD-circular letter No-21, dated 11 April 2021, Schedule of Charges regarding savings account maintenance fee, charge will be realized for accounts with average balance up to 10 lac at the end of December 2021 once in 2021. |   |
| * 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.  |   |
| * All overseas transactions will be converted using VISA/Mastercard exchange rates. A foreign currency factor of 3% will be applied in case of overseas transactions when the transaction currency is non US\$.  |   |
| * In reference to PSD circular dated July 7, 2021, no charges will be realized for VAT/Customs/Challan payment for govt. transactions through RTGS channel.  |   |
| * 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.  |   |