

SCHEDULE OF CHARGES



Account Related Charges

Category	Premium Banking	Premium Banking Plus
Account Maintenance		
High Value Premium Savers Account/ TARA High Value Premium Savers Account	Free	Free
Premium Savers Account/ TARA Premium Savers Account	Free	Free
All other BDT accounts	Free	Free
All other FCY accounts	Free	Free
Dormant Account Reactivation	Free	Free
Account Closing Fee	Free	Free
Cheque Book		
Cheque Book Issuance Fee	Free	Free
Virtual Banking		
SMS Alert Charge	Free	Free
Internet Banking Charge	Free	Free

Loan Related Charges

Category	Premium Banking	Premium Banking Plus
Personal Loan		
Loan Takeover Fee	Free	Free
Loan Processing Fee	50% waived	100% waived
Early Settlement Fee	0.50% on outstanding.	0.25% on outstanding.
Partial Settlement Fee	0.50% on partial payment amount.	0.25% on partial payment amount.
Secured Loan		
Loan Processing Fee	50% waived	100% waived
Early Settlement Fee	0.50% on outstanding or BDT 20,000.00 whichever is lower	0.25% on outstanding or BDT 20,000.00 whichever is lower.
Partial Settlement Fee	0.50% on partial amount or BDT 20,000.00 whichever is lower.	0.25% on partial amount or BDT 20,000.00 whichever is lower.
Auto		
Loan Processing Fee	50% waived	100% waived
Early Settlement Fee	0.50% on outstanding.	0.25% on outstanding.
Partial Settlement Fee	0.50% on partial payment amount.	0.25% on partial payment amount.
Home Loan		
Loan Takeover Fee	Free	Free
Loan Processing Fee	50% waived	100% waived
Early Settlement Fee	0.50% on outstanding.	0.25% on outstanding.
Partial Settlement Fee	0.50% on partial payment amount.	0.25% on partial payment amount.

* Partial payment is allowed once in 12 consecutive months, and the minimum partial payment amount is:

- 30% of outstanding for Personal Loan
- 25% of outstanding for Auto Loan
- BDT 100,000.00 for a Home Loan

* Partial payment is not allowed within the first six months and last six months of the Personal Loan and Auto Loan tenure.

* In the case of a Home Loan, the first prepayment is allowed only after 06 successful instalments from the total disbursement.

Locker Service Charges

Category	Premium Banking	Premium Banking Plus
Locker Facility – Small (Yearly)	BDT 4,900	BDT 4,900
Locker Facility – Medium (Yearly)	BDT 7,200	BDT 7,200
Locker Facility – Large (Yearly)	BDT 10,000	BDT 10,000

The first-year annual fee is waived. To receive the waiver in subsequent years (regardless of locker category), the customer needs to maintain the following yearly average balance threshold:

- **For Premium Banking:** CASA: BDT 35 Lakh; CASA &/or TD: BDT 70 Lakh
- **For Premium Banking Plus:** CASA: BDT 1 crore; CASA &/or TD: BDT 3 crore

* Locker service facility is subject to availability.

Debit Card Annual Fee & Charges

Category	Premium Banking	Premium Banking Plus
VISA Multicurrency Debit Card Annual Fee	Free	Free
VISA Multicurrency Debit Card Replacement	Free	Free
RFCD International Debit Card Annual Fee	Free	Free
RFCD International Debit Card Replacement	Free	Free
Medical Quota Multi-Currency Debit Card	BDT 1000*	Free
Cash Withdrawal from other bank ATM through NPSB channel (Per Withdrawal) [First 5 transactions for each calendar month]	BDT 15	BDT 15
Cash Withdrawal from other bank ATM through NPSB channel (Per Withdrawal) [From 6th transaction]	BDT 30	BDT 30
Cash Withdrawal charge for ATMs outside Bangladesh (RFCD Debit Card) *	USD 3	USD 3
Cash Withdrawal charge for ATMs outside Bangladesh (Multicurrency Debit Cards) *	Up to BDT 250	Up to BDT 250

* Medical Quota Multi-Currency Debit Card charge is waived for customers under Premium Banking Senior proposition.

* For non-USD transaction VISA a mark-up fee of 3% shall be applicable.

Credit Card Annual Fee & Charges**

Category	Premium Banking	Premium Banking Plus
VISA Infinite Annual Fee	Free**	Free*
VISA Signature/Mastercard World /TARA World/ DCI Emerald Annual Fee	Free*	Free*
VISA / Mastercard Platinum/TARA Platinum Platinum Flexi /Mastercard Millennial Annual Fee	Free*	Free*
VISA Infinite Card Replacement Fee	Free*	Free*
VISA Signature/Mastercard World /TARA World/ DCI Emerald Replacement Fee	Free*	Free*
VISA / Mastercard Platinum/TARA Platinum Platinum Flexi /Mastercard Millennial Replacement Fee	Free*	Free*

* First-year annual fee is waived (except Visa Infinite) on all credit cards. To receive waiver on subsequent years, customer needs to maintain below yearly average balance threshold:

- BDT 30 lacs for Visa / Mastercard Platinum/ TARA Platinum/ Platinum Flexi/ Mastercard Millennial
- BDT 50 lacs for Visa Signature/Mastercard World/TARA World/DCI Emerald

** Visa Infinite Credit Card

- Premium Banking customers need to maintain yearly average balance of BDT 1 crore for waiver (except Premium Banking Plus Customer)

International Lounge Visits

Free Access to International Lounge	LoungeKey™
VISA Signature Debit Card (PB Plus)	10 access (including companion)
VISA Infinite Credit Card	Unlimited*
VISA Signature Credit Card	10 access (including companion)
Mastercard World/TARA World Credit Card	4 access (including companion)
DCI Emerald Credit Card	3 access (including companion)
Mastercard Millennial Titanium	2 access (including companion)

Free Access to Balaka Lounge	
VISA Signature Debit Card (PB Plus)	Unlimited*
VISA Platinum Multicurrency Debit Card	Unlimited*
VISA Infinite Credit Card	Unlimited*
VISA Signature Credit Card	Unlimited*
Mastercard TARA World Credit Card	Unlimited*
Mastercard World Credit Card	Unlimited (Cardholder+2 companions)
DCI Emerald Credit Card	Unlimited (Cardholder+1 companion)
Platinum/Millennial Credit Card	Cardholder only

* Per visit cardholder+3 companions

- For any additional visit, US\$ 29 per visit shall be applicable.

Other Service Charges

Category	Premium Banking	Premium Banking Plus
Student File Fee & Charges		
Student File Opening Fee	Tk. 2,750	Tk. 2,750
Student File Yearly Renewal Fee	Tk. 2,225	Tk. 2,225
Foreign Currency Endorsement Fee & Charges		
Cash FCY Endorsement & Issuance Fee	1% + VAT	Free
Certificate of Cash FCY Endorsement & Issuance	Free	Free
Debit Card Endorsement Fee	Free	Free
Credit Card Endorsement Fee	Free	Free
Statement & Certificates		
Account Statement	Free	Free
DPS/FDR Account Statement	Free	Free
Loan Account Statement	Free	Free
Solvency Certificate	Free	Free
Loan Certificate	Free	Free
Tax Certificate (Account/FDR/DPS/Loan)	Free	Free
Fund Transfer & Payment		
Online Transaction (Inter-City) Deposit	Free	Free
Online Transaction (Inter-City) Withdrawal	Free	Free
Astha Transfer Free & Charges		
Fund Transfer Fee-NPSB (Per Transaction)	BDT 10	BDT 10
Fund Transfer Fee-RTGS (Per Transaction)	BDT 100	BDT 100

- i. Premium Banking SOC shall be applicable for Premium Banking TARA & Premium Banking Senior segments as well.
- ii. This schedule of charges is to be read in conjunction with the regular schedule of charges of BRAC Bank Plc.