

SCHEDULE OF CHARGES – DEPOSITS – SME BANKING

PRAPTI CURRENT ACCOUNT		
Minimum deposit for account opening	BDT 1,000	
Half yearly account maintenance fee	Up to BDT 300 (+VAT)	
First cheque book (25 pages)	Up to BDT 250 (+VAT)	
Welcome Pack	Up to BDT 10(+VAT) per leaf	
Second cheque book onwards charges	<p>From second cheque book, no charge will be applicable on 25 page cheque book if last month's average balance is BDT 100,000 or above.</p> <p>If more than one 25 page cheque book issued within the same month, charge will be applicable from second cheque book. Charge will be applicable on 50 and 100 page cheque book irrespective of average balance.</p>	
	<p>From second cheque book (maximum 100 pages), BDT 10(+ VAT) per leaf will be charged if last month's average balance is below BDT 100,000 ie. BDT 250(+VAT) for 25 pages cheque book, BDT 500(+VAT) for 50 pages cheque book and BDT 1000(+VAT) for 100 pages cheque book</p>	
Push SMS (SMS Alert)	Free	
Pull SMS (SMS Banking)	BDT 300(+VAT)	
Online transaction (Inter City) Deposit	Below BDT 20k	Up to BDT 50(+VAT)
	BDT 20k to below BDT 1 lac	Up to BDT 100(+VAT)
	BDT 1 lac to below BDT 2 lac	Up to BDT 200(+VAT)
	BDT 2 lac to below BDT 5 lac	Up to BDT 300(+VAT)
	BDT 5 lac to below BDT 10 lac	Up to BDT 500(+VAT)
	BDT 10 lac to below BDT 20 lac	Up to BDT 1,000(+VAT)
	BDT 20 lac and above	Up to BDT 1,500(+VAT)
Online transaction (Inter City) Withdrawal	Below BDT 20k	Up to BDT 50(+VAT)
	BDT 20k to below BDT 1 lac	Up to BDT 100(+VAT)
	BDT 1 lac to below BDT 2 lac	Up to BDT 200(+VAT)
	BDT 2 lac to below BDT 5 lac	Up to BDT 300(+VAT)
	BDT 5 lac to below BDT 10 lac	Up to BDT 500(+VAT)
	BDT 10 lac to below BDT 20 lac	Up to BDT 1,000(+VAT)
	BDT 20 lac and above	Up to BDT 1,500(+VAT)
Annual VISA debit card fee (Only sole proprietorship concerns can avail)	No charge on debit card issue (1st year free) Up to BDT 600(+ VAT) from second year onwards	
Debit card replacement charge	Up to BDT 600(+ VAT)	
Annual Tara VISA debit card fee (Only sole proprietorship concerns can avail)	No charge on debit card issue (1st year free) Up to BDT 500(+ VAT)	

Tara debit card replacement charge	Up to BDT 500(+ VAT)
------------------------------------	----------------------

SHADHIN CURRENT ACCOUNT		
Minimum deposit for account opening	BDT 1,000	
Half yearly account maintenance fee	Free if half yearly average balance of BDT 25,000 or above is maintained Fee of up to BDT 300 (+VAT) will be realized on 1st week of January & July of each year, if BDT 25,000 is not maintained (based on 30 th June & 31st December six months average balance)	
First cheque book (25 pages)	Up to BDT 250(+VAT)	
Welcome pack	Up to BDT 10(+VAT) per leaf	
Second cheque book onwards charges	From second cheque book, no charge will be applicable on 25 page cheque book if last month's average balance is BDT 25,000 or above. If more than one 25 page cheque book issued within the same month, charge will be applicable from second cheque book. Charge will be applicable on 50 and 100 page cheque book irrespective of average balance. From second cheque book (maximum 100 pages), BDT 10(+VAT) per leaf will be charged if last month's average balance is below BDT 25,000 ie. BDT 250(+VAT) for 25 pages cheque book, BDT 500(+VAT) for 50 pages cheque book and BDT 1000(+VAT) for 100 pages cheque book	
SMS Fee (both push & pull)	Free	
Online transaction (Inter City) Deposit	Any amount	Free
Online transaction (Inter City) Withdrawal	Up to below BDT 1 lac	Free
	BDT 1 lac to below BDT 2 lac	Up to BDT 200(+VAT)
	BDT 2 lac to below BDT 5 lac	Up to BDT 300(+VAT)
	BDT 5 lac to below BDT 10 lac	Up to BDT 500(+VAT)
	BDT 10 lac to below BDT 20 lac	Up to BDT 1,000(+VAT)
BDT 20 lac and above	Up to BDT 1,500(+VAT)	
Annual VISA debit card fee (Only sole proprietorship concerns can avail)	No charge on debit card issue (1st year free)	
	No debit card annual fee if average yearly balance is BDT 25,000 or above Up to BDT 600(+ VAT) will be charged if average yearly balance is below BDT 25,000	
Debit card replacement charge	Up to BDT 600(+ VAT)	
Annual Tara VISA debit card fee (Only sole proprietorship concerns can avail)	No charge on debit card issue (1st year free)	
	No debit card annual fee if average yearly balance is BDT 25,000 or above Up to BDT 500(+ VAT) will be charged if average yearly balance is below BDT 25,000	

Tara debit card replacement charge	Up to BDT 500(+ VAT)
------------------------------------	----------------------

TARA UDDOKTA CURRENT ACCOUNT	
Minimum deposit for account opening	BDT 1,000
Half yearly account maintenance fee	BDT 300(+VAT)
First cheque book (25 pages)	Up to BDT 250(+VAT)
Welcome pack	Up to BDT 10(+VAT) per leaf
Second cheque book onwards charges	<p>From second month, 25 page free cheque book provided in case last month average balance is BDT 50,000 or more. Only one free cheque book can be availed per month. Charge applicable on 50 and 100 pages cheque book even if average balance is maintained</p>
	<p>From second cheque book (maximum 100 pages), BDT 10(+VAT) per leaf will be charged if last month's average balance is below BDT 50,000 ie. BDT 250(+VAT) for 25 pages cheque book, BDT 500(+VAT) for 50 pages cheque book and BDT 1,000(+VAT) for 100 pages cheque book</p>
SMS Banking	BDT 300(+VAT)
Online transaction (Inter City) Deposit	Free
Online transaction (Inter City) Withdrawal	Free
Annual Tara VISA debit card fee (Only sole proprietorship concerns can avail)	No charge on debit card issue (1st year free)
	Up to BDT 500(+ VAT) from second year
Debit card replacement charge	BDT 500(+VAT)
	No replacement fee when TARA business debit card is issued in replacement of existing BBL debit card

PROTHOM ACCOUNT AND TARA PROTHOM ACCOUNT		
Minimum deposit for account opening (both inside and outside Dhaka)	BDT 500	
Half yearly account maintenance fee	Up to BDT 300 (+VAT)	
Cheque Book (25, 50 and 100 leaves available)	BDT 10(+VAT) per leaf	
SMS Banking	Free	
Online transaction (Inter City) Deposit	Below BDT 20k	Up to BDT 50(+VAT)
	BDT 20k to below BDT 1 lac	Up to BDT 100(+VAT)
	BDT 1 lac to below BDT 2 lac	Up to BDT 200(+VAT)
	BDT 2 lac to below BDT 5 lac	Up to BDT 300(+VAT)
	BDT 5 lac to below BDT 10 lac	Up to BDT 500(+VAT)
	BDT 10 lac to below BDT 20 lac	Up to BDT 1,000(+VAT)
	BDT 20 lac and above	Up to BDT 1,500(+VAT)
Online transaction (Inter City) Withdrawal	Below BDT 20k	Up to BDT 50(+VAT)
	BDT 20k to below BDT 1 lac	Up to BDT 100(+VAT)
	BDT 1 lac to below BDT 2 lac	Up to BDT 200(+VAT)
	BDT 2 lac to below BDT 5 lac	Up to BDT 300(+VAT)
	BDT 5 lac to below BDT 10 lac	Up to BDT 500(+VAT)
	BDT 10 lac to below BDT 20 lac	Up to BDT 1,000(+VAT)
	BDT 20 lac and above	Up to BDT 1,500(+VAT)
Debit Card Issuance Fee (Only sole proprietorship concerns can avail)	No charge on debit card issue (1 st year free)	
Debit Card Annual Fee	Annual charge free if average balance of BDT 10,000 is maintained In case average balance is not maintained, BDT 600(+VAT) will be charged as annual debit card fee	
Debit card replacement charge	Up to BDT 600(+ VAT)	
TARA Debit Card Issuance Fee	No charge on debit card issue (1 st year free)	
TARA Debit Card Annual Fee	Annual charge free if average balance of BDT 10,000 is maintained In case average balance is not maintained, BDT 500(+VAT) will be charged as annual debit card fee	
TARA Debit card replacement charge	Up to BDT 500(+ VAT)	

PROTTASHA CURRENT ACCOUNT		
Minimum deposit for account opening	BDT 10	
Half yearly account maintenance fee	Free	
First cheque book (12 pages)	Free	
Second cheque book onwards charges	From second cheque book, no charge will be applicable on 25 page cheque book if last month's average balance is BDT 100,000 or above. If more than one 25 page cheque book issued within the same month, charge will be applicable from second cheque book. Charge will be applicable on 12, 50 and 100 page cheque book irrespective of average balance.	
	From second cheque book (maximum 100 pages), BDT 10(+VAT) per leaf will be charged if last month's average balance is below BDT 100,000 i.e. BDT 120(+VAT) for 12 page cheque book, BDT 250(+VAT) for 25 pages cheque book, BDT 500(+VAT) for 50 pages cheque book and BDT 1000(+VAT) for 100 pages cheque book	
SMS Fee (both push & pull)	Free	
Online transaction (Inter City) Deposit	Below BDT 20k	Up to BDT 50(+VAT)
	BDT 20k to below BDT 1 lac	Up to BDT 100(+VAT)
	BDT 1 lac to below BDT 2 lac	Up to BDT 200(+VAT)
	BDT 2 lac to below BDT 5 lac	Up to BDT 300(+VAT)
	BDT 5 lac to below BDT 10 lac	Up to BDT 500(+VAT)
	BDT 10 lac to below BDT 20 lac	Up to BDT 1,000(+VAT)
	BDT 20 lac and above	Up to BDT 1,500(+VAT)
Online transaction (Inter City) Withdrawal	Below BDT 20k	Up to BDT 50(+VAT)
	BDT 20k to below BDT 1 lac	Up to BDT 100(+VAT)
	BDT 1 lac to below BDT 2 lac	Up to BDT 200(+VAT)
	BDT 2 lac to below BDT 5 lac	Up to BDT 300(+VAT)
	BDT 5 lac to below BDT 10 lac	Up to BDT 500(+VAT)
	BDT 10 lac to below BDT 20 lac	Up to BDT 1,000(+VAT)
	BDT 20 lac and above	Up to BDT 1,500(+VAT)

ACCOUNT RELATED FEES AND CHARGES	
Account Closing Fee	Up to BDT 300(+VAT)

ATM/ DEBIT CARD RELATED FEES & CHARGES	
PIN replacement charge through branch	Up to BDT 200(+ VAT)
PIN replacement charge through Call Center	Up to BDT 100(+VAT)
Cash withdrawal from other bank ATM (per withdrawal)	BDT 15

PAY-ORDER, DEMAND DRAFT & FTT/ FDD FEES & CHARGES	
Pay order Issuance (LCY)	Up to less than BDT 1,000: BDT 20 BDT 1,001 to less than BDT 100,000: BDT 50 BDT 100,000 and above: BDT 100
Pay Order Cancellation (LCY)	BDT 50(+VAT)
Issuance of Pay Order/ DD (FCY)	BDT 1,000(+VAT)
Cancellation of Pay Order/ DD (FCY)	BDT 500(+VAT)
FTT (SWIFT) Advice Issue	BDT 500(+VAT)
FTT (SWIFT) Advice Cancellation	Up to BDT 1,000(+VAT)
Foreign Correspondence Charges - FCC (applicable at the time of FDD, FTT Issuance and Traveler FCheques Encashment)	Up to Tk. 500(+VAT)

FOREIGN CURRENCY INSTRUMENTS ENCASHMENT/ ISSUANCE RELATED FEES & CHARGES	
FCY Cheque Clearing Charges from other bank in Bangladesh	BDT 500(+VAT)
FCY Cheque Clearing Charge from Abroad	USD 40/- plus courier charge at actual
Outward Bill Collection (OBC) Cheque Collection	BDT 300(+VAT)
Outward Bill Collection (OBC) Return Charge	BDT 100(+VAT)
Bank Query via SWIFT	BDT 500(+VAT)
Pre-facto Bangladesh Bank approval Processing Fee	BDT 2,500(+VAT)
Post-facto Bangladesh Bank approval Processing Fee	BDT 1,500(+VAT)
Manual Debit Advice Fee	BDT 100(+VAT)
Manual Credit Advice Fee	BDT 100(+VAT)
Cheque/ Draft/ Bill Collection	0.15% of instrument value
Outward TT Issuance Charge	BDT 2,000(+VAT)
Standing Instruction (SI) Creation/ Modification/ Closing Charge	BDT 1,000(+VAT)
Local Courier Charges	At Actual

STATEMENT & CERTIFICATE RELATED FEES & CHARGES	
E-statement	Free
Duplicate Account Statement (through Branch)	Up to BDT 200(+VAT)
Duplicate Account Statement (through ATM)	Up to BDT 100(+VAT)
Account Certificate (with Balance)	Up to BDT 100(+VAT)
Account Certificate (without Balance)	Up to BDT 200(+VAT)
Loan Certificate	Up to BDT 200(+VAT)
Term Deposit (DPS/ FDR) Account Statement	Up to BDT 400(+VAT)
TAX Certificate (CASA/ FDR/ DPS)	Up to BDT 300(+VAT)
BO Certificate Issuance	Up to BDT 100(+VAT)
Inward Remittance Encashment Certificate	Up to BDT 500(+VAT)
TDS/ VAT Certificate	Up to BDT 500(+VAT)

INTERNET BANKING RELATED FEES & CHARGES	
Internet Banking Yearly Charge	Free
New Software Token (one-time)	Up to BDT 300(+VAT)
Software token reactivation (through Call Center)	Free
Replacement Software Token	Up to BDT 300(+VAT)

FUND TRANSFER & CASH WITHDRAWAL RELATED FEES & CHARGES	
Real Time Gross Settlement (RTGS)	BDT 100 per transaction
BEFTN Fee	NIL
A/C to A/C fund transfer through Branch	Up to BDT 250(+VAT)

MISCELLANEOUS FEES & CHARGES	
Cheque Return Fee	Up to BDT 50 (+VAT)
Standing Instruction set-up fee	Up to BDT 100(+VAT)
Standing Instruction for transfer of funds between accounts	Up to BDT 20(+VAT)
Stop Payment Instruction (through branch)	Up to BDT 100
Stop Payment Instruction (through Call Center)	Nil
Stop Payment Cancellation	Up to BDT 50(+VAT)
Lien marking of Term Deposit (against any facility or requested by other banks)	Up to BDT 500(+VAT)

*VAT is applicable @15% on all fees, charges & commissions

*For loan EMLs, clearing cheque charges will be borne by the Bank

*BRAC Bank reserves the right to amend the terms & conditions

*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