



INTERNATIONAL FINANCE INVESTMENT AND COMMERCE BANK LIMITED

HEAD OFFICE, BSB BUILDING (8TH - 10TH & 16TH - 19TH FLOORS)
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BANK CHARGES & COMMISSIONS
FOR INLAND, FOREIGN EXCHANGE TRANSACTIONS
AND LOANS & ADVANCES
WITH EFFECT FROM 01.07.2008



INTERNATIONAL FINANCE INVESTMENT & COMMERCE BANK LIMITED
HEAD OFFICE, DHAKA

REVISED BANK CHARGES & COMMISSIONS (INLAND, FOREIGN EXCHANGE TRANSACTIONS AND LOANS & ADVANCES) WITH EFFECT FROM 01.01.2010

A. Schedule of Bank charges & commissions (Inland):

Sl. No.	Particulars	Nature of Charges	Amended rate of charges w.e.f. 01.01.2010
01.	Current Account	Incidental Charges.	Nil
		Closing charges.	Tk.300/-.
		Service Charges	Nil
		* Account Maintenance Fee	Tk.500 to be realized at half yearly rest, irrespective of any amount.
02.	Savings Account	Incidental charges.	Nil
		Forfeiture of interest (for number of operations exceeding maximum permissible as per S.B. rules).	Forfeiture of entire interest for the month.
		Closing charges.	Tk. 200/-
		Service Charges	Nil
		Account Maintenance Fee	Tk.300/- to be realized at half yearly rest, irrespective of any amount.
03.	<u>Collection</u> a) Collection of cheques (Local where there is a clearing house).	Commission.	Free
	Where there is no clearing house.	Charges	At actual for conveyance minimum Tk.20/- per instance.
	b) Collection of outstation cheques / bills (Clean/ documentary).	Commission I) Upto Tk.25,000/- II) Above Tk.25,000/- but not exceeding Tk.1.00 lac. III) Above Tk.1.00 lac but not exceeding Tk.5.00 lac. IV) Over Tk.5.00 lac.	@ 0.15% min. Tk.20/- @ 0.15% min. Tk.50/- @ 0.10% min. Tk.150/- @ 0.05% min. Tk.800/- max. Tk.1,500/-

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
		Concessional facility.	Concession may be allowed for collection of cheque/bill of Govt./Corporation/ Autonomous bodies/good clients maintaining accounts with our bank under approval of Managing Director.
		Postage (Registered)	At actual min. Tk. 20/-
		Telegram Charges	At actual min. Tk. 50/-
		Telex/Fax	At actual min. Tk. 50/-
04.	Remittance (Inland) a) DD/TT/MT issuance	Commission	@ 0.10% min. Tk. 25/-
		Telegram/Telex/Fax	At actual min. Tk. 30/-
		Concessional facility	Concession may be allowed to Govt./Corporation/ Autonomous bodies/good clients maintaining Accounts with our bank under approval of Managing Director.
	b) Cancellation of DD/TT/MT	Charges of DD cancellation.	Tk.50/- (flat)
	c) Issuance of duplicate instrument	Charges for issuance of duplicate Demand Draft.	Tk. 50/- plus Telex/Fax/Postage charges Total Tk. 100/- and stamp charges for indemnity at actual.
	d) Issuance of Payment Order	Charges for issuance of PO.	i) Upto Tk.1,000/- = Tk.10/- ii) Above Tk.1,000/- but not exceeding Tk.1.00 lac = Tk.25/- iii) Above Tk.1.00 lac but not exceeding Tk.5.00 lac = Tk.50/- iv) Over Tk.5.00 lac =Tk.100/-
		Charges for PO cancellation	i) Upto Tk. 1000/- =Tk.20/- ii) Above Tk.1000/- =Tk.40/-
	e) Issuance of Duplicate PO	Charges	Tk.50/- plus stamp charges for indemnity at actual.

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
	f) Issuance of PO/ Call Deposit/ Security Deposit Receipt for payment of earnest money (any amount) at the request of contractor.	Commission	Tk. 15/-
	g) Issuance of Cheque on Bangladesh Bank at the request of the client.		Tk. 200/- per instance
05.	<u>Purchase of Cheques and Inland Bills</u>	Commission a) Upto Tk.25,000/- b) Above Tk.25,000/- but not exceeding Tk.1.00 lac. c) Above Tk.1.00 lac but not exceeding Tk.5.00 lac. d) Over Tk.5.00 lac.	@ 0.15% min. Tk.25/- @ 0.15% min. Tk.100/- @ 0.10% min. Tk.250/- @ 0.05% min. Tk.800/- max. Tk.1,500/-
		Postage (Registered) Telegram Telex/Fax Interest	At actual min. Tk. 20/- At actual min. Tk.50/- At actual min. Tk.50/- Interest to be charged as per lending rate.
06.	Standing Instruction	Charges	Tk. 100/- for compliance of each instruction.
07.	<u>Godown Charge</u> a) Borrowers Godown under Bank's custody	I) Rent II) Insurance III) Salary & Allowance of Godown Staffs.	At actual At actual At actual
	b) Bank's Rented Godown	I) Rent II) Insurance III) Salary & Allowance of Godown Staffs.	Actual rent for floor space occupied plus 75% to meet other maintenance cost. To be realised from borrower's A/c proportionately. To be realised from borrower's A/c proportionately.

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
08.	Parcel Charges	Charges	Tk. 50/- each for 1st 10 days and additional Tk. 5/- for every subsequent days or part thereof.
09.	Locker & Safe Custody Charges	Charges	
	a) Small size	-do	Tk. 2,000/- yearly
	b) Medium size	-do-	Tk. 2,700/- yearly
	c) Large size	-do-	Tk.3,500/-
	d) Security Money (Refundable)	-do-	Tk. 1,000/-
	e) Replacement of lost key	-do-	At actual plus handling charges @ 15% of rent.
10.	i) Balance Confirmation Certificate	Nil	To be issued two times in a year irrespective of any accounts at half yearly rest
	ii) Charges for Issuance of additional Balance Confirmation Certificate and solvency Certificate	Misc. Charges	* Tk. 200/- for issuance of Balance Confirmation Certificate / Solvency Certificate per instance.
11.	Charges for issuance of additional statement of all types of Deposit account (SB, CD, STD).	Charges	Tk. 50/- per page for current year & Tk.75/- per page for each previous year.
12.	Enlistment Fees of C & F Agent	Commission	a) For Fresh enlistment Tk.10,000/- b) For Renewal Tk. 5,000/-
13.	Cheque Return on A/c of Insufficient Fund	Charges	Tk. 100/- as charge plus Tk. 15/- as postage per instance.
14.	I) Transfer of Fund as per Instruction	Commission	If funds are remitted by Pay Order, Charges will be realized as below: a) Upto Tk. 1,000/- = Tk. 10/- b) Above Tk. 1,000/- = but not exceeding Tk. 1.00 Lac = Tk. 25/- c) Above Tk. 1 Lac but not exceeding Tk. 5.00 Lac = Tk. 50/- d) Above Tk. 5.00 Lac =Tk.100/- e) Plus Postage Tk.15/- f) Service charges Tk. 100/- If funds are remitted by DD/TT, charges will be realised @ 0.10% minimum Tk. 25/- plus actual Telegram/Telex/Fax charges, minimum Tk. 30/-. Service charges Tk.100/-

- Solvency Certificate & Balance Certificate should be issued centrally by General Banking Department of the Branch ensuring proper realization of charges.

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
	II) Payment of Refund Warrant/ Dividend Warrant/ Interest Warrant etc (As per contract)	Charges	<p>a) If funds are placed in Current Deposit A/c, no charges within the clearing area. Outside the clearing area, instruments to be payable at par. Commission @ 0.15%. Per hundred plus usual postage to be realised by the paying branch to the debit of A/c where the same is maintained.</p> <p>b) If funds are placed in STD A/c, minimum Tk.1.00 per instrument to be realised to the debit of the A/c of the company within the clearing area. Outside the clearing area, instruments to be payable at par. Commission @0.15% per hundred plus usual postage to be realised to the debit of A/c of the company.</p>
15.	Account transfer from one Branch of the Bank to another at the request of Account Holder(s).	Charges	Tk. 100/- per case
16.	Stop payment instruction (All type of Accounts – CD , SB, STD etc.)	Charges	Tk.100/- per instruction.
17.	Charges for Any Branch Banking (ABB)	<p>i. Membership Fee:</p> <p>ii. Transaction Fee in same City.</p> <p>iii. Cash deposit / withdrawal one City to another City.</p>	<p>Tk. 50/-</p> <p>Tk. 50/- (plus VAT) on each transaction up to the transaction limit of Tk. 10.00 lace.</p> <p>@ 0.10% min. Tk. 50/- (plus VAT) up to the limit of Tk. 10.00 lac and Tk. 30/- as service charge on each transaction</p>

- **N.B. The Charges & Commissions not mentioned here against different schemes will be as per respective product polices guideline.**

B. Schedule of Bank charges and commissions (Loans & Advances) :

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
01.	Issuance of Guarantee	Commission	i) @ 0.50% per qtr. or part thereof min. Tk.300/-. ii) Where the Bank Guarantee is fully covered by FDR, commission to be charged @ 0.25% per qtr. or part thereof min. Tk. 300/- iii) Where the Bank Guarantee is partially covered by FDR, commission to be charged at pro-rata basis in the manner as stated above. iv) Where the Bank Guarantee is fully covered by Cash margin, only Tk. 500/- to be charged as Service charge.
02.	Issuance of Delivery Order (against delivery of goods from Bank's/ Borrower's Godown)	Charges	Tk. 25/- per Delivery Order per account plus actual conveyance.
03.	Documentation Charges (Mortgage/ Registration etc.)	Charges	At actual on borrowers account plus service charges as under: Upto 5 lac - Tk.1000/- Above 5 lac - Tk.2,000/-

04. Service & other Charges of the products under Consumer Financing, Small Enterprise Financing, Large & Medium Enterprise Financing and Agriculture Financing Categories w.e.f. 01.07.2008.

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
04.1	<u>Consumer Financing</u>		
	i. Easy Loan (Secured Personal Loan)	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 300/- Free – for clients @ 1% on Loan amount for non- clients Free At actual on borrowers A/c
	ii. Consumer Durable Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 1000/- @ 1% on Loan amount Free At actual on borrowers A/c
	iii. Flexi-Loan (Personal Loan)	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 1000/- @ 1% on Loan amount Free At actual on borrowers A/c
	iv. Auto Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 2000/- @ 1% on Loan amount Free At actual on borrowers A/c
	v. Thikana (House Building Loan)	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 5000/- @ 1% on Loan amount Free At actual on borrowers A/c
	vi. Peshajeebi Loan (Loan for Professional)	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 1000/- @ 1% on Loan amount Free At actual on borrowers A/c
	vii. Parua (Education Loan)	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 1000/- @ 1% on Loan amount Free At actual on borrowers A/c
04.2	<u>Small Enterprise Financing</u>		
	i. Easy Commercial Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 500/- Free – for clients @ 1% on Loan amount for non - clients Free At actual on borrowers A/c
	ii. Retailers Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 500/- upto 1.00 lac Tk. 1000/- above 1.00 lac @ 1% on Loan amount Free At actual on borrowers A/c
	iii. Transport Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	1% on LA Max. Tk. 10,000/- @ 0.50% on Loan amount Free At actual on borrowers A/c
	iv. Commercial House Building Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 5,000/- upto 25 lac Tk. 10,000/- above 25 lac @ 0.50% on Loan amount Free At actual on borrowers A/c

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
	v. Project Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	0.10% on loan amount Max. Tk. 5,000/- @ 0.25% on Loan amount Min: Tk. 5,000/- Free At actual on borrowers A/c
	vi. Possession Right Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 2,000/- @ 0.50% on Loan amount Free At actual on borrowers A/c
	vii. Contractor's Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 2,000/- @ 0.25% on Loan amount Free At actual on borrowers A/c
	viii. Working Capital Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 2,000/- @ 0.25% on Loan amount Min: Tk. 5,000/- Free At actual on borrowers A/c
	ix. Bidder's Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 2,000/- @ 0.25% on Loan amount Min: Tk. 5,000/- Free At actual on borrowers A/c
	x. Muldhan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 2,000/- upto Tk. 5.00 lac Tk. 3,000/- above Tk. 5.00 lac @ 0.25% on Loan amount Max: Tk. 7,500/- Free At actual on borrowers A/c
04.3	Large & Medium Enterprise Financing		
	i. Secured Over Draft/Loan General (Financial Obligation)	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 1000/- Free – for clients @ 0.25% on Loan amount non-clients Min: 5000/- Other: Min: 5000/- At actual on borrowers A/c
	ii. Transport Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 10,000/- @ 0.25% on Loan amount Min: Tk. 5000/- Max: Tk. 1.00 lac Tk. 5,000/- if the loan is not sanctioned/availed At actual on borrowers A/c plus upto 5 lac Tk. 1000/-, above 5 lac Tk. 2000/-, service charges Tk. 2000/-
	iii. Commercial House Building Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 10,000/- @ 0.25% on Loan amount Min: Tk. 5000/- Max: Tk. 1.00 lac Tk. 5,000/- if the loan is not sanctioned At actual on borrowers A/c plus service charges Tk. 2000/-

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
	iv. Project Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 10,000/- @ 0.25% on Loan amount Min: Tk. 5000/- Max: Tk. 1.00 lac Tk. 5,000/- if the loan is not sanctioned At actual on borrowers A/c plus service charges Tk. 2000/-
	v. Working Capital Loan	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	Tk. 5000/- @ 0.25% on Loan amount Min: Tk. 10,000/- Max: Tk. 50,000/- Tk. 2,000/- if the loan is not sanctioned At actual on borrowers A/c plus service charges Tk. 2000/-
4.4	<u>Agriculture Financing</u>		
	i. Krishi Saronjam Rin	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	@ 0.50% on Loan amount Max. Tk. 1,000/- Tk. 200/- Free At actual on borrowers A/c
	ii. Shech Saronjam Rin	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	@ 0.50% on Loan amount Max. Tk. 200/- Tk. 200/- Free At actual on borrowers A/c
	iii. Poshupokkhi & Mutsho Khamar Rin	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	@ 0.50% on Loan amount Max. Tk. 200/- Tk. 200/- Free At actual on borrowers A/C
	iv. Phalphasali Rin	a) Loan Processing Fee b) Service Charge c) Handling Charge d) Documentation Charge	@ 0.50% on Loan amount Max. Tk. 200/- Tk. 200/- Free At actual on borrowers A/c
05.	<u>Loan Processing on Lease Finance</u>	Charges i. Application form ii. Documentation Charge: iii. Service Charge	Tk. 500/- @ 0.05% on the lease value (non refundable and compulsory) Minimum Tk. 2,500/- Maximum Tk. 6,000/- @ 0.50% on lease amount sanctioned, but Minimum Tk. 5,000/- Maximum Tk. 50,000/-

C. Schedule of Bank charges & commissions (Foreign Exchange Transactions):

Sl. No.	Particulars	Nature of Charges	Amended rate of charges w.e.f. 01.01.2010
01.	<u>Letter of Credit</u>		
	I) L/C OPENING COMMISSIONS UNDER CASH(Sight)	1st Quarter For each subsequent quarter or part thereof. Minimum	@ 0.40% per quarter - Tk. 500/-
	II) L/C opening Commissions under AID/Loan/Credit/Barter	1st Quarter For each subsequent quarter or part thereof. Minimum	@ 0.50% @ 0.30% Tk. 500/-
	III) L/C opening Commissions for Back to Back L/C on A/c of export oriented Garments or specialised Textile Ind.	1st Quarter For each subsequent quarter or part thereof. Minimum	@ 0.40% per quarter - Tk. 500/-
	IV) L/C opening commissions for Back to Back L/C's other than export oriented Garments or specialised Textile Industries	1st Quarter For each subsequent quarter or part thereof Minimum	@ 0.50% @ 0.30% Tk. 500/-
	V) L/C OPENING COMMISSION UNDER DEFFERED PAYMENT	1st Quarter For subsequent quarter or part thereof Minimum	@ 0.50% per quarter - Tk.500/-
02.	L/C OPENING COMMISSIONS WHERE 100% MARGIN IS RECEIVED	1st Quarter For each subsequent quarter or part thereof. Minimum	@ 0.25% @ 0.25% Tk. 400/-
03	COLLECTION OF CREDIT REPORT ON THE BENEFICIARY OF THE L/C BY TELEX/SWIFT/E-MAIL.	--	At Actual. Minimum Tk. 1,000/- for each communication
04.	ACCEPTANCE COMMISSION UNDER DEFFERED PAYMENT L/C's (including B.B. L/Cs)	1st Quarter For each subsequent quarter or part thereof	@ 0.40% Per quarter @ 0.40% Per quarter

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
05.	L/c transmission charges : a) By mail (This shall cover cost of registered mail of L/C to advising Bank)	--	By normal mail, at actual min. Tk. 200/- . By Courier, at actual, minimum Tk.1,500/-

N.B. For Inland L/c, Commissions and charges shall be at par with the charges fixed for L/C under Cash/Loan/Aid/Credit/Barter.

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
	a) If L/C's Transmitted by Full tested Telex.	--	a. At actual
	b) SWIFT: 1. – SAARC 2. – Others	-- --	b. At actual
	c) If L/C's Transmitted in short and Non-operative Telex.	--	c. At actual
06.	AMENDMENT OF L/C : a) For value increase or extension of time, then L/C opening commission for additional time and value should be recovered as prescribed in the opening stage. b) Any other amendments Charges	--	a) At prescribed rate (Under Sl. No. 1 & 2) plus transmission charges as mentioned bellow in Sl. No. 7 b) Tk. 500/- plus transmission charges as mentioned bellow in Sl. No. 7
07.	TRANSMISSION CHARGES FOR AMENDMENT OF L/C : By Mail- By Telex- By Swift -	--	At actual At actual At actual
08.	FOR OUR ARRANGING CONFIRMATION FROM THIRD BANK	a) For sight L/C's on opener's A/c. b) For sight L/C's on Beneficiary's A/c. c) For DP L/C's upto 180 days on opener's A/c. d) For DP L/C's upto 180 days on beneficiary's A/c.	@ 0.20% (Flat) plus foreign correspondent's actual confirmation commission/ charges. @ 0.20% (Flat) excluding foreign correspondent's actual confirmation commission/ charges. @ 0.20% (Flat) Plus foreign correspondent's actual confirmation commission / charges. @ 0.20% (Flat) excluding foreign correspondent's actual confirmation commission/ charges.

N.B: Concessional charges of L/c opening/ acceptance may be allowed to low risk and valued customer under approval of Managing Director.

N.B: 08(d) Rate of DP L/c's of over 180 days and for L/Cs of big amounts, will be quoted by International Division, Head Office by arrangement with the confirming Bank

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
09.	FOREIGN CORRESPONDENTS CHARGES FOR ALL TYPES OF L/C's (Mail as well as Telex/SWIFT).	--	Local component to be waived in case of Opener's A/c. On beneficiary's account, Free. On opener's A/c, at actual Min. Tk. 1,500/-.
10.	FOREIGN CORRESPONDENTS CHARGES FOR AMENDMENTS OF L/C's.	--	Local component to be waived in case of Opener's A/c. On beneficiary's account, Free. On opener's A/c, Minimum Tk. 750/-.
11.	CANCELLATION OF ALL TYPES OF L/Cs : a) By Telex / SWIFT b) By Air Mail	-- --	At actual At actual
12.	IMPORT TRANSACTION: a) IMP/LCA/L/C application form b) Stationery c) Import Transaction certificate	-- -- --	Tk. 100/- plus cost of adhesive stamp. Tk. 50/- Tk. 200/- per certificate.
13.	Charges for handling discrepant import documents	--	Nil.
14.	Indemnity for shipping Guarantees in absence of original documents, provided full value of document is deposited by client.	--	Tk 600/-
15.	Telex/SWIFT charges for issuance of payment instruction/ reimbursement authority	--	Tk.200/-
16.	INTEREST ON PAD	Interest	As per Lending Rate
17.	HANDLING OF DOCUMENTS FOR LIM & LTR	--	@0.15% on the lending cost subject to min.Tk. 750/- max. Tk. 3,000/-.
18.	Issuance of Back-to-Back L/C Certificate.	--	Maximum cap of Tk. 500/-

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
01.	EXPORT		
	I)		
	a) Advising of Export L/c to the beneficiary:	--	
	i) L/c issued by Foreign Banks.	--	i) Tk. 750/-
	ii) L/c issued by Local Banks	--	ii) Tk. 750/-
	b) Advising of Export L/c to the beneficiary:(Amendment Advice)	--	Nil
	i) Foreign Banks.	--	i) Tk. 750/-
	ii) Local Banks.	--	ii) Tk. 750/-
	c) Transfer of L/CS	--	Tk. 750/-
	d) Transfer of L/C amendment with value	--	Tk. 750/-
	II) Adding of confirmation	--	@ 0.25% per quarter or part thereof minimum equivalent to US\$ 25 if payable by Foreign correspondents/ Beneficiary.
	III) Negotiation commission for export bills /collection commissions.	--	@ 0.15%
	IV) Negotiation commission for export bills in Local Currency/ Proceeds received in equivalent local currency	--	Allready covered under Sl. No- IX.
	V) Purchase/ Discount of Export documents drawn against contract.	--	@ 0.50% of the bill value.
	VI) Foreign Bank's Guarantee Commission against discrepant bills.	--	At actual.
	VII) Collecting Bank's charges abroad.	--	At actual.
	VIII) Processing of documents under collection in Foreign Currency from abroad.	--	Handling charges of Tk. 600/-.
	IX) Processing of documents under collection denominated in Local Currency/ in Foreign Currency but proceeds to be received in equivalent to Local Currency.	--	@ 0.15% minimum Tk. 500/- maximum Tk.8,000/-

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
	X) Any other charges not mentioned above. XI) Mailing of Export documents. XII) Telex /SWIFT charge for claiming reimbursement. XIII) Export bills related communications with Foreign Banks.	-- By Courier : By Post : -- --	At actual At actual Min. Tk. 1,500/- At actual Min. Tk. 500/- Tk. 500/- Tk. 300/- per instance
02.	<u>EXPORT RELATED TRANSACTION</u> I) a) Export form certification b) Stationery c) Issuance of Export transaction certificate plus other certificates. II) Issuance of PRC a) For cash assistance b) Other purpose	-- -- -- -- -- --	Tk. 80/- each set. Tk. 20/- Tk. 200/- Tk. 500/- Per certificate. Tk. 500/- Per certificate.
	III) Cash assistance documents processing charges IV) Issuance of NOC for 2 nd Lien Banks V) Issuance of Lien confirmation on FC Balance for issuing international Credit Card	-- -- --	Tk. 1000/- Per Case Tk. 500/- Per Case Tk. 500/- Per Case and Tk. 300/- per Renewal.
03.	<u>FOREIGN BANK GUARANTEE</u> I) Advising of Guarantees to the beneficiary in original without any engagement on our part. II) Advising of Guarantees in original by adding our confirmation. III) Advising of Guarantee in our own format or on the format supplied by the opening bank with our full engagement.	-- -- --	Tk. 500/- (Flat) 0.50% per quarter or part thereof min. Tk. 1,200/- or US\$ 25 if payable by Foreign correspondents/ Beneficiary. 0.50% per quarter or part thereof min. Tk. 1,200/- or US\$ 25 if payable by Foreign correspondents/ Beneficiary.

Note: Sl. No. II & III :

For large amounts, rate will be quoted on request by International Division, Head Office, Stamps, Telegraphic Expenses, or out of pocket expenses, if any, will be added to the above mentioned charges.

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
04.	<p><u>FOREIGN REMITTANCES (INWARD)</u></p> <p>1. Purchase of Foreign Bank Drafts drawn abroad.</p> <p>2. Payment of any Taka Drafts issued by Exchange house / Foreign Banks in abroad which are drawn on our Bank.</p> <p>3. Encashment of any Foreign TT in Taka at our Counter.</p> <p>4. COLLECTION :</p> <p>a) For collection of clean item (Inward)</p> <p>b) All other charges including Mail/ Telex/ SWIFT</p> <p>5. Collection of Foreign Currency draft from abroad.</p> <p>6. Encashment of any Foreign TT at our counter.</p>	<p>--</p> <p>--</p> <p>--</p> <p>--</p> <p>--</p> <p>--</p> <p>--</p>	<p>a) Tk. 0.25 per US \$.</p> <p>b) Tk. 0.40 per G.B. £</p> <p>c) In all other currencies, at par with US \$</p> <p>Free</p> <p>Free</p> <p>@ 0.10% (Flat) with minimum Tk. 300/-</p> <p>at actual</p> <p>Actual cost (Telex + postage) plus Tk. 500/- from the credited proceeds.</p> <p>Free</p>
05.	<p><u>FOREIGN REMITTANCES (OUTWARD)</u></p> <p>1. Issuance of TC/ Endorsement in Passport.</p> <p>2. Issuance of Cash (FC)/ Endorsement in Pass-Port</p> <p>3. Transactions by Nominee/ Account holder in F.C. A/cs.</p> <p>4. Issuance of F.C.Drafts on Foreign correspondents.</p> <p>5. F.C. Demand Draft on Bangladesh Bank.</p>	<p>--</p> <p>--</p> <p>--</p> <p>--</p> <p>--</p>	<p>Ruling TC selling rate plus 2% plus Tk. 150/-</p> <p>Ruling Cash selling rate plus Tk. 150/-.</p> <p>Free</p> <p>Tk.500/- per instruments.</p> <p>Tk. 300/- per instance</p>

Sl. No.	Particulars	Nature of Charges	Revised rate of charges w.e.f. 01.07.2008
	6. Remittance by T.T. (F.C.) through Foreign correspondents (Out going)	--	Tk. 500/- per instruction plus Tk.200/- as SWIFT charge.
	7 Cancellation of Drafts in Foreign Currencies	--	a) Tk. 100/- (Flat) for drafts upto US\$ 25 b) Drafts above US\$ 25, Tk. 200/- (Flat)
06.	<u>PROCESSING OF STUDENT FILE</u> Opening/Renewal of Student file (Educational remittance)	--	i) SAARC Countries & Mayanmar -Tk. 1,000/- (op), Tk.300/- (re) ii) Australia & New Zealand Tk.6000/- (op), Tk.2000/- (re) iii) All other Countries Tk. 3000/- (op), Tk.1000/- (re)
07.	<u>OTHER FOREIGN CURRENCY TRASACTION</u> I. a) Issuance of Foreign currency balance certificate, Foreign currency solvency certificate. b) Forwarding application regarding import registration certificate, indentors registration certificate, Authorised money changer license or for special permission etc. from Bangladesh Bank or any other agency. II. a) Issuance of NOC for study & Medical treatment abroad. b) Renewal of NOC c) Cancellation of NOC d) Issuance of Counter F.C. Drafts in favour of local Banks e) Disposal of remitted fund on A/c of Home Remittance III. Application/ Confirmation of Test (Applicable for other Banks A/cs) IV. Credit information of local Firm / Companies etc.	-- -- -- -- -- -- -- -- -- --	Tk. 500/- per certificate Tk. 500/- per instance Commission Tk. 500/- in each case. Tk. 250/- in each case. Tk. 250/- in each case. Tk. 200/- per instance to be deducted from the remitted fund. i) In local areas, charges of P.O. & postage. ii) In other areas, charges of DD/TT plus Postage/ Telex charges. iii) Same charges through IBCA also. Tk.500/- US\$50

N.B: These charges are exclusive of Govt. Duty /Tax/ VAT, if any, shall be recovered, in addition, where applicable.



**INTERNATIONAL FINANCE INVESTMENT AND COMMERCE BANK LTD.
HEAD OFFICE, DHAKA.**

HO: F&A:

Date: 25.01.2009

ALL BRANCHES OF
IFIC BANK LIMITED &
HEAD OF DIVISIONS AT HEAD OFFICE

Circular No. 03

Re: Charges for On-line Banking for conducting Inter-Branch Transactions

Further to our Circular # 47 dated 26.10.2008 on above, we are to inform that the Charges for On-line Banking for conducting Inter-Branch Transactions has been revised by the Asset- Liability Committee (ALCO) in its Meeting held on 25.01.2009 as follows:-

Sl. No.	Transacted Amount (Cash Deposits and Cash Withdrawals)	Rate of charges	Head of Income A/c
01	Same clearing zone	Free	Charges for On-line Inter-Branch Transactions
02	Upto Tk 50,000 (Inter Clearing Zone)	Free	-do-
03	Tk 50,001 to Tk 2,00,000 (Inter Clearing Zone)	Tk 50 + VAT	-do-
04	Tk. 2,00,001 to Tk. 4,00,000 (Inter Clearing Zone)	Tk 100 + VAT	-do-
05	Tk. 4,00,001 to Tk. 6,00,000 (Inter Clearing Zone)	Tk 200 + VAT	-do-
06	Tk. 6,00,001 to Tk. 10,00,000 (Inter Clearing Zone)	Tk 300 + VAT	-do-
07	Tk. 10,00,001 to Tk. 15,00,000 (Inter Clearing Zone)	Tk 500 + VAT	-do-
08	Tk. 15,00,001 to Tk. 20,00,000 (Inter Clearing Zone)	Tk 800 + VAT	-do-
09	Above Tk. 20,00,000 (Inter Clearing Zone)	Tk 1200 + VAT	-do-

Sl. No.	Transacted Amount (Fund Transfer)	Rate of charges	Head of Income A/c
01	Same Clearing Zone	Free	Charges for On-line Inter-Branch Transactions
02	Upto Tk 50,000 (Inter Clearing Zone)	Free	-do-
03	Tk. 50,0001 to Tk. 2,50,000 (Inter Clearing Zone)	Tk 50 + VAT	-do-
04	Tk. 2,50,001 to Tk. 5,00,000 (Inter Clearing Zone)	Tk 100 + VAT	-do-
05	Tk. 5,00,001 to Tk. 10,00,000 (Inter Clearing Zone)	Tk 200 + VAT	-do-
06	Tk. 10,00,001 to Tk. 15,00,000 (Inter Clearing Zone)	Tk 400 + VAT	-do-
07	Tk. 15,00,001 to Tk. 20,00,000 (Inter Clearing Zone)	Tk 800 + VAT	-do-
08	Above Tk. 20,00,000 (Inter Clearing Zone)	Tk 1000 + VAT	-do-

Please note that any account having more than 1(one) transaction within a day total amount to be considered for consideration to determine charge.

Please also note that cash withdrawal is to be restricted upto Tk 5,00,000/- (Taka five lac) only per transaction but Branch Manager may consider above this amount in special case and above charges are to be realized only by Originating Branch. Our Konabari & Ashulia Branches are being treated as Dhaka City Clearing Zone Branches for realizing the above charges.

This circular is to be effective and operative from 1st February, 2009.

Gopal Chandra Guha Roy
Senior Vice President &
Head of IT

S.M. Abdul Hamid
Executive Vice President &
Head of Finance Accounts



INTERNATIONAL FINANCE INVESTMENT AND COMMERCE BANK LTD.
HEAD OFFICE, DHAKA.

HO: F&A/27099

June 16, 2009

ALL BRANCHES OF
IFIC BANK LIMITED AND
HEAD OF DIVISIONS AT HEAD OFFICE

Circular # 29

Re: Realization of Charges against MICR encoded cheque books.

In order to implement Automated Clearing House Project of the bank, standardized MICR (Magnetic Ink Character Recognition) encoded cheque books are to be issued to the account-holders of operative accounts of the 21 (twenty one) Dhaka City branches. The MICR cheques bear substantially higher costs than the usual cheques and as such, the Asset Liability Committee (ALCO) of the Bank in its meeting held on 16.04.2009 decided to realize charges at a higher rate for the MICR cheque books as follows:-

Particulars	Rate of charges for MICR cheque books	Remarks
Issue of MICR encoded cheque book for all types of deposit account (SB, CD & STD).	@ Tk. 4.00 per leaf	Staff salary accounts will be excluded from this charge.

The above rate of charges for MICR cheque books will be applicable with immediate effect.

Please acknowledge receipt.

S. M. Shafiqul Haider
Vice President

S. M. Abdul Hamid
Senior Executive Vice President



**INTERNATIONAL FINANCE INVESTMENT AND COMMERCE BANK LTD.
HEAD OFFICE, DHAKA.**

HO: F&A:

Date: 14.10.2008

ALL BRANCHES OF
IFIC BANK LIMITED &
HEADS OF DIVISION AT HEAD OFFICE

Circular No. 46

Re: Schedule of Bank Charges & Commissions

Further to Circular # 24 dated 30.06.2008 of Finance & Accounts Division all Branches are advised to realise charges @ Tk. 100/- for issuance of certificates against BO (Beneficiary Owner) accounts of account-holders. Branches are further advised to display the Schedule of Bank Charges & Commissions after incorporation of above-mentioned charge as per instruction of Bangladesh Bank.

Please acknowledge receipt.

S.M. Shafiqul Haider
Senior Asstt. Vice President

S. M. Abdul Hamid
Executive Vice President