

Schedule of Charges
Deposits – SME Banking

Prapti Current Account		
Minimum deposit for account opening	BDT 5,000	
	For branches located inside Dhaka, BDT 50,000	
	If current account is opened along with loan disbursement, then the minimum account opening balance requirement is zero	
Half yearly account maintenance fee	Free if last 6 month's average balance is BDT 100,000 or above	
	Up to BDT 500+ VAT if last 6 month's average balance is below BDT 100,000	
First cheque book charges	First 25 page cheque book will be issued for free	
Second cheque book charges	From second cheque book, no charge will be applicable if last month's average balance is BDT 100,000 or above	
	From second cheque book (maximum 100 pages), BDT 8+ VAT per leaf will be charged if last month's average balance is below BDT 100,000	
Annual SMS banking fee (Mandatory for sole proprietorship concerns)	BDT 200+ VAT	
Upfront fees	Free	
Ledger fees	Free	
Minimum balance fees	Free	
Online transaction (Inter City) Deposit	Up to BDT 1 lac	Up to BDT 50
	>1 lac - 5 lac	Up to BDT 100
	>5 lac - 10 lac	Up to BDT 300
	>10 lac - 30 lac	Up to BDT 500
	>30 lac - 50 lac	Up to BDT 1,000
	50 lac+	Up to BDT 1,500
Online transaction (Inter City) Withdrawal	Up to BDT 50,000	Up to BDT 50
	>50,000 - 1 lac	Up to BDT 100
	>1 lac - 5 lac	Up to BDT 300
	>5 lac - 10 lac	Up to BDT 500
	>10 lac - 30 lac	Up to BDT 1,000
	>30 lac – 50 lac	Up to BDT 1,500
50 lac+	Up to BDT 5,000	
Real Time Gross Settlement (RTGS)	Up to BDT 100+ VAT per transaction	
Annual VISA debit card fee (Only sole proprietorship concerns can avail)	BDT 600+ VAT	
Debit card replacement charge	BDT 600+ VAT	
Annual Tara VISA debit card fee (Only sole proprietorship)	BDT 500+ VAT	

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Tara debit card replacement charge	BDT 500+ VAT
PIN replacement charge	BDT 200+ VAT
Dormant account activation fee	BDT 500+ VAT
Account closing fee	BDT 300+ VAT

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

*For loan EMIs, 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