



IFIC BANK PLC

Citizen's Charter

September 2025

MISSION:

Our Mission is to provide service to our clients with the help of a skilled and dedicated workforce whose creative talents, innovative actions and competitive edge make our position unique in giving quality service to all institutions and individuals that we care for.

We are committed to the welfare and economic prosperity of the people and the community, for we derive from them our inspiration and drive for onward progress to prosperity.

In an intensely competitive and complex financial and business environment, we particularly focus on growth and profitability of all concerned.

VISION:

At IFIC, we want to be the preferred financial service provider through innovative, sustainable, and inclusive growth and deliver the best-in-class value to all stakeholders.

PROFILE of IFIC BANK PLC:

Registered Office IFIC Bank PLC IFIC Tower, 61 Purana Paltan GPO Box: 2229, Dhaka-1000 Map:	Social Media links     			
Websites www.ificbank.com.bd	24/7 Customer Care 09666716255 or 16255	PABX Number 09666716250	FAX Number 880-2-9554102	
E-mail info@ificbankbd.com	Swift Code IFIC BD DH			
Working Hours Sunday to Thursday (10.00AM to 06.00PM)	Transaction Hours Sunday to Thursday (10.00AM to 04.00PM)			
Branch Locations https://www.ificbank.com.bd/branch Islamic Banking Branch Islam Chamber, 125/A Motijheel C/A Dhaka-1000. Uposhakha Locations https://www.ificbank.com.bd/uposhakha ATM Locations https://www.ificbank.com.bd/atm Trade Service Centre: Dhaka Office (20 Branches) MCCI Building (2 nd Floor), 122-124 Motijheel C/A, Dhaka-1000 Chottogram Office (03 Branches): 30, Suraiya Mansion, Agrabad, Chottogram.	Corporate Branch:	1. Agrabad	2. Gulshan	3. Narayanganj
	Branches having Safe Deposit Locker Service:			
	1. Agrabad 2. Ambarkhana 3. Banani 4. Barisal 5. Beani Bazar 6. Bhola 7. Boro Bazar 8. Brahmanbaria 9. Choumuhani 10. Companyganj	11. Cumilla 12. Dhanmondi 13. Dinajpur 14. Elephant Road 15. Faridpur 16. Gulshan 17. Gulshan Tejgaon Link Road 18. Hathazari 19. Jashore 20. Khatungonj	21. Khulna 22. Kushtia 23. Lalmatia 24. Malibagh 25. Mohakhali 26. Moulvi Bazar 27. Narayanganj 28. Narsingdi 29. Naya Paltan 30. Netaiganj	31. Noapara 32. North Brook Hall Road 33. Pallabi 34. Rangpur 35. Shah Amanat Market 36. Shantinagar 37. Sreemongal 38. Subid Bazar 39. Sylhet 40. Uposhohar 41. Uttara
	Foreign Exchange Authorized Dealer Branches:			
	1. Agrabad 2. Bangshal 3. Bogra 4. Dhanmondi 5. ElephantRoad 6. Gulshan	7. Islampur 8. Jessore 9. Kawran Bazar 10. Khatungonj 11. Khulna 12. Pativa	13. Moulvi Bazar 14. Narayanganj 15. Nawabpur Road 16. Noapara 17. Principal 18. Raishahi	19. Shatkhira 20. Sylhet 21. Uttara 22. Head Office

Citizen Service

IFIC Bank PLC
September 30, 2025

SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
Account Opening and Maintenance						
1	For Individual: ▪ Interest Bearing Current Account: ➢ IFIC Aamar Account ➢ IFIC Shohoj Account ▪ Savings ➢ Interest Bearing Savings Account ➢ Non-Interest-Bearing Savings Account ▪ Payroll Account ▪ IFIC Freelancing Account ▪ Beneficiary Owner (BO) Account	▪ Branch ▪ Uposhakha ▪ IFIC Website	Documents (Individual): ▪ Account Opening Form ▪ Photograph of Customer (2 copies) ▪ National ID (NID)/Smart ID. If NID/Smart ID is not available, receive Passport/Birth Certificate/Driving License ▪ ETIN (if available) Introducer (If NID/Smart ID is not Available): ▪ NID/Smart ID/Account number of IFIC Bank Nominee Documents (if any) ▪ Photograph of Nominee (1 copy) ▪ Photocopy of any ID ▪ Legal Guardian's Photo ID and Photograph (If nominee is minor) Minor Customer ▪ Birth Certificate ▪ Guardian's (Father/Mother/Legal Guardian) Photo ID and Photograph ▪ Guardianship certificate from competent court to be legal guardian in absence of the father & mother. Joint Account ▪ All mandatory documents (mentioned above) are required for each customer. Documents (Other Than individual): ▪ Trade License (valid up-to-date copy) ▪ Memorandum and Articles of Association, certified by RJSC. ▪ Certificate of incorporation	As per the schedule of charges (for account maintenance)	Same Day	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
			- Update List of Directors with address (Form XII), Schedule-X; Form-117 (if share transferred). - Extract of resolution/resolution of the board/general meeting, certified by the Chairman/ Managing Director - List of names with appointments and specimen signatures of signatories, certified by the Chairman/ Managing Director etc. Account Opening Form is Available at: - Branch - Uposhakha - IFIC Website			
2	For Other than Individual: - Current - Savings - SND - Corporate Plus	- Branch - Uposhakha	Documents: - Trade License (valid up-to-date copy) - Memorandum and Articles of Association, certified by RJSC - Certificate of incorporation - Update List of Directors with address (Form XII), Schedule-X; Form-117 (if share transferred). - Extract of resolution/resolution of the board/general meeting, certified by the Chairman/ Managing Director - List of names with appointments and specimen signatures of signatories, certified by the Chairman/ Managing Director etc. Account Opening Form is Available at: - Branch - Uposhakha - IFIC Website	As per the schedule of charges (only for account maintenance)	Same Day	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
3	Change Static Data (mobile no., email, address etc.)	- Branch - Uposhakha	Documents: - Service Request Form - Supporting documents against respective services. Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
4	Dormant account activation	- Branch - Uposhakha	Documents: - Dormant Account Activation Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
5	Conversion to Non-Interest- Bearing Account	- Branch - Uposhakha	Documents: - Service Request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	Nil	Same Day	Initiating & Approving Officer: Assigned Bank Officials
6	Account Closing	- Branch - Uposhakha	Documents: - Service Request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
Term Deposit						
7	Fixed Deposit (FDR)/DRDS (Customers must have a relationship account)	- Branch - Uposhakha	Documents: - Term Deposit Request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	Nil	Same Day	Initiating & Approving Officer: Assigned Bank Officials
8	Deposit Scheme: - Pension Savings Scheme (PSS) - IFIC Amar Bhoishwat (Fixed Nature & Target Based) - Monthly Income Scheme (MIS) (Customers must have a relationship account)	- Branch - Uposhakha	Documents: - Term Deposit Request Form. Request Form is Available at: - Branch - Uposhakha - IFIC Website	Nil	Same Day	Initiating & Approving Officer: Assigned Bank Officials
9	Term Deposit Encashment (Auto credited to Relationship A/c at maturity)	- Branch - Uposhakha	Documents: - Service request form Request Form is Available at: - Branch - Uposhakha - IFIC Website	Nil	Same Day	Initiating & Approving Officer: Assigned Bank Officials
Card Services						
10	Issuance of Debit Card & PIN IFIC Amar Card (VISA)	- Branch - Uposhakha - IFIC Customer Care - Digital channel (IFIC Amar Bank)	Documents: - Card Service Request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	5 Working Days	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
11	Reissuance of Card & PIN	- Branch - Uposhakha - IFIC Customer Care - Digital channel (IFIC Amar Bank)	Documents: - Card Service Request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	5 Working Days	Initiating & Approving Officer: Assigned Bank Officials
12	Debit Card Closing	- Branch - Uposhakha - IFIC Customer Care	Documents: - Card Service Request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
13	Sanction & Issuance of Credit Card and PIN	- Branch - Uposhakha	Documents: - Credit Card Application Form, - Supporting Documents for card application Request Form is Available at: - Branch - Uposhakha	As per schedule of charges	5 Working Days	Initiating & Approving Officer: Assigned Bank Officials
14	Credit Card Payment	- Branch - Uposhakha	Documents: - System generated printed copy Request Form is Available at: - Branch - Uposhakha - IFIC Amar Bank	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
15	Closing Credit Card	- Branch - Uposhakha - IFIC Customer Care	Documents: - Credit Card Application Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
BACH & Transfer Services						
16	Clearing Cheque	▪ Branch ▪ Uposhakha	Documents: ▪ Clearing Cheque & ▪ Deposit slip for credit Beneficiary account Deposit Slip is Available at: ▪ Branch ▪ Uposhakha	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
17	Fund Transfer (Account to Account/RTGS/EFTN/Account to Bkash & Nagad)	▪ Branch ▪ Uposhakha ▪ IFIC Amar App	Documents: ▪ Fund Transfer Request Form ▪ Deposit slip for transfer cheque Request Form is Available at: ▪ Branch ▪ Uposhakha ▪ IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
Cash Services						
18	Cash Deposit	▪ Branch ▪ Uposhakha	Documents: ▪ Deposit slip for credit account. ▪ Supporting documents (NID/Others) above BDT 50,000. Deposit Slip Available at: ▪ Branch ▪ Uposhakha	Nil	Same Day	Initiating & Approving Officer: Assigned Bank Officials
19	Cash Withdrawal	▪ Branch ▪ Uposhakha	Documents: ▪ Cash Cheque ▪ supporting documents (NID/Others) above BDT 50,000.	Nil	Same Day	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
Issuance Certificate and Statement						
20	Tax certificates	- Branch - Uposhakha	Documents: - Service Request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
21	Solvency certificates	- Branch - Uposhakha	Documents: - Service Request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
22	Bank statement	- Branch - Uposhakha - IFIC Bank Website - IFIC Aamar Bank - Through SMS	Documents: - Service Request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
Pay Order Services						
23	Pay Order	- Branch - Uposhakha	Documents: - Payment Order Issuance/Cancellation Request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
24	Pay Order Encashment	- Branch - Uposhakha	Documents: - Payment Order Issuance/Cancellation Request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
25	Cancellation & Issuance of Duplicate Pay Order	- Branch - Uposhakha	Documents: - Payment Order Issuance/Cancellation Request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
Cheque Book						
26	Cheque Book Issuance, Delivery and Activation	- Branch - Uposhakha, - IFIC Customer Care - IFIC Digital Channel (IFIC Amar Bank)	Documents: - System generated printed copy Request Form is Available at: - Branch - Uposhakha	As per schedule of charges	5 working Days	Initiating & Approving Officer: Assigned Bank Officials
27	Stop Payment of Cheque	- Branch - Uposhakha - IFIC Amar Bank	Documents: - Service Request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
Foreign Currency Endorsement Service						
28	Foreign Currency Endorsement against Card	- Branch - Uposhakha	Documents: - Foreign Currency Endorsement Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	Nil	Same Day	Initiating & Approving Officer: Assigned Bank Officials
29	Foreign Currency Endorsement against Cash	- Branch - Uposhakha	Documents: - Foreign Currency Endorsement Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
Sanchayapatra, Bond & Govt Securities Service						
30	Bond Issuance and Encashment	- Branch - Uposhakha	Documents: - Bond-SP Service Request Form - DIB - Form 1 & 19 - Passport and other supporting documents Request Form is Available at: - Branch - Uposhakha - IFIC Website	Nil	2 working Days	Initiating & Approving Officer: Assigned Bank Officials
31	Purchasing of Govt. Prize Bond	- Branch - Uposhakha	Document: - Debit Credit voucher Voucher is Available at: - Branch - Uposhakha	Nil	Same Day	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
32	Encashment of Govt. Prize Bond	- Branch - Uposhakha	Document: - Debit Credit voucher Voucher is Available at: - Branch - Uposhakha	Nil	Same Day	Initiating & Approving Officer: Assigned Bank Officials
33	Government Securities Purchase	- Branch - Uposhakha	Document: - Govt. Securities Investment Service Request Form - Other supporting documents. Request Form is Available at: - Branch - Uposhakha - IFIC Website	Nil	2 working Days	Initiating & Approving Officer: Assigned Bank Officials
34	Government Securities Encashment	- Branch - Uposhakha	Document: - Govt. Securities Investment Service Request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	Nil	2 working Days	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
35	Sanchayapatra Issuance and Encashment and Certificate issue	- Branch - Uposhakha	Documents: - Bond-SP Service Request Form - Poribar/3 Months/5 Years BSP Form - NID of Sanchayapatra holder & 1 copy photo - Nominee's NID & 1 copy photo For Minor Nominee - Birth Certificate - NID of legal guardian - Guardianship certificate from competent court to be legal guardian in absence of the father Request Form is Available at: - Branch - Uposhakha - IFIC Website	Nil	3 working Days	Initiating & Approving Officer: Assigned Bank Officials
Other Services						
36	Collection of Utility Bill (DPDC, DESCO, WASA, BTCL, TITAS etc.)	- Branch - Uposhakha - IFIC Aamar Bank	Not Applicable	Nil	Same Day	Initiating & Approving Officer: Assigned Bank Officials
37	Locker Service Process	- Branch - Uposhakha	Document: - Locker Service Request Form - Signature card for locker - Applicant Photo (2 Copies) If nominee is different from relationship account: - Nominee NID - Photo 01 copy (attested by locker holder) Request Form is Available at: - Branch & Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
38	IFIC Aamar Bank Enrolment	- Branch - Uposhakha - Customer Care - SMS Service	Document: - IFIC Aamar Bank Enrolment Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
39	SMS Banking Enrolment	- Branch - Uposhakha - Customer Care	Document: - Service request Form Request Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
Credit Facilities						
40	Home Loan ➤ Aamar Bari	- Branch - Uposhakha	Document: - Aamar Bari Loan Application Form - supporting documents and deed Application Form is Available at: - Branch - Uposhakha	As per schedule of charges	Approval in 2 Working Days	Initiating & Approving Officer: Assigned Bank Officials
41	Consumer Loan ➤ Aamar Rin	- Branch - Uposhakha	Document: - Consumer Loan Application Form - Supporting documents and deed Application Form is Available at: - Branch - Uposhakha	As per schedule of charges	Approval in 2 Working Days	Initiating & Approving Officer: Assigned Bank Officials
42	Shohoj Rin	- Branch - Uposhakha	Document: - Shohoj Rin Application Form - supporting documents with application Application Form is Available at: - Branch - Uposhakha	As per schedule of charges	2 Working Days	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
43	Banijjik Bastu Rin	- Branch - Uposhakha	Document: - IFIC Banijjik Bastu Rin Application Form - Supporting documents with application Application Form is Available at: - Branch - Uposhakha - IFIC Website	As per schedule of charges	2 Working Days	Initiating & Approving Officer: Assigned Bank Officials
44	Suborno Gram	- Branch - Uposhakha	Document: - Shohoj Rin Application Form - Supporting documents with application Application Form is Available at: - Branch - Uposhakha	As per schedule of charges	2 Working Days	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
45	SME & Corporate Finance	- Branch - Uposhakha	Document: - Loan Application Form - Photographs of all partners/directors - Undertaking (Form KA) from individual partners for CIB report. - Board resolution - Application of credit facilities - Borrowers' application in letter head pad - Net worth statement/ IT10B of all partners - Audited balance sheet along with financial statements of the company for 03 years. - Up to date trade license, IRC, ERC - Bond Warehouse License - Copy of list of machinery, manpower etc - Copy of dated TIN certificate - Renewed Insurance Policy - Up to date rent paid receipt. - Copy of environment certificate from competent authority - Fire license from Directorate of Fire Service & Civil Defense. - Up to date stock report etc.	As per schedule of charges		Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
Foreign Trade Service						
46	Import Bills ▪ Scrutiny ▪ Shipping Guarantee/ NOC Issuance ▪ Issuance of a variety of Certificates ▪ Document Acceptance and Delivery ▪ Endorsement of Sight/Usance Bills ▪ Correspondence with Counterparties' Bank	▪ Authorized Dealer ▪ IFIC Amar Trade	Document: ▪ Customer Request Form ▪ Supporting Documents Customer Acceptance of Discrepancy (where required)	As per schedule of charges	5 Working Days	Initiating & Approving Officer: Assigned Bank Officials
47	Export LC: ▪ Advise ▪ Transfer ▪ Lien ▪ Related Amendment ▪ Issuance of FOC Certificate Cash Assistance ▪ Processing ▪ Claim ▪ Disbursement	▪ Authorized Dealer ▪ IFIC Amar Trade	Document: ▪ Customer Request Form Supporting Documents (if required)	As per schedule of charges	Export LC: Same Day Cash Assistance: Observation will be provided within 3 Banking Days	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
Foreign Trade Service (Continued)						
48	LC Issuance Cash (Sight/Deferred) - Local & Foreign Back-to-Back (Sight/Deferred) - Local & Foreign NON-LC (Telegraphic Transfer) - Deferred (document against payment) - Sight (advance payment) - Related amendment, correspondence, and cancellations - Issuance Certificates	- Authorized Dealer - IFIC Amar Trade	Document: - Loan Wise Application Form - Supporting documents Application Form is Available at: - Authorized Dealer	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
49	Export Bills Payment - Adjustments of Finance - Proceeds Credit, Fund Transfer Encashment	Authorized Dealer	Document: - Customer Request Form - Supporting Documents (if required)	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGE	PROCESSING TIME	DESIGNATED OFFICIAL
50	Export Bills: - Scrutiny and sending documents for collection - Finance calculation: (Demand Loan, Packing Credit, ECC Purchase (Local/Foreign), Encashment, Fund Transfer) - Issuance of NOC against TT - Endorsement on BL - Necessary swift correspondence	Authorized Dealer	Document: - Customer Request Form - Supporting Documents (if required)	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
51	Bank Guarantee issuance - Local & Foreign - Related Amendment/ Extension, confirmation, claim/honor, and cancellation	Authorized Dealer	Document: - Customer Request Form - Supporting Documents (if required)	As per schedule of charges	Same Day	Initiating & Approving Officer: Assigned Bank Officials
52	Remittance - Private and Commercial - Inward remittance - Outward remittance - Remittance against service from local firm/co. - Wage earners remittance through exchange houses	Authorized Dealer	Document: - Customer Request Form - Supporting Documents (if required)	As per schedule of charges	Inward: On receipt of reconciliation report Outward: Same Banking Day	Initiating & Approving Officer: Assigned Bank Officials

****The service time will be counted after all required documents have been received.**

Citizen Service for Islamic Banking

IFIC Bank PLC
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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGES	PROCESSING TIME	DESIGNATED OFFICIAL
Account Opening for Islamic Banking						
1	For Individual: - Mudaraba Savings Account - Mudaraba Savings Account (Payroll)	Islamic Banking Branch	Documents (Individual): - Islamic Banking Account Opening Form (Individual) Full Set - Photograph of Customer (2 copies) - National ID (NID)/Smart ID. If NID/Smart ID is not available, receive Passport/Birth Certificate/Driving License - ETIN (if available) Introducer (If NID/Smart ID is not Available): - NID/Smart ID/Account number of IFIC Bank Nominee Documents (if any) - Photograph of Nominee (1 copy) - Photocopy of any ID - Legal Guardian's Photo ID and Photograph (If nominee is minor) Minor Customer - Birth Certificate - Guardian's (Father/ Mother/ Legal Guardian) Photo ID and Photograph - Guardianship certificate from competent court to be legal guardian in absence of the father & mother. Joint Account - All mandatory documents (mentioned above) are required for each customer.	Nil	Same Day	Initiating & Approving Officer: Assigned Bank Officials

Citizen Service for Islamic Banking

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGES	PROCESSING TIME	DESIGNATED OFFICIAL
			Account Opening Form is Available at: - Islamic Banking Branch - IFIC Website			
2	For Other Than Individual: - Al-Wadeeah Current Account - Mudaraba Special Notice Deposit (SND) Account	Islamic Banking Branch	Documents (Other Than individual): - Islamic Banking Account Opening Form (Other Than Individual) Full Set - Photograph of Customer (2 copies) - National ID (NID)/ Smart ID. If NID/Smart ID is not available, receive Passport/Birth Certificate/ Driving License - ETIN (if available) - Trade License (valid up-to date copy) - Memorandum and Articles of Association, certified by RJSC. - Certificate of incorporation - Update List of Directors with address (Form XII), Schedule-X; Form-117 (if share transferred). - Extract of resolution/resolution of the board/general meeting, certified by the Chairman/ Managing Director - List of names with appointments and specimen signatures of signatories, certified by the Chairman/ Managing Director etc. Account Opening Form is Available at: - Islamic Banking Branch - IFIC Website	Nil	Same Day	Initiating & Approving Officer: Assigned Bank Officials

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGES	PROCESSING TIME	DESIGNATED OFFICIAL
3	Deposit Scheme: Mudaraba Aamar Bhobishawt	Islamic Banking Branch	Documents: - Term Deposit Request Form. Request Form is Available at: - Islamic Banking Branch - IFIC Website	Nil	Same Day	Initiating & Approving Officer: Assigned Bank Officials
4	Term Deposit: - Mudaraba Mashik Munafa Scheme - Mudaraba Term Deposit (MTD)	Islamic Banking Branch	Documents: - Term Deposit Request Form. Request Form is Available at: - Islamic Banking Branch - IFIC Website	Nil	Same Day	Initiating & Approving Officer: Assigned Bank Officials
Investment Facilities for Islamic Banking						
5	Home Finance Barakah Aamar Bari	Islamic Banking Branch	Document: - Barakah Aamar Bari Application Form - supporting documents and deed Application Form is Available at: - Islamic Banking Branch	As per schedule of charges	Approval in 2 Working Days	Initiating & Approving Officer: Assigned Bank Officials
6	- IFIC Bai Murabaha Aamar Biniyog - Bai Murabaha Shohoj Biniyog - Bai Murabaha Aamar Subornogram	Islamic Banking Branch	- Bai Murabaha Common Application Form - supporting documents and deed Application Form is Available at: - Islamic Banking Branch	As per schedule of charges	Approval in 2 Working Days	Initiating & Approving Officer: Assigned Bank Officials

Note: All the Islamic Account will be opened, and all the Islamic products will be sold only at Islamic Banking Branch.

Institutional Service

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SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGES	PROCESSING TIME	DESIGNATED OFFICIAL
1.	Sending Unclaimed Deposit report to Bangladesh Bank (BB).	Head Office	Unclaimed deposit reports which are sent by branches.	Nil	As per BB guideline/ BRPD Circular No. 10, Dated Sep 12, 2018.	Assigned Bank Official
2.	Deposit TAX & VAT to BB as per direction of NBR	Head Office	Reports and advice which are sent by branches	Nil	As per regulatory Instruction	Assigned Bank Official
3.	Preparing & Sending CTR report to BB	Head Office	Send report through goAML software with selective format to BB	Nil	Within 21 days of the next month	Assigned Bank Official
4.	Preparing & Sending STR report to BB	Head Office	Send report as and when detected	Nil	When detected	Assigned Bank Official
5.	Sending excise duty to Central Revenue Board	Head Office	Reports and advice	Nil	As per regulatory Instruction	Assigned Bank Official
6.	Providing bank's information to Bangladesh Bank & other regulatory bodies	Head Office	Letter/email copy	Nil	As per regulatory Instruction	Assigned Bank Official
7.	Providing Account related information/ document to Bangladesh Bank/ National Board of Revenue/ Anti-Corruption Commission/ Other Regulatory Bodies	Head Office	Letter/email copy	Nil	As per regulatory Instruction	Assigned Bank Official
Procurement Related Services						
8.	Purchase of Software, Computer, and other computer accessories	Head Office	As per bank's procurement policy	As per contract value	As per contract	Assigned Bank Official
9.	Tender	Head Office	- Sealed tender document - Official sealed proposal (If necessary) - Pay order (If necessary) - Bank Guarantee (If necessary)	Nil	As per procurement policy of the Bank	Manager, Central Procurement/ Assigned Bank official

10.	Work Order	Head Office	▪ Signing copy of respective officials in official pad. ▪ Acceptance of work order	Nil	Maximum 5 calendar days	Manager, Central Procurement /Assigned Bank official of purchasing point
11	Bill	Head Office	▪ Bill ▪ Challan (if necessary) ▪ Musok 6.3	Nil	As per procurement policy of the Bank	Assigned Bank official
12	Pay Order Release	Head Office	Forwarding Letter	Nil	Maximum 5 calendar days	Manager, Central Procurement /Assigned Bank official
13	Bank Guarantee Release	Head Office	Forwarding Letter	Nil	Maximum 5 calendar days	Manager, Central Procurement /Assigned Bank official

Internal Service

IFIC Bank PLC
September 30, 2025

SL. NO.	SERVICE NAME	SERVICE POINT	NECESSARY DOCUMENTS	CHARGES	PROCESSING TIME	DESIGNATED OFFICIAL
1.	Recruitment	Head Office	Applicants' resume and other documents through Online	Nil	As per Management decision	Assigned Bank Official
2.	Employee Salary, Transfer, Promotion & Employee's Leave	Head Office	As per bank's policy.	Nil	Monthly	Assigned Bank Official
3.	Training for Employee	Head Office	As per requirement. Training materials are preserved in internal portal.	Nil	According to training schedule	Assigned Bank Official
4.	Preparing & Distributing Master Budget	Head Office	As per bank's policy. Distributing budget after analyzing market condition, branch history etc.	Nil	Yearly	Assigned Bank Official
5.	New branch/ uposhakha opening, maintenance, renovation of existing branches/ uposhakha	Head Office	a. Bangladesh Bank approval, b. Board approval, c. Rental agreement, d. Legal papers and e. Other related papers etc.	As per agreement	As per Management decision	Assigned Bank Official
6.	Distributing calendar, ID card, visiting card etc	Head Office	Depending on branch demand and senior management's decision.	As per agreement	As per work order	Assigned Bank Official
7.	Repair, maintenance, and supply of the Furniture	Head Office	As per branch/department requisition	N/A	As per work order	Assigned Bank Official

KEY COMMITMENTS TO OUR CUSTOMERS:

1. Operating banking business with proper regulatory license and approvals.
2. Displaying notices that are mandated by the regulators at branches & website.
3. Displaying banking hours and holiday notices.
4. Showcasing products and services at branches & website.
5. Rendering friendly, fast & accurate services to customers' overall banking relationship and providing solutions to their financial needs.
6. Attending to all customers present in the banking hall during the business hours.
7. Ensuring our documents and procedures are clear and give complete information about our products and services.
8. Displaying interest rates for various deposit & loan schemes and standard fees & charges at the branches.
9. Notifying changes in interest rates, fees, charges, etc. through notice board in branch/uposhakha and IFIC Bank official website.
10. Providing details of various deposit schemes/loan services of the Bank.
11. Informing customers/ clients about the Value-Added Services such as Internet Banking, Digital Banking, SMS Banking, ATM services, etc., along with the relevant charges levied for that.

WE EXPECT OUR CUSTOMERS TO:

1. Consciously read and understand all relevant product features, terms & conditions, tariff, banking practices, norms, etc., and ask bank-staff immediately for any clarifications.
2. Help us meeting the "Know Your Customer (KYC), Customer Due Diligence (CDD)" obligations by making complete & correct disclosure about their identity, occupation, address etc.
3. Notify us whenever address, contact number, transaction profile, mandate, ownership information etc. require any change and keep the account up-to-date and active.
4. Take precautions that are indicated for protection of their accounts. **Do not share confidential information like PIN, OTP, CVV, password with any 3rd party.**
5. Avail digital platforms/services like Automated Teller Machine (ATM), Digital Banking, RTGS, BEFTN etc. to reduce risks associated with cash-transactions.
6. Follow the banking norms, practices, functional rules and abide by the terms and conditions prescribed for each banking products and services.
7. Cooperate in paying government Tax, VAT, Excise-Duty etc. applicable to their accounts and comply with instructions like Hold, Freeze, etc. from any regulatory body.

8. Pay service charges for required banking services such as return of cheque, statement, solvency certificate etc. The details of fees & charges are available on the Bank's website, branches and uposhakha.
9. Provide valuable feedback on our services to enable us to take corrective measures and improve our customer service and respond to Bank on any query to keep customers' account updated and to provide required services.

CUSTOMER COMPLAINT MANAGEMENT:

With a specific complaint anyone may visit the branches/uposhakhas or contacts our Customer Care Centre.

**Citizen's Charter
IFIC Bank PLC
Complaint Management
September 30, 2025**

SL. NO.	Complaint Initiating Level	Complain Disposal Level	Contact Person
1	Customer Care Centre	Customer Care Centre	Kazi Forhaduzzaman Officer, Customer Care Service Quality Mgt. Email: kazi.forhaduzzaman@ificbankbd.com Contact Number: 09666716250 Ext-586
2	Branch/Uposhakha	Head of Operations (Focal Point)	Helal Ahmed Head of Operations Email: helal@ificbankbd.com Contact Number: 09666716250 Ext-400
3	Branch/Uposhakha	Head of Customer Service Center (Alternative Focal Point)	Tagore Lakshaman Chandra Ghosh Head of Customer Service Center Email: lakshaman@ificbankbd.com Contact Number: 09666716250 Ext-364
4	Social Media Platforms (Facebook)	Relevant Department considering the nature of the complain	Ahtasham Imam Officer, Media Relations & CSR Email: imam@ificbankbd.com Contact: +8809666716250 Ext-236

a. Team for preparing, updating, and implementing the Citizen Charter:

1	Helal Ahmed	Head of Operations	Chairman
2	Tagore Lakshaman Chandra Ghosh	Head of Customer Service Center	Member
3	Md. Salah Uddin	Senior Manager, Branch Business (Territory-2)	Member
4	Shaik Monjurul Haque	Head of Staffing & Resource Planning	Member
5	Sk. Azim Hasan	Head of Alternative Delivery Service	Member
6	Maneesha Khandaker	Manager: SME Risk Management	Member
7	Md. Mazharul Islam	Manager: Technical Procurement	Member
8	Hosna Saba Tarin	Head of Process Management Office	Member Secretary

b. Committee for monitoring the action plan for a fiscal year regarding implementation of the Citizen Charter:

1	Md. Rafiqul Islam	DMD & Chief of Branch Business	Chairman
2	Helal Ahmed	Head of Operations	Member
3	Sohel Mahmud Zahiduzzaman	Head of Human Resource Management	Member
4	Md. Nazmul Haque Talukder	Head of DP & IT System Management	Member
5	Tagore Lakshaman Chandra Ghosh	Head of Customer Service Center	Member
6	A.K.M. Zahirul Islam	Head of Infrastructure Development	Member
7	A.M. Zahidur Rashid	Head of Audit	Member Secretary