

IFIC Bank PLC

Schedule of Charge, Fees & Commissions

Effective from 01 January 2026 to 30 June 2026

Particulars	Rate
A. General Banking	
Deposit Accounts	
Current Account	
Account Maintenance Fee (half yearly)	Tk. 300 + VAT
Closing of Account	Tk. 300 + VAT
SND Account & Corporate Plus	
Account Maintenance Fee (half yearly)	Tk. 500 + VAT
Closing of Account	Tk. 300 + VAT
Savings Account	
Savings Account :	
Account Maintenance Fee	
Average balance up to Tk. 10,000	Free
Average balance Tk. 10,001 and up to Tk. 25,000 (half yearly)	Tk. 100 + VAT
Average balance Tk. 25,001 and up to Tk. 200,000 (half yearly)	Tk. 200 + VAT
Average balance Tk. 200,001 and up to Tk. 1,000,000 (half yearly)	Tk. 250 + VAT
Average balance of above Tk. 1,000,000 (half yearly)	Tk. 300 + VAT
Closing of Account	Tk. 200 + VAT
Student Savings Account :	
Account Maintenance Fee	Free
Debit Card Issuance Fee	Green PIN: Free Printed PIN: Tk. 100 + VAT
Debit Card Fees [yearly; upfront realisation]	Free
Closing of Account	Free
IFIC Shohoj Account	
A. General Customers:	
Account Maintenance Fee (half yearly)	Free
Debit Card Issuance Fee	Green PIN: Tk. 600 + VAT Printed PIN: Tk. 600 + VAT
Debit Card Fees [yearly; upfront realisation]	Tk. 600 + VAT
Cheque Book	Tk. 10 per leaf + 15% VAT
SMS alert service (half yearly)	Tk. 25 + VAT
Closing of Account	Free
B. Business Customers:	
Account Maintenance Fee (half yearly)	Free
Debit Card Issuance Fee	Green PIN: Tk. 600 + VAT Printed PIN: Tk. 600 + VAT
Debit Card Fees [yearly; upfront realisation]	Tk. 600 + VAT
Cheque Book	Tk. 10 per leaf + 15% VAT
SMS alert service (half yearly)	Tk. 25 + VAT
Closing of Account	Free
C. Payroll Customers:	
Account Maintenance fee	Free
Debit Card Issuance Fee	Green PIN: Free Printed PIN: Tk. 100 + VAT
Debit Card Fees [yearly; upfront realisation]	1st year Free; From 2nd year Tk. 600 + VAT
Cheque Book	1st Cheque book with 20 leaves: Free From next cheque book: Tk. 10 per leaf + 15% VAT
SMS Alert Service (half yearly)	Tk. 25 + VAT
Closing of Account	Free

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AAMAR Account	
A. General Customers:	
Account Maintenance Fee (half yearly)	Tk. 300 + VAT
Debit Card Issuance Fee	Green PIN: Tk. 600 + VAT Printed PIN: Tk. 600 + VAT
Debit Card Fees [yearly; upfront realisation]	Tk. 600 + VAT
Cheque Book	Tk. 10 per leaf + 15% VAT
Closing of Account	Tk. 300 + VAT
B. Business Customers:	
Account Maintenance Fee (half yearly)	Tk. 300 + VAT
Debit Card Issuance Fee	Green PIN: Tk. 600 + VAT Printed PIN: Tk. 600 + VAT
Debit Card Fees [yearly; upfront realisation]	Tk. 600 + VAT
Cheque Book	Tk. 10 per leaf + 15% VAT
Closing of Account	Tk. 300 + VAT
C. Payroll Customers:	
Account Maintenance Fee	Free
Debit Card Issuance Fee	Green PIN: 1st year Free, From 2nd year Tk. 600 + VAT Printed PIN: Tk. 100 + VAT
Debit Card Fees [yearly; upfront realisation]	1 st year Free; From 2 nd year Tk. 600 + VAT
Cheque Book	1 st Cheque book with 20 leaves: Free From next cheque book: Tk. 10 per leaf + 15% VAT
Closing of Account	Free
SMS charges	
SMS alert charge other than IFIC Shohoj & Student A/C (half yearly)	Tk. 150 + VAT
SMS Charge to inform customer about dispatching of half-yearly & yearly statement & Balance Confirmation Certificate	Free
Issuance of Pay Order etc.	
Up to Tk.1,000	Tk. 20 + VAT
Tk. 1,001 to Tk.100,000	Tk. 50 + VAT
Above Tk. 100,000	Tk. 100 + VAT
Cancellation of PO/SDR	Tk. 50 + VAT
Duplicate Issuance of PO	Tk. 500 + VAT
Locker & Safe Custody Charges	
Small	Tk. 5,000 yearly + VAT
Medium	Tk. 10,000 yearly + VAT
Large	Tk. 12,000 yearly + VAT
Replacement of lost key	At actual plus 15% of rent as handling charges + VAT
Security Money (Refundable)	
Small	Tk. 5,000
Medium	Tk. 10,000
Large	Tk. 12,000
Mobile Financial Service (MFS)	
IFIC Account to bkash Account	Free
IFIC Card to bkash Account	Free
IFIC Account to Nagad Account	Free
IFIC Card to Nagad Account	Free

IFIC Bank PLC

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Effective from 01 January 2026 to 30 June 2026

Particulars	Rate	
Solvency certificate	Tk. 200 + VAT	
Issuance of Tax Certificate (Once in a year)	Free	
Duplicate Issuance of Tax Certificate	Tk. 1,000 + VAT	
Half-yearly & yearly statement & Balance Confirmation Certificate	Free	
Issuance of additional statements other than half-yearly & yearly statement & Balance Confirmation Certificate	Max. Tk. 100 + VAT	
Authentication/verification of statements/certificates	Up to 10 page 11 Pages to 50 Pages Above 50 Pages (Tk 500+ Per page Tk 5) + VAT	Tk. 50 + VAT Tk. 500 + VAT Tk. 500+ Per page Tk 5) + VAT
Beneficiary Owner's certificate	Tk. 100 + VAT	
Any other certificate	Tk. 500 + VAT	
Cheque Return for Insufficient Fund - Inward/Outward (Each time)	Max. Tk. 50 + VAT	
Issuance of Cheque Book	Tk. 10 per leaf + 15% VAT	
Destruction of Cheque Book	Tk. 500 + VAT	
Issuance of copy of Cheque & Voucher (beyond 3 months)	Tk. 1,000 + VAT	
Stop payment instruction	Tk. 100 per instruction + VAT	
Cancelation of Stop payment instruction	Tk. 50 per instruction + VAT	
Issuance of Bangladesh Bank Cheque	Tk. 1,000 per instance + VAT	
Postage charge	At actual (mini Tk. 50) + VAT	
Stamp charge	At actual	
RTGS fund transfer per transaction	Tk. 100 (including VAT)	
NPSB fund transfer per transaction	Tk. 10 (including VAT)	
Dormant Account Activation Charge	Free	
Standing Instruction	Tk. 500 + VAT	
Premature encashment of DPS & FDR etc.	Free	
Internet Banking	Free	

Govt. Securities	Fees (including VAT)	
Opening of BPID	Individual Institutional	Tk. 200 Tk. 500
BPID opened by Bangladesh Bank for Stock Exchange Investors	Free	
Participation in Primary Auction for each successful Bid	Individual Institutional	Tk. 200 Tk. 500
Participation in Primary Auction for each successful Bid (For submission of Bid by Stock Exchange Brokerage through Omnibus BPID)	Tk. 200	
Secondary Trading (FMI) for each transaction	Tk. 100	
Annual BPID Maintenance Charge (Calender year)	Individual Institutional	Tk. 200 Tk. 500
Issuance of Tax Certificate (Once in a year)	Free	
Issuance of additional Tax Certificate	Individual Institutional	Tk. 200 Tk. 500
Interest/Coupon/Principal Payment, Allotment/Holding Report, Closing of BPID	Free	

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Schedule of Charge, Fees & Commissions

Effective from 01 January 2026 to 30 June 2026

Particulars	Rate
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B. Loans and Advances
e-Govt. Procurement (e-GP) Service

Registration, Renewal, Documentation, Tender Security	Tk. 1,000 + VAT
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Issuance of Guarantee and Amendment

Issuance of Bank Guarantee	0.50% per qtr. (Min.Tk.1,000) + VAT
Amendment of Bank Guarantee for Extension of Validity/and Increase of Value	0.50% per qtr. (Min.Tk.1,000) + VAT
Amendment of Bank Guarantee without Extension of Validity/and Increase of Value	Tk. 1,000 per instance + VAT
Fully covered by Cash margin	Tk. 1,000 per annum + VAT
Fully Covered by FDR	0.25% per quarter (min Tk. 1,000) + VAT
CIB charge	At actual + VAT

* Commission to be charged for minimum one quarter. Subsequently, it will be charged proportionately in terms of days.

Mortgage/ Charge Creation- Initial, subsequent enhancement/renewal

Corporate lending	0.15% on loan amount (mini. Tk. 1,000 & Max. Tk. 50,000) + VAT
CMSME	Free
Agri	Free
Retail	Free
CIB charge	At actual + VAT
Stamp charge	At actual + VAT
Legal and valuation charges	At actual + VAT

Retail Loan (IFIC Aamar Rin)
Flexi Loan

Loan origination/processing fee	0.50% of loan but Max. Tk. 10,000 + VAT For existing Aamar Bari Customer: Nil
Distortion charge	Tk. 5,000 + VAT Disbursed loan & existing Aamar Bari customer : Nil
Reschedule/restructure fee	0.25% of loan but Max. Tk. 5,000 + VAT
CIB charge	At actual + VAT
Early Settlement (Own source/Takeover)	0.50% on outstanding loan amount + VAT

Auto Loan

Loan origination/processing fee	0.50% of loan but Max. Tk. 15,000 + VAT For existing Aamar Bari Customer: Nil
Reschedule/restructure fee	0.25% of loan but Max. Tk. 10,000 + VAT
Distortion charge	Tk. 5,000 + VAT Disbursed loan & existing Aamar Bari customer : Nil
CIB charge	At actual + VAT
Early Settlement (Own source/Takeover)	0.50% on outstanding loan amount + VAT

Aamar Account OD (Secured)

Loan origination/processing fee	0.50% of loan but Max. Tk. 10,000 + VAT For existing Aamar Bari Customer: Nil
Renewal fee	0.25% of loan but Max. Tk. 5,000 + VAT
Distortion charge	Tk. 5,000 + VAT Disbursed loan & existing Aamar Bari customer : Nil
CIB charge	At actual + VAT
Early Settlement (Own source/Takeover)	Nil

Aamar Account OD (Unsecured)

Loan origination/processing fee	0.50% of loan but Max. Tk. 2,500 + VAT
Renewal fee	0.25% of loan but Max. Tk. 1,250 + VAT
Distortion charge	Nil
CIB charge	At actual + VAT
Early Settlement (Own source/Takeover)	Nil

IFIC Bank PLC

Schedule of Charge, Fees & Commissions

Effective from 01 January 2026 to 30 June 2026

Particulars	Rate
Salary Loan	
Loan origination/processing fee	0.50% of loan but Max. Tk. 2,500 + VAT
Reschedule/restructure fee	0.25% of loan but Max. Tk. 1,250 + VAT
Distortion charge	Nil
CIB charge	At actual + VAT
Early Settlement (Own source/Takeover)	0.50% on outstanding loan amount + VAT

Easy Loan

Loan origination/processing fee	Up to Tk. 5 mln: 0.50% of loan or Tk. 2,000 + VAT, whichever is lower Above Tk. 5 mln to Tk. 10 mln: 0.30% of loan or Tk. 3,000 + VAT, whichever is lower Above Tk. 10 mln: 0.30% of loan or Tk. 5,000 + VAT, whichever is lower
Renewal fee	Up to Tk. 5 mln: 0.25% of loan or Tk. 2,000 + VAT, whichever is lower Above Tk. 5 mln to Tk. 10 mln: 0.25% of loan or Tk. 3,000 + VAT, whichever is lower Above Tk. 10 mln: 0.25% of loan or Tk. 5,000 + VAT, whichever is lower
Distortion charge	Nil
CIB charge	At actual + VAT
Early Settlement (Own source/Takeover)	Nil

Aamar Bari

Loan origination/processing fee	Takeover loan: Nil For fresh loan (loan amount) & takeover + Home credit (Incremental loan amount): Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT Above Tk. 5 mln: 0.30% of loan but Max. Tk. 20,000 + VAT
Reschedule/restructure fee	0.25% of loan but Max. Tk. 10,000 + VAT
Distortion charge	Tk.10,000 + VAT
CIB charge	At actual + VAT
Early Settlement (Own source/Takeover)	0.50% on outstanding loan amount + VAT

Premium Overdraft (POD)

Loan origination/processing fee	Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT Above Tk. 5 mln: 0.30% of loan but Max. Tk. 20,000 + VAT
Early Settlement (Own source/Takeover)	Nil
Distortion charge	N/A
CIB charge	At actual + VAT
Renewal fee	Up to Tk. 5,000,000 Tk. 5,000 + VAT Above Tk. 5,000,000 Tk. 10,000 + VAT

Other Retail Loan

Reschedule/restructure fee (Secured & Unsecured Term nature only)	0.25% of outstanding amount + VAT
CIB charge	At actual + VAT
Early Settlement (Own source/Takeover)	0.50% on outstanding loan amount + VAT

IFIC Shohoj Rin
Agriculture Loan

Loan Processing Fees	Nil
Early Settlement Fees	Nil
CIB Charge	At actual + VAT

*CIB Charge waived for Loan amount upto 2.5 lacs under Argi and Rural Credit.

CMSME Loan

Loan Processing Fees	Nil
Early Settlement Fees	Nil
CIB Charge	At actual + VAT

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Effective from 01 January 2026 to 30 June 2026

Particulars	Rate
<i>Retail Loan</i>	
Loan Processing Fees	Nil
Early Settlement Fees	Nil
Loan Application Fees	Nil
Service Charge	Nil
CIB charge	At actual + VAT
Documentation & Stamp Chage	At Actual

Large & Medium Enterprise Financing
i. Commercial House Building Loan

Loan origination fee	Up to Tk. 5 mln: Above Tk. 5 mln:	0.50% of loan but Max. Tk. 15,000 + VAT 0.30% of loan but Max. Tk. 20,000 + VAT
Reschedule/restructure fee		0.25% of loan but Max. Tk. 10,000 + VAT
Loan takeover by Bank/NBFI		Nil
CIB charge		At actual + VAT
Handling Charge [if sanctioned loan not availed]		Tk. 5,000 + VAT

ii. Project Loan/BMRE

Loan origination fee	Up to Tk. 5 mln: Above Tk. 5 mln:	0.50% of loan but Max. Tk. 15,000 + VAT 0.30% of loan but Max. Tk. 20,000 + VAT
Handling Charge [if sanctioned loan not availed]		Tk. 25,000 + VAT
Reschedule/restructure fee		0.25% of loan but Max. Tk. 10,000 + VAT
CIB charge		At actual + VAT
Loan takeover by Bank/NBFI		Nil

iii. Working Capital Loan

Loan origination fee	Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT Above Tk. 5 mln: 0.30% of loan but Max. Tk. 20,000 + VAT
Handling Charge [if sanctioned loan not availed]	Tk. 5,000 + VAT
Reschedule/restructure fee	0.25% of loan but Max. Tk. 10,000 + VAT
CIB charge	At actual + VAT
Loan takeover by Bank/NBFI	Nil

iv. Syndicate financing

Charges and fees shall be realized as per facility agreement or lead Bank arrangement.

v. IDBP

IDBP Creation Charge	Up to Tk. 500,000: Charge Tk. 500 + VAT per instance Above Tk. 500,000: Charge Tk. 1,000 + VAT per instance
CIB charge	At actual + VAT
Handling Charge [if sanctioned loan not availed]	Tk. 5,000 + VAT

Vi) IFIC Aamar Subornogram
Agriculture Loan

Loan Processing Fees	Up to Tk. 5 mln: Above Tk. 5 mln:	0.50% of loan but Max. Tk. 15,000 + VAT 0.30% of loan but Max. Tk. 20,000 + VAT
Early Settlement Fees		Nil
CIB Charge		At actual + VAT

CMSME Loan

Loan Processing Fees	Up to Tk. 5 mln: Above Tk. 5 mln:	0.50% of loan but Max. Tk. 15,000 + VAT 0.30% of loan but Max. Tk. 20,000 + VAT
Early Settlement Fees		Nil
Loan Application Fees		Nil
Service Charge		Nil
CIB charge		At actual + VAT
Documentation & Stamp Chage		At Actual + VAT

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Particulars	Rate
<i>Lease Finance</i>	
Loan origination fee	Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT Above Tk. 5 mln: 0.30% of loan but Max. Tk. 20,000 + VAT
Stamp charge	At actual on Borrower's A/c.
Legal & Valuation Fee	At actual + VAT
CIB charge	At actual + VAT
Demand loan converted to Term loan	0.25% of converted amount
<i>Modification of Terms & Conditions</i>	
NOC for change in Board of Directors	Tk. 10,000 + VAT
Changing of Mortgaged Property	Tk. 20,000 + VAT
<i>Changing of any other Terms</i>	
Up to Tk. 1,000,000	Tk. 2,500 + VAT
Tk. 1,000,001 to Tk. 10,000,000	Tk. 5,000 + VAT
Above Tk. 10,000,000	Tk. 10,000 + VAT
<i>Redemption of Property</i>	
In case of own property or taking over and other cases	
Up to Tk. 500,000	SME Tk. 200 + VAT Retail Tk. 2,000 + VAT Corporate Tk. 5,000 + VAT
Tk. 500,001 to Tk. 5,000,000	SME Tk. 500 + VAT Retail Tk. 4,000 + VAT Corporate Tk. 7,000 + VAT
Tk. 5,000,001 to Tk. 10,000,000	SME Tk. 500 + VAT Retail Tk. 5,000 + VAT Corporate Tk. 8,000 + VAT
Above Tk. 10,000,000	SME Tk. 700 + VAT Retail Tk. 7,000 + VAT Corporate Tk. 10,000 + VAT
Mortgage deferral	SME Tk. 2,000 + VAT Retail Tk. 5,000 + VAT Corporate Tk. 20,000 + VAT
Security verification	Tk. 2,000 + VAT; Cost at actual
Security Retention fees after settlement of facilities	After 3 months Tk. 5,000 + VAT After 1 year Tk. 10,000 plus Tk. 10,000 per fraction period or per year + VAT

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Effective from 01 January 2026 to 30 June 2026

Particulars	Rate
<i>Letter of Credit Opening</i>	
L/C opening commissions under cash (sight)	0.40% for each quarter* + VAT
L/C opening commissions under AID/ Loan/ Credit/ Barter	0.40% for each quarter* + VAT
L/C opening Commissions for Back to Back L/C on A/c of export oriented industry	0.40% for each quarter*
L/C Opening commission under deferred payment	0.50% for each quarter* + VAT
UPAS L/C arrangement/processing fee	Tk. 1,000 + VAT per instance
LC with 100% cash margin	0.25% for each quarter* + VAT
LC with 100% FDR margin	0.30% for each quarter* + VAT
L/C Opening processing fee on case to case basis	Tk. 300 + VAT for each L/C
Collection of Credit Report by SWIFT	Swift charge at actual + VAT for each communication
Acceptance commission under Deferred payment L/C's (Including B.B. L/Cs)	0.40% for each quarter* + VAT
L/c transmission charges by SWIFT	At actual + VAT
* Commission on LC issuance /LC acceptance/ Bank guarantee to be charged for minimum one quarter. Subsequently, it will be charged proportionately in terms of days.	
<i>Recovery of Charges/Fees for SWIFT Message (Including VAT)</i>	
L/C opening (message type 700)	Foreign Tk. 2,500 & Local Tk. 750
L/C amendment (message type 707)	Foreign Tk. 750 & Local Tk. 250
Customer transfer (message type 103)	Foreign Tk. 500 & Local Tk. 150
Free format message (Any type)	Foreign Tk. 500 & Local Tk. 200
* Charge other than above message types will be realised as per respective SWIFT service	
<i>Amendment of L/C</i>	
Value increase or extension of time	Prescribed rate for LC opening plus transmission charges
Any other amendments Charges	Tk. 750 and transmission charges + VAT
Transmission charges for amendment of L/C by Swift	At actual + VAT
Add Confirmation Charge	At actual by confirming bank
Confirmation arrangement charge	0.20% (Flat) + VAT
<i>Import LC Payment charges</i>	
Foreign LC (Including EPZ)	USD 60
Inland LC Denominated in foreign currency	Up to USD 2,000 USD 30 Above USD 2,000 USD 60
Inland LC Denominated in local currency	Up to Tk. 5,000,000 Tk. 2,000.00 Above Tk. 5,000,000 Tk. 5,000.00
<i>Discrepancy Charge(to be deducted from Beneficiary)</i>	
Foreign LC (Including EPZ)	USD 60
Inland LC	Up to USD 5,000 USD 30 Above USD 5,001 USD 50
Processing of Maturity date Extension (min)	Tk. 500 + VAT
Discounting Message request through swift	Tk. 1,000 + VAT
Processing & verification of IRC	Tk. 1,000 + VAT
<i>Import:</i>	
IMP/L/C application form	Tk. 500 + VAT
Stationery Recovery	Tk. 200 + VAT
Import Transaction Certificate	Tk. 500 per certificate + VAT
Indemnity for shipping Guarantees in absence of original documents, provided full value of document is deposited by client (Cash LC at sight)	Tk. 1,000 + VAT
<i>Issuance of Shipping Guarantee (Usance)</i>	
Up to \$ 10,000	Tk. 2,000 + VAT
\$10,001 to \$200,000	Tk. 4,000 + VAT
Above \$200,000	Tk. 6,000 + VAT
Processing of documents for LTR	0.15% on invoice value (Max. Tk. 3000) + VAT
Payment against Contract	Tk. 1,000 + VAT
Import against Contract	0.15% of Invoice value + VAT
Issuance of Back-to-Back L/C Certificate	Tk. 500 per certificate
NOC regarding using of Stock	Tk. 2,000 + VAT
Certification of import docs for custom assessment purpose	Up to USD 100,000 Tk. 1,000 Above USD 100,001 to USD 1,000,000 Tk. 2,500 Above USD 1,000,000 Tk. 5,000
Attestation of Import documents	Tk. 300 + VAT
EDF refinance processing	Tk. 1,500
NOC for Import under Free of Cost (FOC)	Tk. 3,000 + VAT
NOC for FOC correction fee	Tk. 1,000 + VAT
Advance payment against Local import (Without LC) through FDD	Tk. 1,000 + VAT
Other Certificate	Tk. 500 + VAT

** VAT is not applicable to charges and commissions of export related trade transactions as they are exempted by SRO#189-Law/2019/46-Muskak dated 13 June 2019.

Particulars	Rate
Export:	
<u>Advising/Amendment of Export L/C to the beneficiary</u>	
L/c issued by Foreign Banks	Tk. 750
L/c issued by Local Banks	Tk. 750
<u>Advising of Export L/C to the beneficiary (Amendment Advice)</u>	
L/c issued by Foreign Banks	Tk. 750
L/c issued by Local Banks	Tk. 750
Advising LC/Amendment to the beneficiary of Other Banks	Tk. 750 and Swift at actual
LC advising related correspondence	Tk. 750
Transfer of L/Cs	Tk. 750
Transfer of L/C amendment	Tk. 750
<u>LC Transfer through Swift (MT720)</u>	
Transfer advice through Swift	Tk. 3,000
Transfer amendment advice through Swift	Tk. 1,500
Swift Charge (Local)	Tk. 750
Swift Charge (Foreign)	Tk. 2,500
Swift Communication with issuing Bank	Tk. 1,000
Buying house Commission Payment Processing Charge	Tk. 2,000 per instance
Transfer Cancellation	Tk. 1,000
Attestation of LC/SC	Tk. 300
Collecting Bank's charges abroad	At actual
Processing of any Doc. under collection (LC/Contract etc.)	Tk. 1,000
Processing of documents under collection denominated in Local Currency	0.15% (Max Tk. 8,000)
Contract Lien fees	Advise and lien of Export Contract for availing pre/post shipment finances (BB and others): Up to USD 5,000 Tk. 1,000 Above USD 5000 to USD 20,000 Tk. 3,000 Above USD 20,000 to USD 30,000 Tk. 4,000 Above USD 30,000 Tk. 5,000
	Contract/Invoices against Advance Payment (TT) received only (No BB, pre/post shipment facility required) Tk. 750.
Mailing of Export documents (Courier/Post)	At actual
SWIFT charge for claiming reimbursement	At actual
Export bills related communications with Foreign Banks	At actual
Advance Remittance Processing (ARV)	Tk. 1,000
Any other charges not mentioned above	At actual
<u>Export related transactions:</u>	
Export form certification	Tk. 200 each set
EXP Cancellation	Tk. 500 each set
CNF Certificate issuance fee	Tk. 500
CNF Certificate correction fee	Tk. 500
Commission on Purchase/discount of export documents drawn against contract	1% on purchase value
Stationery Recovery	Tk. 100
Issuance of Export transaction certificate plus other certificates	Tk. 500
Letter Service Charge	Tk. 200
<u>Export Documents Substitution Fee:</u>	
Document Value Up to USD 30,000	Tk. 2,000
Document Value Up to USD 30,001 to USD 50,000	Tk. 5,000
Document Value over USD 50,000	Tk. 7,000
Related swift correspondence	Tk. 500
<u>Issuance of PRC</u>	
For cash assistance	Tk. 500 per certificate
Other purpose	Tk. 500 per certificate
Cash assistance documents processing charges	Up to Tk. 1,000,000 Tk. 7,000 Tk. 1,000,001 to Tk. 2,000,000 Tk. 10,000 Tk. 2,000,001 to Tk. 5,000,000 Tk. 20,000 Above Tk. 5,000,001 Tk. 25,000
<u>Freelancer's Cash Incentive Processing (ITES):</u>	
Up to Tk. 10,000.00	Tk. 500 + VAT
Above Tk. 10,000.00	Tk. 1,000 + VAT
<u>Vessel Tracking charges</u>	
Vessel/BL Tracking Charges (for Export)	Tk. 1,000
Vessel/BL Tracking Charges (for Import)	Tk. 1,000 + VAT
Transhipment Queries Services (TQS)	Tk. 3,000
Container/FCR/HBL Tracking (for Export)	Tk. 200
Container/FCR/HBL Tracking (for Import)	Tk. 200 + VAT
Issuance of NOC for 2 nd /3 rd Lien Banks	Tk. 10,000 Per Case
B/L Endorsement Signature Verification	Tk. 100

** VAT is not applicable to charges and commissions of export related trade transactions as they are exempted by SRO#189-Law/2019/46-Muskak dated 13 June 2019.

Particulars	Rate
Foreign Bank Guarantee:	
Advising of Guarantees to the beneficiary in original without any engagement on our part	Tk. 1,000 (Flat) + VAT
Advising of Guarantees in original by adding our confirmation	0.50% per quarter or part thereof (min. Tk. 1,000 or USD 50, if payable by Foreign correspondents/Beneficiary)* + VAT
Advising of Guarantee in our own format or on the format supplied by the opening bank with our full engagement	0.50% per quarter or part thereof (min. Tk. 1,000 or USD 50, if payable by Foreign correspondents/Beneficiary)* + VAT
Counter Guarantee Processing	USD 50 per instance
*Commission on Bank guarantee to be charged for minimum one quarter. Subsequently, it will be charged proportionately in terms of days.	
Foreign Remittances (Inward):	
Payment of any Taka Drafts issued by Exchange house/Foreign Banks in abroad which are drawn on our Bank.	Free
Encashment of any Foreign TT in Taka at our Counter	Free
Collection	
Collection of clean item (Inward)	Within Bangladesh (flat) Tk. 500
All other charges including Mail/ SWIFT	At actual
Encashment from FC account at our counter	Free
Foreign Remittances (Outward):	
Issuance of Cash (FC)/ Endorsement in Pass-Port/Credit Card	Ruling Cash selling rate plus Tk. 300 + VAT
Issuance of FC Endorsement certificate	Tk. 500 + VAT
Transactions by Nominee/Account holder in F.C. A/c	Free
F.C. Demand Draft on Bangladesh Bank	Up to Tk. 100,000 Tk. 100
Issuance of FDD for BO Account	Tk. 100,001 to Tk. 500,000 Tk. 200
Outward foreign remittance through MT103	Tk. 500,001 to 1,000,000 Tk. 300
Remittance by T.T. (F.C.) through Foreign correspondents (Out going)	Above 1,000,000 Tk. 500 + VAT and SWIFT charge at actual
Issuance of Lien confirmation on FC Balance for issuing international Credit Card	Tk. 2,000 Per Case + VAT Tk. 2,000 per Renewal + VAT
Cancellation of Drafts in FC	Tk. 200 + VAT
Processing of Student File (Educational remittance):	
Opening of Student file	Tk. 10,000 + VAT
Renewal of Student file	Tk. 8,000 + VAT
Remittance of Tuition Fee/ Living Expense (per instance)	Tk. 1,500 + VAT
Certificates:	
Encashment Certificate	Tk. 500 + VAT
Remittance Certificate	Tk. 500 + VAT
AIT/VAT Certificate	Tk. 500 + VAT
Other Certificate	Tk. 500 + VAT
Other Foreign Currency Transaction:	
Issuance of Foreign currency balance certificate, Foreign currency solvency certificate	Tk. 2,000 per certificate + VAT
Issuance of NOC for study & Medical treatment abroad	Tk. 500 in each case + VAT
Renewal of NOC	Tk. 250 in each case + VAT
Cancellation of NOC	Tk. 250 in each case + VAT
Issuance of counter FC drafts in favour of local Banks	Tk. 500 per instance + VAT (to be deducted from the remitted fund)
Disposal of remitted fund on A/c of Home Remittance	Postage charge at actual + VAT
Issuance of Credit information of local Firm /Companies etc.	USD 50 + VAT
Off-shore Banking (OBU) Operation	
Local bill discounting under OBU	USD 100
Foreign bill discounting under OBU	
Arrangement Fee on FC Term Lending	1% on lending
FC Account maintenance fee	Tk. 500 + VAT
Miscellaneous	
Forwarding application regarding export/import information, import registration certificate, indentors registration certificate, encashment certificate for freight forwarders, authorized money changer license or for special permission etc. from Bangladesh Bank or any other agency and any other certificate	Tk. 2,500 per certificate + VAT
Processing of Approval Letters to Bangladesh Bank/Govt. Authority:	
e.g. Foreign commission if exceeds 5%, Proposal for deferred payment LC above 360 days, Maturity extension of deferred payment LC, Maturity extension of EDF LC, Time extension for submission B/E etc.	Tk. 2,500 + VAT
Attestation of documents	Up to 50 Page Tk. 500 Above 50 Page Tk. 1000
Collection of Credit Report through Rating Agency	At actual plus Tk. 500 + VAT
Processing of EGP upload	Tk. 500 + VAT
Authorization letter to collect LC/document/FDD from other Bank	Tk. 500

** VAT is not applicable to charges and commissions of export related trade transactions as they are exempted by SRO#189-Law/2019/46-Muskak dated 13 June 2019.

IFIC Bank PLC

Schedule of Charge, Fees & Commissions

Effective from 19 January 2026 to 30 June 2026

Particulars	Rate	
D. Card Operation		
Debit Card		
Card Issuance Fees		
Proprietorship/Business Debit Card	Green PIN: Tk. 1,000 + VAT Printed PIN: Tk. 1,000 + VAT	
Savings Account	Green PIN: Tk. 600 + VAT Printed PIN: Tk. 600 + VAT	
RFCD/ERQ (Freelancer)	Green PIN: USD 10 + VAT Printed PIN: USD 12 + VAT	
Supplementary Aamar Card	Green PIN: Tk. 600 + VAT Printed PIN: Tk. 600 + VAT	
Staff Salary A/C, Aamar A/C Staff	Green PIN: Free Printed PIN: N/A	
Annual Card Fees		
Proprietorship/Business Debit Card	BDT 1,000+VAT	
Savings Account	BDT 600+VAT	
RFCD/ERQ (Freelancer)	USD 10 +VAT	
Supplementary Aamar Card	BDT 600+VAT	
Card Reissuance Fee		
For Local Debit Card	Green PIN: Tk. 600 + VAT Printed PIN: Tk. 600 + VAT	
For RFCD/ERQ(freelancer)	Green PIN: USD 10 + VAT Printed PIN: USD 12 + VAT	
Pin Replacement Fee		
For Local Debit Card	Green PIN: Free Printed PIN: Tk. 300 + VAT	
For RFCD/ERQ(freelancer)	Green PIN: Free Printed PIN: USD 2 + VAT	
Annual Passport Endorsement Fee (Aamar Card Only)	Free	
ATM Transaction Fees (At any IFIC ATM)	Free	
ATM Transaction Fees (At any ATM other than IFIC) through NPSB	Monthly 1 st Five (5) Trasactions: Free From 6 th Transaction: BDT 30 (including VAT) per transaction	
ATM Transaction Fees (ATMs outside Bangladesh)	USD 2.5 (including VAT)	
Balance enquiry Fee (At any ATM other than IFIC) through NPSB	BDT 5 (including VAT)	
Mini Statement Fee (At any ATM other than IFIC) through NPSB	BDT 5 (including VAT)	
Fund Transfer Fee (NPSB Outgoing)	BDT 10 (including VAT)	
Card Closing Charge	BDT 500 + VAT	
CCTV Footage Other Banks (if Available)	At actual	
Credit Card		
	VISA Gold	VISA Platinum
Annual Fee ¹	BDT 2,500 + VAT IFIC Staff: Free	BDT 4,000 + VAT IFIC Staff: Free
Supplementary Card Annual Fee ¹	First 2 (two) Card Free, from 3 rd Card BDT 500+VAT/Card	
Card Replacement Fee	BDT 400 + VAT	BDT 500 + VAT
Printed Pin Fee	BDT 300 + VAT	
Late Payment Fee	BDT 400 + VAT	BDT 500 + VAT
Over Limit Charge	BDT 600 + VAT	BDT 700 + VAT
Interest Rate (EMI) ²	11% (Flat)	
Cash Advance Fee - IFIC Bank ATMs	2% on advance or BDT 100 whichever is higher + VAT	
Cash Advance Fee other than IFIC Bank ATMs	2% on advance or BDT 100 whichever is higher + Network Fee + VAT	
Cash Advance Fee - International	\$2.5 or 2.5% on advance whichever is higher + Markup Fee + VAT	
Payment due date from Statement	15 days	

IFIC Bank PLC

Schedule of Charge, Fees & Commissions

Effective from 19 January 2026 to 30 June 2026

Particulars	Rate	
	VISA Gold	VISA Platinum
Outward Cheque (for bill payment) - Return Fee		BDT 100 + VAT
Markup Fee		3%
Certificate Fee		BDT 200 + VAT
Minimum Payment	BDT 500 or 5% of monthly closing balance whichever is higher For IFIC Staff: BDT 500 or 2.5% of monthly closing balance whichever is higher	
Transaction Alert/SMS Service		BDT 300 + VAT per annum
Cash Advance Limit		50% of Credit Limit
Voucher Retrieval Fee		BDT 200 + VAT
E-statement Fee		Free
Duplicate Statement Fee		BDT 200 + VAT
Closing Charge		Free
CCTV Footage (if Available)		At actual

¹ 1st year annual fee will be free. From 2nd year annual fee will be waived subject to making 12 transactions (any amount & any transaction) in a year or by using 50% of card limit in a year (Principal & Supplementary both card allowable).

² EMI Interest calculate on reducing balance method.

* Credit cardholders enjoy complimentary Balaka Lounge access with one companion: up to 3 visits (primary card) and 2 visits (supplementary card) per calendar year.

* Fees for any other service in the Schedule of Charge is Tk. 500+VAT.

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

IFIC Bank PLC

Schedule of Charge, Fees & Commissions (ISLAMIC Banking Operation)

Effective from 01 January 2026 to 30 June 2026



Particulars	Rate
A. General Banking	
Deposit Account	
Al-Wadiah Current Account	
Account Maintenance Charge (Half yearly)	Tk-300 + VAT
Account Closing Charge	Tk-300 + VAT
Mudaraba Savings Account	
Account Maintenance Charge:	
Avg. Balance up to Tk 10,000	Free
Avg. Balance up to Tk 10,001 and up to Tk 25,000 (half yearly)	Tk 100 +VAT
Avg. Balance up to Tk 25,001 and up to Tk 200,000 (half yearly)	Tk 200 +VAT
Avg. Balance up to Tk 200,001 and up to Tk1,000,000 (half yearly)	Tk 250 +VAT
Avg. Balance of above Tk 1,000,000 (half yearly)	Tk 300 +VAT
Account Closing Charge	Tk 200 + VAT
Mudaraba Special Notice Deposit (SND) Account	
Account Maintenance Charge (Half yearly)	Tk 500 +VAT
Account Closing Charge	Tk 300 + VAT
Mudaraba Amar Bhabishawt/ Mudaraba Term Deposit/Mudaraba Mashik Munafa Scheme	
Premature encashment of Mudaraba Amar Bhabishawt/ Mudaraba Term Deposit/Mudaraba mashik Munafa Hishab	Free
SMS Charges	
SMS alert Charge (Half yearly)	Tk. 150 + VAT
Issuance of Pay Order	
Up to Tk. 1,000	Tk. 20+VAT
Above Tk. 1 001 to Tk. 100,000	Tk 50+VAT
Above Tk. 100,000	Tk. 100+VAT
Cancellation of pay order	Tk.50+VAT
Duplicate Pay Order issue	Tk.500+VAT
Issuance of pay order against any Investment/Finance products	Free
Mobile Financial Service (MFS)	
IFIC Islamic Account to bkash Account	Free
IFIC Card to bkash Account	Free
IFIC Account to Nagad Account	Free
IFIC Card to Nagad Account	Free
Certificate & Statements	
Solvency certificate issue	Tk. 200 + VAT
Issuance of Tax Certificate (Once in a year)	Free
Duplicate issuance of Tax certificate	Tk. 1,000 + VAT
Half yearly & Yearly statement & Balance Confirmation Certificate	Free
Issuance of additional statements other than half yearly & yearly statement & Balance Confirmation Certificate	Max. Tk. 100 + VAT
Beneficiary Owner's certificate	Tk. 100 + VAT
Any other certificate	Tk. 500 + VAT
Authentication /Verification of Statements/ Certificate	
Up to 10 Pages	Tk 50+VAT
11 Pages to 50 Pages	Tk 500+VAT
Above 50 Pages	(Tk 500+Per Page 5 TK)+VAT
Cheque Book	
Issuance of Cheque Book	Tk. 10 per leaf + 15% VAT
Destruction of Cheque Book	Tk 500 + VAT
Issuance of copy of Cheque & Voucher (beyond 3 months)	Tk 1,000 + VAT
Cheque Return for Insufficient Fund - Inward/Outward (Each time)	Max. Tk 50 + VAT

IFIC Bank PLC

Schedule of Charge, Fees & Commissions (ISLAMIC Banking Operation)

Effective from 01 January 2026 to 30 June 2026



Particulars	Rate
Stop payment instruction	
Stop payment instruction	Tk. 100 per instruction + VAT
Cancelation of Stop payment instruction	Tk. 50 per instruction + VAT
Issuance of Bangladesh Bank Cheque	Tk. 1,000 per instance + VAT
RTGS per transaction	Tk. 100 (Including VAT)
NPSB per transaction	Tk. 10 (Including VAT)
Standing Instruction	Tk. 500 + VAT
Postage Charge	At Actual (min tk.50/-)+ VAT
Stamp Charge	At Actual
Internet Banking	Free

Dormant Account Activation Charge

Mudaraba Saving accounts	Free
Other than Mudaraba Savings A/C	Free

Debit Card

Proprietorship/Business Debit Card	Green PIN: Tk. 1,000 + VAT Printed PIN: Tk. 1,000 + VAT
Mudaraba Savings A/C	Green PIN: Tk. 600 + VAT Printed PIN: Tk. 600 + VAT
Supplementary Card	Green PIN: Tk. 600 + VAT Printed PIN: Tk. 600 + VAT
Card Reissuance Fee	Tk. 600+VAT
Pin Replacement Fee	Green Pin Free & Printed Pin BDT 300 + VAT
ATM Transaction Fees (At any ATM other than IFIC) through NPSB	Monthly 1 st Five (5) Trasactions: Free From 6 th Transaction: BDT 30 (including VAT) per transaction
Card Closing Charge	BDT 500 + VAT
CCTV Footage Other Banks (if Available)	At Actual

B. Investment**Baraqah Aamar Bari**

Finance origination/processing fee	Takeover : Nil
For Fresh Finance (Finance amount) & Takeover+Home credit(incremental Finance amount)	Up to taka 5mln: 0.5% of Finance but Max Tk.15000+ VAT Above taka 5 mln: 0.3% of Finance But Max Tk. 20000+VAT
Reschedule/ Restructure fee	0.25% of Finance but max Tk.10000+VAT
Distortion Charge	Tk. 10,000 + VAT
Early settlement (Own source/ Take over)	0.50% on outstanding Finance amount + VAT
Prepayment/ Partial Payment	Free
Personal Guarantor / joint account/ Security- Replacement Fee	Free
CIB Charge	At Actual +VAT
Legal & Valuation Fee	At Actual +VAT
Mortgage/Charge creation (Individual)	Free
Penalty Charge	1.5% on overdue amount
Finance takeover by other financial Institution	Free

IFIC Bai Murabaha Biniyog (Retail)**Bai Murabaha-Aamar Biniyog**

Processing fee	0.50% of Finance amount but max Tk.10000+VAT
Distortion Charge	Tk. 5,000 + VAT
Reschedule/Restructure fee	0.25% of Finance Amount but max5000/-+VAT
Documentation Charge	At Actual
CIB Charge	At Actual +VAT
Early Settlement	0.50% on outstanding Finance amount + VAT

IFIC Bank PLC

Schedule of Charge, Fees & Commissions (ISLAMIC Banking Operation)

Effective from 01 January 2026 to 30 June 2026



Particulars	Rate
IFIC Bai Murabaha Biniyog (SME)	
Bai Murabaha Shohoj Biniyog	
Processing fee	Free
Application Form	Free
Finance take over processing fee	Free
CIB Charge	At Actual +VAT
Penalty Charge	Additional 1.5% on overdue amount for overdue period
Documentation Charge	At Actual
Bai Murabaha Aamar Shubornogram	
Processing fee	Upto Tk.5M -0.50% of Finance Amount but max Tk.15000+VAT, Above 5M-0.30% of Finance Amount but max Tk. 20000+VAT
Application Form	Free
Finance take over processing fee	Free
CIB Charge	At Actual +VAT
Penalty Charge	Additional 1.5% on overdue amount for overdue period
Documentation Charge	At Actual
Redemption of Property	
Up to Tk. 500,000	Retail Tk. 2,000 + VAT
Tk. 500,001 to Tk. 5,000,000	Retail Tk. 4,000 + VAT
Tk. 5,000,001 to Tk. 10,000,000	Retail Tk. 5,000 + VAT
Above Tk. 10,000,000	Retail Tk. 7,000 + VAT
Mortgage deferral	Retail Tk. 5,000 + VAT
Security Retention fees after settlement of facility	After 3 months Tk. 5,000 + VAT After 1 year Tk. 10,000 + Tk. 10,000 per fraction period or per year + VAT
Security verification	Tk. 2,000 + VAT; Cost at Actual