

Schedule of Charges

Effective from Dec 15,2014

Probashi Banking

Sl. No.	Product Name	Type of Charge Charge	Charge + VAT	Parameters
1	Probashi Current Account	Fee	BDT 300+45	Half Yearly
		ATM Charge for A/C holder (New /Replacement)	BDT 600+90	Annual
		ATM Charge for Mandate holder(New / Replacement)	BDT 600+90	Annual
		Cheque Book for A/C holder	BDT 0, BDT 200+30	Free for the first order (12p). Charge imposed from second issue (25p).
		Cheque Book for Mandate holder	BDT 200+30	Charge imposed from 1st order (25p).
		Account Closure Fee	BDT 200+30	
		Tax, Excise Duty etc	As per Bangladesh Bank Guideline	
		Dormant Account Activation	BDT 0	Account will be dormant after 1.5 yrs of non-use.
		Phone Banking	BDT 0	
		Internet Banking (Software token, First time))	BDT 0	
		Internet Banking (Software token, Re-issue)	BDT 300+45	
		Internet Banking (Hardware token, First time)	BDT 1000+150	
		Internet Banking (Hardware token, Re-issue)	BDT 1500+225	
		SMS Banking	N/A	
		Account Statement Fee	BDT 0, BDT 100+15 (Current Year), BDT 200+30 (Previous Year)	Half Yearly statements are free. For 'OnDemand' account statements, BDT 230 is applicable for each statement.
	Account Maintenance Fee	BDT 200+30	Half Yearly	
	ATM Charge for A/C holder (New /Replacement)	BDT 600+90	Annual	
	ATM Charge for Mandate holder(New / Replacement)	BDT 600+90	Annual	

2	Probashi Savings Account	Cheque Book for A/c holder	BDT 0, BDT 200+30	Free for the first order (12p). Charge imposed from second issue (25p).
		Cheque Book for Mandate holder	BDT 200+30	Charge imposed from 1st order (25p)
		Account Closure Fee	BDT 200+30	
		Tax, Excise Duty etc	As per Bangladesh Bank Guideline	
		Dormant Account Activation	BDT 0	Account will be dormant after 1.5 yrs of non-use
		Phone Banking	BDT 0	
		Internet Banking (Software token, First time)	BDT 0	
		Internet Banking (Software token, Re-issue)	BDT 300+45	
		Internet Banking (Hardware token, First time)	BDT 1000+150	
		Internet Banking (Hardware token, Re-issue)	BDT 1500+225	
		SMS Banking	N/A	
			Account Statement Fee	BDT 0, BDT 100+15 (Current Year), BDT 200+30 (Previous Year)
3	Premature DPS	Closure Fee	BDT 0	
4	Premature FDR	Closure Fee	BDT 0	
5	Premature Abiram	Closure Fee	BDT 0	

* 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 .