

SCHEDULE OF CHARGES

Effective from Nov 30, 2023

Deposits & NFB, Retail Banking

Triple Benefits Savings Account / TARA Triple Benefits Savings Account

Minimum Account Opening Deposit	BDT 500
Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 10,000 and below : Free.
	Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly.
	Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 200 Half-Yearly.
	Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly.
	Half-Yearly average balance above Tk. 1,000,000: Upto Tk. 300 Half-Yearly
Chequebook available	Upon Request*
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 600 . From second year onwards Charge will be waive, if average balance is Tk 50,000 & above
TARA VISA / Mastercard Debit Card Fee (annual)	TARA Debit Card is free for First year. Debit Card fee will be TK.500+VAT from second year onwards .Charge will be waive, if average balance is Tk 50,000 & above.
Debit Card Replacement Charge	Tk. 300
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 300+VAT from next time onwards.

Future Star Account (Chequebook not available)

Minimum Opening Deposit	No minimum opening deposit required
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
Debit Card Replacement Charge	Upto Tk. 100

Golden Benefit Savings Account/TARA Golden Benefit Savings Account

Minimum Opening Deposit	BDT 500
Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 10,000 and below : Free.
	Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly.
	Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 200 Half-Yearly.
	Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly.
	Half-Yearly average balance above Tk. 1,000,000 : Free
Chequebook available	Upon Request*
VISA / MasterCard Debit Card Fee (annual)	Tk. 600 . From second year onwards Charge will be waive, if average balance is Tk. 100,000 & above
TARA VISA / Mastercard Debit Card Fee (annual)	TARA Debit Card is free for First year. Debit Card fee will be TK.600+VAT from second year onwards .Charge will be waive, if average balance is Tk. 100,000 & above.
Debit Card Replacement Charge	Tk. 300

Happy Savers Account/TARA Happy Savers Account (Chequebook not available)

Minimum Opening Deposit	BDT 500
Minimum Amount Required to Earn Interest	Any amount greater than Zero
Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 10,000 and below : Free.
	Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 50 Half-Yearly.
	Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 100 Half-Yearly.
	Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 150 Half-Yearly.
	Half-Yearly average balance above Tk. 1,000,000 : Upto Tk. 300 Half-Yearly.
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 300 will charged upfront from the first year onwards.
TARA VISA / MasterCard Debit Card Fee (annual)	Free for the first year. Tk. 300 will be charged upfront from the second year onwards.

Savings Classic Account

Minimum Opening Deposit	BDT 500
Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 10,000 and below : Free.
	Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly.
	Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk 200 Half-Yearly.
	Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly
	Half-Yearly average balance above Tk. 1,000,000 : Upto Tk. 300 Half-Yearly.
Chequebook available	Upon Request*
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 600
Debit Card Replacement Charge	Tk. 300

Aporajita Savings Account (Chequebook not available)	
Minimum Amount Required to Earn Interest	Any amount greater than zero
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 300
Debit Card Replacement Charge	Upto Tk. 300

AGAMI Savers	
Minimum Opening Deposit	BDT 250
Minimum Amount Required to Earn Interest	Any amount greater than zero
Account Maintenance Fee	Free
Multi-currency VISA Debit Card Fee (annual)	Free
Debit Card Replacement Charge	Tk. 300
InterCity Charge	Free
Chequebook Issue Fee	First Order Only 5 Leaves Cheque book will be allowed charge free From Second Order Onwards for 10 Leaves 200 Tk and 20 Leaves 400 Tk Will be charged

TARA AGAMI Savers	
Minimum Opening Deposit	BDT 250
Minimum Amount Required to Earn Interest	Any amount greater than zero
Account Maintenance Fee	Free
Multi-currency VISA Debit Card Fee (annual)	Free
Debit Card Replacement Charge	Tk. 300
InterCity Charge	Free
Chequebook Issue Fee	First Order Only 5 Leaves Cheque book will be allowed charge free From Second Order Onwards for 10 Leaves 200 Tk and 20 Leaves 400 Tk Will be charged

EZEE Savings Account / TARA EZEE Savings Account	
Minimum Opening Deposit	BDT 500
Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 10,000 and below : Free. Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 200 Half-Yearly. Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly. Half-Yearly average balance above Tk. 1,000,000: Upto Tk. 300 Half-Yearly.
Chequebook available	Upon Request*
VISA / MasterCard Debit Card Fee (annual)	Tk. 300 . From second year onwards Charge will be waive, if average balance is Tk. 50,000 & above
TARA VISA / Mastercard Debit Card Fee (annual)	TARA Debit Card is free for First year. Debit Card fee will be TK.300+VAT from second year onwards. Charge will be waive, if average balance is Tk. 50,000 & above.
Debit Card Replacement Charge	Tk. 300
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 300+VAT from next time onwards.

Mukti Account /TARA Mukti Account	
Minimum Opening Deposit	BDT 1,000
Half Yearly Account Maintenance Fee	Free if Half yearly average balance is 1,00,000 or Above else Charge is Applicable BDT 300.
Chequebook available	Upon Request*
Inter-City / Online Transaction Charges	Free
VISA / MasterCard Debit Card Fee (annual)	Tk. 600 . From second year onwards Charge will be waive, if average balance is Tk. 100,000 & above
TARA VISA / Mastercard Debit Card Fee (annual)	TARA Debit Card is free for First year. Debit Card fee will be TK.500+VAT from second year onwards. Charge will be waive, if average balance is Tk. 50,000 & above.
Debit Card Replacement Charge	Tk. 300
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 300+VAT from next time onwards

Current Plus Account	
Minimum Opening Deposit	BDT 1,000
Half Yearly Account Maintenance Fee	Upto Tk. 300
Chequebook available	Upon Request*
Inter-City / Online Transaction Charges	Free
VISA / MasterCard Debit Card Fee (annual)	Tk. 600 . From second year onwards Charge will be waive, if average balance is Tk. 50,000 & above
Debit Card Replacement Charge	Tk. 300

Current Classic Account	
Minimum Opening Deposit	BDT 1,000
Half Yearly Account Maintenance Fee	Upto Tk. 300
Chequebook available	Upon Request*
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 600
Debit Card Replacement Charge	Tk. 300

Ezee Current Account (Chequebook not available)	
Minimum Opening Deposit	BDT 1,000
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 600
Debit Card Replacement Charge	Tk. 300

Current Salary Account	
Minimum Opening Deposit	Any amount
Minimum Amount Required to Earn Interest	Any amount greater than zero
Account Maintenance Fee	Free
Chequebook Issue Fee (Upon request)	Tk 300 for 15 pages & Tk. 400 for 20 pages
VISA / MasterCard Debit Card Annual Fee	Upto Tk. 300
Debit Card Replacement Fee	Tk. 300

Employee Banking Smart Savers - PREMIUM	
Minimum Opening Deposit	Any amount
Minimum Amount Required to Earn Interest	Any Amount
Account Maintenance Fee	Free
First Chequebook Issue Fee (Upon request)	Free
2nd Chequebook Issue Fee (Upon request)	Tk. 100 for 10 pages & Tk. 200 for 20 pages
VISA / MasterCard Debit Card Annual Fee	Free
Debit Card Replacement Fee including TARA	Free (once a year)
e-Statements	Free
SMS Banking	Free
Internet Banking Annual Fee	Free
PIN Replacement Charge (Through Call Center)	Free
Duplicate Account Statement Charge	Free (twice a year)
Tax Certificate (Account) Charge	Free
Intercity Transaction Fee	Free
Account Closing Fee	Upto Tk. 200

Current Campus Account (Chequebook not available)	
Minimum Opening Deposit	BDT 1,000
Account Maintenance Fee	Free
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 300
Debit Card Replacement Charge	Tk. 300

Probashi Shubidha Current Account (Chequebook not available)	
Minimum Opening Deposit	BDT 1,000
Account Maintenance Fee	Free
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 300
Debit Card Replacement Charge	Tk. 300

Current Taka Account for Foreigners (Chequebook not available)	
Minimum Opening Deposit	BDT 1,000
Account Maintenance Fee	Upto Tk. 300
VISA Debit Card Fee (annual)	Upto Tk. 600
Debit Card Replacement Charge	Tk. 300

Convertible Taka Account	
Minimum Opening Deposit	Any amount
Account Maintenance Fee	Free
Chequebook available	Upon Request*
VISA Debit Card Fee (annual)	Upto Tk. 600
Debit Card Replacement Charge	Tk. 300

Resident Foreign Currency Deposit - RFCD Account (Chequebook not available)	
Minimum Opening Deposit	Any amount
Account Maintenance Fee	Free
VISA Debit Card Fee (Annual)	Upto USD 10

Cash Withdrawal Charge for ATMs outside Bangladesh	Upto USD 3(Including VAT)
Debit Card Replacement Fee	USD 3

Current Foreign Currency Deposit Account	
Minimum Opening Deposit	Any amount
Account Maintenance Fee	Free
Chequebook	Only 15 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
VISA Debit Card Fee (Annual)	Upto USD 10
Cash Withdrawal Charge for ATMs outside Bangladesh	Upto USD 3(Including VAT)
Debit Card Replacement Fee	USD 3
Non-Resident Foreign Currency Deposit - NFCD Account (Chequebook not available)	
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
Current FCY Account for Foreign Nationals (Chequebook not available)	
Minimum Opening Deposit	Any amount
Account Maintenance Fee	Free
VISA Debit Card Fee (Annual)	Upto USD 10
Cash Withdrawal Charge for ATMs outside Bangladesh	Upto USD 3(Including VAT)
Debit Card Replacement Fee	USD 3
FCY Account for Non-Resident Bangladeshi (Chequebook not available)	
Minimum Opening Deposit	Any amount
Account Maintenance Fee	Free
VISA Debit Card Fee (Annual)	Upto USD 10
Cash Withdrawal Charge for ATMs outside Bangladesh	Upto USD 3(Including VAT)
Debit Card Replacement Fee	USD 3
Freelancer Matrix (ERC) Account (Chequebook not available)	
Minimum Opening Deposit	USD 0
Account Maintenance Fee	Free
VISA Debit Card Fee (Annual)	Free for first year. Upto USD 10 from second year onwards
Cash Withdrawal Charges for ATMs outside Bangladesh	Upto USD 3 (Including VAT)
Debit Card Replacement Fee	USD 3
Freelancer Matrix Savings Account (LCY)	
Minimum Account Opening Deposit	BDT 500
Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 10,000 and below : Free. Half-Yearly average balance above Tk. 10,000 to Tk 25,000 : Upto Tk 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 to Tk. 200,000 : Upto Tk. 200 Half-Yearly. Half-Yearly average balance above Tk. 200,000 to Tk. 1,000,000 : Upto Tk. 250 Half-Yearly. Half-Yearly average balance above Tk. 1,000,000: Upto Tk. 300 Half-Yearly
Chequebook available	Upon Request*
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 600 . From second year onwards Charge will be waive, if average balance is Tk 50,000 & above
TARA VISA / Mastercard Debit Card Fee (annual)	TARA Debit Card is free for First year. Debit Card fee will be TK.500+VAT from second year onwards .Charge will be waive, if average balance is Tk 50,000 & above.
Debit Card Replacement Charge	Tk. 300
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 300+VAT from next time onwards.
Freelancer Matrix Current Account (LCY)	
Minimum Opening Deposit	BDT 1,000
Half Yearly Account Maintenance Fee	Upto Tk. 300
Chequebook available	Upon Request*
Inter-City / Online Transaction Charges	Free
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 600 . From second year onwards Charge will be waive, if average balance is Tk 50,000 & above
Debit Card Replacement Charge	Tk. 300

Account Related Fees & Charges	
Duplicate Account Statement (Through Branch)	Upto Tk. 100 (last 12 months), Upto Tk. 100 (previous every 12 months)
Duplicate Account Statement (Through ATM)	Upto Tk. 100 (last 6 months)
DPS/FDR Account Statement	Upto Tk. 200
Dormant Account Activation	Free
* For Saving Accounts, if no customer induced transaction takes place in savings account for 2 years then the account will be marked as "Dormant".	
* For Current Accounts, if no customer induced transaction takes place in current account for 1 year then the account will be marked as "Dormant".	
Account Closing Fee for Current Accounts	Upto Tk. 300
Account Closing Fee for Savings Accounts	Upto Tk. 200
ATM/Debit Card Related Fees & Charges	
PIN Generation (Through Call Center)	Free
Uncollected Card Destruction Charge	Free
Cash Withdrawal from Other Bank VISA ATMs (Per Withdrawal)	Upto Tk. 15
Cash Withdrawal from Other Bank MasterCard ATMs (Per Withdrawal)	Upto Tk. 15
Video Record Checking Upon Accountholder's Request for Any Dispute (Within Dhaka)	Upto Tk. 2,000
Video Record Checking Upon Accountholder's Request for Any Dispute (Outside Dhaka)	Upto Tk. 3,000
Cash Withdrawal (Charges will be applicable on using BRAC Bank Card at NPSB member banks' ATM terminals).	Upto Tk. 15
Balance Enquiry (Charges will be applicable on using BRAC Bank Card at NPSB member banks' ATM terminals).	Upto Tk. 5
Mini statement (Charges will be applicable on using BRAC Bank Card at NPSB member banks' ATM terminals)	Upto Tk. 5
Cash Withdrawal Charges for ATMs outside Bangladesh for Multi-Currency Debit Card	Upto Tk. 250
Cheque Book Related Fees & Charges	
*Cheque Book Charges	Tk. 200 for 10 pages Tk. 300 for 15 pages Tk. 400 for 20 pages
Uncollected Chequebook Destruction (Applied but not collected within 3 months) Uncollected Chequebook Destruction (Applied but not collected within 3 months)	Upto Tk. 100
Cheque Dishonour fee	Upto Tk. 50 each time
Stop Payment Instruction	Upto Tk. 100
Stop Payment Cancellation	Upto Tk. 50
Bangladesh Bank Cheque Issue	Upto Tk. 200
Cheque Collection (Outstation) – LCY – via BRAC Bank Branch	Free
Cheque Collection (Outstation) – LCY – via Other Bank's Branch	Upto Tk. 200
Cheque Purchase – LCY	Upto Tk. 500
Cheque Collection Outward (FCY) in BD	Upto 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)	Upto Tk. 60
Regular Value Cheque Clearing (BDT 50K to < BDT 5 lac)	Upto Tk. 10
Regular Value Cheque Clearing (5 lac & above)	Upto 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)	Upto Tk. 250
Online Transaction (Inter-City) Deposit	Below Tk. 20,000: Upto Tk. 50 Tk 20,000 to below 1 lac : Upto Tk. 100 Tk 1 lac to below Tk. 2 lac: Upto Tk. 200 Tk 2 lac to below Tk. 5 lac: Upto Tk. 300 Tk 5 lac to below Tk. 10 lac: Upto Tk. 500 Tk 10 lac to below Tk. 20 lac: Upto Tk. 1,000 Tk. 20 lac and above: Upto Tk. 1,500
Online Transaction (Inter-City) Withdrawal	Below Tk. 20,000: Upto Tk. 50 Tk 20,000 to below 1 lac : Upto Tk. 100

	Tk 1 lac to below Tk. 2 lac: Upto Tk. 200
	Tk 2 lac to below Tk. 5 lac: Upto Tk. 300
	Tk 5 lac to below Tk. 10 lac: Upto Tk. 500
	Tk 10 lac to below Tk. 20 lac: Upto Tk. 1,000
	Tk. 20 lac and above: Upto Tk. 1,500
Real Time Gross Settlement (RTGS)	Upto Tk. 100 (Including VAT), Free for Government Revenue & all other payments related to Government revenue
Pay-Order, Demand Draft & FTT Fees & Charges	
Pay Order Issuance (LCY)	Upto Tk 1000 : Upto Tk. 20 Tk. 1001-Tk 100,000: Upto Tk 50 Above Tk. 1 lac : Upto Tk. 100
Pay Order Cancellation (LCY)	Upto Tk. 50 for each cancellation
Foreign Demand Draft (FCY) Issue	Upto Tk 100,000 : Upto Tk. 100 Tk. 100,001-Tk 500,000: Upto Tk. 200 Tk. 500,001-Tk 1,000,000: Upto Tk. 300 Above Tk. 10,00,000: Upto Tk. 500
Foreign Demand Draft Cancellation (FCY)	Upto Tk. 200 for each cancellation
FTT (SWIFT)	Upto Tk 100,000 : Upto Tk. 100 Tk. 100,001-Tk 500,000: Upto Tk 200 Tk. 500,001-Tk 1,000,000: Upto Tk 300 Above Tk. 10,00,000: Upto Tk. 500
FTT (SWIFT) Advice Cancellation	Upto Tk. 200
Foreign Correspondence Charges	Upto Tk. 500
Nostro Bank Charge	At Actual
Certificates Related Fees & Charges	
Certificate of Inward Remittance	Upto Tk. 100 (last 12 months), and Upto Tk. 100 (previous every 12 months)
Duplicate Tax(TDS)/VAT(VDS) Certificate for Inward/Outward Remittance	Upto Tk. 500
BO Account Certificate Free (2 times) For 3 times or more: BDT 100 each	Upto Tk. 100
Balance Confirmation Certificate with Statement for Deposit :	Free twice a year (half yearly basis) Upto BDT 100 for 3rd request onwards (hardcopy) (Free for all times; if request for softcopy through Call Center)
Tax Certificate (Account/FDR/DPS/Loan)	Free
Solvency Certificate	Upto Tk. 200
Foreign Currency Fees & Charges	
FCY Issue	Upto 1% (Free if withdrawn from accountholder's own RFCD or FCY account)
FCY Encashment for Accountholder	Upto Tk. 100
Passport Endorsement (Accountholder)	Upto Tk. 500
Passport Endorsement (Non-Accountholder)	Upto Tk. 500
Commission on FCY Sales	Upto 2% of FCY Sales amount
Certificate of CASH - Accountholder	Upto Tk. 200
Certificate of CASH - Non-Accountholder	Upto Tk. 300
Locker Charges	
Locker Facility – Small (Yearly)	Upto Tk. 4,900 for Dhaka & CTG Branches, Upto Tk. 4,200 for remaining Branches, 10% Discount for TARA and Golden Benefit Account
Locker Facility – Medium (Yearly)	Upto Tk. 7,200 for Dhaka & CTG Branches, Upto Tk. 6,300 for remaining Branches, 10% Discount for TARA and Golden Benefit Account
Locker Facility – Large (Yearly)	Upto Tk. 10,000 for Dhaka & CTG Branches, Upto Tk. 7,700 for remaining Branches, 10% Discount for TARA and Golden Benefit Account
Locker Key Replacement Fee	Upto Tk. 1,000 + Key replacement cost at actual
Education and Medical Related Service Fees & Charges	
Student Services – New File Opening/ Maintenance	Upto Tk. 7,000 (yearly), For TARA and Golden Benefit Savings Accountholders, Upto Tk 6,500
Revised NOC for Student File	Upto Tk. 1,000
Student Services – File Renewal	Upto Tk. 6,000, For TARA and Golden Benefit Savings Accountholders, Upto Tk 5,500
Medical Services – File Maintenance	Upto Tk. 2,000
Student File Transfer Fee	Upto Tk. 3,000
Miscellaneous Fees & Charges	
Mail Forwarding Abroad	Upto Tk. 200
Cash Withdrawal Slip (Not applicable for Future Star Account)	Upto Tk. 300
Lien marking of Term Deposit (against any facility or requested by other banks).	Upto Tk. 500
Sanchoy Patra & Bond Duplicate issue charge	Upto Tk. 500

BRAC Bank Statement Verification	Upto Tk. 500
Duplicate Instrument Issue (FD, FDD, PO, etc.)	Free
Salary Disbursement Charge	Upto Tk. 10 per account, Min Tk. 500, Max Tk. 2500
Standing Instruction Set up	Upto Tk. 100
Standing Instruction for Transfer of Funds Between Accounts	Upto Tk. 20
Courier Charge (For overseas clients)	Upto Tk. 300
Auxiliary Service Fees	
Call Center	Free
e-Statements	Free
SMS Banking	Upto Tk. 250 (Annual)
Internet Banking	
Internet Banking Yearly Charge	Free
SMS OTP	Free

<p>* In reference to Master circular, BRPD-circular letter No-21, dated 11 April 2021, Schedule of Charges regarding savings account maintenance fee, charge will be realized for accounts with average balance up to 10 lac at the end of December 2021 once in 2021.</p>	
<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>* 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\$.</p>	
<p>* In reference to PSD circular dated July 7, 2021, no charges will be realized for VAT/Customs/Challan payment for govt. transactions through RTGS channel.</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>	
<p>* The revised locker charges except for Locker key replacement fees are effective from 1st July 2020.</p>	