

IFIC Bank Limited
Schedule of Charge, Fees & Commissions

Particulars	Nature of Charges	Rate
A. General Banking		
Deposit Accounts		
Current Account		
Account Maintenance Fee (half yearly)	Fees	Tk. 500 + VAT
Closing of Account	Charge	Tk. 300 + VAT
SND Account		
Account Maintenance Fee (half yearly)	Fees	Tk. 500 + VAT
Closing of Account	Charge	Tk. 300 + VAT
Saving Account		
Account Maintenance Fee (half yearly)	Fees	
Average balance up to Tk. 5000	Fees	Free
Average balance Tk. 5,001 and up to Tk. 25,000	Fees	Tk. 100 + VAT
Average balance of above Tk. 25001	Fees	Tk. 300 + VAT
Closing of Account	Charge	Tk. 200 + VAT
Smart Savings Account		
Account Maintenance Fee (half yearly)	Fees	Free
Debit Card	Charge	Tk. 600 + VAT
SMS Banking	Charge	Free
Internet Banking	Charge	Free
Closing of Account	Charge	Tk. 300 + VAT
Super Saving Plus		
Account Maintenance Fee	Fees	Free
Closing of Account	Charge	Tk. 200 + VAT
Duranto-Student Savings Account		
Account Maintenance Fee	Fees	Free
Debit Card	Charge	Tk. 200 + VAT
SMS Banking	Fees	Free
Internet Banking	Fees	Free
Closing of Account	Charge	Nil
Sanchita –Female Savings Account		
Account Maintenance Fee (half yearly)	Fees	As per Central Bank Guideline
Debit Card	Charge	Tk. 600 + VAT
SMS Banking	Fees	Free
Internet Banking	Fees	Free
Closing of Account	Charge	Tk. 200 + VAT
AAMAR Account		
General Customers		
Account Maintenance Fee (half yearly)	Fees	Tk. 300 + VAT
Debit Card	Charge	Tk. 500 + VAT
Internet Banking	Fees	Free
Closing of Account	Charge	Tk. 100 + VAT
Payroll Customers		
Account Maintenance Fee (half yearly)	Fees	Free
Debit Card	Charge	1 st year Free; Tk. 500 + VAT from 2 nd year
Internet Banking	Fees	Free
Closing of Account	Charge	Nil
Corporate Plus (for SND Customers)		
Account Maintenance Fee (half yearly)	Fees	Tk. 500 + VAT
Internet Banking	Fees	Free
Closing of Account		Tk. 500 + VAT

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Particulars	Nature of Charges	Rate
Shahoj Banking (Current/Savings/Super Savings)		
Account Maintenance Fee and other Charges	Charge	As per specific product i.e. current/savings/super savings etc.
Cheque book	Fees	Tk. 80 for 1 st book of 10 page; subsequent books Tk. 5 per page
Debit Card	Charge	Tk. 500 + VAT
Other Services		
Dormant Account Activation Charge	Charge	Tk. 200 + VAT
Remittance (Inland)		
Issuance of Payment Order (PO)/ Security Deposit Receipt (SDR)	Charges	
Up to Tk.100,000		Tk. 50 + VAT
Above Tk. 100,000		Tk. 150 + VAT
Cancellation of PO/SDR	Charges	Tk. 100 + VAT
Duplicate Issuance of PO	Charges	Tk. 500 + VAT Stamp charges at actual.
Cheque Issuance on Bangladesh Bank at the request of the client	Charges	Tk. 300 per instance + VAT
Collection of Cheques and Inland Bills		
Up to Tk.100,000	Fee	0.15% (min Tk. 100) + VAT
From Tk. 100,001 to Tk. 500,000	Fee	0.15% (min Tk. 250) + VAT
Above Tk. 500,000	Fee	0.05% (min Tk. 800 max Tk. 1,500) + VAT
		Postage Recovery at actual (mini Tk. 50) + VAT
Standing Instruction	Charges	Tk. 200 for compliance of each instruction + VAT
Godown Charge		
Borrowers Godown under Bank's custody	Rent	At actual
	Insurance	At actual
	Salary & Allowance	At actual
Bank's Rented Godown	Rent	Rent plus 75% + VAT
	Insurance	At actual
	Salary & Allowance	At actual
Locker & Safe Custody Charges		
Small	Charges	Tk. 5,000 yearly + VAT
Medium	Charges	Tk. 8,000 yearly + VAT
Large	Charges	Tk. 10,000 yearly + VAT
Security Money (Refundable)		Tk. 6000
Replacement of lost key	Charges	At actual plus handling charges at 15% of rent and VAT on handling charge
Solvency certificate and any other certificate /confirmation	Charges	Solvency Tk. 500 + VAT Balance confirmation Tk. 300 + VAT
Issuance of additional statement	Charges	Tk. 25 per page (min Tk. 100 and Max Tk. 500) + VAT
Enlistment Fees of C & F Agent	Fee	Fresh enlistment Tk. 20,000 + VAT Renewal Tk. 10,000 +VAT
Cheque Return for Insufficient Fund - Inward/Outward	Commission	Tk. 500 in both way + VAT Postage at actual
Issuance of Cheque	Fee	Tk. 6 per page + VAT
Destruction of Cheque Book	Charge	Tk. 300 + VAT
Issuance of copy of Cheque & Voucher (beyond 3 months)	Charge	Tk. 500 + VAT
Transfer of Fund as per Instruction	Commission	Tk. 150 + VAT
Payment of Refund Warrant/ Dividend Warrant/Interest Warrant etc.	Fee	As per contract with issuing company
Account transfer from one Branch of the Bank to another at the request of Account Holder(s).	Charges	Tk. 200 per case + VAT

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Particulars	Nature of Charges	Rate
Stop payment instruction (All type of Accounts – CD, SB, SND etc.)	Charges	Tk. 500 per instruction + VAT
e-Govt. Procurement (e-GP) Service		
Registration	Fee	Tk. 500 + VAT
Renewal	Fee	Tk. 500 + VAT
Documentation	Fee	Tk. 500 + VAT
Tender Security	Fee	Tk. 500 + VAT
Online Transactions charge		

Inter Branch Transaction between Two Branches operated under Same Clearing Zone:

Transaction Amount	Rate of Charges	
	Cash Deposit/Withdrawal	Fund Transfer
Any Amount	Free	Free

Inter Branch Transaction between Two Branches operated under different Clearing Zone:

Sl. No.	Transaction Amount	Rate of Charges	
		Cash	Fund Transfer
1	Less than 50,000	Free	Free
2	50,000 to below 1,00,000	50 + VAT	Free
3	1,00,000 to below 2,00,000	100 + VAT	Free
4	2,00,000 to below 3,00,000	150 + VAT	Free
5	3,00,000 to below 5,00,000	200 + VAT	Free
6	5,00,000 to below 10,00,000	300 + VAT	Free
7	10,00,000 to below 15,00,000	500 + VAT	Free
8	15,00,000 to below 20,00,000	700 + VAT	Free
9	20,00,000 to below 50,00,000	1,000 + VAT	Free
10	50,00,000 & above	2,000 + VAT	Free

B. Loans and Advances

Issuance of Guarantee		
Uncovered	Commission	0.50% per qtr. or part thereof (min. Tk.1,000) + VAT
Fully Covered by FDR		0.25% per qtr. or part thereof (min. Tk.500) + VAT
Partially Covered by FDR		At pro-rata basis in the manner as stated above + VAT
Fully covered by Cash margin		Tk. 500 + VAT
Issuance of Delivery Order (Delivery of goods from Bank's/ Borrower's Godown)	Charges	Tk. 100 + VAT per Delivery Order per Account plus conveyance at actual
Documentation Charges (Mortgage/ Registration etc.)	Charges	At actual on borrowers account plus loan processing fee as under:
Initial		0.15% on loan amount (mini Tk. 1,000 maxi. Tk. 5,000) + VAT
Subsequent enhancement/renewal (without further registration)		50% of above prescribed fees + VAT
Consumer Financing		
Easy Loan Secured Personal Loan (SOD)	Loan Processing Fee	Tk. 1,500 + VAT
	Service Charge	Free
	Handling Charge	Free
	Documentation Charge	At actual on Borrower's A/c.
Consumer Durable, Festival, Any Purpose, Home Renovation, Holiday, Emergency Medical, CNG Conversion, Marriage, Parua & Peshajeebi Loan	Loan Processing Fee	2% on loan amount (mini Tk. 3,000) + VAT
	Service Charge	Free
	Handling Charge	Free
	Documentation Charge	At actual on borrowers A/c
	Early Settlement Fee	1% on outstanding loan amount + VAT
Auto Loan	Loan Processing Fee	1% on loan amount minimum Tk.7,000 + VAT
	Service Charge	Free
	Handling Charge	Free
	Documentation Charge	At actual on borrowers A/c
	Early Settlement Fee	1% on outstanding loan amount + VAT

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Particulars	Nature of Charges	Rate
Home Loan	Loan Processing Fee	1% Processing Fee for fresh loan + VAT No Processing Fee for loan takeover and additional refinancing
	Service Charge	Free
	Handling Charge	Free
	Documentation Charge	At actual on borrowers A/c
	Early Settlement Fee	Early Settlement from own source: No Charge Taken Over by Other Bank/NBFI: Within 5 Years : 2% of outstanding amount 5 Years & Above: 1% of outstanding amount
Salary Loan	Processing Fee	1% of the loan amount + VAT
		0% - 0.50% for payroll companies+ VAT
	Documentation Charge	0% for IFIC Staff At actual
Cottage, Micro, Small & Medium Enterprise (CMSME) Lendings		
Cottage, Micro Enterprise	Loan Application Fee	Free
	Documentation Charge (CIB, Stamp, Valuation & Legal fee etc.)	At actual + VAT
	Processing Fee	Free
	Service Charge	Free
	Handling Charge	Free
	Early Settlement Fee	Free
Small and Medium Enterprise Easy Commercial Loan, Retailers Loan, Transport Loan, Commercial House Building Loan, Project Loan, Possession Right Loan, Contractor's Loan, Working Capital Loan, Bidder's Loan, Muldhan, Lease Finance, Protyasha, Joyeeta, Prantonari, IDBP, Krishi Shilpo, Shilpo Shongjog SOD/LG	Loan Application Fee	Tk. 200 + VAT
	Documentation Charge (CIB, Stamp, Valuation & Legal fee etc.)	At actual + VAT
	Processing Fee	Free
	Service Charge	Free
	Handling Charge	Free
	Early Settlement Fee	2% on Loan outstanding + VAT
Agriculture Financing		
IFIC Suborno Gram A. Crop B. Fisheries C. Live Stock	Loan Processing Fee	Free
	Service Charge	Free
	Handling Charge	Free
	Documentation Charge	At actual on Borrower's A/c.
Krishi Saronjam Rin	Loan Processing Fee	0.5% on loan amount (Max Tk. 1,000)
	Service Charge	Free
	Handling Charge	Free
	Documentation Charge	At actual on Borrower's A/c.
Shech Saronjam Rin	Loan Processing Fee	0.5% on loan amount (Max Tk. 200)
	Service Charge	Free
	Handling Charge	Free
	Documentation Charge	At actual on Borrower's A/c.
Lease Finance	Application form	Free
	Loan Processing Fee	0.50% loan amount (min Tk. 15,000 max Tk. 50,000) + VAT
	Service Charge	Free
	Documentation Charge	At actual on Borrower's A/c.
Changing Terms & Conditions		
NOC for change in Board of Directors	Charges	Tk. 10,000 + VAT
Changing of Mortgaged Property	Charges	Tk. 5,000 + VAT
Changing of any other Terms		
Up to Tk. 1,000,000	Charges	Tk. 2,000 + VAT
Tk. 1,000,001 to Tk. 10,000,000	Charges	Tk. 3,000 + VAT
Above Tk. 10,000,000	Charges	Tk. 5,000 + VAT
Redemption of Property		

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In case of own property or taking over and other cases		SME Tk. 500, Retail Tk. 5,000, Corporate Tk. 10,000 + VAT
Contact Point Verification Charge	Charges	Tk. 1,000 + VAT
Mortgage deferral	Charges	SME Tk. 2,000, Retail Tk. 5,000, Corporate Tk. 10,000 + VAT
Security verification	Charges	Tk. 2,000 + VAT; Cost at actual
Security Retention fees after settlement of facilities	Charges	After 3 months Tk. 5,000 + VAT After 1 year Tk. 5,000 plus Tk. 5,000 per fraction period or per year + VAT

C. Foreign Exchange

Letter of Credit Opening

L/C opening commissions under cash (sight)	Commission	0.40% for each quarter (Min Tk. 1,000) + VAT (VAT is not applicable in case of export oriented industry)
L/C opening commissions under AID/ Loan/ Credit/ Barter	Commission	1 st quarter 0.50% + VAT Subsequent quarters 0.30% (Min Tk. 1,000) + VAT
L/C opening Commissions for Back to Back L/C on A/c of export oriented industry	Commission	0.40% for each quarter (Min Tk. 1,000) + VAT (VAT is not applicable in case of export oriented industry)
L/C Opening commission under differed payment	Commission	0.50% for each quarter (Min Tk. 1,000) + VAT (VAT is not applicable in case of export oriented industry)
L/C Opening processing fee on case to case basis	Fee	Tk. 300 + VAT for each L/C (VAT is not applicable in case of export oriented industry)
L/C opening commissions where 100% margin is received	Fee	0.25% for each quarter (Mini Tk. 1,000) + VAT (VAT is not applicable in case of export oriented industry)
Collection of Credit Report on the beneficiary of the L/C by SWIFT	Charge	At actual plus Tk. 500 +VAT for each communication
Acceptance commission under Deferred payment L/C's (Including B.B. L/Cs)	Charge	0.40% for each quarter (Min Tk. 1,000) + VAT (VAT is not applicable in case of export oriented industry)
L/c transmission charges by SWIFT		At actual + VAT

Amendment of L/C

Value increase or extension of time		Prescribed rate for LC opening plus transmission charges
Any other amendments Charges		Tk. 500 and transmission charges
Transmission charges for amendment of L/C by Swift		At actual + VAT

Arranging confirmation from 3rd Bank

Sight L/C's on opener's account	Commission	0.20% (Flat) + VAT and foreign correspondent's actual confirmation commission/charges. (VAT is not applicable in case of export oriented industry)
Sight L/C's on beneficiary's account	Commission	0.20% (Flat) + VAT and foreign correspondent's actual confirmation commission/charges. (VAT is not applicable in case of export oriented industry)
DP L/C's up to 180 days on opener's account	Commission	0.20% (Flat) + VAT and foreign correspondent's actual confirmation commission/charges. (VAT is not applicable in case of export oriented industry)
DP L/C's up to 180 days on beneficiary's account	Commission	0.20% (Flat) + VAT and foreign correspondent's actual confirmation commission/charges. (VAT is not applicable in case of export oriented industry)

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Foreign correspondents charges for all types of L/C's	Charge	Payment charge US\$ 60 Handing Charge US\$ 50 against Foreign L/C + VAT (VAT is not applicable in case of export oriented industry)
Foreign correspondents charges for amendments of L/C's.	Charge	On opener's A/c, Minimum Tk. 750 + VAT (VAT is not applicable in case of export oriented industry)
Payment Charge (LC/LCAF)	Charge	USD 50
Discrepancy Charge		
In case of Foreign LC	Charge	USD 80
In case of EPZ through FDD		USD 30
Correspondence Charge		
In case of Foreign LC	Charge	USD 100
In case of EPZ through FDD		USD 50
Cancellation of all types of L/Cs : SWIFT	Charge	At actual + VAT
LC Commission Cash (min) (in case of 100% cash margin)	Commission	Tk. 1,000 + VAT (in the case of import capital machinery for producing export items, VAT will not apply)
Local LC Discrepancy Fee and other Charges		
Up to USD 10,000	Charge	USD 20
Above USD 10,001	Charge	USD 30
Handling of Maturity date Extension (min)	Charge	Tk. 500 + VAT
Handling & verification of IRC	Charge	Tk. 1,000 + VAT
Buying house Commission Payment Processing Charge	Charge	Tk. 2,000 per instance + VAT

Import:

IMP/LCA/L/C application form	--	Tk. 200 + 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	Charge	Tk. 1,000 + VAT (VAT is not applicable in case of export oriented industry)
Issuance of Shipping Guarantee	Charge	
Up to \$ 10,000		Tk. 2,000 + VAT
\$10,001 to \$200,000		Tk. 3,000 + VAT
Above \$200,000		Tk. 5,000 + VAT
Handling of documents for LIM & LTR	Charge	0.15% on invoice value (min. Tk. 750 max. Tk. 3000) + VAT (VAT is not applicable in case of export oriented industry)
Issuance of Back-to-Back L/C Certificate	Charge	Tk. 500 per certificate

Export:

Advising of Export L/c to the beneficiary		
L/c issued by Foreign Banks	Commission	Tk. 750
L/c issued by Local Banks	Commission	Tk.750
Advising of Export L/c to the beneficiary (Amendment Advice)		
L/c issued by Foreign Banks	Commission	Tk. 750
L/c issued by Local Banks	Commission	Tk.750
Transfer of L/CS	Commission	Tk. 750
Transfer of L/C amendment with value	Commission	Tk.750
Purchase/Discount of Export documents drawn against contract	Commission	0.50% of the bill value
Foreign Bank's Guarantee Commission against discrepant bills	Commission	At actual
Collecting Bank's charges abroad	Commission	At actual

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Particulars	Nature of Charges	Rate
Processing of any Doc. under collection (LC/Contract etc.)	Fee	Tk. 1,000 + VAT
Processing of documents under collection denominated in Local Currency/in Foreign Currency equivalent to Local Currency	Fee	0.15% (mini Tk. 500 max Tk. 8,000) + VAT
Counter Guarantee Handling		\$ 50 per instance
Import through LCAF		0.1% of Invoice value, Min Tk. 1,000 + VAT
Outward foreign remittance through MT103		Tk. 1,000 + VAT
Contract Lien fees		Tk. 5,000 + VAT
Issuance of FDD for BO Account		Tk. 1,000 + VAT
Any other charges not mentioned above	Charge	At actual + VAT
Mailing of Export documents (Courier/Post)	Charge	At actual (as it is Central Bank guideline) + VAT
SWIFT charge for claiming reimbursement	Charge	At actual (as it is Central Bank guideline) + VAT
Export bills related communications with Foreign Banks	Charge	At actual (as it is Central Bank guideline) + VAT

Export related transactions:

Export form certification	Fee	Tk. 100 each set + VAT
Stationery Recovery	Charge	Tk. 100 + VAT
Issuance of Export transaction certificate plus other certificates	Fee	Tk. 500 + VAT
Issuance of PRC	Charge	
For cash assistance	--	Tk. 500 per certificate + VAT
Other purpose	--	Tk. 500 per certificate + VAT
Cash assistance documents processing charges / Duty Drawback	Charge	Tk. 3,000 Per Case + VAT
Issuance of NOC for 2 nd Lien Banks	Charge	Tk. 3,000 Per Case + VAT
Issuance of Lien confirmation on FC Balance for issuing international Credit Card	Charge	Tk. 1,000 Per Case + VAT Tk. 1,000 per Renewal + VAT

Foreign Bank Gurantee:

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. 2,000 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. 2,000 or USD 50, if payable by Foreign correspondents/Beneficiary + VAT

Foreign Remittances (Inward):

Payment of any Taka Drafts issued by Exchange house/Foreign Banks in abroad which are drawn on our Bank.	Charge	Free
Encashment of any Foreign TT in Taka at our Counter	Charge	Free
Collection		
Collection of clean item (Inward)	Charge	0.10% (Flat) with minimum Tk. 500 + VAT
All other charges including Mail/ SWIFT	Charge	At actual
Encashment of any Foreign TT at our counter	Charge	Free

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Particulars	Nature of Charges	Rate
FOREIGN REMITTANCES (OUTWARD):		
Issuance of Cash (FC)/ Endorsement in Pass-Port/Credit Card	Commission	Ruling Cash selling rate plus Tk. 300 + VAT
Transactions by Nominee/Account holder in F.C. A/cs	Commission	Free
F.C. Demand Draft on Bangladesh Bank	Commission	Tk. 500 + VAT per instance
Remittance by T.T. (F.C.) through Foreign correspondents (Out going)	Commission	Tk. 500 per instruction + VAT & SWIFT charge at actual + VAT
Cancellation of Drafts in FC		
Up to USD 25	Commission	Tk. 100 + VAT
Above USD 25	Commission	Tk. 200 + VAT
Processing Of Student File:		
Opening/Renewal of Student file (Educational remittance)	Commission	
SAARC Countries & Myanmar	Commission	At the time of opening Tk. 2,000 + VAT; At the time of renew Tk. 500 + VAT
All other Countries	Commission	At the time of opening Tk. 6,000 + VAT; At the time of renew Tk. 2,000 + VAT
Remittance of Tuition Fee/ Living Expense (per instance)	Commission	Tk. 1,000 + VAT
Other Foreign Currency Trasaction:		
Issuance of Foreign currency balance certificate, Foreign currency solvency certificate	Commission	Tk. 1,000 per certificate + VAT
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.	Commission	Tk. 1,000 per certificate + VAT
Issuance of NOC for study & Medical treatment abroad	Commission	Tk. 500 in each case + VAT
Renewal of NOC	Commission	Tk. 250 in each case + VAT
Cancellation of NOC	Commission	Tk. 250 in each case + VAT
Issuance of counter FC drafts in favour of local Banks	Commission	Tk. 200 per instance + VAT (to be deducted from the remitted fund)
Disposal of remitted fund on A/c of Home Remittance	Commission	Postage charge at actual + VAT
Issuance of Credit information of local Firm /Companies etc.	Commission	USD 50 + VAT

N.B.:

1. 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

D. Card Operation

	Local	International (Dual)
Annual Card Fee per year		
Classic	BDT 1000 + VAT	BDT 1200 + VAT
Gold	BDT 2000 + VAT	BDT 2500 +VAT
Supplementary Card Fee per year		
Classic		2 Card Free, BDT 500 + VAT
Gold		2 Card Free, BDT 1,000 + VAT
FC Activation/ Maintenance Fee (Annually)		
Classic	-	USD 5 +VAT, IFIC Staff: Free
Gold	-	USD 10 + VAT, IFIC Staff: Free
Card Replacement Fee per instance		
Classic	BDT 300 + VAT	BDT 300 + VAT
Gold	BDT 500 + VAT	BDT 500 + VAT

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Particulars	Nature of Charges	Rate
Pin Replacement Fee per instance		
Classic	BDT 200 + VAT	BDT 200 + VAT
Gold	BDT 200 + VAT	BDT 200 + VAT
Late Payment Fee Applicable when the minimum payment due is not paid within the due date mentioned in the statement	2% Min. BDT 100 + VAT	2% Min BDT 100+VAT USD 5+VAT
Cash Advance Fee per instances		
AT IFIC's ATM	Free	
At Q-Cash Consortium ATM	BDT 15 + VAT	
At Omnibus/DBBL ATM	BDT 20+ VAT	
At other ATM	BDT 100 +VAT	
At card Division/ Branches	1% of Cash Advance Min BDT 100 + VAT IFIC Staff: Free	
At ATM outside Bangladesh	2% Min USD 3 +VAT	
Duplicate Statement Fee For each month (Previous) only	BDT 50 +VAT	BDT 100 +VAT
Cheque Return Fee	BDT 200 +VAT	BDT 200 + VAT, USD 10 +VAT
Outstation Cheque Collection Fee	BDT 100 +VAT	BDT 100 +VAT, USD 10 + VAT
Certificate Issuance Fee	BDT 200 +VAT	BDT 200 +VAT
Sales Slip Verification Fee		BDT 500 +VAT, USD 10 + VAT
CCTV Footage (if Available)		BDT 1000 +VAT or As per VISA Rule
Closing Charge		BDT 500 (Max) +VAT or US\$ 10 (Max) + VAT

Card Fee for IFIC Bank Employees: Free for 1st year, Tk. 300/- (Classic) & Tk. 500/- (Gold) for subsequent years.

For Other Bank/Bangladesh Bank Officials: 50% discount will be allowed.

Special Discount on Card Fee:

- 1) 50% discount will be allowed for limits fully secured by deposits maintained with IFIC Bank and covered by 125%.
- 2) 50% discount may be allowed to the Person or Proprietor/Partner/Director of Business concerns having aggregate credit limit of Tk. 20.00
- 3) 50% discount may also be allowed to the Person or Proprietor/Partner/Director of Business concerns having last one year average balance of

Double discount shall not be allowed.

VISA Debit Card

Particulars	Charges & Fees
Annual Card Fee	1st year free, Subsequent years: 500 + VAT
Card Replacement Fee	BDT 300 + VAT
Pin Replacement Fee	BDT 200 + VAT
Cash Withdrawal Fee:	
At IFIC's ATM	Free
At Q-Cash consortium ATM	BDT 15 + VAT
At Omnibus/DBBL ATM	BDT 20 + VAT
At other ATM	BDT 100 + VAT
At Card Division/ Branches	1% but Min. 100 + VAT IFIC Staff : Free
Sales Slip Verification Fee	BDT 500 + VAT
CCTV Footage (if Available)	BDT 1000 + VAT

VISA Prepaid Card

Particulars	Charges & Fees
Annual Card Fee	BDT 250 + VAT
Card Replacement Fee	BDT 200 + VAT
Pin Replacement Fee	BDT 200 + VAT

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Cash Withdrawal Fee:		
At IFIC's ATM	Free	
At Q-Cash consortium ATM	BDT 15 + VAT	
At Omnibus/DBBL ATM	BDT 20 + VAT	
At other ATM	BDT 100 + VAT	
At Card Division/ Branches	1% but Min. 100 + VAT IFIC Staff : Free	
Duplicate Statement Fee	BDT 50 + VAT per month	
Sales Slip Verification Fee	BDT 500 + VAT	
Closing Charge	BDT 500 (Max) + VAT	
CCTV Footage (if Available)	BDT 1000 + VAT	

Maintenance fee and debit card fees associated with the salary account as well as credit card annual & renewal fee for IFIC regular staff and all HR contractual employees is "Free".

E. Mobile Banking Charges

Charge (Tk. 18.50/1000)

Transaction costs Considering transaction amount to be Tk. 1000

Service	VAT	Distributor Commission	Agent Commission	MNO Commission	Total Cost	IFIC
Cash in and cash Out	2.41	3.6	9.56	BL: 1.61	17.18	1.32
				GP: 2.41	17.98	0.52
				AT: 2.89	18.46	0.04
Cash in/Out at Mobicash			18		18	0.5

****Fees for any service not mentioned in the Schedule of Charge is Tk. 300.**