

BRAC Bank PLC.	
SCHEDULE OF CHARGES	
Deposits & NFB, Retail Banking	
Effective from Sept 01, 2026	
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
SMS Alert Fee	Free
AGAMI Savers /TARA AGAMI Saver	
Minimum Amount Required to Earn Interest	Any amount greater than zero
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. 125 Half-Yearly. Half-Yearly average balance above Tk. 1,000,000: Upto Tk. 150 Half-Yearly
Multi-currency VISA Debit Card Fee (annual)	BDT300
TARA VISA / Mastercard Debit Card Fee (annual)	1st year free, BDT300 from second year onwards.
Debit Card Replacement Charge	Tk. 150
SMS Alert Fee	125
Chequebook Issue Fee	Tk. 10 for each leaf
Triple Benefits Savings Account / TARA Triple Benefits Savings Account	
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 from second year onwards .Charge will be waive, if average balance is Tk 50,000 & above.
Passport Endorsement Fee	Free, if yearly 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 Tk300 from next time onwards.
Happy Savers Account/TARA Happy Savers Account (Chequebook not available)	
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.
Golden Benefit Savings Account/TARA Golden Benefit Savings Account	
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 from second year onwards .Charge will be waive, if average balance is Tk. 100,000 & above.
Debit Card Replacement Charge	Tk. 300
Savings Classic Account	
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
Virtual/TARA Virtual Savings Account	
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. 50,000 : Upto Tk. 200 Half-Yearly. Half-Yearly average balance above Tk. 50,000: Free
Chequebook available	No
VISA Virtual Debit Card Fee (annual)	Upto Tk. 200
VISA TARA Virtual Debit Card Fee (annual)	TARA Virtual Debit Card is free for First year. TK.200 from second year onwards.
VISA Virtual Debit Card Replacement Charge	Tk. 200
TARA Homemakers Savings Account	
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*
TARA VISA Debit Card Fee (annual)	TARA Debit Card is free for First year. Debit Card fee will be TK.500 from second year onwards. Charge will be waived if average balance is Tk 10,000 & above
TARA Debit Card Replacement Charge	There is no replacement fee when an existing customer changes her card to TARA Debit Card. However, once a customer receives the TARA Debit Card will be charged for replacement fee Tk300 from next time onwards
TakaPay Debit Card Fee (annual)	TARA TakaPay Debit Card free for First year. Debit Card fee will be TK.300 from second year onwards. Charge will be waived if average balance is Tk 10,000 & above
*For Agent Banking	

Farmers Savings Account	
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*
Inter-City / Online Transaction Charges	Yes
VISA / MasterCard Debit Card Fee (annual)	Tk. 600
Debit Card Replacement Charge	Tk. 300

Freelancer Matrix (ERQ) Account (Chequebook not available)	
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
Debit Card Replacement Fee	USD 3
SMS Alert Fee	Free

Freelancer Matrix Current Account (LCY)	
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

Freelancer Matrix Savings Account (LCY)	
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 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 Tk300 from next time onwards.

EZEE Savings Account / TARA EZEE Savings Account	
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 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 Tk300 from next time onwards.

Current Plus Account (For SOD Purpose)	
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 Taka Account for Foreigners (Chequebook not available)	
Account Maintenance Fee	Upto Tk. 300
VISA Debit Card Fee (annual)	Upto Tk. 600
Debit Card Replacement Charge	Tk. 300

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

Current Classic Account	
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)	
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 600
Debit Card Replacement Charge	Tk. 300

Probashi Shubidha Current Account (Chequebook not available)	
Account Maintenance Fee	Free
VISA / MasterCard Debit Card Fee (annual)	Upto Tk. 300
Debit Card Replacement Charge	Tk. 300

Resident Foreign Currency Deposit - RFCD Account (Chequebook not available)	
Account Maintenance Fee	Free
VISA Debit Card Fee (Annual)	USD 10, GBP 10 and EURO 10
Cash Withdrawal Charge for ATMs outside Bangladesh	USD 3, GBP 3 and EURO 3
Debit Card Replacement Fee	USD 3, GBP 3 and EURO 3
SMS Alert Fee	Free
Current Foreign Currency Deposit Account	
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
Debit Card Replacement Fee	USD 3
SMS Alert Fee	Free
Current FCY Account for Foreign Nationals (Chequebook not available)	
Account Maintenance Fee	Free
VISA Debit Card Fee (Annual)	Upto USD 10
Cash Withdrawal Charge for ATMs outside Bangladesh	Upto USD 3
Debit Card Replacement Fee	USD 3
SMS Alert Fee	Free
FCY Account for Non-Resident Bangladeshi (Chequebook not available)	
Account Maintenance Fee	Free
VISA Debit Card Fee (Annual)	Upto USD 10
Cash Withdrawal Charge for ATMs outside Bangladesh	Upto USD 3
Debit Card Replacement Fee	USD 3
SMS Alert Fee	Free
Employee Banking Savings Salary Account **	
Minimum Opening Deposit	Not Required
Account Maintenance Fee	Free
Chequebook Issue Fee (Upon request)	BDT 150 for 10 leaves & BDT 300 for 20 leaves
VISA / MasterCard Multi-currency Debit Card Annual Fee	Free for 1st year; Upto BDT 300 from 2nd year and onwards
Account Statements & Certificates Issuance	Free
SMS Alert Fee	Free
Intercity Banking Fee	Free
Tax Certificate (Through Branch)	Upto Tk. 300
Salary Disbursement Charge	Upto Tk. 10 per account, Min Tk. 500, Max Tk. 2500
** For Employee Banking accounts charge discount/waivers will be decided as per agreement.	
Employee Banking Current Salary Account **	
Minimum Opening Deposit	Not Required
Account Maintenance Fee	Free
Chequebook Issue Fee (Upon request)	BDT 300 for 15 leaves & BDT 400 for 20 leaves
VISA / MasterCard Debit Card Annual Fee (Multi-currency for Bangladeshi)	Free for 1st year; Upto BDT 300 from 2nd year and onwards
Account Statements & Certificates Issuance	Free
SMS Alert Fee	Free
Intercity Banking Fee	Free
Tax Certificate (Through Branch)	Upto Tk. 300
Salary Disbursement Charge	Upto Tk. 10 per account, Min Tk. 500, Max Tk. 2500
** For Employee Banking accounts charge discount/waivers will be decided as per agreement.	
DYUTI Savings Account	
Half Yearly Account Maintenance Fee	Half-Yearly average balance BDT 10,000 and below: Free Half-Yearly average balance above BDT 10,000 to BDT 25,000: upto Tk. 100 Half-Yearly. Half-Yearly average balance above BDT 25,000 to BDT 50,000: upto Tk. 200 Half-Yearly. Half-Yearly average balance above BDT 50,000: Free
Chequebook available	Upon Request*
VISA / MasterCard Debit Card Fee (annual)	1st year free. From second year onwards 50% charge will be waived, if average balance is Tk 50,000 & above, Otherwise Tk 600.
SMS Alert Fee	Free
Intercity Charge	Free
Debit Card Replacement Charge	Tk.300
Dyuti Government Employee Salary Account	
Half Yearly Account Maintenance Fee	Free
Chequebook available	First chequebook free (10 leaves) From 2nd Order - 10 Leafs BDT 200, 20 Leafs BDT 400
VISA / MasterCard Debit Card Fee (annual)	1st year free. From second year onwards 100% charge will be waived, if average balance is Tk 50,000 & above, Otherwise Tk 600.
SMS Alert Fee	Free
Intercity Charge	Free
Debit Card Replacement Charge	Tk.300
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 (First 5 transactions for each calendar month) Upto Tk. 30 (From 6th transaction)
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

Medical Quota Multi-Currency Debit Card Related Fees & Charges	
Medical Quota Multi-Currency Debit Card Fee (annual)	Debit Card fee will be TK.1,000
Medical Quota Multi-Currency Debit Card Replacement Charge	Tk. 300
TakaPay Debit Card Related Fees & Charges	
TakaPay Debit Card Fee (annual)	TK.400
TakaPay Debit Card Fee for Tara Customers (annual)	TARA Debit Card is free for first year. Debit Card fee will be TK.300 from second year and onwards.
TakaPay Debit Card Replacement Charge	TK.300
Locker Charges	
Locker Facility – Small (Yearly)	Upto Tk. 4,900. [10% Discount for TARA and Golden Benefit Account]*
Locker Facility – Medium (Yearly)	Upto Tk. 7,200. [10% Discount for TARA and Golden Benefit Account]*
Locker Facility – Large (Yearly)	Upto Tk. 10,000. [10% Discount for TARA and Golden Benefit Account]*
Locker Key Replacement Fee	Upto Tk. 1,000 + Key replacement cost at actual
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
Cheque Book Related Fees & Charges	
*Cheque Book Charges (At actual)	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)	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
Intercity / Online Charges	
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
Online Transaction (Inter-City) Withdrawal	Tk. 20 lac and above: Upto Tk. 1,500
	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
Fund Transfer RTGS, NPSB.	
RTGS (Real Time Gross Settlement) through Branch & Astha App	Upto Tk.100 (Per Transaction) (Including VAT)
	Free for Government Revenue & all other payments related to Government revenue
NPSB (National Payment Switch Bangladesh) through Astha App	Upto Tk.10 (Per Transaction) (Including VAT)
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)	Upto Tk. 100 (For 3rd times or more)
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	
Passport Endorsement Fee (Accountholder/Non-Accountholder)	Upto Tk. 300
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
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
SMS Alert Fee	Upto Tk. 250 (Annual)
Internet Banking	
Internet Banking Yearly Charge	Free
SMS OTP	Free
* VAT is applicable @ 15% on banking services, fees, commissions, and charges excluding export related service as per VAT and Supplementary Duty Act. 2016	
* Excise Duty is applicable as per Excise Duty and Salt Act. 1944.	
* 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\$.	
* 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.	
* For Loan EMLs, clearing cheque charges will be borne by the Bank.	
* 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.	
* Locker : From the second year onwards, if the required CASA 6 months Avg. ≥10 lakh is not maintained, regular charges will apply to the discounted segment. (Effective from 15 Sept.,26).	
* 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.	

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