

**SCHEDULE OF CHARGES**

**Effective from July 24, 2019**

**Deposits & NFB, Retail Banking**

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

<b>Minimum Opening Deposit</b>	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
<b>Minimum Amount Required to Earn Interest</b>	Tk. 50,000
<b>Half Yearly Account Maintenance Fee</b>	Half-Yearly average balance Tk. 5,000 and below : Free. Half-Yearly average balance above Tk. 5,000 to Tk 25,000 : Upto Tk 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 to below Tk. 50,000 : Upto Tk. 300 Half-Yearly. Half-Yearly average balance Tk. 50,000 and above : Free
<b>First Chequebook Issue Fee</b>	25 pages Free
<b>Second Chequebook Onwards</b>	Free, if last month average balance is Tk. 50,000 & above, else Special Chequebook charges will be applicable. However, if more than 1 (one) Chequebook is requested within the same month, charge will be applicable at special Chequebook rate from 2nd Chequebook onwards.
<b>VISA / MasterCard Debit Card Fee (annual)</b>	Free, if yearly average balance is Tk 50,000 & above. Upto Tk. 600, if yearly average balance is less than Tk 50,000
<b>TARA VISA / Mastercard Debit Card Fee (annual)</b>	TARA VISA/Mastercard local Debit Card is mandatory for TARA TBS. Debit Card fee will be upto TK.500+VAT from second year onwards. Debit Card fee is fully waived for the first year of issuance. From 2nd year onwards, Fee will be realized upfront
<b>Debit Card Replacement Charge</b>	Upto Tk. 600
<b>TARA Debit Card Replacement Charge</b>	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**

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

**Golden Benefit Savings Account/TARA Golden Benefit Savings Account**

<b>Minimum Opening Deposit</b>	Opening amount requirement for Golden Benefit Savings Account/TARA Golden Benefit Savings Account - BDT 50,000.
<b>Minimum Amount Required to Earn Interest</b>	Tk. 100,000
<b>Half Yearly Account Maintenance Fee</b>	Half-Yearly average balance Tk. 5,000 and below : Free. Half-Yearly average balance above Tk. 5,000 to Tk 25,000 : Upto Tk 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 to below Tk. 50,000 : Upto Tk. 300 Half-Yearly. Half-Yearly average balance Tk. 50,000 and above : Free
<b>First Chequebook Issue Fee</b>	25 pages Free
<b>Second Chequebook Onwards</b>	Free, if last month average balance is Tk. 50,000 & above, else Special Chequebook charges will be applicable. However, if more than 1 (one) Chequebook is requested within the same month, charge will be applicable at special Chequebook rate from 2nd Chequebook onwards.
<b>VISA / MasterCard Debit Card Fee (annual)</b>	Free, if yearly average balance is Tk 100,000 & above. Upto Tk. 600, if yearly average balance is less than Tk 100,000
<b>TARA VISA / Mastercard Debit Card Fee (annual)</b>	Free, if yearly average balance is Tk 100,000 & above. Upto Tk. 600, if yearly average balance is less than Tk 100,000.
<b>Debit Card Replacement Charge</b>	Upto Tk. 600

**Happy Savers Account/TARA Happy Savers Account (No Chequebook Available)**

<b>Minimum Opening Deposit</b>	Opening amount requirement for Happy Savers Account/TARA Happy Savers Account - BDT 1,000.
<b>Minimum Amount Required to Earn Interest</b>	Any amount greater than Zero
<b>Half Yearly Account Maintenance Fee</b>	Half-Yearly average balance Tk. 5,000 and below : Free. Half-Yearly average balance above Tk. 5,000 to Tk 25,000 : Upto Tk 50 Half-Yearly. Half-Yearly average balance above Tk. 25,000 to below Tk. 50,000 : Upto Tk. 100 Half-Yearly. Half-Yearly average balance Tk. 50,000 and above : Free
<b>VISA / MasterCard Debit Card Fee (annual)</b>	Upto Tk. 300 will charged upfront from the first year onwards.
<b>TARA VISA / MasterCard Debit Card Fee (annual)</b>	Upto Tk. 300 will charged upfront from the first year onwards.

**Savings Classic Account**

<b>Minimum Opening Deposit</b>	Tk. 5,000 Opening amount requirement for branches in Dhaka- BDT 50,000
<b>Minimum Amount Required to Earn Interest</b>	Tk. 50,000
<b>Half Yearly Account Maintenance Fee</b>	Half-Yearly average balance Tk. 5,000 and below : Free. Half-Yearly average balance above Tk. 5,000 to Tk 25,000 : Upto Tk 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 : Upto Tk. 300 Half-Yearly
<b>First Chequebook Issue Fee</b>	25 pages Free
<b>Second Chequebook Onwards</b>	Free, if last month average balance is Tk. 15,000 & above, else special Chequebook charges will be applicable. However, if more than 1 (one) Chequebook is requested within the same month, charge will be applicable at special Chequebook rate from 2nd Chequebook onwards.
<b>VISA / MasterCard Debit Card Fee (annual)</b>	Upto Tk. 600
<b>Debit Card Replacement Charge</b>	Upto Tk. 600

**Aporajita Savings Account (Non-Checking)**

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

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	Half-Yearly average balance Tk. 25,000 and above : Free. Half-Yearly average balance below Tk. 25,000 : Upto Tk. 500 Half-Yearly
First Chequebook Issue Fee	25 pages Free
Second Chequebook Onwards	Free, if last month average balance is Tk. 25,000 & above, else special Chequebook charges will be applicable. However, if more than 1 (one) Chequebook is requested within the same month, charge will be applicable at special Chequebook rate from 2nd Chequebook onwards.
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. 500 Half-Yearly
First Chequebook Issue Fee	25 pages Free
Second Chequebook Onwards	Free, if last month average balance is Tk. 15,000 & above, else special Chequebook charges will be applicable. However, if more than 1 (one) Chequebook is requested within the same month, charge will be applicable at special Chequebook rate from 2nd Chequebook onwards.
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 600
Debit Card Replacement Charge	Upto Tk. 600
Ezee Account (Non-Checking)	
Minimum Opening Deposit	Tk. 2,000
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 600
Debit Card Replacement Charge	Upto Tk. 600
Salary Account (Non-Checking)	
Minimum Opening Deposit	Any amount
Minimum Amount Required to Earn Interest	Any amount greater than zero
Account Maintenance Fee	Free
First Chequebook Issue Fee	25 pages Free (If salary is Tk. 20,000 & above)
Special Chequebook Issue Fee	Upto Tk 500 for 25 pages & Upto Tk. 1,000 for 50 pages Chequebook.
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 300
Debit Card Replacement Charge	Upto Tk. 300
Employee Banking SMART SAVER - PREMIUM	
Minimum Opening Deposit	Any amount
Minimum Amount Required to Earn Interest	Any Amount
Account Maintenance Fee	Free
First Chequebook Issue Fee	25 pages Free (If salary is Tk. 25,000 & above)
Special Chequebook Issue Fee	Upto Tk 50 for 25 pages (If salary is less than Tk. 25,000)
VISA / MasterCard Debit Card Fee (annual)	Free for Life
Debit Card Replacement Charge including TARA	Free (once a year)
e-Statements	Free
SMS Banking	Free
Internet Banking Yearly Charge	Free
New Software Token (one-time)	Free
Replacement Software Token	Free
PIN Replacement Charge (Through Branch) including TARA	Free (once a year)
PIN Replacement Charge (Through Call Center) including TARA	Free (once a year)
Duplicate Account Statement (Through Branch)	Free (twice a year)
Duplicate Account Statement (Through ATM)	Free (twice a year)
Tax Certificate (Account)	Free (once a year)
Intercity Transaction Fee	No Intercity Transaction Fee
Account Closing Fee	Upto Tk. 200
Employee Banking SMART SAVER - PLUS	
Minimum Opening Deposit	Any amount
Minimum Amount Required to Earn Interest	Any Amount
Account Maintenance Fee	Free
First Chequebook Issue Fee	25 pages Free (If salary is Tk. 25,000 & above)
Special Chequebook Issue Fee	Upto Tk 100 for 25 pages (If salary is less than Tk. 25,000)
VISA / MasterCard Debit Card Fee (annual)	Free for 1st Year and 2nd Year onwards Annual Debit Card Charge is upto Tk. 300
Debit Card Replacement Charge	Free (once a year)
e-Statements	Free
SMS Banking	Free
Internet Banking Yearly Charge	Free
New Software Token (one-time)	Upto Tk. 250
Replacement Software Token	Free
PIN Replacement Charge (Through Branch)	Free (once a year)
PIN Replacement Charge (Through Call Center)	Free (once a year)

Duplicate Account Statement (Through Branch)	Upto Tk. 200 (last 12 months), Upto Tk. 200 (previous every 12 months)
Duplicate Account Statement (Through ATM)	Upto Tk. 100 (last 6 months)
Tax Certificate (Account)	Upto Tk. 200
Intercity Transaction Fee	No Intercity Transaction Fee
Account Closing Fee	Upto Tk. 200

#### Employee Banking SMART SAVER - EASY

Minimum Opening Deposit	Any amount
Minimum Amount Required to Earn Interest	Any Amount
Account Maintenance Fee	Half-Yearly average balance Tk. 5k & below is Free Half-Yearly average balance Tk. 5k to Tk. 25k is Tk. 100 Half-Yearly Half-Yearly average balance above Tk. 25k is Tk. 300 Half-Yearly
First Chequebook Issue Fee	25 pages Free (If salary is Tk. 25,000 & above)
Special Chequebook Issue Fee	Upto Tk 200 for 25 pages (If salary is less than Tk. 25,000)
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 450
Debit Card Replacement Charge	Upto Tk. 450
e-Statements	Free
Internet Banking Yearly Charge	Free
New Software Token (one-time)	Upto Tk. 300
SMS Banking	Upto Tk. 250 (Annual)
Tax Certificate (Account)	Upto Tk. 200
Account Closing Fee	Upto Tk. 200
PIN Replacement Charge (Through Branch)	Upto Tk. 200
PIN Replacement Charge (Through Call Center)	Upto Tk. 100
Duplicate Account Statement (Through Branch)	Upto Tk. 200 (last 12 months), Upto Tk. 200 (previous every 12 months)
Duplicate Account Statement (Through ATM)	Upto Tk. 100 (last 6 months)

#### 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. 5k & below is free Half-Yearly average balance Tk. 5k to Tk. 25k is Tk. 100 Half-Yearly Half-Yearly average balance above Tk. 25k is Tk. 300 Half-Yearly
Cheque Book Issue Fee	Upto Tk. 300 for 25 pages
VISA/ MasterCard Debit Card Fee (annual)	Upto Tk. 550
Debit Card Replacement Charge	Upto Tk. 550
e-Statements	Free
Internet Banking Yearly Charge	Free
New Software Token (one-time)	Upto Tk. 300
SMS Banking (Annual)	Upto Tk. 250
Tax Certificate (Account)	Upto Tk. 200
Account Closing Fee	Upto Tk. 200
PIN Replacement Charge (Through Branch)	Upto Tk. 200
PIN Replacement Charge (Through Call Center)	Upto Tk. 100
Duplicate Account Statement (Through Branch)	Upto Tk. 200 (last 12 months), Upto Tk. 200 (for every previous 12 months)
Duplicate Account Statement (Through ATM)	Upto Tk. 100 (last 6 months)

#### Campus Account (Non-Checking)

Minimum Opening Deposit	Upto Tk. 500
Minimum Amount Required to Earn Interest	Tk. 25,000.00
Account Maintenance Fee	Free
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 300
Debit Card Replacement Charge	Upto Tk. 300

#### Probashi Shubidha Current Account (Non-Checking)

Minimum Opening Deposit	Upto Tk. 500
Minimum Amount Required to Earn Interest	Tk. 25,000.00
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

Minimum Opening Deposit	Any amount
Minimum Amount Required to Earn Interest	USD 1,000 or GBP 500 or its equivalent
Minimum Term of Deposit to Earn Interest	1 (one) Month
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
PIN Reissuance Fee (Through Branch and Call Center)	Upto USD 2

#### Non-Resident Foreign Currency Deposit (NFCD) Account

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	
Duplicate Account Statement (Through Branch)	Upto Tk. 300 (last 12 months), Upto Tk. 300 (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
Account Closing Fee for Current Accounts	Upto Tk. 300
Account Closing Fee for Savings Accounts	Upto Tk. 200
ATM/Debit Card Related Fees & Charges	
PIN Replacement Charge (Through Branch)	Upto Tk. 200
PIN Replacement Charge (Through Call Center)	Upto Tk. 100
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	
Special Cheque Book Charges	Upto Tk. 500 for 25 pages Upto Tk. 1000 for 50 pages
Foreign Currency Account Cheque Book	Only 12 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
Uncollected Chequebook Destruction (Applied but not collected within 3 months)	Upto Tk. 100
Cheque Dishonour Due to Insufficient Fund	Upto Tk. 1,000
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. 200
Online Transaction (Inter-City) Deposit	Upto Tk. 1 lac: TK 50 Above Tk. 1 lac to Tk. 5 lac: Upto Tk. 100 Above Tk. 5 lac to Tk. 10 lac: Upto Tk. 300 Above Tk. 10 lac to Tk. 30 lac: Upto Tk. 500 Above Tk. 30 lac to Tk. 50 lac: Upto Tk. 1,000 Above Tk. 50 lac: Upto Tk. 1,500
Online Transaction (Inter-City) Withdrawal	Upto Tk. 50,000 : Upto Tk. 50 Above Tk. 50,000 to Tk. 1 lac: Upto Tk. 100 Above Tk. 1 lac to Tk. 5 lac: Upto Tk. 300 Above Tk. 5 lac to Tk. 10 lac: Upto Tk. 500 Above Tk. 10 lac to Tk. 30 lac: Upto Tk. 1,000 Above Tk. 30 lac to Tk. 50 lac: Upto Tk. 1,500 Above Tk. 50 lac: Upto Tk. 5,000
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. 100
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
<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)
BO Account Certificate	Upto Tk. 100
Account Certificate (without balance)	
Account Certificate (with balance)	Upto Tk. 200
Loan Certificate	
Tax Certificate (Account/FDR/DPS/Loan)	Upto Tk. 300
<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. 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
<b>Locker Charges</b>	
Locker Facility - Small (Yearly)	Upto Tk. 3,500 for Dhaka & CTG Branches, Upto Tk. 3,000 for remaining Branches
Locker Facility - Medium (Yearly)	Upto Tk. 5,200 for Dhaka & CTG Branches, Upto Tk. 4,500 for remaining Branches
Locker Facility - Large (Yearly)	Upto Tk. 7,200 for Dhaka & CTG Branches, Upto Tk. 5,500 for remaining Branches
<b>Education and Medical Related Service Fees &amp; Charges</b>	
Student Services - File Maintenance	Upto Tk. 5,000 (yearly)
Duplicate NOC against Student File	Upto Tk. 500
Student Services - Renewal	Upto Tk. 4,000
Medical Services - File Maintenance	Upto Tk. 2,000
<b>Miscellaneous Fees &amp; Charges</b>	
Mail Forwarding Abroad	Upto Tk. 200
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
<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
New Software Token (one-time)	Upto Tk.300
Replacement Software Token	Free
New Hardware Token (one-time)	Upto Tk. 1,000
Replacement Hardware Token	Upto Tk. 1,500
* 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 bank reserve the rights to change or modify the above SoC at its discretion.	