SCHEDULE OF CHARGES
Retail Lending Products, Retail Banking Division
This Schedule of Charge is effective from 1st July 2025

Sl. No	Particulars	Personal Loan	Auto Loan	Home Loan	Secured Loan
1	Processing Fees	0.50% of the loan amount.	0.50% of the loan amount or BDT 15,000.00, whichever is lower.	Up to BDT 50 Lac: 0.50% of the loan amount or BDT 15,000.00, whichever is lower. More than BDT 50 Lac: 0.30% of the loan amount or BDT 20,000.00, whichever is lower.	Up to BDT 50 Lac: 0.50% of the loan amount or BDT 15,000.00, whichever is lower. More than BDT 50 Lac: 0.30% of the loan amount or BDT 20,000.00, whichever is lower.
2	Processing Fees for Top Up Loan	0.50% on additional amount *No ESF for Existing loan	N/A	On additional amount: Up to BDT 50 Lac: 0.50% of the loan amount or BDT 15,000.00, whichever is lower. More than BDT 50 Lac: 0.30% of the loan amount or BDT 20,000.00, whichever is lower. *No ESF for Existing loan	On additional amount: Up to BDT 50 Lac: 0.50% of the loan amount or BDT 15,000.00, whichever is lower. More than BDT 50 Lac: 0.30% of the loan amount or BDT 20,000.00, whichever is lower. *No ESF for Existing loan
3	Processing Fees for Take-over Loan	No processing fee	N/A	No processing fee	N/A
4	Early Settlement Fee	Up to 0.50% on the outstanding amount	Up to 0.50% on the outstanding amount	Up to 0.50% on the outstanding amount	Up to 0.50% of outstanding amount or BDT 20,000.00 whichever is lower.

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Retail Lending Products, Retail Banking Division
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Sl. No	Particulars	Personal Loan	Auto Loan	Home Loan	Secured Loan
5	Partial Pre-payment Charge	Up to 0.50% on partial payment amount *Partial payment is allowed once in 12 consecutive months and minimum partial payment amount is 30% of outstanding. *Partial payment is not allowed within the first 06 months and last 06 months tenure of the loan.	Up to 0.50% on partial payment amount *Partial payment is allowed once in 12 consecutive months and minimum partial payment amount is 25% of outstanding. *Partial payment is not allowed within the first 06 months and last 06 months tenure of the loan.	Up to 0.50% on partial payment amount *Partial settlement is allowed once in 12 consecutive months and minimum partial payment amount is BDT 100,000.00 *First pre-payment is allowed only after completion of 06 successful installments from the full disbursement.	Up to 0.50% of the partial payment amount or BDT 20,000.00 whichever is lower.
6	Title Search Charge & Legal vetting	N/A	N/A	At actual	N/A
7	Valuation Fees for Mortgage (Both Approve & Decline Cases)	N/A	N/A	At actual	N/A
8	IPOA (Irrevocable Power of Attorney)	N/A	At actual	At actual	N/A
9	Stamp Cost	At actual	At actual	At actual	At actual
10	CIB Charge	At Actual	At Actual	At Actual	At Actual
11	Enhancement/Renewal Fee for SOD	N/A	N/A	N/A	<u>Limit enhancement Fee:</u> ***Up to BDT 50 Lac:*** 0.50% of the loan amount or BDT 15,000.00, whichever is lower. ***More than BDT 50 Lac:*** 0.30% of the loan amount or BDT 20,000.00, whichever is lower. ***Renewal Fee:*** 0.25% of the limit or BDT 5,000.00 whichever is lower. ***Limit Decrease fee:*** No Charge

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Retail Lending Products, Retail Banking Division
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Sl. No	Particulars	Personal Loan	Auto Loan	Home Loan	Secured Loan
12	Restructure of Loan Tenure (Tenure Change)	Up to 0.25% of the loan outstanding amount or BDT 10,000.00 whichever is lower.	Up to 0.25% of the loan outstanding amount or BDT 10,000.00 whichever is lower.	Up to 0.25% of the loan outstanding amount or BDT 10,000.00 whichever is lower.	Up to 0.25% of the loan outstanding amount or BDT 10,000.00 whichever is lower.
13	EMI Date Change Charge	Up to BDT 2000.00 each time	Up to BDT 2000.00 each time	Up to BDT 2000.00 each time	Up to BDT 2000.00 each time
14	Security Replacement Fee	N/A	Up to BDT 15,000.00	Up to BDT 15,000.00	Up to BDT 2,000.00
15	Legal Document Photocopy Request (Any Documents)	N/A	Up to BDT 1,000.00	Up to BDT 1,000.00	N/A
16	Replacement of Joint Applicant(s) /Co-applicant(s)	Up to BDT 5,000.00	Up to BDT 5,000.00	Up to BDT 5,000.00	N/A
17	Replacement of Personal Guarantor	Up to BDT 5,000.00	Up to BDT 5,000.00	Up to BDT 5,000.00	N/A
18	Quotation Replacement/ Change	N/A	Up to BDT 1,000.00 each time	N/A	N/A
19	Loan Repayment Account Change Charge	Up to BDT 1,000.00	Up to BDT 1,000.00	Up to BDT 1,000.00	Up to BDT 1,000.00
20	Partial Redemption of the Security	N/A	Up to BDT 5,000.00	Up to BDT 10,000.00	N/A
21	Original Title Deed Withdrawal Charge	N/A	N/A	Up to BDT 2000.00	N/A
22	Penal Interest	Penal Interest Up to 1.5% per annum on overdue amount	Penal Interest Up to 1.5% per annum on overdue amount	Penal Interest Up to 1.5% per annum on overdue amount	Penal Interest Up to 1.5% per annum on overdue amount

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Sl. No	Particulars	Personal Loan	Auto Loan	Home Loan	Secured Loan
23	Loan Balance Confirmation and Loan Account Statement	Free twice a year. Up to BDT 100 for 3rd request and onwards	Free twice a year. Up to BDT 100 for 3rd request and onwards	Free twice a year. Up to BDT 100 for 3rd request and onwards	Free twice a year. Up to BDT 100 for 3rd request and onwards
24	Tax Certificate for Loan	NIL	NIL	NIL	NIL
25	Duplicate BA Letter Issue	BDT 100.00 each time	BDT 100.00 each time	BDT 100.00 each time	BDT 100.00 each time
26	Providing Liability Position/Security list to other financial Organization for Takeover Loans/others	Up to BDT 1,000.00	Up to BDT 1,000.00	Up to BDT 1,000.00	N/A
27	Used Car Valuation & Registration Verification (Both approve and decline cases)	N/A	At actual	N/A	N/A
28	Processing fee of Instant Loan	NIL	N/A	N/A	N/A
29	CIB Charge of Instant Loan	At actual	N/A	N/A	N/A
30	Stamp charge of Instant Loan	At actual	N/A	N/A	N/A
31	Partial Settlement fee of Instant Loan	Not allowed	N/A	N/A	N/A
32	Early Settlement fee of Instant Loan	0.50% on the outstanding amount	N/A	N/A	N/A

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Notes:

- 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 fees or charges declared in the special package or offer will be applied.
- No fees will be applicable for Bank's internal employee as custom.
- For TARA, PB & EB segment special fees will be applicable.
- For TARA, PB & EB segment regular VAT will be applicable as per SOC.