

SCHEDULE OF CHARGES

Effective from February 01, 2018

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
Minimum Amount Required to Earn Interest	Tk. 50,000
Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 5,000 and below : Free. Half-Yearly average balance above Tk. 5,000 to Tk 25,000 :Tk. 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 to below Tk. 50,000 : Tk. 300 Half-Yearly. Half-Yearly average balance Tk. 50,000 and above : Free
First Chequebook Issue Fee	25 pages Free
Second Chequebook Onwards	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.
VISA / MasterCard Debit Card Fee (annual)	Free, if yearly average balance is Tk 50,000 & above. Tk. 600, if yearly average balance is less than Tk 50,000
TARA VISA / Mastercard Debit Card Fee (annual)	TARA VISA/Mastercard local Debit Card is mandatory for TARA TBS. Debit Card fee will be 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
Debit Card Replacement Charge	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

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
Future Star Privilege Card Fee	Free
Debit Card Replacement Charge	Tk. 100

Audommo Savings Account

Minimum Opening Deposit	Tk. 10
Minimum Amount Required to Earn Interest	Any amount greater than zero
Account Maintenance Fee	No yearly / half yearly account maintenance fee
Intercity Transaction Fee	No Intercity Transaction Fee
VISA / MasterCard Debit Card Fee (annual)	Free

Savings Classic Account

Minimum Opening Deposit	Tk. 5,000 Opening amount requirement for branches in Dhaka- BDT 50,000
Minimum Amount Required to Earn Interest	Tk. 50,000
Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 5,000 and below : Free. Half-Yearly average balance above Tk. 5,000 to Tk 25,000 : Tk. 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 : Tk. 300 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)	Tk. 600
Debit Card Replacement Charge	Tk. 600

Aporalita Savings Account (Non-Checking)

Minimum Opening Deposit	Tk. 1,000
Minimum Amount Required to Earn Interest	Any amount greater than zero
VISA / MasterCard Debit Card Fee (annual)	Tk. 300
Debit Card Replacement Charge	Tk. 300

Current Plus Account

Minimum Opening Deposit	Opening amount requirement for Standalone Current Plus & Current Prapti- 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 : 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. Tk. 600, if yearly average balance is less than Tk 25,000
Debit Card Replacement Charge	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	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)	Tk. 600
Debit Card Replacement Charge	Tk. 600

Ezee Account (Non-Checking)

Minimum Opening Deposit	Tk. 2,000
VISA / MasterCard Debit Card Fee (annual)	Tk. 600
Debit Card Replacement Charge	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	Tk. 500 for 25 pages & Tk. 1,000 for 50 pages Chequebook.
VISA / MasterCard Debit Card Fee (annual)	Tk. 300
Debit Card Replacement Charge	Tk. 300

Payroll Plus Account (Non-Checking)

Minimum Opening Deposit	Any amount
Account Maintenance Fee	Free
First Chequebook Issue Fee	25 pages Free (If salary is Tk. 20,000 & above)
Special Chequebook Issue Fee	Tk 500 for 25 pages & Tk. 1,000 for 50 pages Chequebook.
VISA / MasterCard Debit Card Fee (annual)	Tk. 200
Debit Card Replacement Charge	Tk. 200
Campus Account (Non-Checking)	
Minimum Opening Deposit	Tk. 500
Minimum Amount Required to Earn Interest	Any amount greater than zero
Account Maintenance Fee	Free
VISA / MasterCard Debit Card Fee (annual)	Tk. 300
Debit Card Replacement Charge	Tk. 300
Probashi Shubidha Current Account (Non-Checking)	
Minimum Opening Deposit	Tk. 500
Minimum Amount Required to Earn Interest	Any amount greater than zero
Account Maintenance Fee	Free
VISA / MasterCard Debit Card Fee (annual)	Tk. 300
Debit Card Replacement Charge	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)	USD 10
Cash Withdrawal Charge for ATMs outside Bangladesh	USD 3(Including VAT)
Debit Card Replacement Fee	USD 10
PIN Reissuance Fee (Through Branch and Call Center)	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)	Tk. 200 (last 12 months), Tk. 200 (previous every 12 months)
Duplicate Account Statement (Through ATM)	Tk. 100 (last 6 months)
DPS/FDR Account Statement	Tk. 200
Loan Account Statement	Tk. 500
Dormant Account Activation	Free
Account Closing Fee	Tk. 200
ATM/Debit Card Related Fees & Charges	
PIN Replacement Charge (Through Branch)	Tk. 200
PIN Replacement Charge (Through Call Center)	Tk. 100
Uncollected Card Destruction Charge	Free
Cash Withdrawal from Other Bank VISA ATMs (Per Withdrawal)	Tk. 50 (Including VAT)
Cash Withdrawal from Other Bank MasterCard ATMs (Per Withdrawal)	Tk. 50 (Including VAT)
Cash Withdrawal from Partner (OMNIBUS) ATMs (Per Withdrawal)	Tk. 15
Video Record Checking Upon Accountholder's Request for Any Dispute	Tk. 1,000
Cash Withdrawal (Charges will be applicable on using BRAC Bank Card at NPSB member banks' ATM terminals).	Tk. 15
Balance Enquiry (Charges will be applicable on using BRAC Bank Card at NPSB member banks' ATM terminals).	Tk. 5
Mini statement (Charges will be applicable on using BRAC Bank Card at NPSB member banks' ATM terminals)	Tk. 5
Cheque Book Related Fees & Charges	
Special Cheque Book Charges	Tk. 500 for 25 pages 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 (Annulled but not collected within 3 months)	Tk. 100
Cheque Dishonour Due to Insufficient Fund	Tk. 500
Stop Payment	Tk. 200
Bangladesh Bank Cheque Issue	Tk. 200
Cheque Collection (Outstation) – LCY – via BRAC Bank Branch	Free
Cheque Collection (Outstation) – LCY – via Other Bank's Branch	Tk. 200
Cheque Purchase – LCY	Tk. 500
Cheque Collection Outward (FCY) In BD	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)	Tk. 60
Regular Value Cheque Clearing (BDT 50K to < BDT 5 lac)	Tk. 10
Regular Value Cheque Clearing (5 lac & above)	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)	Tk. 200
Online Transaction (Inter-City) Deposit	Upto Tk. 1 lac: Tk 50 Above Tk. 1 lac to Tk. 5 lac: Tk. 100 Above Tk. 5 lac to Tk. 10 lac: Tk. 300 Above Tk. 10 lac to Tk. 30 lac: Tk. 500 Above Tk. 30 lac to Tk. 50 lac: Tk. 1,000 Above Tk. 50 lac: Tk. 1,500
Online Transaction (Inter-City) Withdrawal	Upto Tk. 50,000 : Tk. 50 Above Tk. 50,000 to Tk. 1 lac: Tk. 100 Above Tk. 1 lac to Tk. 5 lac: Tk. 300 Above Tk. 5 lac to Tk. 10 lac: Tk. 500 Above Tk. 10 lac to Tk. 30 lac: Tk. 1,000 Above Tk. 30 lac to Tk. 50 lac: Tk. 1,500 Above Tk. 50 lac: Tk. 5,000
Real Time Gross Settlement (RTGS)	Tk. 100+ VAT
Pay-Order, Demand Draft & FTT Fees & Charges	
Pay Order / Demand Draft Issuance (LCY)	Upto Tk. 1.0 lac : Tk. 100 Above Tk. 1.0 lac : Tk. 200

Pay Order / Demand Draft Cancellation (LCY)	Tk. 100
Demand Draft (FCY) Issue	Tk. 1,000
Pay Order/ Demand Draft Cancellation (FCY)	Tk. 500
FTT (SWIFT) Advice Issue	Tk. 1,000
FTT (SWIFT) Advice Cancellation	Tk. 250
Foreign Correspondence Charges - FCC (applicable at the time of FDD, FTT Issuance and Traveler Cheques Encashment)	Tk. 500
Certificates Related Fees & Charges	
Certificate of Inward Remittance	Tk. 100 (last 12 months), Tk. 100 (previous every 12 months)
BO Account Certificate	Tk. 100
Account Certificate (without balance)	
Account Certificate (with balance)	
Loan Certificate	Tk. 200
Tax Certificate (Account/FDR/DPS/Loan)	
Foreign Currency Fees & Charges	
FCY Issue	1% (Free if withdrawn from accountholder's own RFCD or FCY account)
FCY Encashment for Accountholder	Tk. 100
Passport Endorsement (Accountholder)	Tk. 200
Passport Endorsement (Non-Accountholder)	Tk. 500
Commission on FCY Sales	1% of FCY Sales amount
Certificate of CASH - Accountholder	Tk. 200
Certificate of CASH - Non-Accountholder	Tk. 300
Locker Charges	
Locker Facility - Small (Yearly)	Tk. 3,500 for Dhaka & CTG Branches. Tk. 3,000 for remaining Branches
Locker Facility - Medium (Yearly)	Tk. 5,200 for Dhaka & CTG Branches. Tk. 4,500 for remaining Branches
Locker Facility - Large (Yearly)	Tk. 7,200 for Dhaka & CTG Branches. Tk. 5,500 for remaining Branches
Education and Medical Related Service Fees & Charges	
Student Services - File Maintenance	Tk. 5,000 (yearly)
Duplicate NOC against Student File	Tk. 500
Student Services - Renewal	Tk. 4,000
Medical Services - File Maintenance	Tk. 2,000
Miscellaneous Fees & Charges	
Mall Forwarding Abroad	Tk. 200
BRAC Bank Statement Verification	Tk. 500
Duplicate Instrument Issue (FD, FDD, PO, etc.)	Free
Salary Disbursement Charge	Tk. 10 per account, Min Tk. 500, Max Tk. 2500
Standing Instruction Set up	Tk. 100
Standing Instruction for Transfer of Funds Between Accounts	Tk. 20
Auxiliary Service Fees	
Call Center	Free
e-Statements	Free
SMS Banking	Tk. 250 (Annual)
Internet Banking	
Internet Banking Yearly Charge	Free
New Software Token (one-time)	Tk. 300
Replacement Software Token	Free
New Hardware Token (one-time)	Tk. 1,000
Replacement Hardware Token	Tk. 1,500
<p>* 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.</p> <p>* For Loan EMIs, clearing cheque charges will be borne by the Bank.</p> <p>* 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.</p> <p>* 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.</p> <p>* Govt. Excise Duty is applicable as per Government Regulations .</p>	