

Schedule of Charges for Credit Cards

Effective from January 5 , 2019

	Signature Card	Platinum Card	Gold Card	Classic Card
Annual Fee-Primary Card	TK. 10,000	TK. 5,000	TK. 3,000	TK. 1,500
Annual Fee-1st Supplementary Card	Free			
Annual Fee-2nd Supplementary Card	Free	TK. 2,500	TK. 1,500	TK. 750
Annual Fee-3rd Supplementary Card	TK. 5,000	TK. 2,500	TK. 1,500	TK. 750
Card Replacement Fee	TK. 800	TK. 700	TK. 500	TK. 500
PIN Replacement Fee	TK. 500	TK. 500	TK. 300	TK. 300
Annual Interest Rate	27%			
Cash Advance Fee	TK.	2.5% or TK. 150 whichever is higher		
	US\$	3% or US\$ 5 whichever is higher		
Late Payment Charges (if minimum due is not paid within due date)	TK.	TK. 1,000	TK. 600	TK. 500
	US\$	US\$ 20	US\$ 15	US\$ 10
Over Limit Charges	TK.	TK. 1,000	TK. 800	TK. 500
	US\$	US\$ 15	US\$ 12	US\$ 10
Return Cheque Charges (For payment)	TK.	TK. 500		
	US\$	US\$ 10		
Copy of Sales Voucher	TK.	TK. 300		
	US\$	US\$ 10		
Duplicate Statement	TK. 100 per month (last 2 months)			
	TK. 200 per month (beyond last 2 months)			
Certificate Issuance Fee	TK. 300			
Balance Transfer Processing Fee (Only TK.)	2% or TK. 150 whichever is higher			
E-statement	Free			
Printed Statement (Only for e-statement subscribers)	TK. 50 for each statement			
CIB Fee	TK. 100			
Push-Pull SMS Service	Free			
Transaction Alert Service	TK. 15 monthly			
Credit Shield	0.35% of the statement balance as at the last statement date			
1st Card Cheque Book (15 leaves)	Free			
2nd Card Cheque Book and onwards (15 leaves)	TK. 200			
Card Cheque Processing Fee	2% or TK. 100 whichever is higher			
Secured Card Pre-closure Fee (If card closed before 1st anniversary date)	TK. 500			
Early Settlement Fee (Applicable for EMI Plan, P@y Flex & Super Loan)	2% of remaining balance			
Super Loan processing fee	2% of loan amount			
Priority Pass Membership Card Replacement Fee	TK. 500			
Priority Pass Lounge Visit Fee	US\$ 27 (per visit per cardholder)			
Higher Credit Limit Maintenance Fee	TK. 1,000			
SI Execution Fail Fee (Due to I/F)	TK. 100			

Note:

- In case of TARA Platinum Credit Card, annual fee for primary card is TK. 3,500 and the first supplementary card is free. An annual fee of TK. 1,750 will be charged for second supplementary card and onwards.
- For Gold and Classic credit card, annual fee will be zero from the second year onwards if total number of transaction is 18 or above over the year (including minimum 10 POS retail transactions). For all cards, the annual fee will be zero if customer requests for fee waiver with the required Reward Points. A Cardholder needs to request for reversal of imposed annual fee by calling our 24-hour Call Center at 16221 if he/she has performed 18 transactions or earned required Reward Points.
- For Signature Credit Card, 2 supplementary cards are free; the mentioned fee is applicable to 3rd card and onwards. For Platinum, Gold and Classic Credit Cards, 1 supplementary card is free; the fee is applicable to 2nd card and onwards.
- If you pay an amount less than the current balance of a specific month's bill statement by the payment due date, interest will be accrued on the balance remaining after the Payment Due Date and will be posted in the next statement.
- 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\$
- Priority Pass Lounge visit is complimentary for primary Signature Credit Cardholder up to fifteen visits. However, the transaction cost is US\$ 27 for primary Platinum Credit Cardholder and any accompanying guest with Signature Credit Cardholder or Platinum Credit Cardholder.
- Signature Cardholders will have complimentary year-round access to Balaka lounge at Hazrat Shahjalal International Airport along with up to 2 companions. Platinum Credit Cardholders will have complimentary year-round access to Balaka lounge at Hazrat Shahjalal International Airport.
- 15% VAT will be charged as applicable.

9. Charges for any customized service (available on request) are not included in this schedule. Thus additional charges may be imposed as required.
10. Automatic enrollment will be made for Credit shield, Push Pull SMS and Transaction Alert service.
11. SMS notification will be given against all BRAC Bank Credit Card transactions and accordingly transaction alert fee will be realized against this service.
12. Any special promotional offers will be governed by those offers' pricing guideline, which may be different from the above mentioned charges.
13. The fees and charges are subject to change as per Bank policy /regulatory guideline.
14. If closure request is placed within 30 days to the card renewal date then annual fee will be applicable.
15. TK. 2,500 will be charged for video record checking at other bank ATMs upon cardholder's request for any dispute.
16. Card Department will determine the credit card type based on the credit limit assigned by Credit Department.
17. Any fee imposed by other bank will be realized from the card account.
18. Any change in the schedule of charges will be communicated through BRAC Bank website (www.bracbank.com).
19. With BRAC Bank Credit Card EMI facility, you can purchase your desired products from any retail outlet in Bangladesh. The minimum purchase amount to avail BRAC Bank Credit Card EMI facility is TK 10,000 and you can pay back with easy instalments at 14.99% interest rate only. Instalment tenure varies from 3 to 36 months.
20. Interest rate for Super Loan facility is 9.90% (Flat Interest Rate) per annum.
21. For credit cards issued under corporate or payroll agreements, the issuance/annual/renewal fee will be determined based on the agreed terms and conditions stated in each agreement.
22. Bank reserves the right to waive any charges (up to 0%) at its discretion.
23. Classic cardholders with credit limit above TK. 1,00,000, Gold cardholders with credit limit above TK. 2,00,000 and Platinum cardholders with credit limit above Tk. 5,00,000 will be charged Higher Credit Limit Maintenance Fee annually on card anniversary month of amount Tk. 1,000.