

**IFIC Bank PLC**

Schedule of Charge, Fees &amp; Commissions

Effective from 01 July 2026 to 31 December 2026

| Particulars                                                       | Rate                                                                                     |
|-------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| <b>A. General Banking</b>                                         |                                                                                          |
| <b>Deposit Accounts</b>                                           |                                                                                          |
| <b>Current Account</b>                                            |                                                                                          |
| Account Maintenance Fee (half yearly)                             | Tk. 300 + VAT                                                                            |
| Closing of Account                                                | Tk. 300 + VAT                                                                            |
| <b>SND Account &amp; Corporate Plus</b>                           |                                                                                          |
| Account Maintenance Fee (half yearly)                             | Tk. 500 + VAT                                                                            |
| Closing of Account                                                | Tk. 300 + VAT                                                                            |
| <b>Savings Account</b>                                            |                                                                                          |
| <b>Savings Account :</b>                                          |                                                                                          |
| 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                                                                            |
| <b>Student Savings Account :</b>                                  |                                                                                          |
| Account Maintenance Fee                                           | Free                                                                                     |
| Debit Card Issuance Fee                                           | Green PIN: Free<br>Printed PIN: Tk. 100 + VAT                                            |
| Debit Card Fees [yearly; upfront realisation]                     | Free                                                                                     |
| Closing of Account                                                | Free                                                                                     |
| <b>IFIC Shohoj Account</b>                                        |                                                                                          |
| <b>A. General Customers:</b>                                      |                                                                                          |
| Account Maintenance Fee (half yearly)                             | Free                                                                                     |
| Debit Card Issuance Fee                                           | Green PIN: Tk. 600 + VAT<br>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>B. Business Customers:</b>                                     |                                                                                          |
| Account Maintenance Fee (half yearly)                             | Free                                                                                     |
| Debit Card Issuance Fee                                           | Green PIN: Tk. 600 + VAT<br>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>C. Payroll Customers:</b>                                      |                                                                                          |
| Account Maintenance fee                                           | Free                                                                                     |
| Debit Card Issuance Fee                                           | Green PIN: Free<br>Printed PIN: Tk. 100 + VAT                                            |
| Debit Card Fees [yearly; upfront realisation]                     | 1st year Free;<br>From 2nd year Tk. 600 + VAT                                            |
| Cheque Book                                                       | 1st Cheque book with 20 leaves: Free<br>From next cheque book: Tk. 10 per leaf + 15% VAT |
| SMS Alert Service (half yearly)                                   | Tk. 25 + VAT                                                                             |
| Closing of Account                                                | Free                                                                                     |

**IFIC Bank PLC**

Schedule of Charge, Fees &amp; Commissions

Effective from 01 July 2026 to 31 December 2026

| Particulars                                                                                                          | Rate                                                                                     |
|----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| <b>AAMAR Account</b>                                                                                                 |                                                                                          |
| <b>A. General Customers:</b>                                                                                         |                                                                                          |
| Account Maintenance Fee (half yearly)                                                                                | Tk. 300 + VAT                                                                            |
| Debit Card Issuance Fee                                                                                              | Green PIN: Tk. 600 + VAT<br>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>B. Business Customers:</b>                                                                                        |                                                                                          |
| Account Maintenance Fee (half yearly)                                                                                | Tk. 300 + VAT                                                                            |
| Debit Card Issuance Fee                                                                                              | Green PIN: Tk. 600 + VAT<br>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>C. Payroll Customers:</b>                                                                                         |                                                                                          |
| Account Maintenance Fee                                                                                              | Free                                                                                     |
| Debit Card Issuance Fee                                                                                              | Green PIN: 1st year Free,<br>From 2nd year Tk. 600 + VAT<br>Printed PIN: Tk. 100 + VAT   |
| Debit Card Fees [yearly; upfront realisation]                                                                        | 1 <sup>st</sup> year Free; From 2 <sup>nd</sup> year Tk. 600 + VAT                       |
| Cheque Book                                                                                                          | 1st Cheque book with 20 leaves: Free<br>From next cheque book: Tk. 10 per leaf + 15% VAT |
| Closing of Account                                                                                                   | Free                                                                                     |
| <b>SMS charges</b>                                                                                                   |                                                                                          |
| 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                                                                                     |
| <b>Issuance of Pay Order etc.</b>                                                                                    |                                                                                          |
| 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                                                                            |
| <b>Locker &amp; Safe Custody Charges</b>                                                                             |                                                                                          |
| 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                                     |
| <b>Security Money (Refundable)</b>                                                                                   |                                                                                          |
| Small                                                                                                                | Tk. 5,000                                                                                |
| Medium                                                                                                               | Tk. 10,000                                                                               |
| Large                                                                                                                | Tk. 12,000                                                                               |
| <b>Mobile Financial Service (MFS)</b>                                                                                |                                                                                          |
| IFIC Account to bkaash Account                                                                                       | Free                                                                                     |
| IFIC Card to bkaash Account                                                                                          | Free                                                                                     |
| IFIC Account to Nagad Account                                                                                        | Free                                                                                     |
| IFIC Card to Nagad Account                                                                                           | Free                                                                                     |
| Solvency certificate                                                                                                 | Tk. 200 + VAT                                                                            |
| Issuance of Tax Certificate (Once in a year)                                                                         | Free                                                                                     |
| Duplicate Issuance of Tax Certificate                                                                                | Tk. 1,000 + VAT                                                                          |

**IFIC Bank PLC**
**Schedule of Charge, Fees & Commissions**

Effective from 01 July 2026 to 31 December 2026

| Particulars                                                                                                    | Rate                                                                                                             |
|----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| 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 Tk. 50 + VAT<br>11 Pages to 50 Pages Tk. 500 + VAT<br>Above 50 Pages (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                                                                                    |
| Cancellation 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 Tk. 200<br>Institutional Tk. 500 |
| BPID opened by Bangladesh Bank for Stock Exchange Investors                                                                       | Free                                        |
| Participation in Primary Auction for each successful Bid                                                                          | Individual Tk. 200<br>Institutional 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 (Calendar year)                                                                                    | Individual Tk. 200<br>Institutional Tk. 500 |
| Issuance of Tax Certificate (Once in a year)                                                                                      | Free                                        |
| Issuance of additional Tax Certificate                                                                                            | Individual Tk. 200<br>Institutional Tk. 500 |
| Interest/Coupon/Principal Payment, Allotment/Holding Report, Closing of BPID                                                      | Free                                        |

| Sukuk Investment                                                                           | Fees (including VAT)                                                                                           |
|--------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| Opening of SIID (Sukuk Investor ID)                                                        | Individual Max Tk. 200<br>Institutional Max Tk. 500                                                            |
| Participation in Primary Auction (for each successful Bid)                                 | Individual Max Tk. 200<br>Institutional Max Tk. 500                                                            |
| Annual SIID Maintenance Charge                                                             | Individual Max Tk. 200<br>Institutional Max Tk. 500                                                            |
| Secondary Trading/Transfer – FMI (SSM)                                                     | Tk. 100 (per transaction)                                                                                      |
| Issuance of Tax Certificate                                                                | Free; once in a year<br>for each additional certificate<br>Individual Max Tk. 200<br>Institutional Max Tk. 500 |
| Profit/Rent Distribution/Principal Payment, Allotment/Holding Report, Closing of SIID etc. | Free                                                                                                           |

**IFIC Bank PLC**

Schedule of Charge, Fees &amp; Commissions

Effective from 01 July 2026 to 31 December 2026

| Particulars | Rate |
|-------------|------|
|-------------|------|

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

|                                                       |               |
|-------------------------------------------------------|---------------|
| Registration, Renewal, Documentation, Tender Security | Tk. 200 + VAT |
| Early Settlement Fees                                 | Nil           |

***Issuance of Guarantee and Amendment***

|                                                                                        |                                         |
|----------------------------------------------------------------------------------------|-----------------------------------------|
| Issuance of Bank Guarantee                                                             | 0.50% per qtr. (Min.Tk.1,000) + VAT     |
| Amendment of Bank Guarantee <b>for</b> Extension of Validity/and Increase of Value     | 0.50% per qtr. (Min.Tk.1,000) + VAT     |
| Amendment of Bank Guarantee <b>without</b> 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<br>For existing Aamar Bari Customer: Nil |
| Distortion charge                      | Tk. 5,000 + VAT<br>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<br>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<br>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<br>For existing Aamar Bari Customer: Nil |
| Renewal fee                            | 0.25% of loan but Max. Tk. 5,000 + VAT                                           |
| Distortion charge                      | Tk. 5,000 + VAT<br>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 &amp; Commissions

Effective from 01 July 2026 to 31 December 2026

| Particulars                                                                          | Rate                                                                                                                                                                                                                                   |
|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b><i>Salary Loan</i></b>                                                            |                                                                                                                                                                                                                                        |
| 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                                                                                                                                                                                                 |
| <b><i>Easy Loan</i></b>                                                              |                                                                                                                                                                                                                                        |
| Loan origination/processing fee                                                      | Up to Tk. 5 mln: 0.50% of loan or Tk. 2,000 + VAT, whichever is lower<br>Above Tk. 5 mln to Tk. 10 mln: 0.30% of loan or Tk. 3,000 + VAT, whichever is lower<br>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<br>Above Tk. 5 mln to Tk. 10 mln: 0.25% of loan or Tk. 3,000 + VAT, whichever is lower<br>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                                                                                                                                                                                                                                    |
| <b><i>Aamar Bari</i></b>                                                             |                                                                                                                                                                                                                                        |
| Loan origination/processing fee                                                      | Takeover loan: Nil<br>For fresh loan (loan amount) & takeover + Home credit (Incremental loan amount):<br>Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT<br>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                                                                                                                                                                                                 |
| <b><i>Premium Overdraft (POD)</i></b>                                                |                                                                                                                                                                                                                                        |
| Loan origination/processing fee                                                      | Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT<br>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<br>Above Tk. 5,000,000 Tk. 10,000 + VAT                                                                                                                                                            |
| <b><i>Other Retail Loan</i></b>                                                      |                                                                                                                                                                                                                                        |
| 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                                                                                                                                                                                                 |
| <b><i>IFIC Shohoj Rin</i></b>                                                        |                                                                                                                                                                                                                                        |
| <b><i>Agriculture Loan</i></b>                                                       |                                                                                                                                                                                                                                        |
| Loan Processing Fees                                                                 | Nil                                                                                                                                                                                                                                    |
| Early Settlement Fees                                                                | Nil                                                                                                                                                                                                                                    |
| CIB Charge                                                                           | At actual + VAT                                                                                                                                                                                                                        |
| <i>*CIB Charge waived for Loan amount upto 2.5 lacs under Argi and Rural Credit.</i> |                                                                                                                                                                                                                                        |
| <b><i>CMSME Loan</i></b>                                                             |                                                                                                                                                                                                                                        |
| Loan Processing Fees                                                                 | Nil                                                                                                                                                                                                                                    |
| Early Settlement Fees                                                                | Nil                                                                                                                                                                                                                                    |
| CIB Charge                                                                           | At actual + VAT                                                                                                                                                                                                                        |
| <i>*CIB Charge waived for Loan amount upto 10 lacs under CMSME.</i>                  |                                                                                                                                                                                                                                        |

**IFIC Bank PLC**

Schedule of Charge, Fees &amp; Commissions

Effective from 01 July 2026 to 31 December 2026

| Particulars | Rate |
|-------------|------|
|-------------|------|

**IFIC Global Scholar**
**IFIC Global Scholar (Term Loan)**

|                                 |                                                                                 |
|---------------------------------|---------------------------------------------------------------------------------|
| Loan origination/processing fee | 0.25% of loan but Max. Tk. 5,000 + VAT<br>For existing Aamar Bari Customer: Nil |
| Reschedule/restructure fee      | 0.125% of loan but Max. Tk. 2,500 + VAT                                         |
| Distortion charge               | Tk. 2,500 + VAT<br>Disbursed loan & existing Aamar Bari Customer: Nil           |
| CIB charge                      | At actual + VAT                                                                 |
| Early Settlement Fees           | Nil                                                                             |

**IFIC Global Scholar (SOD)**

|                                 |                                                                                                                                                |
|---------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| Loan origination/processing fee | Up to Tk. 5 mln: 0.25% of loan or Tk. 5,000 + VAT, whichever is lower<br>Above Tk. 5 mln: 0.30% of loan or Tk. 7,500 + VAT, whichever is lower |
| Renewal Fee                     | Up to Tk. 5,000,000 Tk. 2,500 + VAT<br>Above Tk. 5,000,000 Tk. 5,000 + VAT                                                                     |
| Distortion charge               | Nil                                                                                                                                            |
| CIB charge                      | At actual + VAT                                                                                                                                |
| Early Settlement Fees           | Nil                                                                                                                                            |

**Retail Loan**

|                             |                 |
|-----------------------------|-----------------|
| 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: 0.50% of loan but Max. Tk. 15,000 + VAT<br>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                                                                              |
| 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: 0.50% of loan but Max. Tk. 15,000 + VAT<br>Above Tk. 5 mln: 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<br>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<br>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                                                                                                |

**IFIC Bank PLC**

Schedule of Charge, Fees &amp; Commissions

Effective from 01 July 2026 to 31 December 2026

| Particulars | Rate |
|-------------|------|
|-------------|------|

**Vi) IFIC Aamar Subornogram**
**Agriculture Loan**

|                       |                                                                                                                      |
|-----------------------|----------------------------------------------------------------------------------------------------------------------|
| Loan Processing Fees  | Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT<br>Above Tk. 5 mln: 0.30% of loan but Max. Tk. 20,000 + VAT |
| 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        | Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT<br>Above Tk. 5 mln: 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                                                                                                      |

\*CIB Charge waived for Loan amount upto 10 lacs under CMSME.

**Lease Finance**

|                                    |                                                                                                                      |
|------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| Loan origination fee               | Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT<br>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                                                                                            |

**Modification of Terms & Conditions**

|                                      |                  |
|--------------------------------------|------------------|
| NOC for change in Board of Directors | Tk. 10,000 + VAT |
| Changing of Mortgaged Property       | Tk. 20,000 + VAT |

**Changing of any other Terms**

|                                 |                  |
|---------------------------------|------------------|
| 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 |

**Redemption of Property**

|                                                        |                                                                                                                 |
|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| In case of own property or taking over and other cases |                                                                                                                 |
| Up to Tk. 500,000                                      | SME Tk. 200 + VAT<br>Retail Tk. 2,000 + VAT<br>Corporate Tk. 5,000 + VAT                                        |
| Tk. 500,001 to Tk. 5,000,000                           | SME Tk. 500 + VAT<br>Retail Tk. 4,000 + VAT<br>Corporate Tk. 7,000 + VAT                                        |
| Tk. 5,000,001 to Tk. 10,000,000                        | SME Tk. 500 + VAT<br>Retail Tk. 5,000 + VAT<br>Corporate Tk. 8,000 + VAT                                        |
| Above Tk. 10,000,000                                   | SME Tk. 700 + VAT<br>Retail Tk. 7,000 + VAT<br>Corporate Tk. 10,000 + VAT                                       |
| Mortgage deferral                                      | SME Tk. 2,000 + VAT<br>Retail Tk. 5,000 + VAT<br>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<br>After 1 year Tk. 10,000 plus Tk. 10,000 per fraction period or per year + VAT |

**IFIC Bank PLC**
**Schedule of Charge, Fees & Commissions**

Effective from 01 July 2026 to 31 December 2026

| Particulars                                                                                                                                                          | Rate                                                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| <b><u>Letter of Credit Opening</u></b>                                                                                                                               |                                                                                                              |
| 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. |                                                                                                              |
| <b><u>Recovery of Charges/Fees for SWIFT Message (Including VAT)</u></b>                                                                                             |                                                                                                              |
| 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                                                                             |                                                                                                              |
| <b><u>Amendment of L/C</u></b>                                                                                                                                       |                                                                                                              |
| 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                                                                                           |
| <b><u>Import LC Payment charges</u></b>                                                                                                                              |                                                                                                              |
| Foreign LC (Including EPZ)                                                                                                                                           | USD 60                                                                                                       |
| Inland LC Denominated in foreign currency                                                                                                                            | Up to USD 2,000 USD 30<br>Above USD 2,000 USD 60                                                             |
| Inland LC Denominated in local currency                                                                                                                              | Up to Tk. 5,000,000 Tk. 2,000.00<br>Above Tk. 5,000,000 Tk. 5,000.00                                         |
| <b><u>Discrepancy Charge(to be deducted from Beneficiary)</u></b>                                                                                                    |                                                                                                              |
| Foreign LC (Including EPZ)                                                                                                                                           | USD 60                                                                                                       |
| Inland LC                                                                                                                                                            | Up to USD 5,000 USD 30<br>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                                                                                              |
| <b><u>Import:</u></b>                                                                                                                                                |                                                                                                              |
| 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                                                                                              |
| <b><u>Issuance of Shipping Guarantee (Usance)</u></b>                                                                                                                |                                                                                                              |
| 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<br>Above USD 100,001 to USD 1,000,000 Tk. 2,500<br>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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                     |           |                                |            |                                |            |                     |            |
|----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|-----------|--------------------------------|------------|--------------------------------|------------|---------------------|------------|
| <b>Export:</b>                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                     |           |                                |            |                                |            |                     |            |
| <b><i>Advising/Amendment of Export L/C to the beneficiary</i></b>          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                     |           |                                |            |                                |            |                     |            |
| L/c issued by Foreign Banks                                                | Tk. 750                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                     |           |                                |            |                                |            |                     |            |
| L/c issued by Local Banks                                                  | Tk. 750                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                     |           |                                |            |                                |            |                     |            |
| <b><i>Advising of Export L/C to the beneficiary (Amendment Advice)</i></b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                     |           |                                |            |                                |            |                     |            |
| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                     |           |                                |            |                                |            |                     |            |
| <b><i>LC Transfer through Swift (MT720)</i></b>                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                     |           |                                |            |                                |            |                     |            |
| 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                                                         | <p>Advise and lien of Export Contract for availing pre/post shipment finances (BB and others):</p> <table> <tr> <td>Up to USD 5,000</td><td>Tk. 1,000</td></tr> <tr> <td>Above USD 5000 to USD 20,000</td><td>Tk. 3,000</td></tr> <tr> <td>Above USD 20,000 to USD 30,000</td><td>Tk. 4,000</td></tr> <tr> <td>Above USD 30,000</td><td>Tk. 5,000</td></tr> </table> <p>Contract/Invoices against Advance Payment (TT) received only (No BB, pre/post shipment facility required) Tk. 750.</p> | 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  |
| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                     |           |                                |            |                                |            |                     |            |
| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                     |           |                                |            |                                |            |                     |            |
| <b><i>Export related transactions:</i></b>                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                     |           |                                |            |                                |            |                     |            |
| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                     |           |                                |            |                                |            |                     |            |
| <b><i>Export Documents Substitution Fee:</i></b>                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                     |           |                                |            |                                |            |                     |            |
| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                     |           |                                |            |                                |            |                     |            |
| <b><i>Issuance of PRC</i></b>                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                     |           |                                |            |                                |            |                     |            |
| For cash assistance                                                        | Tk. 500 per certificate                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                     |           |                                |            |                                |            |                     |            |
| Other purpose                                                              | Tk. 500 per certificate                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                     |           |                                |            |                                |            |                     |            |
| Cash assistance documents processing charges                               | <table> <tr> <td>Up to Tk. 1,000,000</td><td>Tk. 7,000</td></tr> <tr> <td>Tk. 1,000,001 to Tk. 2,000,000</td><td>Tk. 10,000</td></tr> <tr> <td>Tk. 2,000,001 to Tk. 5,000,000</td><td>Tk. 20,000</td></tr> <tr> <td>Above Tk. 5,000,001</td><td>Tk. 25,000</td></tr> </table>                                                                                                                                                                                                                  | 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 |
| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                     |           |                                |            |                                |            |                     |            |
| <b><i>Freelancer's Cash Incentive Processing (ITES):</i></b>               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                     |           |                                |            |                                |            |                     |            |
| Up to Tk. 10,000.00                                                        | Tk. 500 + VAT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                     |           |                                |            |                                |            |                     |            |
| Above Tk. 10,000.00                                                        | Tk. 1,000 + VAT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                     |           |                                |            |                                |            |                     |            |
| <b><i>Vessel Tracking charges</i></b>                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                     |           |                                |            |                                |            |                     |            |
| Vessel/BL Tracking Charges (for Export)                                    | Tk. 1,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                     |           |                                |            |                                |            |                     |            |
| Vessel/BL Tracking Charges (for Import)                                    | Tk. 1,000 + VAT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                     |           |                                |            |                                |            |                     |            |
| Transshipment 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 <sup>nd</sup> /3 <sup>rd</sup> 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                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| <b>Foreign Bank Guarantee:</b>                                                                                                                                                                                                                                                                                     |                                                                                                                       |
| 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                                                                                                   |
| <i>*Commission on Bank guarantee to be charged for minimum one quarter. Subsequently, it will be charged proportionately in terms of days.</i>                                                                                                                                                                     |                                                                                                                       |
| <b>Foreign Remittances (Inward):</b>                                                                                                                                                                                                                                                                               |                                                                                                                       |
| 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                                                                                                                  |
| <b>Collection</b>                                                                                                                                                                                                                                                                                                  |                                                                                                                       |
| 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                                                                                                                  |
| <b>Foreign Remittances (Outward):</b>                                                                                                                                                                                                                                                                              |                                                                                                                       |
| 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<br>+ VAT and SWIFT charge at actual                                                           |
| Issuance of Lien confirmation on FC Balance for issuing international Credit Card                                                                                                                                                                                                                                  | Tk. 2,000 Per Case + VAT<br>Tk. 2,000 per Renewal + VAT                                                               |
| Cancellation of Drafts in FC                                                                                                                                                                                                                                                                                       | Tk. 200 + VAT                                                                                                         |
| <b>Processing of Student File (Educational remittance):</b>                                                                                                                                                                                                                                                        |                                                                                                                       |
| 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                                                                                                       |
| <b>Certificates:</b>                                                                                                                                                                                                                                                                                               |                                                                                                                       |
| Encashment Certificate                                                                                                                                                                                                                                                                                             | Tk. 500 + VAT                                                                                                         |
| Remittance Certificate                                                                                                                                                                                                                                                                                             | Tk. 500 + VAT                                                                                                         |
| AIT/VAT Certificate                                                                                                                                                                                                                                                                                                | Tk. 500 + VAT                                                                                                         |
| Other Certificate                                                                                                                                                                                                                                                                                                  | Tk. 500 + VAT                                                                                                         |
| <b>Other Foreign Currency Transaction:</b>                                                                                                                                                                                                                                                                         |                                                                                                                       |
| 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                                                                                                          |
| <b>Off-shore Banking (OBU) Operation</b>                                                                                                                                                                                                                                                                           |                                                                                                                       |
| 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                                                                                                         |
| <b>Miscellaneous</b>                                                                                                                                                                                                                                                                                               |                                                                                                                       |
| 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                                                                                       |
| <b>Processing of Approval Letters to Bangladesh Bank/Govt. Authority:</b>                                                                                                                                                                                                                                          |                                                                                                                       |
| 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<br>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 &amp; Commissions

Effective from 01 July 2026 to 31 December 2026

| Particulars | Rate |
|-------------|------|
|-------------|------|

**D. Card Operation**
**Debit Card**
**Card Issuance Fees**

|                                    |                                                            |
|------------------------------------|------------------------------------------------------------|
| Proprietorship/Business Debit Card | Green PIN: Tk. 1,000 + VAT<br>Printed PIN: Tk. 1,000 + VAT |
| Savings Account                    | Green PIN: Tk. 600 + VAT<br>Printed PIN: Tk. 600 + VAT     |
| RFCD/ERQ (Freelancer)              | Green PIN: USD 10 + VAT<br>Printed PIN: USD 12 + VAT       |
| Supplementary Aamar Card           | Green PIN: Tk. 600 + VAT<br>Printed PIN: Tk. 600 + VAT     |
| Staff Salary A/C, Aamar A/C Staff  | Green PIN: Free<br>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<br>Printed PIN: Tk. 600 + VAT |
| For RFCD/ERQ(freelancer) | Green PIN: USD 10 + VAT<br>Printed PIN: USD 12 + VAT   |

**Pin Replacement Fee**

|                                                   |                                               |
|---------------------------------------------------|-----------------------------------------------|
| For Local Debit Card                              | Green PIN: Free<br>Printed PIN: Tk. 300 + VAT |
| For RFCD/ERQ(freelancer)                          | Green PIN: Free<br>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 <sup>st</sup> Five (5) Transactions: Free<br>From 6 <sup>th</sup> 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 <sup>1</sup>                        | BDT 2,500 + VAT                                                        | BDT 4,000 + VAT |
| Supplementary Card Annual Fee <sup>1</sup>     | First 2 (two) Card Free,<br>from 3 <sup>rd</sup> 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) <sup>2</sup>               | 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                                                                |                 |
| Outward Cheque (for bill payment) - Return Fee | BDT 100 + VAT                                                          |                 |

**IFIC Bank PLC**
**Schedule of Charge, Fees & Commissions**

Effective from 01 July 2026 to 31 December 2026

| Particulars                        | Rate      |                                                              |
|------------------------------------|-----------|--------------------------------------------------------------|
|                                    | VISA Gold | VISA Platinum                                                |
| Markup Fee                         |           | 3%                                                           |
| Card to IFIC Account/Card Transfer |           | 1% on transfer amount + VAT                                  |
| Card to MFS Transfer               |           | 1.5% on transfer amount + VAT                                |
| Certificate Fee                    |           | BDT 200 + VAT                                                |
| Minimum Payment                    |           | BDT 500 or 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                                                    |

<sup>1</sup> 1<sup>st</sup> year annual fee will be free. From 2<sup>nd</sup> 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).

<sup>2</sup> 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 &amp; Commissions (ISLAMIC Banking Operation)

Effective from 01 July 2026 to 31 December 2026



| Particulars                                                                                                    | Rate                       |
|----------------------------------------------------------------------------------------------------------------|----------------------------|
| <b>A. General Banking</b>                                                                                      |                            |
| <b>Deposit Account</b>                                                                                         |                            |
| <b>Al-Wadeeah Current Account</b>                                                                              |                            |
| Account Maintenance Charge (Half yearly)                                                                       | Tk-300 + VAT               |
| Account Closing Charge                                                                                         | Tk-300 + VAT               |
| <b>Mudaraba Savings Account</b>                                                                                |                            |
| 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               |
| <b>Mudaraba Special Notice Deposit (SND) Account</b>                                                           |                            |
| Account Maintenance Charge (Half yearly)                                                                       | Tk 500 +VAT                |
| Account Closing Charge                                                                                         | Tk 300 + VAT               |
| <b>Mudaraba Amar Bhabishawt/ Mudaraba Term Deposit/Mudaraba Mashik Munafa Scheme</b>                           |                            |
| Premature encashment of Mudaraba Amar Bhabishawt/ Mudaraba Term Deposit/Mudaraba mashik Munafa Hishab          | Free                       |
| <b>SMS Charges</b>                                                                                             |                            |
| SMS alert Charge (Half yearly)                                                                                 | Tk. 150 + VAT              |
| <b>Issuance of Pay Order</b>                                                                                   |                            |
| 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                       |
| <b>Mobile Financial Service( MFS)</b>                                                                          |                            |
| IFIC Islamic Account to bkaash Account                                                                         | Free                       |
| IFIC Card to bkaash Account                                                                                    | Free                       |
| IFIC Account to Nagad Account                                                                                  | Free                       |
| IFIC Card to Nagad Account                                                                                     | Free                       |
| <b>Certificate &amp; Statements</b>                                                                            |                            |
| 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              |
| <b>Authentication /Verification of Statements/ Certificate</b>                                                 |                            |
| 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 |
| <b>Cheque Book</b>                                                                                             |                            |
| 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 &amp; Commissions (ISLAMIC Banking Operation)

Effective from 01 July 2026 to 31 December 2026



| Particulars                              | Rate                          |
|------------------------------------------|-------------------------------|
| <b>Stop payment instruction</b>          |                               |
| Stop payment instruction                 | Tk. 100 per instruction + VAT |
| Cancellation 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<br>Printed PIN: Tk. 1,000 + VAT                                                                      |
| Mudaraba Savings A/C                                           | Green PIN: Tk. 600 + VAT<br>Printed PIN: Tk. 600 + VAT                                                                          |
| Supplementary Card                                             | Green PIN: Tk. 600 + VAT<br>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 <sup>st</sup> Five (5) Transactions: Free<br>From 6 <sup>th</sup> 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<br>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 &amp; Commissions (ISLAMIC Banking Operation)

Effective from 01 July 2026 to 31 December 2026



| Particulars                                          | Rate                                                                                                                |
|------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| <b>IFIC Bai Murabaha Biniyog (SME)</b>               |                                                                                                                     |
| <b>Bai Murabaha Shohoj Biniyog</b>                   |                                                                                                                     |
| 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                                                                                                           |
| <b>Bai Murabaha Aamar Shubornogram</b>               |                                                                                                                     |
| Processing fee                                       | Upto Tk.5M -0.50% of Finance Amount but max Tk.15000+VAT,<br>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                                                                                                           |
| <b>Redemption of Property</b>                        |                                                                                                                     |
| 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<br>After 1 year Tk. 10,000 + Tk. 10,000 per fraction period<br>or per year + VAT     |
| Security verification                                | Tk. 2,000 + VAT; Cost at Actual                                                                                     |