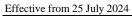
IFIC Bank PLC

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

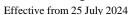




Particulars	Rate
A. General Banking	
Deposit Account	
Al-Wadeeah Current Account	
Account Maintenance Charge (Half yearly)	Tk-300 + VAT
Account Closing Charge	Tk-300 + VAT
Mudaraba Savings Account	
Account Maintenance Charge:	
Avg. Balance up to Tk 10,000	Free
Avg. Balance up to Tk 10,001 and up to Tk 25,000 (half yearly)	Tk 100 +VAT
Avg. Balance up to Tk 25,001 and up to Tk 200,000 (half yearly)	Tk 200 +VAT
Avg. Balance up to Tk 200,001 and up to Tk1,000,000 (half yearly)	Tk 250 +VAT
Avg. Balance of above Tk 1,000,000 (half yearly)	Tk 300 +VAT
Account Closing Charge	Tk 200 + VAT
Madaraha Crasial Natios Donosit (CND) Account	
Mudaraba Special Notice Deposit (SND) Account Account Maintenance Charge (Half yearly)	Tk 500 +VAT
Account Closing Charge Account Closing Charge	Tk 300 + VAT
Mudaraba Amar Bhobishawt/ Mudaraba Term Deposit/Mudaraba Ma	shik Munafa Scheme
Premature encashment of Mudaraba Amar Bhobishawt/ Mudaraba Term	Free
Deposit/Mudaraba mashik Munafa Hishab	
SMS Charges	T
SMS alert Charge	Tk. 150 + VAT
Issuance of Pay Order	
Up to Tk. 1,000	Tk. 20+VAT
Above Tk. 1 001 to Tk. 100,000	Tk 50+VAT
Above Tk. 100,000	Tk. 100+VAT
Cancellation of pay order	Tk.50+VAT
Duplicate Pay Order issue	Tk.500+VAT
Issuance of pay order against any Investment/Finance products	Free
Mobile Financial Service(MFS)	
IFIC Islamic Account to bkash Account	Free
IFIC Card to bkash Account	Free
IFIC Account to Nagad Account	Free
IFIC Card to Nagad Account	Free
Certificate & Statements	
Solvency certificate issue	Tk. 200 + VAT
Issuance of Tax Certificate (Once in a year)	Free Tk, 1,000 + VAT
Duplicate issuance of Tax certificate Half yearly & Yearly statement & Balance Confimation Certificate	Free
Issuance of additional statements other than half yearly & yearly statement	
& Balance Confirmation Certificate	Max. Tk. 100 + VAT
Beneficiary Owner's certificate	Tk. 100 + VAT
Any other certificate	Tk. 500 + VAT
Authentication /Verification of Statements/ Certificate	
Up to 10 Pages	Tk 50+VAT
11 Pages to 50 Pages	Tk 500+VAT
Above 50 Pages	Tk 500/Per Page 5 TK+VAT
Cheque Book	<u> </u>
Issuance of Cheque Book	Tk. 10 per leaf + 15% VAT
Destruction of Cheque Book	Tk 500 + VAT
Issuance of copy of Cheque & Voucher (beyond 3 months)	Tk 1,000 + VAT
Cheque Return for Insufficient Fund - Inward/Outward (Each time)	Max. Tk 50 + VAT

IFIC Bank PLC

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





Effective from 25 July 2024	100 TO 10
Particulars	Rate
Stop payment instruction	
Stop payment instruction	Tk. 100 per instruction + VAT
Cancelation of Stop payment instruction	Tk. 50 per instruction + VAT
Issuance of Bangladesh Bank Cheque	Tk. 1,000 per instance + VAT
RTGS per transaction	Tk. 100 (Including VAT)
NPSB per transaction	Tk. 10 (Including VAT)
Standing Instruction	Tk. 500 + VAT
Postage Charge	At Actual (min tk.50/-)+ VAT
Stamp Charge	At Actual
Internet Banking	Free
Dormant Account Activation Charge	
Mudaraba Saving accounts	Free
Other than Mudaraba Savings A/C	Free
Debit Card	
Proprietorship/Business Debit Card	Green PIN: Tk. 1,000 + VAT
TopTictoTsimp/Dusiniess Dook Cutu	Printed PIN: Tk. 1,000 + VAT
Mydaraha Savinga A/C	Green PIN: Tk. 600 + VAT
Mudaraba Savings A/C	Printed PIN: Tk. 600 + VAT
Simulanian Card	Green PIN: Tk. 600 + VAT
Supplementary Card	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 in Bangladesh)	Free
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	Up to taka 5mln: 0.5% of Finance but Max Tk.15000+ VAT
Finance amount)	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 sattlement (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 other than Ltd Company	At Actual +VAT
CIB Charge for Ltd Company	At Actual +VAT
egal & Valuation Fee	At Actual +VAT
Mortgage/Charge creation (Individual)	Free
Penalty Charge	1.5% on overdue amount
Finance takeover by other financial Institution	Free
-	1100
FIC 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
Early Settlement	0.50% on outstanding Finance amount + VAT
FIC Bai Murabaha Biniyog (SME)	
Bai Murabaha Shohoj Biniyog	
Processing fee	Free
Application Form	Free
Finance take over processing fee	Free
Penalty Charge	Additional 1.5% on overdue amount for overdue period
Documentation Charge	At Actual

IFIC Bank PLC

Security verification

Schedule of Charge, Fees & Commissions (ISLAMIC Banking Operation) Effective from 25 July 2024



Tk. 2,000 + VAT; Cost at Actual

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