# IFIC BANK PLC

# Citizen's Charter

**September 2026**

## MISSION:

Our Mission is to provide service to our clients with the help of a skilled and dedicated workforce whose creative talents, innovative actions and competitive edge make our position unique in giving quality service to all institutions and individuals that we care for.

We are committed to the welfare and economic prosperity of the people and the community, for we derive from them our inspiration and drive for onward progress to prosperity.

In an intensely competitive and complex financial and business environment, we particularly focus on growth and profitability of all concerned.

## VISION:

At IFIC, we want to be the preferred financial service provider through innovative, sustainable, and inclusive growth and deliver the best-in-class value to all stakeholders.

## PROFILE of IFIC BANK PLC:

**Registered Office**
**IFIC Bank PLC**
IFIC Tower, 61 Purana Paltan
GPO Box: 2229, Dhaka-1000
Map:

**Social Media links**

**Websites**
www.ificbank.com.bd

**24/7 Customer Care**
09666716255 or 16255

**PABX Number**
09666716250

**FAX Number**
880-2-9554102

**E-mail**
info@ificbankbd.com

**Swift Code**
IFIC BD DH

**Working Hours**
Sunday to Thursday (10.00AM to 05.00PM)

**Transaction Hours**
Sunday to Thursday (10.00AM to 03.00PM)

**Branch Locations**
https://www.ificbank.com.bd/branch

**Islamic Banking Branch**
Islam Chamber, 125/A Motijheel C/A
Dhaka-1000.

**Uposhakha Locations**
https://www.ificbank.com.bd/uposhakha

**ATM Locations**
https://www.ificbank.com.bd/atm

**Trade Service Centre:**
**Dhaka Office (20 Branches)**
MCCI Building (2nd Floor),
122-124 Motijheel C/A, Dhaka-1000

**Chottogram Office (03 Branches):**
30, Suraiya Mansion, Agrabad, Chottogram.

**Corporate Branch:** 1. Agrabad 2. Gulshan 3. Narayanganj 4. Principal

**Branches having Safe Deposit Locker Service:**

1. Agrabad
2. Ambarkhana
3. Banani
4. Barisal
5. Beani Bazar
6. Bhola
7. Boro Bazar
8. Brahmanbaria
9. Choumuhani
10. Companyganj
11. Cumilla
12. Dhanmondi
13. Dinajpur
14. Elephant Road
15. Faridpur
16. Gulshan
17. Gulshan Tejgaon Link Road
18. Hathazari
19. Jashore
20. Khatungonj
21. Khulna
22. Kushtia
23. Lalmatia
24. Malibagh
25. Mohakhali
26. Moulvi Bazar
27. Narayangonj
28. Narsingdi
29. Naya Paltan
30. Netaiganj
31. Noapara
32. North Brook Hall Road
33. Pallabi
34. Rangpur
35. Shah Amanat Market
36. Shantinagar
37. Sreemongal
38. Subid Bazar
39. Sylhet
40. Uposhohar
41. Uttara

**Foreign Exchange Authorized Dealer Branches:**

1. Agrabad
2. Bangshal
3. Bogra
4. Dhanmondi
5. ElephantRoad
6. Gulshan
7. Islampur
8. Jessore
9. Kawran Bazar
10. Khatungonj
11. Khulna
12. Patiya
13. Moulvi Bazar
14. Narayanganj
15. Nawabpur Road
16. Noapara
17. Principal
18. Rajshahi
19. Shatkhira
20. Sylhet
21. Uttara
22. Islamic Banking
23. Head Office

# Citizen Service

**IFIC Bank PLC**
**September 30, 2026**

| SL. NO. | SERVICE NAME | SERVICE POINT | NECESSARY DOCUMENTS | CHARGE | PROCESSING TIME | DESIGNATED OFFICIAL |
|---|---|---|---|---|---|---|
| **Account Opening and Maintenance** | | | | | | |
| 1 | **For Individual:**<br>▪ **Interest Bearing Current Account:**<br>➢ IFIC Aamar Account<br>➢ IFIC Shohoj Account<br>▪ **Savings**<br>➢ Interest Bearing Savings Account<br>➢ Non-Interest-Bearing Savings Account<br>▪ **Payroll Account**<br>▪ **IFIC Freelancing Account**<br>▪ **Beneficiary Owner (BO) Account** | ▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | **Documents (Individual):**<br>▪ Account Opening Form<br>▪ Photograph of Customer (2 copies)<br>▪ National ID (NID)/Smart ID. If NID/Smart ID is not available, receive Passport/Birth Certificate/Driving License<br>▪ ETIN (if available)<br>**Introducer (If NID/Smart ID is not Available):**<br>▪ NID/Smart ID/Account number of IFIC Bank<br>**Nominee Documents (if any)**<br>▪ Photograph of Nominee (1 copy)<br>▪ Photocopy of any ID<br>▪ Legal Guardian's Photo ID and Photograph (If nominee is minor)<br>**Minor Customer**<br>▪ Birth Certificate<br>▪ Guardian's (Father/Mother/Legal Guardian) Photo ID and Photograph<br>▪ Guardianship certificate from competent court to be legal guardian in absence of the father & mother.<br>**Joint Account**<br>▪ All mandatory documents (mentioned above) are required for each customer.<br>**Documents (Other Than individual):**<br>▪ Trade License (valid up-to-date copy)<br>▪ Memorandum and Articles of Association certified by RJSC.<br>▪ Certificate of incorporation | As per the schedule of charges (for account maintenance) | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

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| SL. NO. | SERVICE NAME | SERVICE POINT | NECESSARY DOCUMENTS | CHARGE | PROCESSING TIME | DESIGNATED OFFICIAL |
|---|---|---|---|---|---|---|
| | | | ▪ Update List of Directors with address (Form XII), Schedule-X; Form-117 (if share transferred).<br>▪ Extract of resolution/resolution of the board/general meeting, certified by the Chairman/ Managing Director<br>▪ List of names with appointments and specimen signatures of signatories, certified by the Chairman/ Managing Director etc.<br>**Account Opening Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | | | |
| 2 | **For Other than Individual:**<br>▪ Current<br>▪ Savings<br>▪ SND<br>▪ Corporate Plus | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Trade License (valid up-to-date copy)<br>▪ Memorandum and Articles of Association, certified by RJSC<br>▪ Certificate of incorporation<br>▪ Update List of Directors with address (Form XII), Schedule-X; Form-117 (if share transferred).<br>▪ Extract of resolution/resolution of the board/general meeting, certified by the Chairman/ Managing Director<br>▪ List of names with appointments and specimen signatures of signatories, certified by the Chairman/ Managing Director etc.<br>▪ Business Identification Number (BIN)<br>**Account Opening Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per the schedule of charges (only for account maintenance) | Same Day | **Initiating & Approving Officer:**<br><br>Assigned Bank Officials |

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| SL. NO. | SERVICE NAME | SERVICE POINT | NECESSARY DOCUMENTS | CHARGE | PROCESSING TIME | DESIGNATED OFFICIAL |
|---|---|---|---|---|---|---|
| 3 | Change Static Data (mobile no., email, address etc.) | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Service Request Form<br>▪ Supporting documents against respective services.<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 4 | Dormant account activation | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Dormant Account Activation Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 5 | Conversion to Non-Interest- Bearing Account | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Service Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | Nil | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 6 | Account Closing | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Service Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

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| SL. NO. | SERVICE NAME | SERVICE POINT | NECESSARY DOCUMENTS | CHARGE | PROCESSING TIME | DESIGNATED OFFICIAL |
|---|---|---|---|---|---|---|
| **Term Deposit** | | | | | | |
| 7 | Fixed Deposit (FDR /Nano FDR)/ DRDS<br>(Customers must have a relationship account) | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Term Deposit Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | Nil | Same Day | **Initiating & Approving Officer:**<br><br>Assigned Bank Officials |
| 8 | **Deposit Scheme:**<br>➢ Pension Savings Scheme (PSS)<br>➢ IFIC Aamar Bhobishwat (Fixed Nature & Target Based)<br>➢ IFIC Nano DPS<br>➢ Monthly Income Scheme (MIS)<br>(Customers must have a relationship account) | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Term Deposit Request Form.<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | Nil | Same Day | **Initiating & Approving Officer:**<br><br>Assigned Bank Officials |
| 9 | Term Deposit Encashment (Auto credited to Relationship A/c at maturity) | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Service request form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | Nil | Same Day | **Initiating & Approving Officer:**<br><br>Assigned Bank Officials |

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| SL. NO. | SERVICE NAME | SERVICE POINT | NECESSARY DOCUMENTS | CHARGE | PROCESSING TIME | DESIGNATED OFFICIAL |
|---|---|---|---|---|---|---|
| **Card Services** | | | | | | |
| 10 | Issuance of Debit Card & PIN<br>➢ IFIC Aamar Card (VISA) | ▪ Branch<br>▪ Uposhakha<br>▪ IFIC Customer Care<br>▪ Digital channel (IFIC Aamar Bank) | **Documents:**<br>▪ Card Service Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | 5 Working Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 11 | Reissuance of Card & PIN | ▪ Branch<br>▪ Uposhakha<br>▪ IFIC Customer Care<br>▪ Digital channel (IFIC Aamar Bank) | **Documents:**<br>▪ Card Service Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | 5 Working Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 12 | Debit Card Closing | ▪ Branch<br>▪ Uposhakha<br>▪ IFIC Customer Care | **Documents:**<br>▪ Card Service Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 13 | Sanction & Issuance of Credit Card and PIN | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Credit Card Application Form,<br>▪ Supporting Documents for card application<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha | As per schedule of charges | 5 Working Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

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|---|---|---|---|---|---|---|
| 14 | Credit Card Payment | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ System generated printed copy<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Aamar Bank | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 15 | Closing Credit Card | ▪ Branch<br>▪ Uposhakha<br>▪ IFIC Customer Care | **Documents:**<br>▪ Credit Card Application Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| **BACH & Transfer Services** | | | | | | |
| 16 | Clearing Cheque | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Clearing Cheque &<br>▪ Deposit slip for credit Beneficiary account<br>**Deposit Slip is Available at:**<br>▪ Branch<br>▪ Uposhakha | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 17 | Fund Transfer (Account to Account/RTGS/ EFTN/Account to Bkash & Nagad) | ▪ Branch<br>▪ Uposhakha<br>▪ IFIC Aamar App | **Documents:**<br>▪ Fund Transfer Request Form<br>▪ Deposit slip for transfer cheque<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

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|---|---|---|---|---|---|---|
| **Cash Services** | | | | | | |
| 18 | Cash Deposit | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Deposit slip for credit account.<br>▪ Supporting documents (NID/Others) above BDT 50,000.<br>**Deposit Slip Available at:**<br>▪ Branch<br>▪ Uposhakha | Nil | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 19 | Cash Withdrawal | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Cash Cheque<br>▪ supporting documents (NID/Others) above BDT 50,000. | Nil | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| **Issuance Certificate and Statement** | | | | | | |
| 20 | Tax certificates | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Service Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 21 | Solvency certificates | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Service Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

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|---|---|---|---|---|---|---|
| 22 | Bank statement | ▪ Branch<br>▪ Uposhakha<br>▪ IFIC Bank Website<br>▪ IFIC Aamar Bank<br>▪ Through SMS | **Documents:**<br>▪ Service Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| **Pay Order Services** | | | | | | |
| 23 | Pay Order | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Payment Order Issuance/Cancellation Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 24 | Pay Order Encashment | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Payment Order Issuance/Cancellation Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 25 | Cancellation & Issuance of Duplicate Pay Order | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Payment Order Issuance/Cancellation Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

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|---|---|---|---|---|---|---|
| **Cheque Book** | | | | | | |
| 26 | Cheque Book Issuance, Delivery and Activation | ▪ Branch<br>▪ Uposhakha,<br>▪ IFIC Customer Care<br>▪ IFIC Digital Channel (IFIC Aamar Bank) | **Documents:**<br>▪ System generated printed copy<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha | As per schedule of charges | 5 working Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 27 | Stop Payment of Cheque | ▪ Branch<br>▪ Uposhakha<br>▪ IFIC Aamar Bank | **Documents:**<br>▪ Service Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| **Foreign Currency Endorsement Service** | | | | | | |
| 28 | Foreign Currency Endorsement against Card | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Foreign Currency Endorsement Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | Nil | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 29 | Foreign Currency Endorsement against Cash | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Foreign Currency Endorsement Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

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| SL. NO. | SERVICE NAME | SERVICE POINT | NECESSARY DOCUMENTS | CHARGE | PROCESSING TIME | DESIGNATED OFFICIAL |
|---|---|---|---|---|---|---|
| **Sanchayapatra, Bond & Govt Securities Service** | | | | | | |
| 30 | Bond Issuance and Encashment | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Bond-SP Service Request Form<br>▪ DIB<br>▪ Form 1 & 19<br>▪ Passport and other supporting documents<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | Nil | 2 working Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 31 | Purchasing of Govt. Prize Bond | ▪ Branch<br>▪ Uposhakha | **Document:**<br>▪ Debit Credit voucher<br>**Voucher is Available at:**<br>▪ Branch<br>▪ Uposhakha | Nil | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 32 | Encashment of Govt. Prize Bond | ▪ Branch<br>▪ Uposhakha | **Document:**<br>▪ Debit Credit voucher<br>**Voucher is Available at:**<br>▪ Branch<br>▪ Uposhakha | Nil | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 33 | Government Securities Purchase | ▪ Branch<br>▪ Uposhakha | **Document:**<br>▪ Govt. Securities Investment Service Request Form<br>▪ Other supporting documents.<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | Nil | 2 working Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

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|---|---|---|---|---|---|---|
| 34 | Government Securities Encashment | ▪ Branch<br>▪ Uposhakha | **Document:**<br>▪ Govt. Securities Investment Service Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | Nil | 2 working Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 35 | Sanchayapatra Issuance and Encashment and Certificate issue | ▪ Branch<br>▪ Uposhakha | **Documents:**<br>▪ Bond-SP Service Request Form<br>▪ Poribar/3 Months/5 Years BSP Form<br>▪ NID of Sanchayapatra holder & 1 copy photo<br>▪ Nominee's NID & 1 copy photo<br>**For Minor Nominee**<br>▪ Birth Certificate<br>▪ NID of legal guardian<br>▪ Guardianship certificate from competent court to be legal guardian in absence of the father<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | Nil | 3 working Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| **Other Services** | | | | | | |
| 36 | Collection of Utility Bill (DPDC, DESCO, WASA, BTCL, TITAS etc.) | ▪ Branch<br>▪ Uposhakha<br>▪ IFIC Aamar Bank | ▪ Not Applicable | Nil | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

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|---|---|---|---|---|---|---|
| 37 | Locker Service Process | ▪ Branch<br>▪ Uposhakha | **Document:**<br>▪ Locker Service Request Form<br>▪ Signature card for locker<br>▪ Applicant Photo (2 Copies)<br>**If nominee is different from relationship account:**<br>▪ Nominee NID<br>▪ Photo 01 copy (attested by locker holder)<br>**Request Form is Available at:**<br>▪ Branch & Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 38 | Balance Order/Sweeping Service | ▪ Branch<br>▪ Uposhakha | **Document:**<br>Balance Order Request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 39 | SMS Banking Enrolment | ▪ Branch<br>▪ Uposhakha<br>▪ Customer Care | **Document:**<br>▪ Service request Form<br>**Request Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| **Credit Facilities** | | | | | | |
| 40 | Home Loan<br>➢ Aamar Bari | ▪ Branch<br>▪ Uposhakha | **Document:**<br>▪ Aamar Bari Loan Application Form<br>▪ supporting documents and deed<br>**Application Form is Available at:**<br>▪ Branch<br>▪ Uposhakha | As per schedule of charges | Approval in 2 Working Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

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|---|---|---|---|---|---|---|
| 41 | Consumer Loan<br>➢ Aamar Rin | ▪ Branch<br>▪ Uposhakha | **Document:**<br>▪ Consumer Loan Application Form<br>▪ Supporting documents and deed<br>**Application Form is Available at:**<br>▪ Branch<br>▪ Uposhakha | As per schedule of charges | Approval in 2 Working Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 42 | Shohoj Rin | ▪ Branch<br>▪ Uposhakha | **Document:**<br>▪ Shohoj Rin Application Form<br>▪ supporting documents with application<br>**Application Form is Available at:**<br>▪ Branch<br>▪ Uposhakha | As per schedule of charges | 2 Working Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 43 | Banijjik Bastu Rin | ▪ Branch<br>▪ Uposhakha | **Document:**<br>▪ IFIC Banijjik Bastu Rin Application Form<br>▪ Supporting documents with application<br>**Application Form is Available at:**<br>▪ Branch<br>▪ Uposhakha<br>▪ IFIC Website | As per schedule of charges | 2 Working Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 44 | Suborno Gram | ▪ Branch<br>▪ Uposhakha | **Document:**<br>▪ Shohoj Rin Application Form<br>▪ Supporting documents with application<br>**Application Form is Available at:**<br>▪ Branch<br>▪ Uposhakha | As per schedule of charges | 2 Working Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

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|---|---|---|---|---|---|---|
| 45 | SME & Corporate Finance | ▪ Branch<br>▪ Uposhakha | **Document:**<br>▪ Loan Application Form<br>▪ Photographs of all partners/directors<br>▪ Undertaking (Form KA) from individual partners for CIB report.<br>▪ Board resolution<br>▪ Application of credit facilities<br>▪ Borrowers' application in letter head pad<br>▪ Net worth statement/ IT10B of all partners<br>▪ Audited balance sheet along with financial statements of the company for 03 years.<br>▪ Up to date trade license, IRC, ERC<br>▪ Bond Warehouse License<br>▪ Copy of list of machinery, manpower etc<br>▪ Copy of dated TIN certificate<br>▪ Renewed Insurance Policy<br>▪ Up to date rent paid receipt.<br>▪ Copy of environment certificate from competent authority<br>▪ Fire license from Directorate of Fire Service & Civil Defense.<br>▪ Up to date stock report etc. | As per schedule of charges | | **Initiating & Approving Officer:**<br><br>Assigned Bank Officials |

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|---|---|---|---|---|---|---|
| **Foreign Trade Service** | | | | | | |
| 46 | **Import Bills**<br>▪ Scrutiny<br>▪ Shipping Guarantee/ NOC Issuance<br>▪ Issuance of a variety of Certificates<br>▪ Document Acceptance and Delivery<br>▪ Endorsement of Sight/Usance Bills<br>▪ Correspondence with Counterparties' Bank | ▪ Authorized Dealer<br>▪ IFIC Aamar Trade | **Document:**<br>▪ Customer Request Form<br>▪ Supporting Documents<br>Customer Acceptance of Discrepancy (where required) | As per schedule of charges | 5 Working Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 47 | **Export LC:**<br>▪ Advise<br>▪ Transfer<br>▪ Lien<br>▪ Related Amendment<br>▪ Issuance of FOC Certificate<br>**Cash Assistance**<br>▪ Processing<br>▪ Claim<br>▪ Disbursement | ▪ Authorized Dealer<br>▪ IFIC Aamar Trade | **Document:**<br>▪ Customer Request Form<br>Supporting Documents (if required) | As per schedule of charges | **Export LC:**<br>Same Day<br>**Cash Assistance:**<br>Observation will be provided within 3 Banking Days | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

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**September 30, 2026**

| SL. NO. | SERVICE NAME | SERVICE POINT | NECESSARY DOCUMENTS | CHARGE | PROCESSING TIME | DESIGNATED OFFICIAL |
|---|---|---|---|---|---|---|
| **Foreign Trade Service (Continued)** | | | | | | |
| 48 | **LC Issuance**<br>**Cash (Sight/Deferred)**<br>▪ Local & Foreign<br>**Back-to-Back (Sight/Deferred)**<br>▪ Local & Foreign<br>**NON-LC (Telegraphic Transfer)**<br>▪ Deferred (document against payment)<br>▪ Sight (advance payment)<br>▪ Related amendment, correspondence, and cancellations<br>▪ Issuance Certificates | ▪ Authorized Dealer<br>▪ IFIC Aamar Trade | **Document:**<br>▪ Loan Wise Application Form<br>▪ Supporting documents<br>**Application Form is Available at:**<br>▪ Authorized Dealer | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 49 | **Export Bills Payment**<br>▪ Adjustments of Finance<br>▪ Proceeds Credit, Fund Transfer Encashment | ▪ Authorized Dealer | **Document:**<br>▪ Customer Request Form<br>▪ Supporting Documents (if required) | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

# Citizen Service

**IFIC Bank PLC**
**September 30, 2026**

| SL. NO. | SERVICE NAME | SERVICE POINT | NECESSARY DOCUMENTS | CHARGE | PROCESSING TIME | DESIGNATED OFFICIAL |
|---|---|---|---|---|---|---|
| 50 | **Export Bills:**<br>▪ Scrutiny and sending documents for collection<br>▪ Finance calculation: (Demand Loan, Packing Credit, ECC Purchase (Local/Foreign), Encashment, Fund Transfer)<br>▪ Issuance of NOC against TT<br>▪ Endorsement on BL<br>▪ Necessary swift correspondence | ▪ Authorized Dealer | **Document:**<br>▪ Customer Request Form<br>▪ Supporting Documents (if required) | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 51 | **Bank Guarantee issuance**<br>▪ Local & Foreign<br>▪ Related Amendment/ Extension, confirmation, claim/honor, and cancellation | ▪ Authorized Dealer | **Document:**<br>▪ Customer Request Form<br>▪ Supporting Documents (if required) | As per schedule of charges | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |
| 52 | **Remittance**<br>▪ Private and Commercial<br>▪ Inward remittance<br>▪ Outward remittance<br>▪ Remittance against service from local firm/co.<br>▪ Wage earners remittance through exchange houses | ▪ Authorized Dealer | **Document:**<br>▪ Customer Request Form<br>▪ Supporting Documents (if required) | As per schedule of charges | **Inward:** On receipt of reconciliation report<br>**Outward:** Same Banking Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

**The service time will be counted after all required documents have been received.

# Citizen Service for Islamic Banking

**IFIC Bank PLC**
**September 30, 2026**

| SL. NO. | SERVICE NAME | SERVICE POINT | NECESSARY DOCUMENTS | CHARGES | PROCESSING TIME | DESIGNATED OFFICIAL |
|---|---|---|---|---|---|---|
| **Account Opening for Islamic Banking** | | | | | | |
| 1 | **For Individual:**<br>▪ Mudaraba Savings Account<br>▪ Mudaraba Savings Account (Payroll) | ▪ Islamic Banking Branch<br>▪ Islamic Banking Window | **Documents (Individual):**<br>▪ Islamic Banking Account Opening Form (Individual) Full Set<br>▪ Photograph of Customer (2 copies)<br>▪ National ID (NID)/Smart ID. If NID/Smart ID is not available, receive Passport/Birth Certificate/Driving License<br>▪ ETIN (if available)<br>**Introducer (If NID/Smart ID is not Available):**<br>▪ NID/Smart ID/Account number of IFIC Bank<br>**Nominee Documents (if any)**<br>▪ Photograph of Nominee (1 copy)<br>▪ Photocopy of any ID<br>▪ Legal Guardian's Photo ID and Photograph (If nominee is minor)<br>**Minor Customer**<br>▪ Birth Certificate<br>▪ Guardian's (Father/ Mother/ Legal Guardian) Photo ID and Photograph<br>▪ Guardianship certificate from competent court to be legal guardian in absence of the father & mother.<br>**Joint Account**<br>▪ All mandatory documents (mentioned above) are required for each customer. | Nil | Same Day | **Initiating & Approving Officer:**<br>Assigned Bank Officials |

# Citizen Service for Islamic Banking

**IFIC Bank PLC**
**September 30, 2026**

| SL. NO. | SERVICE NAME | SERVICE POINT | NECESSARY DOCUMENTS | CHARGES | PROCESSING TIME | DESIGNATED OFFICIAL |
|---|---|---|---|---|---|---|
| | | | **Account Opening Form is Available at:**<br>▪ Islamic Banking Branch/ Window<br>▪ IFIC Website | | | |
| 2 | **<u>For Other Than Individual:</u>**<br>▪ Al-Wadeeah Current Account<br>▪ Mudaraba Special Notice Deposit (SND) Account | ▪ Islamic Banking Branch<br>▪ Islamic Banking Window | **Documents (Other Than individual):**<br>▪ Islamic Banking Account Opening Form (Other Than Individual) Full Set<br>▪ Photograph of Customer (2 copies)<br>▪ National ID (NID)/ Smart ID. If NID/Smart ID is not available, receive Passport/Birth Certificate/ Driving License<br>▪ ETIN (if available)<br>▪ Trade License (valid up-to date copy)<br>▪ Memorandum and Articles of Association certified by RJSC.<br>▪ Certificate of incorporation<br>▪ Update List of Directors with address (Form XII), Schedule-X; Form-117 (if share transferred).<br>▪ Extract of resolution/resolution of the board/general meeting, certified by the Chairman/ Managing Director<br>▪ List of names with appointments and specimen signatures of signatories, certified by the Chairman/ Managing Director etc.<br>▪ Business Identification Number (BIN)<br>**Account Opening Form is Available at:**<br>▪ Islamic Banking Branch/ Window<br>▪ IFIC Website | Nil | Same Day | **Initiating & Approving Officer:**<br><br>Assigned Bank Officials |

# Citizen Service for Islamic Banking

**IFIC Bank PLC**
**September 30, 2026**

| SL. NO. | SERVICE NAME | SERVICE POINT | NECESSARY DOCUMENTS | CHARGES | PROCESSING TIME | DESIGNATED OFFICIAL |
|---|---|---|---|---|---|---|
| 3 | **Deposit Scheme:**<br>▪ Mudaraba Aamar Bhobishawt<br>▪ Mudaraba Hajj Deposit Scheme<br>▪ Mudaraba Nano DPS | ▪ Islamic Banking Branch<br>▪ Islamic Banking Window | **Documents:**<br>▪ Term Deposit Request Form.<br>**Request Form is Available at:**<br>▪ Islamic Banking Branch/ Window<br>▪ IFIC Website | Nil | Same Day | **Initiating & Approving Officer:**<br><br>Assigned Bank Officials |
| 4 | **Term Deposit:**<br>▪ Mudaraba Mashik Munafa Scheme<br>▪ Mudaraba Term Deposit (MTD) | ▪ Islamic Banking Branch<br>▪ Islamic Banking Window | **Documents:**<br>▪ Term Deposit Request Form.<br>**Request Form is Available at:**<br>▪ Islamic Banking Branch/ Window<br>▪ IFIC Website | Nil | Same Day | **Initiating & Approving Officer:**<br><br>Assigned Bank Officials |
| **Investment Facilities for Islamic Banking** | | | | | | |
| 5 | **HPSM Finance**<br>▪ HPSM Barakah Aamar Bari<br>▪ HPSM IFIC Auto Finance<br>▪ HPSM (SME/Corporate) | ▪ Islamic Banking Branch<br>▪ Islamic Banking Window | **Document:**<br>▪ Barakah Aamar Bari Application Form<br>▪ supporting documents and deed<br>**Application Form is Available at:**<br>▪ Islamic Banking Branch/ Window | As per schedule of charges | Approval in 2 Working Days | **Initiating & Approving Officer:**<br><br>Assigned Bank Officials |
| 6 | **Bai-Murabaha Finance**<br>▪ Bai-Murabaha Aamar Biniyog<br>▪ Bai-Murabaha Shohoj Biniyog<br>▪ Bai-Murabaha Aamar Subornogram<br>▪ Bai-Murabaha (SME/Corporate) | ▪ Islamic Banking Branch<br>▪ Islamic Banking Window | ▪ Bai Murabaha Common Application Form<br>▪ supporting documents and deed<br>**Application Form is Available at:**<br>▪ Islamic Banking Branch/Window | As per schedule of charges | Approval in 2 Working Days | **Initiating & Approving Officer:**<br><br>Assigned Bank Officials |

# Citizen Service for Islamic Banking

**IFIC Bank PLC**
**September 30, 2026**

| SL. NO. | SERVICE NAME | SERVICE POINT | NECESSARY DOCUMENTS | CHARGES | PROCESSING TIME | DESIGNATED OFFICIAL |
|---|---|---|---|---|---|---|
| | ▪ Bai-Murabaha Trust Receipt (SME/Corporate)<br>▪ Bai-Murabaha Import Bill (SME/Corporate) | | | | | |
| 7 | **Bai-Salam Finance**<br>Bai-Salam (SME/Corporate) | ▪ Islamic Banking Branch<br>▪ Islamic Banking Window | ▪ Bai Salam Common Application Form<br>▪ supporting documents and deed<br>**Application Form is Available at:**<br>▪ Islamic Banking Branch/Window | As per schedule of charges | Approval in 2 Working Days | **Initiating & Approving Officer:**<br><br>Assigned Bank Officials |

**Note:** All the Islamic Account will be opened, and all the Islamic products will be sold only at Islamic Banking Branch.

# Institutional Service

**IFIC Bank PLC**
**September 30, 2026**

| SL. NO. | SERVICE NAME | SERVICE POINT | NECESSARY DOCUMENTS | CHARGES | PROCESSING TIME | DESIGNATED OFFICIAL |
|---|---|---|---|---|---|---|
| 1. | Sending Unclaimed Deposit report to Bangladesh Bank (BB). | Head Office | Unclaimed deposit reports which are sent by branches. | Nil | As per BB guideline/ BRPD Circular No. 10, Dated Sep 12, 2018. | Assigned Bank Official |
| 2. | Deposit TAX & VAT to BB as per direction of NBR | Head Office | Reports and advice which are sent by branches | Nil | As per regulatory Instruction | Assigned Bank Official |
| 3. | Preparing & Sending CTR report to BB | Head Office | Send report through goAML software with selective format to BB | Nil | Within 21 days of the next month | Assigned Bank Official |
| 4. | Preparing & Sending STR report to BB | Head Office | Send report as and when detected | Nil | When detected | Assigned Bank Official |
| 5. | Sending excise duty to Central Revenue Board | Head Office | Reports and advice | Nil | As per regulatory Instruction | Assigned Bank Official |
| 6. | Providing bank's information to Bangladesh Bank & other regulatory bodies | Head Office | Letter/email copy | Nil | As per regulatory Instruction | Assigned Bank Official |
| 7. | Providing Account related information/ document to Bangladesh Bank/ National Board of Revenue/ Anti-Corruption Commission/ Other Regulatory Bodies | Head Office | Letter/email copy | Nil | As per regulatory Instruction | Assigned Bank Official |
| **Procurement** Related Services | | | | | | |
| 8. | Purchase of Software, Computer, and other computer accessories | Head Office | As per bank's procurement policy | As per contract value | As per contract | Assigned Bank Official |
| 9. | Tender | Head Office | ▪ Sealed tender document<br>▪ Official sealed proposal (If necessary)<br>▪ Pay order (If necessary)<br>Bank Guarantee (If necessary) | Nil | As per procurement policy of the Bank | Manager, Central Procurement/ Assigned Bank official |

| | | | | | | |
|---|---|---|---|---|---|---|
| **10.** | Work Order | Head Office | ▪ Signing copy of respective officials in official pad.<br>▪ Acceptance of work order | Nil | Maximum 5 calendar days | Manager, Central Procurement /Assigned Bank official of purchasing point |
| **11** | Bill | Head Office | ▪ Bill<br>▪ Challan (if necessary)<br>▪ Musok 6.3 | Nil | As per procurement policy of the Bank | Assigned Bank official |
| **12** | Pay Order Release | Head Office | Forwarding Letter | Nil | Maximum 5 calendar days | Manager, Central Procurement /Assigned Bank official |
| **13** | Bank Guarantee Release | Head Office | Forwarding Letter | Nil | Maximum 5 calendar days | Manager, Central Procurement /Assigned Bank official |

# Internal Service

**IFIC Bank PLC**
**September 30, 2026**

| SL. NO. | SERVICE NAME | SERVICE POINT | NECESSARY DOCUMENTS | CHARGES | PROCESSING TIME | DESIGNATED OFFICIAL |
|---|---|---|---|---|---|---|
| **1.** | Recruitment | Head Office | Applicants' resume and other documents through Online | Nil | As per Management decision | Assigned Bank Official |
| **2.** | Employee Salary, Transfer, Promotion & Employee's Leave | Head Office | As per bank's policy. | Nil | Monthly | Assigned Bank Official |
| **3.** | Training for Employee | Head Office | As per requirement. Training materials are preserved in internal portal. | Nil | According to training schedule | Assigned Bank Official |
| **4.** | Preparing & Distributing Master Budget | Head Office | As per bank's policy. Distributing budget after analyzing market condition, branch history etc. | Nil | Yearly | Assigned Bank Official |
| **5.** | New branch/ uposhakha opening, maintenance, renovation of existing branches/ uposhakha | Head Office | **a.** Bangladesh Bank approval,<br>**b.** Board approval,<br>**c.** Rental agreement,<br>**d.** Legal papers and<br>**e.** Other related papers etc. | As per agreement | As per Management decision | Assigned Bank Official |
| **6.** | Distributing calendar, ID card, visiting card etc. | Head Office | Depending on branch demand and senior management's decision. | As per agreement | As per work order | Assigned Bank Official |
| **7.** | Repair, maintenance, and supply of the Furniture | Head Office | As per branch/department requisition | N/A | As per work order | Assigned Bank Official |

## KEY COMMITMENTS TO OUR CUSTOMERS:

1. Operating banking business with proper regulatory license and approvals.
2. Displaying notices that are mandated by the regulators at branches & website.
3. Displaying banking hours and holiday notices.
4. Showcasing products and services at branches & website.
5. Rendering friendly, fast & accurate services to customers' overall banking relationship and providing solutions to their financial needs.
6. Attending to all customers present in the banking hall during the business hours.
7. Ensuring our documents and procedures are clear and give complete information about our products and services.
8. Displaying interest rates for various deposit & loan schemes and standard fees & charges at the branches.
9. Notifying changes in interest rates, fees, charges, etc. through notice board in branch/uposhakha and IFIC Bank official website.
10. Providing details of various deposit schemes/loan services of the Bank.
11. Informing customers/ clients about the Value-Added Services such as Internet Banking, Digital Banking, SMS Banking, ATM services, etc., along with the relevant charges levied for that.

## WE EXPECT OUR CUSTOMERS TO:

1. Consciously read and understand all relevant product features, terms & conditions, tariff, banking practices, norms, etc., and ask bank-staff immediately for any clarifications.
2. Help us meeting the "Know Your Customer (KYC), Customer Due Diligence (CDD)" obligations by making complete & correct disclosure about their identity, occupation, address etc.
3. Notify us whenever address, contact number, transaction profile, mandate, ownership information etc. require any change and keep the account up-to-date and active.
4. Take precautions that are indicated for protection of their accounts. **Do not share confidential information like PIN, OTP, CVV, password with any 3rd party.**
5. Avail digital platforms/services like Automated Teller Machine (ATM), Digital Banking, RTGS, BEFTN etc. to reduce risks associated with cash-transactions.
6. Follow the banking norms, practices, functional rules and abide by the terms and conditions prescribed for each banking products and services.
7. Cooperate in paying government Tax, VAT, Excise-Duty etc. applicable to their accounts and comply with instructions like Hold, Freeze, etc. from any regulatory body.

8. Pay service charges for required banking services such as return of cheque, statement, solvency certificate etc. The details of fees & charges are available on the Bank's website, branches and uposhakha.
9. Provide valuable feedback on our services to enable us to take corrective measures and improve our customer service and respond to Bank on any query to keep customers' account updated and to provide required services.

## CUSTOMER COMPLAINT MANAGEMENT:

With a specific complaint anyone may visit the branches/uposhakhas or contacts our Customer Care Centre.

**Citizen's Charter**
**IFIC Bank PLC**
**Complaint Management**
**September 30, 2026**

| SL. NO. | Complaint Initiating Level | Complain Disposal Level | Contact Person |
|---|---|---|---|
| 1 | Customer Care Centre | Customer Care Centre | Md. Jewel Hossain<br>Manager, Customer Care Center.<br>Email: jewel.hossain@ificbankbd.com<br>Contact Number: 09666716250 Ext-881 |
| 2 | Branch/Uposhakha | Chief Operating Officer<br>(Focal Point) | Helal Ahmed<br>Chief Operating Officer<br>Email: helal@ificbankbd.com<br>Contact Number: 09666716250 Ext-400 |
| 3 | Branch/Uposhakha | Head of Operations<br>(Alternative Focal Point) | Tagore Lakshaman Chandra Ghosh<br>Head of Operations<br>Email: lakshaman@ificbankbd.com<br>Contact Number: 09666716250 Ext-364 |
| 4 | Social Media Platforms<br>(Facebook) | Relevant Department considering the nature of the complain | Khandaker Anwar Ehtesham<br>Head of Branding, Communications & Corporate Affairs<br>Email: anwar.ehtesham@ificbankbd.com<br>Contact: +8809666716250 Ext-156 |

## a. Team for preparing, updating, and implementing the Citizen Charter:

| | | | |
|---|---|---|---|
| **1** | Helal Ahmed | Chief Operating Officer | **Chairman** |
| **2** | Tagore Lakshaman Chandra Ghosh | Head of Operations | Member |
| **3** | Mr. Morshed Ali | Manager, Branch Business | Member |
| **4** | Ms. Iffat Ara | Head of Business System & MIS | Member |
| **5** | Mr. A.M. Zahidur Rashid | Head of Audit | Member |
| **6** | Ms. Mukti Chakraborty | Head of Account service & Government Securities Management | **Member Secretary** |
| **7** | Shaik Monjurul Haque | Head of Staffing & Resource Planning | Member |
| **8** | Sk. Azim Hasan | Head of Alternative Delivery Services | Member |
| **9** | Maneesha Khandaker | Manager: SME Risk Management (Unit 1) | Member |
| **10** | Md. Mazharul Islam | Manager: Technical Procurement | Member |
| **11** | Mr. M.R.K. Mahabub | Manager: Process Development | Member |

**b. Committee for monitoring the action plan for a fiscal year regarding implementation of the Citizen Charter:**

| | | | |
|---|---|---|---|
| **1** | Helal Ahmed | Chief Operating Officer | **Chairman** |
| **2** | Md. Nazmul Haque Talukder | Head of DP & IT System Management | Member |
| **3** | Sohel Mahmud Zahiduzzaman | Head of Human Resource Management | Member |
| **4** | Mr. Md. Mozahid Kabir | Head of ICC | Member |
| **5** | Mr. Tagore Lakshaman Chandra Ghosh | Head of Operations | Member |
| **6** | Mr. A.K.M. Zahirul Islam | Head of Infrastructure Development | Member |
| **7** | Mr. Md. Iqbal Hossain | Manager: Branch Business Division | **Member Secretary** |