

# SCHEDULE OF CHARGES

*Effective from March 29, 2016*

## Deposits & NFB, Retail Banking

### Triple Benefits Savings Account

<input type="checkbox"/> Minimum Opening Deposit	Tk. 50,000 (For Opening Account in Metropolitan Branches) Tk. 25,000 (For Opening Account in Non-metropolitan Branches)
<input type="checkbox"/> Minimum Amount Required to Earn Interest	Tk. 50,000
<input type="checkbox"/> Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 5,000 and below : Free. Half-Yearly average balance above Tk. 5,000 to Tk 25,000 :Tk 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 to below Tk. 50,000 : Tk. 300 Half-Yearly. Half-Yearly average balance Tk. 50,000 and above : Free
<input type="checkbox"/> First Chequebook Issue Fee	25 pages Free
<input type="checkbox"/> Second Chequebook Onwards	Free, if last month average balance is Tk. 50,000 & above, else Special Chequebook charges will be applicable. However, if more than 1 (one) Chequebook is requested within the same month, charge will be applicable at special Chequebook rate from 2nd Chequebook onwards.
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Free, if yearly average balance is Tk 50,000 & above. Tk 600, if yearly average balance is less than Tk 50,000
<input type="checkbox"/> Debit Card Replacement Charge	Tk. 600

### Future Star Account

<input type="checkbox"/> Minimum Opening Deposit	Tk. 100
<input type="checkbox"/> Minimum Amount Required to Earn Interest	Any amount greater than zero
<input type="checkbox"/> Account Maintenance Fee	No yearly / half yearly account maintenance fee
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Free
<input type="checkbox"/> Future Star Privilege Card Fee	Free
<input type="checkbox"/> Debit Card Replacement Charge	Tk. 100

### Audommo Savings Account

<input type="checkbox"/> Minimum Opening Deposit	Tk. 10
<input type="checkbox"/> Minimum Amount Required to Earn Interest	Any amount greater than zero
<input type="checkbox"/> Account Maintenance Fee	yearly / half yearly account maintenance fee
<input type="checkbox"/> Intercity Transaction Fee	NO Intercity Transaction Fee
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Free

### Savings Classic Account

<input type="checkbox"/> Minimum Opening Deposit	Tk. 5,000
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<input type="checkbox"/> Minimum Amount Required to Earn Interest	Tk. 50,000
<input type="checkbox"/> Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 5,000 and below : Free. Half-Yearly average balance above Tk. 5,000 to Tk 25,000 : Tk 100 Half-Yearly. Half-Yearly average balance above Tk. 25,000 : Tk. 300 Half-Yearly
<input type="checkbox"/> First Chequebook Issue Fee	25 pages Free
<input type="checkbox"/> Second Chequebook Onwards	Free, if last month average balance is Tk. 15,000 & above, else special Chequebook charges will be applicable. However, if more than 1 (one) Chequebook is requested within the same month, charge will be applicable at special Chequebook rate from 2nd Chequebook onwards.
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Tk. 600
<input type="checkbox"/> Debit Card Replacement Charge	Tk. 600

### Aporajita Savings Account (Non-Checking)

<input type="checkbox"/> Minimum Opening Deposit	Tk. 1,000
<input type="checkbox"/> Minimum Amount Required to Earn Interest	Any amount greater than zero
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Tk. 300
<input type="checkbox"/> Debit Card Replacement Charge	Tk. 300

### CurrentPlus Account

<input type="checkbox"/> Minimum Opening Deposit	Tk. 50,000 (For Opening Account in Metropolitan Branches) Tk. 25,000 (For Opening Account in Non-metropolitan Branches)
<input type="checkbox"/> Half Yearly Account Maintenance Fee	Half-Yearly average balance Tk. 25,000 and above : Free. Half-Yearly average balance below Tk. 25,000 : Tk. 500 Half-Yearly
<input type="checkbox"/> First Chequebook Issue Fee	25 pages Free
<input type="checkbox"/> Second Chequebook Onwards	Free, if last month average balance is Tk. 25,000 & above, else special Chequebook charges will be applicable. However, if more than 1 (one) Chequebook is requested within the same month, charge will be applicable at special Chequebook rate from 2nd Chequebook onwards.
<input type="checkbox"/> Inter-City / Online Transaction Charges	Free
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Free, if yearly average balance is Tk 25,000 & above. Tk 600, if yearly average balance is less than Tk 25,000
<input type="checkbox"/> Debit Card Replacement Charge	Tk. 600

### Current Classic Account

<input type="checkbox"/> Minimum Opening Deposit	Tk. 5,000
<input type="checkbox"/> Half Yearly Account Maintenance Fee	Tk. 500 Half-Yearly
<input type="checkbox"/> First Chequebook Issue Fee	25 pages Free

<input type="checkbox"/> Second Chequebook Onwards	Free, if last month average balance is Tk. 15,000 & above, else special Chequebook charges will be applicable. However, if more than 1 (one) Chequebook is requested within the same month, charge will be applicable at special Chequebook rate from 2nd Chequebook onwards.
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Tk. 600
<input type="checkbox"/> Debit Card Replacement Charge	Tk. 600
<b>Ezee Account (Non-Checking)</b>	
<input type="checkbox"/> Minimum Opening Deposit	Tk. 2,000
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Tk. 600
<input type="checkbox"/> Debit Card Replacement Charge	Tk. 600
<b>Salary Account (Non-Checking)</b>	
<input type="checkbox"/> Minimum Opening Deposit	Any amount
<input type="checkbox"/> Minimum Amount Required to Earn Interest	Any amount greater than zero
<input type="checkbox"/> Account Maintenance Fee	Free
<input type="checkbox"/> First Chequebook Issue Fee	25 pages Free (If salary is Tk.10000 & above)
<input type="checkbox"/> Special Chequebook Issue Fee	Tk 500 for 25 pages & Tk 1000 for 50 pages Chequebook.
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Tk. 300
<input type="checkbox"/> Debit Card Replacement Charge	Tk. 300
<b>Payroll Plus Account (Non-Checking)</b>	
<input type="checkbox"/> Minimum Opening Deposit	Any amount
<input type="checkbox"/> Account Maintenance Fee	Free
<input type="checkbox"/> First Chequebook Issue Fee	25 pages Free (If salary is Tk.10000 & above)
<input type="checkbox"/> Special Chequebook Issue Fee	Tk 500 for 25 pages & Tk 1000 for 50 pages Chequebook.
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Tk. 200
<input type="checkbox"/> Debit Card Replacement Charge	Tk. 200
<b>Campus Account (Non-Checking)</b>	
<input type="checkbox"/> Minimum Opening Deposit	Tk. 500
<input type="checkbox"/> Minimum Amount Required to Earn Interest	Any amount greater than zero
<input type="checkbox"/> Account Maintenance Fee	Free
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Tk. 300
<input type="checkbox"/> Debit Card Replacement Charge	Tk. 300
<b>Probashi Shubidha Current Account (Non-Checking)</b>	

<input type="checkbox"/> Minimum Opening Deposit	Tk. 500
<input type="checkbox"/> Minimum Amount Required to Earn Interest	Any amount greater than zero
<input type="checkbox"/> Account Maintenance Fee	Free
<input type="checkbox"/> VISA / MasterCard Debit Card Fee (annual)	Tk. 300
<input type="checkbox"/> Debit Card Replacement Charge	Tk. 300

### Resident Foreign Currency Deposit (RFCD) Account

<input type="checkbox"/> Minimum Opening Deposit	Any amount
<input type="checkbox"/> Minimum Amount Required to Earn Interest	USD 1,000 or GBP 500 or its equivalent
<input type="checkbox"/> Minimum Term of Deposit to Earn Interest	1 (one) Month
<input type="checkbox"/> Account Maintenance Fee	Free
<input type="checkbox"/> VISA Debit Card Fee (Annual)	USD 10
<input type="checkbox"/> Cash Withdrawal Charge for ATMs outside Bangladesh	USD 3(Including VAT)
<input type="checkbox"/> Debit Card Replacement Fee	USD 10
<input type="checkbox"/> PIN Reissuance Fee (Through Branch and Call Center)	USD 2

### Non-Resident Foreign Currency Deposit (NFCD) Account

<input type="checkbox"/> Minimum Opening Deposit	USD 1,000 or GBP 500 or its equivalent
<input type="checkbox"/> Minimum Amount Required to Earn Interest	USD 1,000 or GBP 500 or its equivalent
<input type="checkbox"/> Term of Deposit to Earn Interest	1 / 3 / 6 / 12 Months
<input type="checkbox"/> Account Maintenance Fee	Free

### Account Related Fees & Charges

<input type="checkbox"/> Duplicate Account Statement (Through Branch)	Tk. 200 (last 12 months), Tk. 200 (previous every 12 months)
<input type="checkbox"/> Duplicate Account Statement (Through ATM)	Tk. 100 (last 6 months)
<input type="checkbox"/> DPS/FDR Account Statement	Tk. 200
<input type="checkbox"/> Loan Account Statement	Tk. 500
<input type="checkbox"/> Dormant Account Activation	Free
<input type="checkbox"/> Account Closing Fee	Tk. 200

### ATM/Debit Card Related Fees & Charges

<input type="checkbox"/> PIN Replacement Charge (Through Branch)	Tk. 200
<input type="checkbox"/> PIN Replacement Charge (Through Call Center)	Tk. 100
<input type="checkbox"/> Uncollected Card Destruction Charge	Free
<input type="checkbox"/> Cash Withdrawal from Other Bank VISA ATMs (Per Withdrawal)	Tk. 50 (Including VAT)

<input type="checkbox"/> Cash Withdrawal from Other Bank MasterCard ATMs (Per Withdrawal)	Tk. 50 (Including VAT)
<input type="checkbox"/> Cash Withdrawal from Partner (OMNIBUS) ATMs (Per Withdrawal)	Tk. 15
<input type="checkbox"/> Video Record Checking Upon Accountholder's Request for Any Dispute	Tk. 1,000
<b>Cheque &amp; Cheque Book Related Fees &amp; Charges</b>	
<input type="checkbox"/> Special Cheque Book Charges	Tk. 500 for 25 pages Tk. 1000 for 50 pages
<input type="checkbox"/> Foreign Currency Account Cheque Book	Only 12 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
<input type="checkbox"/> Uncollected Chequebook Destruction ( Applied but not collected within 3 months)	Tk. 100
<input type="checkbox"/> Cheque Dishonour Due to Insufficient Fund	Tk. 500
<input type="checkbox"/> Stop Payment	Tk. 200
<input type="checkbox"/> Bangladesh Bank Cheque Issue	Tk. 200
<input type="checkbox"/> Cheque Collection (Outstation) – LCY – via BRAC Bank Branch	Free
<input type="checkbox"/> Cheque Collection (Outstation) – LCY – via Other Bank's Branch	Tk. 200
<input type="checkbox"/> Cheque Purchase – LCY	Tk. 500
<input type="checkbox"/> Cheque Collection Outward (FCY) in BD	USD 5 per cheque
<input type="checkbox"/> Cheque Collection Outward (FCY) outside BD	0.25% (minimum USD 35)
<input type="checkbox"/> Cheque Purchase – FCY	1% (minimum USD 45)
<input type="checkbox"/> Cheque Clearing (below BDT 50K)	NILL
<input type="checkbox"/> High Value Cheque Clearing (BDT 5 lac & above)	Tk. 60
<input type="checkbox"/> Regular Value Cheque Clearing (BDT 50K to < BDT 5 lac)	Tk. 10
<input type="checkbox"/> Regular Value Cheque Clearing (5 lac & above)	Tk. 25
<input type="checkbox"/> Any other EFT transaction	NILL
<b>Inter-City / Online Charges &amp; Fund Transfer</b>	
<input type="checkbox"/> Account to Account Transfer from ATM (Below / Equal To Tk 1 lac)	Free
<input type="checkbox"/> Account to Account Transfer from Branch (Above Tk 1 lac)	Free
<input type="checkbox"/> Account to Account Transfer from Branch (Below Tk. 1 lac)	Tk. 200

<input type="checkbox"/> Online Transaction (Inter-City) Deposit	Tk. 1 lac: TK 50
	Above Tk. 1 lac to Tk. 5 lac: Tk. 100
	Above Tk. 5 lac to Tk. 10 lac: Tk. 300
	Above Tk. 10 lac to Tk. 30 lac: Tk. 500
	Above Tk. 30 lac to Tk. 50 lac: Tk. 1000
<input type="checkbox"/> Online Transaction (Inter-City) Withdrawal	Above Tk. 50 lac: Tk. 1,500
	Tk. 50K : Tk. 50
	Above Tk. 50K to Tk. 1 lac: Tk. 100
	Above Tk. 1 lac to Tk. 5 lac: Tk. 300
	Above Tk. 5 lac to Tk. 10 lac: Tk. 500
	Above Tk. 10 lac to Tk. 30 lac: Tk. 1000
	Above Tk. 30 lac to Tk. 50 lac: Tk. 1500
	Above Tk. 50 lac: Tk. 5,000
<b>Pay-Order, Demand Draft &amp; FTT Fees &amp; Charges</b>	
<input type="checkbox"/> Pay Order / Demand Draft Issuance (LCY)	Tk. 1.0 lac : Tk. 100 Above Tk. 1.0 lac : Tk. 200
<input type="checkbox"/> Pay Order / Demand Draft Cancellation (LCY)	Tk. 100
<input type="checkbox"/> Demand Draft (FCY) Issue	Tk. 1,000
<input type="checkbox"/> Pay Order/ Demand Draft Cancellation (FCY)	Tk. 500
<input type="checkbox"/> FTT (SWIFT) Advice Issue	Tk. 1,000
<input type="checkbox"/> FTT (SWIFT) Advice Cancellation	Tk. 250
<input type="checkbox"/> Foreign Correspondence Charges - FCC (applicable at the time of FDD,FTT Issuance and Traveler Cheques Encashment)	Tk. 500
<b>Certificates Related Fees &amp; Charges</b>	
<input type="checkbox"/> Certificate of Inward Remittance	Tk. 100 (last 12 months), Tk. 100 (previous every 12 months)
<input type="checkbox"/> BO Account Certificate	Tk. 100
<input type="checkbox"/> Account Certificate (without balance)	
<input type="checkbox"/> Account Certificate (with balance)	Tk. 200
<input type="checkbox"/> Loan Certificate	
<input type="checkbox"/> Tax Certificate (Account/FDR/DPS/Loan)	
<b>Foreign Currency &amp; Traveler's Cheque Fees &amp; Charges</b>	
<input type="checkbox"/> FCY Issue	1% (Free if withdrawn from accountholder's own RFCD or FCY account)
<input type="checkbox"/> FCY Encashment for Accountholder	Tk. 100
<input type="checkbox"/> Passport Endorsement (Accountholder)	Tk. 200
<input type="checkbox"/> Passport Endorsement (Non-Accountholder)	Tk. 500
<input type="checkbox"/> Commission on FCY Sales	1% of FCY Sales amount
<input type="checkbox"/> Certificate of CASH/TC Encashment – Accountholder	Tk. 200

<input type="checkbox"/> Certificate of CASH/ TC Encashment – Non-Accountholder	Tk. 300
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Locker Charges	
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<input type="checkbox"/> Locker Facility – Small (Yearly)	Tk. 3,500 for Dhaka & CTG Branches, Tk. 3,000 for remaining Branches
<input type="checkbox"/> Locker Facility – Medium (Yearly)	Tk. 5,200 for Dhaka & CTG Branches, Tk. 4,500 for remaining Branches
<input type="checkbox"/> Locker Facility – Large (Yearly)	Tk. 7,200 for Dhaka & CTG Branches, Tk. 5,500 for remaining Branches

Education and Medical Related Service Fees & Charges	
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<input type="checkbox"/> Student Services – File Maintenance	Tk. 5,000 (yearly)
<input type="checkbox"/> Duplicate NOC against Student File	Tk. 500
<input type="checkbox"/> Student Services – Renewal	Tk. 4,000
<input type="checkbox"/> Medical Services – File Maintenance	Tk. 2,000

Miscellaneous Fees & Charges	
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<input type="checkbox"/> Mail Forwarding Abroad	Tk. 200
<input type="checkbox"/> BRAC Bank Statement Verification	Tk. 500
<input type="checkbox"/> Duplicate Instrument Issue (FD, FDD, PO, etc.)	Free
<input type="checkbox"/> Salary Disbursement Charge	Tk. 10 per account, Min Tk. 500, Max Tk. 2500
<input type="checkbox"/> Standing Instruction Set up	Tk. 100
<input type="checkbox"/> Standing Instruction for Transfer of Funds Between Accounts	Tk. 20

Auxiliary Service Fees	
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<input type="checkbox"/> Phone Banking	Free
<input type="checkbox"/> e-Statements	Free
<input type="checkbox"/> SMS Banking	Tk. 250 (Annual)

Internet Banking	
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<input type="checkbox"/> Internet Banking Yearly Charge	Free
<input type="checkbox"/> New Software Token (one-time)	Free
<input type="checkbox"/> Replacement Software Token	Tk. 300
<input type="checkbox"/> New Hardware Token (one-time)	Tk. 1000
<input type="checkbox"/> Replacement Hardware Token	Tk. 1500

- \* VAT is applicable @ 15% on all fees, charges & commissions effective from 1st July, 2002, as per Government Circular
- \* For Loan EMIs, clearing cheque charges will be borne by the Bank
- \* BRAC Bank reserves the right to amend the terms, conditions or rates stated above and to assess charges on
- \* 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 .