

**SCHEDULE OF CHARGES – DEPOSITS – SME BANKING**

<b>PRAPTI CURRENT ACCOUNT</b>		
<b>Minimum deposit for account opening</b>	BDT 1,000	
<b>Half yearly account maintenance fee</b>	Up to BDT 300+VAT	
<b>First cheque book (25 pages)</b>	Up to BDT 250+VAT	
<b>Welcome Pack</b>	Up to BDT 10+VAT per leaf	
<b>Second cheque book onwards charges</b>	<p><b>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.</b></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>	
<b>Push SMS (SMS Alert)</b>	Free	
<b>Pull SMS (SMS Banking)</b>	BDT 300+VAT	
<b>Online transaction (Inter City) Deposit</b>	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
<b>Online transaction (Inter City) Withdrawal</b>	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
<b>Annual VISA debit card fee</b> (Only sole proprietorship concerns can avail)	<b>No charge on debit card issue (1<sup>st</sup> year free)</b> Up to BDT 600+VAT from second year onwards	
<b>Debit card replacement charge</b>	Up to BDT 600+VAT	
<b>Annual Tara VISA debit card fee</b> (Only sole proprietorship concerns can avail)	<b>No charge on debit card issue (1<sup>st</sup> year free)</b> Up to BDT 500+VAT	

Tara debit card replacement charge	Up to BDT 500+VAT
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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 <sup>th</sup> 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)	<b>No charge on debit card issue (1<sup>st</sup> year free)</b> 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)	<b>No charge on debit card issue (1<sup>st</sup> year free)</b> 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
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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 (1 <sup>st</sup> 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)	N/A	
Half yearly account maintenance fee	Free	
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 <sup>st</sup> 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 <sup>st</sup> 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	
Dormant Account Activation Fee	Nil
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/ TT/ FTT (SWIFT)/ DD (FCY)	Up to BDT 100,000: BDT 100 BDT 100,001 to BDT 500,000: BDT 200 BDT 500,001 to BDT 1,000,000: BDT 300 Above BDT 1,000,000: BDT 500
Cancellation of Pay Order/ TT/ FTT (SWIFT)/ DD (FCY)	BDT 200+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
Standing Instruction (SI) Creation/ Modification/ Closing Charge	BDT 1,000+VAT
Local Courier Charges	At Actual

STATEMENT & CERTIFICATE RELATED FEES & CHARGES	
E-statement	Free
Account Statement	BDT 100+VAT
Balance Confirmation Certificate (Deposit/Loan) [with or without statement]	Free twice a year. From 3 <sup>rd</sup> request: BDT 100+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 EMI's, 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