

## Schedule of Charges

### Retail Lending Products, Retail Banking Division

The Schedule of Charge is effective from October 1, 2019

<b>Personal Loan</b>	
Processing Fees	Up to 1% of the loan amount or BDT 3,000/- whichever is higher
Restructure of loan tenure (tenure change)	Up to 0.25% of the loan outstanding amount or BDT 2,000 whichever is higher

<b>Home Loan</b>	
Processing Fees	Up to 1% of the approved loan amount
Restructure of loan tenure (tenure change)	Up to 0.25% of outstanding amount or % BDT 10,000/-, whichever is lower
Security Replacement Fee	Up to BDT 15,000/-
Legal Document photocopy request	Up to BDT 1,000/-
Replacement of Joint Applicant(s)/co-applicant(s)	Up to BDT 5,000/-
Interest Rate mode conversion/change Fee	Up to 2% of outstanding amount
Partial Redemption of the security	Up to BDT 10,000/-
Title search charge	Up to BDT 5,500/-

<b>Car Loan</b>	
Processing Fees	Up to 1% of the approved loan amount
Restructure of loan tenure (tenure change)	Up to 0.25% of outstanding amount or up to BDT 10,000/-, whichever is lower
Security Replacement Fee	Up to BDT 15,000/-
Legal Document photocopy request	Up to BDT 1,000/-
Replacement of Joint Applicant(s)/co-applicant(s)	Up to BDT 5,000/-
Partial Redemption of the security	Up to BDT 5,000/-
IGPOA (Irrevocable General Power of Attorney)	At actual

<b>Secured Loan/Overdraft</b>	
Processing Fees	Up to 1% of the loan amount (Min BDT 1,000 to Max BDT 20,000)
Early Settlement Charges	Secured Loan – up to 1% of outstanding amount at any time before maturity; maximum – BDT 15,000/-
Partial pre-payment charge	For Secured Loan (SL): Up to 1% of the settled amount For SOD: N/A
Enhancement/Renewal Fee for SOD	Up to 1.0% of the loan enhancement amount or Maximum BDT 20,000/- and Minimum BDT 1,000. Renewal Fee for SOD: 0.25% of the limit : maximum BDT 5,000/-
Security replacement fees	Up to BDT 2,000/-
Restructuring Charge	Up to 1% of outstanding amount or up to BDT 15,000 whichever is lower

<b>Secured Loan – Bullet payment</b>	
Processing Fees	Up to 1% of the loan amount (Min 1,000 to Maximum BDT 1,0,000)

Early Settlement Charges	Secured Loan – up to 1% of outstanding amount at any time before maturity; maximum – up to BDT 10,000/-
Enhancement/Renewal Fee for SOD	0.25% of the limit: maximum up to BDT 5,000/-
Security replacement fees	Up to BDT 2,000/-
Rescheduling Charge in case of loan default	Up to 1% of outstanding amount or up to BDT 15,000 whichever is lower

#### Motorbike Financing

Processing Fees	Up to 2% of the sanction amount (Minimum BDT 1,000)
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#### Common Charges for all loans

Processing Fees for takeover loan	No processing fee for taken over portion
Early Settlement Charges	Up to 2% on the outstanding amount
Partial pre-payment charge	Up to 2% on partial payment amount
Penal Interest	3% per annum on overdue amount
Stamp Charges	At actual
Change in EMI Date	Up to BDT 2,000/-
Personal Guarantor replacement/change fees	Up to BDT 5,000/-
Loan outstanding certificate	BDT 200/-
Loan Account statement	BDT 500/-
CIB charge	BDT 150/-
Loan repayment account change charge	BDT 1,000/-

- 15% VAT is applicable on all fees and commissions as per Govt. circular no SRO 117-LAW/2002/342-VAT dated June 06, 2002
- BRAC BANK reserves the right to change the fees & commissions without prior notice.
- This schedule of Charges will not be applicable for any special package or offer. The charges or fees in the special package or offer will be applied
- No charge or fees will be applicable for Bank's internal employee as customer.