Schedule of Charges for Credit Cards

	Dual Currency Credit Card													Corporate	International Credit Card	
	Infinite	Signature	World	Diners Club Emerald	Platinum	Millennial Titanium	Platinum Flexi	Visa Cashback	Gold	Gold Flexi	Classic	TARA World	TARA Platinum	Corporate Platinum	RFCD	ERQ Platinum
Annual Fee-Primary Card	TK. 20,000	TK. 10,000	TK. 5,000	TK. 5,000	TK. 5,000	TK. 3,000	TK. 3,000	TK. 2,000	TK. 3,000	TK. 1,500	TK. 1,500	TK. 5,000	TK. 2,500	TK. 2,500	US$ 100	US$ 60
No. of Free Supplementary Card(s)	-	2	2	2	1	1	1	1	1	1	1	2	1	N/A	1	N/A
Annual Fee-Supplementary Card	Free	TK. 5,000 from 3rd onwards	TK. 2,500 from 3rd onwards	TK. 2,500 from 3rd onwards	TK. 2,500 from 2nd onwards	1,500 from 2nd onwards	1,500 from 2nd onwards	1,000 from 2nd onwards	TK. 1,500 from 2nd onwards	TK. 750 from 2nd onwards	TK. 750 from 2nd onwards	2,500 from 3rd onwards	TK. 1,250 from 2nd onwards	-	US$ 50 from 2nd onwards	-
Annual Interest Rates[17]	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	22%	22%	25%	25%	25%
CIB Fee	TK. 100	TK. 100	TK. 100	TK. 100	TK. 100	TK. 100	TK. 100	TK. 100	TK. 100	TK. 100	TK. 100	TK. 100	TK. 100	TK. 100	US$ 2	US$ 2
SMS Notification Fee	Free	TK. 200 (per card)	TK. 200 (per card)	TK. 200 (per card)	TK. 200 (per card)	TK. 200 (per card)	TK. 200 (per card)	TK. 200 (per card)	TK. 200 (per card)	TK. 200 (per card)	TK. 200 (per card)	TK. 200 (per card)	TK. 200 (per card)	TK. 200 (per card)	US$ 2 (per card)	US$ 2 (per card)
Late Payment Charges (if minimum due is not paid within due date)	TK. 1,000	TK. 1,000	TK. 1,000	TK. 1,000	TK. 600	TK. 600	TK. 600	TK. 600	TK. 600	TK. 600	TK. 500	TK. 1,000	TK. 600	TK. 600	US$ 15	US$ 15
Over Limit Charges	TK. 1,000	TK. 1,000	TK. 1,000	TK. 1,000	TK. 1,000	TK. 1,000	TK. 1,000	TK. 1,000	TK. 1,000	TK. 1,000	TK. 750	TK. 1,000	TK. 1,000	TK. 1,000	US$ 15	US$ 15
Card Replacement Fee	Free	TK. 800	TK. 800	TK. 800	TK. 700	TK. 700	TK. 700	TK. 700	TK. 500	TK. 500	TK. 500	TK. 800	TK. 700	TK. 700	US$ 10	US$ 10
Cash Advance Fee (off-us)	3% or TK. 200 whichever is higher	3% or TK. 200 whichever is higher	3% or TK. 200 whichever is higher	3% or TK. 200 whichever is higher	3% or TK. 200 whichever is higher	3% or TK. 200 whichever is higher	3% or TK. 200 whichever is higher	3% or TK. 200 whichever is higher	3% or TK. 200 whichever is higher	3% or TK. 200 whichever is higher	3% or TK. 200 whichever is higher	3% or TK. 200 whichever is higher	3% or TK. 200 whichever is higher	3% or TK. 200 whichever is higher	3% or US$ 5 whichever is higher	3% or US$ 5 whichever is higher
Card Cheque Processing Fee	3% of transaction amount or Tk. 200 whichever is higher	3% of transaction amount or Tk. 200 whichever is higher	3% of transaction amount or Tk. 200 whichever is higher	3% of transaction amount or Tk. 200 whichever is higher	3% of transaction amount or Tk. 200 whichever is higher	3% of transaction amount or Tk. 200 whichever is higher	3% of transaction amount or Tk. 200 whichever is higher	3% of transaction amount or Tk. 200 whichever is higher	3% of transaction amount or Tk. 200 whichever is higher	3% of transaction amount or Tk. 200 whichever is higher	3% of transaction amount or Tk. 200 whichever is higher	3% of transaction amount or Tk. 200 whichever is higher	3% of transaction amount or Tk. 200 whichever is higher	3% of transaction amount or Tk. 200 whichever is higher	-	-
2nd Card Cheque Book and onwards (10 leaves)	Free	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	-	-
Plastic Renewal Fee	Free	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	US$ 5	US$ 5
Higher Credit Limit Maintenance Fee[20]	-	-	-	-	TK. 1,000	TK. 1,000	Tk. 1,000	Tk. 1,000	TK. 1,000	TK. 1,000	TK. 1,000	-	-	TK. 1,000	US$12	US$12
Limit Enhancement Fee	-	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	TK. 200	US$ 2	US$ 2
Wallet Transfer through ASTHA (Mobile App & Web Version)	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT
Wallet Transfer through Add	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT	1.5% + 15% VAT

Money (MFS & PSP) and Pass Through Transaction																
Return Cheque Charges (For payment)	Free	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	US$ 5	US$ 5
Early Settlement Fee (Applicable for P@yFlex)	2% of remaining balance	2% of remaining balance	2% of remaining balance	2% of remaining balance	2% of remaining balance	2% of remaining balance	2% of remaining balance	2% of remaining balance	2% of remaining balance	2% of remaining balance	2% of remaining balance	2% of remaining balance	2% of remaining balance	2% of remaining balance	2% of remaining balance	2% of remaining balance
Printed Statement (Only for e-statement subscribers)	Free	TK. 50 for each statement	TK. 50 for each statement	TK. 50 for each statement	TK. 50 for each statement	TK. 50 for each statement	TK. 50 for each statement	TK. 50 for each statement	TK. 50 for each statement	TK. 50 for each statement	TK. 50 for each statement	TK. 50 for each statement	TK. 50 for each statement	TK. 50 for each statement	US$ 2	US$ 2
Duplicate Statement	Free	TK. 100 per month (last 2 months)	TK. 100 per month (last 2 months)	TK. 100 per month (last 2 months)	TK. 100 per month (last 2 months)	TK. 100 per month (last 2 months)	TK. 100 per month (last 2 months)	TK. 100 per month (last 2 months)	TK. 100 per month (last 2 months)	TK. 100 per month (last 2 months)	TK. 100 per month (last 2 months)	TK. 100 per month (last 2 months)	TK. 100 per month (last 2 months)	TK. 100 per month (last 2 months)	US$ 2	US$ 2
	Free	TK. 200 per month (beyond last 2 months)	TK. 200 per month (beyond last 2 months)	TK. 200 per month (beyond last 2 months)	TK. 200 per month (beyond last 2 months)	TK. 200 per month (beyond last 2 months)	TK. 200 per month (beyond last 2 months)	TK. 200 per month (beyond last 2 months)	TK. 200 per month (beyond last 2 months)	TK. 200 per month (beyond last 2 months)	TK. 200 per month (beyond last 2 months)	TK. 200 per month (beyond last 2 months)	TK. 200 per month (beyond last 2 months)	TK. 200 per month (beyond last 2 months)	US$ 2	US$ 2
Certificate Issuance Fee	Free	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	US$ 3	US$ 3
Copy of Sales Voucher	Free	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	TK. 300	US$ 10	US$ 10
Secured Card Pre-closure Fee (If card closed before 1st anniversary date)	Free	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	TK. 500	US$ 5	US$ 5
International lounge Visit Fee	US$ 29 (per visit per cardholder)	US$ 29 (per visit per cardholder)	US$ 29 (per visit per cardholder)	US$ 29 (per visit per cardholder)	US$ 29 (per visit per cardholder)	US$ 29 (per visit per cardholder)	US$ 29 (per visit per cardholder)	-	-	-	-	US$ 29 (per visit per cardholder)	US$ 29 (per visit per cardholder)	US$ 29 (per visit per cardholder)	US$ 29 (per visit per cardholder)	US$ 29 (per visit per cardholder)
Complimentary no. of visits at International Lounge[4]	Unlimited	10	4	3	-	2	-	-	-	-	-	4	-	-	-	-
Complimentary no. of visits at Balaka Executive Lounge[3]	Unlimited visits for cardholder plus any 3 companions per visit	Unlimited visits for cardholder plus any 3 companions per visit	Unlimited visits for cardholder plus any 2 companions per visit	Unlimited visits for cardholder plus any 1 companions per visit	Unlimited visits for cardholder only	Unlimited visits for cardholder only	Unlimited visits for cardholder only	N/A	N/A	N/A	N/A	Unlimited visits for cardholder plus any 3 companions per visit	Unlimited visits for cardholder only	Unlimited visits for cardholder only	Unlimited visits for cardholder only	Unlimited visits for cardholder only
1st Card Cheque Book Fee (10 leaves)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	-	-
e-statement	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Push-Pull SMS Service	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
				Effective from June 01, 2025												

Note:

1. 15% VAT will be charged as applicable.

2. Annual Fee waiver:
   For all cards, annual fee can be waived through required Reward Points redemption through BRAC Bank Astha App or by calling our 24-hour Call Center at 16221 or +880 2 55668055-6.

3. Balaka Executive Lounge Access:
   Infinite, Signature and TARA World Credit cardholders will have complimentary access of BASE Cardholder + 3 Companions (Per Visit) access to Balaka Executive Lounge at Hazrat Shahjalal International Airport, Dhaka throughout the year.

   World Credit cardholders will have complimentary access of BASE Cardholder + 2 Companions (Per Visit) access to Balaka Lounge at Hazrat Shahjalal International Airport, Dhaka throughout the year.

   DCI Emerald cardholders will have complimentary access of BASE Cardholder + 1 Companions (Per Visit) access to Balaka Lounge at Hazrat Shahjalal International Airport, Dhaka throughout the year.

   Platinum Flexi, Platinum, Millennial Titanium, ERQ Platinum and TARA Platinum credit cardholders will have complimentary access to Balaka Lounge at Hazrat Shahjalal International Airport, Dhaka throughout the year.

4. International Lounges:
   Infinite credit cardholders will have unlimited complimentary accesses to International Lounges for Primary cardholder + 3 companions (per visit) in a year. USD 29 per visit per person will be applicable after the 10th visit.

   Signature credit cardholders will have yearly a total of 10 complimentary visits including companion. USD 29 per visit per person will be applicable after 10 visits.

   World and TARA World credit cardholders will have yearly a total of 4 complimentary visits including companion. USD 29 per visit per person will be applicable after 4 visits.

   DCI Emerald cardholders will have yearly a total of 3 complimentary visits. USD 29 per visit per person will be applicable after 3 visits.

   Millennial Titanium credit cardholders will have yearly a total of 2 complimentary visits including companion. USD 29 per visit per person will be applicable after 2 visits.

   For Platinum Flexi, Platinum, ERQ Platinum & Corporate Platinum credit cardholder and any accompanying guests will be charged USD 29 per visit per person.

   **Note: Each entry whether by you or your guest - counts as ‘one visit’

5. If you pay an amount less than the current balance of a specific month’s bill statement by the payment due date, interest will be accrued on the balance remaining after the Payment Due Date and will be posted in the next statement.

6. All overseas transactions will be converted using VISA/Mastercard/Diners Club exchange rates. A foreign currency factor of 3% will be applied in case of overseas transactions when the transaction currency is non USD.

7. Charges for any customized service (available on request) are not included in this schedule. Thus additional charges may be imposed as required.

8. Automatic enrollment will be made for Push Pull SMS and Transaction Alert Service.

9. SMS notification will be given against all BRAC Bank Credit Card transactions and accordingly transaction alert fee for both Primary and Supplementary cards will be realized separately. Fees will be imposed once per year per Card.

10. Any special promotional offers will be governed by those offers’ pricing guideline, which may be different from the above mentioned charges.

11. The fees and charges are subject to change as per Bank policy / regulatory guideline.

12. If closure request is placed within 30 days to the card renewal date then annual fee will be applicable.

13. TK. 2,500 will be charged for video record checking at other bank ATMs upon cardholder’s request for any dispute.

14. Card Department will determine the credit card type based on the credit limit assigned by Credit Department.

15. Any fee imposed by other bank will be realized from the card account.

16. Any change in the schedule of charges will be communicated through BRAC Bank website (www.bracbank.com).

17. The interest rate for Doctors segment is 22% per annum.

18. For Credit Cards issued under corporate or employee banking agreements, the issuance/annual/renewal fee, all other fees, charges and interest rate will be determined based on the agreed terms and conditions stated in each agreement.

19. Bank reserves the right to waive any charges (up to 0%) at its discretion.

20. Classic and Gold Flexi Cardholders with credit limit above TK. 100,000, Gold Cardholders with credit limit above TK. 200,000, Platinum Flexi Cardholders with credit limit above TK. 500,000, Platinum and Millennial (1st card issued from July 01, 2023 and onwards) Cardholders with credit limit above TK. 500,000 will be charged Higher Credit Limit Maintenance Fee Annually on Card Anniversary Month of amount TK. 1,000.

21. Credit Shield Premium: Cardholders who have opted for this feature will be charged 0.35% of the credit card balance as of the statement date.
22. Payment for RFCD Signature and ERQ Platinum Credit Card must be made in USD.

23. Cardholder will not be eligible for “Redeem With Reward (RwR)” facility if the card is in Block Status.

24. For dual currency cards, minimum due will be 5% of the outstanding amount or BDT 500 whichever is higher; For foreign currency cards, minimum due will be 5% of the outstanding amount or USD 10 whichever is higher.

25. As per regulatory directive, Government Excise fee will be realized annually from credit card account based on the highest end of day outstanding balance generated in previous year.

Excise duty on credit Cards	
Credit Card Balance	**Excise Duty to be realized**
BDT 1 - BDT 300,000	NIL
BDT 300,001 - BDT 500,000	BDT 150
BDT 5,00,001 - BDT 10,00,000	BDT 500
BDT 10,00,001 - BDT 50,00,000	BDT 3,000
BDT 50,00,001 - BDT 1,00,00,000	BDT 5,000
BDT 1,00,00,001 - BDT 2,00,00,000	BDT 10,000
BDT 2,00,00,001 - BDT 5,00,00,000	BDT 20,000
BDT above 5,00,00,000	BDT 50,000
** Excise duty will be applicable for both debit or credit balances on an annual basis	