

IFIC Bank PLC

Schedule of Charge, Fees & Commissions

Effective from 09 November 2023

Particulars	Rate
<u>A. General Banking</u>	
Deposit Accounts	
Current Account	
Account Maintenance Fee (half yearly)	Tk. 300 + VAT
Closing of Account	Tk. 300 + VAT
SND Account & Corporate Plus	
Account Maintenance Fee (half yearly)	Tk. 500 + VAT
Closing of Account	Tk. 300 + VAT
Savings Account	
Savings Account :	
Account Maintenance Fee	
Average balance up to Tk. 10,000	Free
Average balance Tk. 10,001 and up to Tk. 25,000 (half yearly)	Tk. 100 + VAT
Average balance Tk. 25,001 and up to Tk. 200,000 (half yearly)	Tk. 200 + VAT
Average balance Tk. 200,001 and up to Tk. 1,000,000 (half yearly)	Tk. 250 + VAT
Average balance of above Tk. 1,000,000 (half yearly)	Tk. 300 + VAT
Closing of Account	Tk. 200 + VAT
Student Savings Account :	
Account Maintenance Fee	Free
Debit Card Issuance Fee	Green PIN: Free Printed PIN: Tk. 100 + VAT
Debit Card Fees [yearly; upfront realisation]	Free
Closing of Account	Free
IFIC Shohoj Account	
A. General Customers:	
Account Maintenance Fee (half yearly)	Free
Debit Card Issuance Fee	Green PIN: Tk. 600 + VAT Printed PIN: Tk. 600 + VAT
Debit Card Fees [yearly; upfront realisation]	Tk. 600 + VAT
Cheque Book	Tk. 10 per leaf + 15% VAT
SMS alert service (half yearly)	Tk. 25 + VAT
Closing of Account	Free
B. Business Customers:	
Account Maintenance Fee (half yearly)	Free
Debit Card Issuance Fee	Green PIN: Tk. 600 + VAT Printed PIN: Tk. 600 + VAT
Debit Card Fees [yearly; upfront realisation]	Tk. 600 + VAT
Cheque Book	Tk. 10 per leaf + 15% VAT
SMS alert service (half yearly)	Tk. 25 + VAT
Closing of Account	Free
C. Payroll Customers:	
Account Maintenance fee	Free
Debit Card Issuance Fee	Green PIN: Free Printed PIN: Tk. 100 + VAT
Debit Card Fees [yearly; upfront realisation]	1st year Free; From 2nd year Tk. 600 + VAT
Cheque Book	1st Cheque book with 20 leaves: Free From next cheque book: Tk. 10 per leaf + 15% VAT
SMS Alert Service (half yearly)	Tk. 25 + VAT
Closing of Account	Free

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A. General Customers:	
Account Maintenance Fee (half yearly)	Tk. 300 + VAT
Debit Card Issuance Fee	Green PIN: Tk. 600 + VAT Printed PIN: Tk. 600 + VAT
Debit Card Fees [yearly; upfront realisation]	Tk. 600 + VAT
Cheque Book	Tk. 10 per leaf + 15% VAT
Closing of Account	Tk. 300 + VAT
B. Business Customers:	
Account Maintenance Fee (half yearly)	Tk. 300 + VAT
Debit Card Issuance Fee	Green PIN: Tk. 600 + VAT Printed PIN: Tk. 600 + VAT
Debit Card Fees [yearly; upfront realisation]	Tk. 600 + VAT
Cheque Book	Tk. 10 per leaf + 15% VAT
Closing of Account	Tk. 300 + VAT
C. Payroll Customers:	
Account Maintenance Fee	Free
Debit Card Issuance Fee	Green PIN: 1st year Free, From 2nd year Tk. 600 + VAT Printed PIN: Tk. 100 + VAT
Debit Card Fees [yearly; upfront realisation]	1 st year Free; From 2 nd year Tk. 600 + VAT
Cheque Book	1st Cheque book with 20 leaves: Free From next cheque book: Tk. 10 per leaf + 15% VAT
Closing of Account	Free
SMS charges	
SMS alert charge other than IFIC Shohoj & Student A/C (half yearly)	Tk. 150 + VAT
SMS Charge to inform customer about dispatching of half-yearly & yearly statement & Balance Confirmation Certificate	Free
Issuance of Pay Order etc.	
Up to Tk.1,000	Tk. 20 + VAT
Tk. 1,001 to Tk.100,000	Tk. 50 + VAT
Above Tk. 100,000	Tk. 100 + VAT
Cancellation of PO/SDR	Tk. 50 + VAT
Duplicate Issuance of PO	Tk. 500 + VAT
Locker & Safe Custody Charges	
Small	Tk. 5,000 yearly + VAT
Medium	Tk. 10,000 yearly + VAT
Large	Tk. 12,000 yearly + VAT
Replacement of lost key	At actual plus 15% of rent as handling charges + VAT
Security Money (Refundable)	
Small	Tk. 5,000
Medium	Tk. 10,000
Large	Tk. 12,000

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Mobile Financial Service (MFS)	
IFIC Account to bKash Account	Free
IFIC Card to bKash Account	Free
IFIC Account to Nagad Account	Free
IFIC Card to Nagad Account	Free
Solvency certificate	Tk. 200 + VAT
Issuance of Tax Certificate (Once in a year)	Free
Duplicate Issuance of Tax Certificate	Tk. 1,000 + VAT
Half-yearly & yearly statement & Balance Confirmation Certificate	Free
Issuance of additional statements other than half-yearly & yearly statement & Balance Confirmation Certificate	Max. Tk. 100 + VAT
Authentication/verification of statements/certificates	Up to 10 page Tk. 50 + VAT 11 Pages to 50 Pages Tk. 500 + VAT Above 50 Pages (Tk 500+ Per page Tk 5) + VAT
Beneficiary Owner's certificate	Tk. 100 + VAT
Any other certificate	Tk. 500 + VAT
Cheque Return for Insufficient Fund - Inward/Outward (Each time)	Max. Tk. 50 + VAT
Issuance of Cheque Book	Tk. 10 per leaf + 15% VAT
Destruction of Cheque Book	Tk. 500 + VAT
Issuance of copy of Cheque & Voucher (beyond 3 months)	Tk. 1,000 + VAT
Stop payment instruction	Tk. 100 per instruction + VAT
Cancellation of Stop payment instruction	Tk. 50 per instruction + VAT
Issuance of Bangladesh Bank Cheque	Tk. 1,000 per instance + VAT
Postage charge	At actual (mini Tk. 50) + VAT
Stamp charge	At actual
RTGS per transaction	Tk. 100 (including VAT)
NPSB per transaction	Tk. 10 (including VAT)
Dormant Account Activation Charge	Free
Standing Instruction	Tk. 500 + VAT
Premature encashment of DPS & FDR etc.	Free
Internet Banking	Free

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Particulars	Rate
<u>B. Loans and Advances</u>	
<i>e-Govt. Procurement (e-GP) Service</i>	
Registration, Renewal, Documentation, Tender Security	Tk. 1,000 + VAT
<i>Issuance of Guarantee and Amendment</i>	
Issuance of Bank Guarantee	0.50% per qtr. (Min.Tk.1,000) + VAT
Amendment of Bank Guarantee for Extension of Validity/and Increase of Value	0.50% per qtr. (Min.Tk.1,000) + VAT
Amendment of Bank Guarantee without Extension of Validity/and Increase of Value	Tk. 1,000 per instance + VAT
Fully covered by Cash margin	Tk. 1,000 per annum + VAT
Fully Covered by FDR	0.25% per quarter (min Tk. 1,000) + VAT
* Commission to be charged for minimum one quarter. Subsequently, it will be charged proportionately in terms of days.	
<i>Mortgage/ Charge Creation- Initial, subsequent enhancement/renewal</i>	
Corporate lending	0.15% on loan amount (mini. Tk. 1,000 & Max. Tk. 50,000) + VAT
CMSME	Free
Agri	Free
Retail	Free
CIB charge and stamp charge	At actual on borrowers account + VAT
Legal and valuation charges	At actual + VAT
<i>Retail Loan (IFIC Amar Rin)</i>	
<i>Flexi Loan</i>	
Loan origination/processing fee	0.50% of loan but Max. Tk. 10,000 + VAT For existing Amar Bari Customer: Nil
Distortion charge	Tk. 5,000 + VAT Disbursed loan & existing Amar Bari customer : Nil
Reschedule/restructure fee	0.25% of loan but Max. Tk. 5,000 + VAT
Early Settlement (Own source/Takeover)	0.50% on outstanding loan amount + VAT
<i>Auto Loan</i>	
Loan origination/processing fee	0.50% of loan but Max. Tk. 15,000 + VAT For existing Amar Bari Customer: Nil
Reschedule/restructure fee	0.25% of loan but Max. Tk. 10,000 + VAT
Distortion charge	Tk. 5,000 + VAT Disbursed loan & existing Amar Bari customer : Nil
Early Settlement (Own source/Takeover)	0.50% on outstanding loan amount + VAT
<i>Aamar Account OD (Secured)</i>	
Loan origination/processing fee	0.50% of loan but Max. Tk. 10,000 + VAT For existing Amar Bari Customer: Nil
Renewal fee	0.25% of loan but Max. Tk. 5,000 + VAT
Distortion charge	Tk. 5,000 + VAT Disbursed loan & existing Amar Bari customer : Nil
Early Settlement (Own source/Takeover)	Nil
<i>Aamar Account OD (Unsecured)</i>	
Loan origination/processing fee	0.50% of loan but Max. Tk. 2,500 + VAT
Renewal fee	0.25% of loan but Max. Tk. 1,250 + VAT
Distortion charge	Nil
Early Settlement (Own source/Takeover)	Nil
<i>Salary Loan</i>	
Loan origination/processing fee	0.50% of loan but Max. Tk. 2,500 + VAT
Reschedule/restructure fee	0.25% of loan but Max. Tk. 1,250 + VAT
Distortion charge	Nil
Early Settlement (Own source/Takeover)	0.50% on outstanding loan amount + VAT

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Easy Loan	
Loan origination/processing fee	Up to Tk. 5 mln: 0.50% of loan or Tk. 2,000 + VAT, whichever is lower Above Tk. 5 mln to Tk. 10 mln: 0.30% of loan or Tk. 3,000 + VAT, whichever is lower Above Tk. 10 mln: 0.30% of loan or Tk. 5,000 + VAT, whichever is lower
Renewal fee	Up to Tk. 5 mln: 0.25% of loan or Tk. 2,000 + VAT, whichever is lower Above Tk. 5 mln to Tk. 10 mln: 0.25% of loan or Tk. 3,000 + VAT, whichever is lower Above Tk. 10 mln: 0.25% of loan or Tk. 5,000 + VAT, whichever is lower
Distortion charge	Nil
Early Settlement (Own source/Takeover)	Nil
Aamar Bari	
Loan origination/processing fee	Takeover loan: Nil For fresh loan (loan amount) & takeover + Home credit (Incremental loan amount): Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT Above Tk. 5 mln: 0.30% of loan but Max. Tk. 20,000 + VAT
Reschedule/restructure fee	0.25% of loan but Max. Tk. 10,000 + VAT
Distortion charge	Tk.10,000 + VAT
Early Settlement (Own source/Takeover)	0.50% on outstanding loan amount + VAT
Premium Overdraft (POD)	
Loan origination/processing fee	Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT Above Tk. 5 mln: 0.30% of loan but Max. Tk. 20,000 + VAT
Early Settlement (Own source/Takeover)	Nil
Distortion charge	N/A
Renewal fee	Up to Tk. 5,000,000 Tk. 5,000 + VAT Above Tk. 5,000,000 Tk. 10,000 + VAT
Other Retail Loan	
Reschedule/restructure fee (Secured & Unsecured Term nature only)	0.25% of outstanding amount + VAT
Early Settlement (Own source/Takeover)	0.50% on outstanding loan amount + VAT
IFIC Shohoj Rin	
Agriculture Loan	
Loan Processing Fees	Nil
Early Settlement Fees	Nil
CMSME Loan	
Loan Processing Fees	Nil
Early Settlement Fees	Nil
Retail Loan	
Loan Processing Fees	Nil
Early Settlement Fees	Nil
Loan Application Fees	Nil
Service Charge	Nil
Documentation Chage, CIB, Stamp	At Actual

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Particulars	Rate
Large & Medium Enterprise Financing	
i. Commercial House Building Loan	
Loan origination fee	Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT Above Tk. 5 mln: 0.30% of loan but Max. Tk. 20,000 + VAT
Reschedule/restructure fee	0.25% of loan but Max. Tk. 10,000 + VAT
Loan takeover by Bank/NBFI	Nil
Handling Charge [if sanctioned loan not availed]	Tk. 5,000 + VAT
ii. Project Loan/BMRE	
Loan origination fee	Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT Above Tk. 5 mln: 0.30% of loan but Max. Tk. 20,000 + VAT
Handling Charge [if sanctioned loan not availed]	Tk. 25,000 + VAT
Reschedule/restructure fee	0.25% of loan but Max. Tk. 10,000 + VAT
Loan takeover by Bank/NBFI	Nil
iii. Working Capital Loan	
Loan origination fee	Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT Above Tk. 5 mln: 0.30% of loan but Max. Tk. 20,000 + VAT
Handling Charge [if sanctioned loan not availed]	Tk. 5,000 + VAT
Reschedule/restructure fee	0.25% of loan but Max. Tk. 10,000 + VAT
Loan takeover by Bank/NBFI	Nil
iv. Syndicate financing	Charges and fees shall be realized as per facility agreement or lead Bank arrangement.
v. IDBP	
IDBP Creation Charge	Up to Tk. 500,000: Charge Tk. 500 + VAT per instance Above Tk. 500,000: Charge Tk. 1,000 + VAT per instance
Handling Charge [if sanctioned loan not availed]	Tk. 5,000 + VAT
Vi) IFIC Amar Subornogram	
Agriculture Loan	
Loan Processing Fees	Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT Above Tk. 5 mln: 0.30% of loan but Max. Tk. 20,000 + VAT
Early Settlement Fees	Nil
CMSME Loan	
Loan Processing Fees	Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT Above Tk. 5 mln: 0.30% of loan but Max. Tk. 20,000 + VAT
Early Settlement Fees	Nil
Loan Application Fees	Nil
Service Charge	Nil
Documentation Charge, CIB, Stamp	At Actual + VAT
Lease Finance	
Loan origination fee	Up to Tk. 5 mln: 0.50% of loan but Max. Tk. 15,000 + VAT Above Tk. 5 mln: 0.30% of loan but Max. Tk. 20,000 + VAT
Stamp charge	At actual on Borrower's A/c.
Stamp, CIB, Legal & Valuation Fee	At actual on borrowers A/c
Force funded loan creation	1% of funded amount
Demand loan converted to Term loan	0.25% of converted amount
Modification of Terms & Conditions	
NOC for change in Board of Directors	Tk. 10,000 + VAT
Changing of Mortgaged Property	Tk. 20,000 + VAT
Changing of any other Terms	
Up to Tk. 1,000,000	Tk. 2,500 + VAT
Tk. 1,000,001 to Tk. 10,000,000	Tk. 5,000 + VAT
Above Tk. 10,000,000	Tk. 10,000 + VAT

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Particulars	Rate	
Redemption of Property		
In case of own property or taking over and other cases		
Up to Tk. 500,000	SME	Tk. 200 + VAT
	Retail	Tk. 2,000 + VAT
	Corporate	Tk. 5,000 + VAT
Tk. 500,001 to Tk. 5,000,000	SME	Tk. 500 + VAT
	Retail	Tk. 4,000 + VAT
	Corporate	Tk. 7,000 + VAT
Tk. 5,000,001 to Tk. 10,000,000	SME	Tk. 500 + VAT
	Retail	Tk. 5,000 + VAT
	Corporate	Tk. 8,000 + VAT
Above Tk. 10,000,000	SME	Tk. 700 + VAT
	Retail	Tk. 7,000 + VAT
	Corporate	Tk. 10,000 + VAT
Mortgage deferral	SME	Tk. 2,000 + VAT
	Retail	Tk. 5,000 + VAT
	Corporate	Tk. 20,000 + VAT
Security verification	Tk. 2,000 + VAT; Cost at actual	
Security Retention fees after settlement of facilities	After 3 months Tk. 5,000 + VAT After 1 year Tk. 10,000 plus Tk. 10,000 per fraction period or per year + VAT	

Particulars	Rate	
C. Foreign Exchange		
<u>Letter of Credit Opening</u>		
L/C opening commissions under cash (sight)	0.40% for each quarter* + VAT	
L/C opening commissions under AID/ Loan/ Credit/ Barter	0.40% for each quarter* + VAT	
L/C opening Commissions for Back to Back L/C on A/c of export oriented industry	0.40% for each quarter*	
L/C Opening commission under deferred payment	0.50% for each quarter** + VAT	
UPAS L/C arrangement/processing fee	Tk. 1,000 + VAT per instance	
LC with 100% cash margin	0.25% for each quarter* + VAT	
LC with 100% FDR margin	0.40% for each quarter* + VAT	
L/C Opening processing fee on case to case basis	Tk. 300 + VAT for each L/C	
Collection of Credit Report by SWIFT	Swift charge at actual +VAT for each communication	
Acceptance commission under Deferred payment L/C's (Including B.B. L/Cs)	0.40% for each quarter* + VAT	
L/c transmission charges by SWIFT	At actual + VAT	
<i>* Commission on LC issuance /LC acceptance/ Bank guarantee to be charged for minimum one quarter. Subsequently, it will be charged proportionately in terms of days.</i>		
<u>Recovery of Charges/Fees for SWIFT Message (Including VAT)</u>		
L/C opening (message type 700)	Foreign Tk. 2,500 & Local Tk. 750	
L/C amendment (message type 707)	Foreign Tk. 750 & Local Tk. 250	
Customer transfer (message type 103)	Foreign Tk. 500 & Local Tk. 150	
Free format message (Any type)	Foreign Tk. 500 & Local Tk. 200	
<i>* Charge other than above message types will be realised as per respective SWIFT service</i>		
<u>Amendment of L/C</u>		
Value increase or extension of time	Prescribed rate for LC opening plus transmission charges	
Any other amendments Charges	Tk. 750 and transmission charges + VAT	
Transmission charges for amendment of L/C by Swift	At actual + VAT	
Add Confirmation Charge	At actual by confirming bank	
Confirmation arrangement charge	0.20% (Flat) + VAT	
Foreign Payment charges for all types of L/C's	Payment charge US\$ 60 Document Processing Charge US\$ 50 against Foreign L/C	
<u>Discrepancy Charge(Charges deducted from Beneficiary)</u>		
In case of Foreign LC	USD 80	
In case of EPZ through FDD	USD 50	
<u>Local LC Discrepancy Fee(Charges deducted from Beneficiary)</u>		
Up to USD 5,000	USD 30	
Above USD 5,001	USD 50	
<u>Payment Charge(Charges deducted from Beneficiary)</u>		
Import Payment Charge (through FDD)	Up to USD 2,000	USD 30
	Above USD 2,000 to USD 50,000	USD 60
	Above USD 50,000	USD 100
Import Payment Charge (in local currency)	Up to Tk. 5,000,000	Tk. 2,000.00
	Above Tk. 5,000,000	Tk. 5,000.00
Processing of Maturity date Extension (min)	Tk. 500 + VAT	
Processing & verification of IRC	Tk. 1,000 + VAT	
<u>Import:</u>		
IMP/LC application form	Tk. 500 + VAT	
Stationery Recovery	Tk. 200 + VAT	
Import Transaction Certificate	Tk. 500 per certificate + VAT	
Indemnity for shipping Guarantees in absence of original documents, provided full value of document is deposited by client (Cash LC at sight)	Tk. 1,000 + VAT	
<u>Issuance of Shipping Guarantee (Usance)</u>		
Up to \$ 10,000	Tk. 2,000 + VAT	
\$10,001 to \$200,000	Tk. 4,000 + VAT	
Above \$200,000	Tk. 6,000 + VAT	
Processing of documents for LTR	0.15% on invoice value (Max. Tk. 3000) + VAT	
Payment against Contract	Tk. 1,000 + VAT	
Import against Contract	0.15% of Invoice value + VAT	
Issuance of Back-to-Back L/C Certificate	Tk. 500 per certificate	
Certification of import docs for custom assessment purpose	Up to USD 100,000	Tk. 1,000
	Above USD 100,001 to USD 1,000,000	Tk. 2,500
	Above USD 1,000,000	Tk. 5,000
Attestation of Import documents	Tk. 300 + VAT	
EDF refinance processing	Tk. 1,500	
NOC for Import under Free of Cost (FOC)	Tk. 2,000 + VAT	
Advance payment against Local import (Without LC) through FDD	Tk. 1,000 + VAT	

**** VAT is not applicable to charges and commissions of export related trade transactions as they are exempted by SRO#189-Law/2019/46-Muskak dated 13 June 2019.**

Particulars	Rate
Export:	
<i>Advising/Amendment of Export L/C to the beneficiary</i>	
L/c issued by Foreign Banks	Tk. 750
L/c issued by Local Banks	Tk. 750
<i>Advising of Export L/C to the beneficiary (Amendment Advice)</i>	
L/c issued by Foreign Banks	Tk. 750
L/c issued by Local Banks	Tk. 750
Advising LC/Amendment to the beneficiary of Other Banks	Tk. 750 and Swift at actual
Transfer of L/CS	Tk. 750
Transfer of L/C amendment	Tk. 750
Buying house Commission Payment Processing Charge	Tk. 2,000 per instance
Transfer Cancellation	Tk. 1,000
Attestation of LC/SC	Tk. 300
Collecting Bank's charges abroad	At actual
Processing of any Doc. under collection (LC/Contract etc.)	Tk. 1,000
Processing of documents under collection denominated in Local Currency	0.15% (Max Tk. 8,000)
Contract Lien fees	Advise and lien of Export Contract for availing pre/post shipment finances (BB and others): Up to USD 5,000 Tk. 1,000 Above USD 5,000 to USD 20,000 Tk. 3,000 Above USD 20,000 to USD 30,000 Tk. 4,000 Above USD 30,000 Tk. 5,000 Contract/Invoices against Advance Payment (TT) received only (No BB, pre/post shipment facility required) Tk. 750.
Mailing of Export documents (Courier/Post)	At actual
SWIFT charge for claiming reimbursement	At actual
Export bills related communications with Foreign Banks	At actual
Advance Remittance Processing (ARV)	Tk. 1,000
Any other charges not mentioned above	At actual
<i>Export related transactions:</i>	
Export form certification	Tk. 200 each set
EXP Cancellation	Tk. 500 each set
Commission on Purchase/discount of export documents drawn against contract	1% on purchase value
Stationery Recovery	Tk. 100
Issuance of Export transaction certificate plus other certificates	Tk. 500
<i>Issuance of PRC</i>	
For cash assistance	Tk. 500 per certificate
Other purpose	Tk. 500 per certificate
Cash assistance documents processing charges	Up to Tk. 1,000,000 Tk. 7,000 Tk. 1,000,001 to Tk. 2,000,000 Tk. 10,000 Tk. 2,000,001 to Tk. 5,000,000 Tk. 20,000 Above Tk. 5,000,001 Tk. 25,000
<i>Vessel Tracking charges</i>	
Vessel tracker	Tk. 1,000
Transshipment Queries Services (TQS)	Tk. 3,000
Local Tracking (FCR/House BL not containing information of Master BL)	Tk. 100
Issuance of NOC for 2 nd /3 rd Lien Banks	Tk. 10,000 Per Case
B/L Endorsement Signature Verification	Tk. 100
<i>Foreign Bank Guarantee:</i>	
Advising of Guarantees to the beneficiary in original without any engagement on our part	Tk. 1,000 (Flat) + VAT
Advising of Guarantees in original by adding our confirmation	0.50% per quarter or part thereof (min. Tk. 1,000 or USD 50, if payable by Foreign correspondents/Beneficiary)* + VAT
Advising of Guarantee in our own format or on the format supplied by the opening bank with our full engagement	0.50% per quarter or part thereof (min. Tk. 1,000 or USD 50, if payable by Foreign correspondents/Beneficiary)* + VAT
Counter Guarantee Processing	USD 50 per instance
<i>*Commission on Bank guarantee to be charged for minimum one quarter. Subsequently, it will be charged proportionately in terms of days.</i>	
<i>Foreign Remittances (Inward):</i>	
Payment of any Taka Drafts issued by Exchange house/Foreign Banks in abroad which are drawn on our Bank.	Free
Encashment of any Foreign TT in Taka at our Counter	Free
<i>Collection</i>	
Collection of clean item (Inward)	Within Bangladesh (flat) Tk. 500
All other charges including Mail/ SWIFT	At actual
Encashment from FC account at our counter	Free

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Particulars	Rate
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Foreign Remittances (Outward):

Issuance of Cash (FC)/ Endorsement in Pass-Port/Credit Card	Ruling Cash selling rate plus Tk. 300 + VAT
Issuance of FC Endorsement certificate	Tk. 500 + VAT
Transactions by Nominee/Account holder in F.C. A/c	Free
F.C. Demand Draft on Bangladesh Bank	Up to Tk. 100,000 Tk. 100
Issuance of FDD for BO Account	Tk. 100,001 to Tk. 500,000 Tk. 200
Outward foreign remittance through MT103	Tk. 500,001 to 1,000,000 Tk. 300
Remittance by T.T. (F.C.) through Foreign correspondents (Out going)	Above 1,000,000 Tk. 500 + VAT and SWIFT charge at actual
Issuance of Lien confirmation on FC Balance for issuing international Credit Card	Tk. 2,000 Per Case + VAT
Cancellation of Drafts in FC	Tk. 2,000 per Renewal + VAT Tk. 200 + VAT

Processing of Student File:

Opening/Renewal of Student file (Educational remittance)	At the time of opening Tk. 6,000 + VAT
Remittance of Tuition Fee/ Living Expense (per instance)	Tk. 1,000 + VAT

Other Foreign Currency Transaction:

Issuance of Foreign currency balance certificate, Foreign currency solvency certificate	Tk. 2,000 per certificate + VAT
Issuance of NOC for study & Medical treatment abroad	Tk. 500 in each case + VAT
Renewal of NOC	Tk. 250 in each case + VAT
Cancellation of NOC	Tk. 250 in each case + VAT
Issuance of counter FC drafts in favour of local Banks	Tk. 500 per instance + VAT (to be deducted from the remitted fund)
Disposal of remitted fund on A/c of Home Remittance	Postage charge at actual + VAT
Issuance of Credit information of local Firm /Companies etc.	USD 50 + VAT

Off-shore Banking (OBU) Operation

Local bill discounting under OBU	USD 100
Foreign bill discounting under OBU	
Arrangement Fee on FC Term Lending	1% on lending
FC Account maintenance fee	Tk. 500 + VAT

Miscellaneous

Forwarding application regarding import registration certificate, indentors registration certificate, encashment certificate for freight forwarders, authorised money changer license or for special permission etc. from Bangladesh Bank or any other agency and any other certificate	Tk. 2,500 per certificate + VAT
Processing of Approval Letters to Bangladesh Bank/Govt. Authority: e.g. Foreign commission if exceeds 5%, Proposal for deferred payment LC above 360 days, Maturity extension of deferred payment LC, Maturity extension of EDF LC, Time extension for submission B/E etc.	Tk. 2,500 + VAT
Attestation of documents	Up to 50 Page Tk. 500 Above 50 Page Tk. 1000
Collection of Credit Report through Rating Agency	At actual plus Tk. 500 + VAT
Processing of EGP upload	Tk. 500 + VAT
Authorization letter to collect LC/document/FDD from other Bank	Tk. 500

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D. Card Operation

Debit Card

Card Issuance Fees

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

Annual Card Fees

Proprietorship/Business Debit Card	BDT 1,000+VAT
Savings Account	BDT 600+VAT
RFCD/ERQ (Freelancer)	USD 10 +VAT
Supplementary Aamar Card	BDT 600+VAT

Card Reissuance Fee

For Local Debit Card	Green PIN: Tk. 600 + VAT Printed PIN: Tk. 600 + VAT
For RFCD/ERQ(freelancer)	Green PIN: USD 10 + VAT Printed PIN: USD 12 + VAT

Pin Replacement Fee

For Local Debit Card	Green PIN: Free Printed PIN: Tk. 300 + VAT
For RFCD/ERQ(freelancer)	Green PIN: Free Printed PIN: USD 2 + VAT
Annual Passport Endorsement Fee (Aamar Card Only)	Free
ATM Transaction Fees (At Any ATM in Bangladesh)	Free
ATM Transaction Fees (ATMs outside Bangladesh)	USD 2.5 (including VAT)
Card Closing Charge	BDT 500 + VAT
CCTV Footage Other Banks (if Available)	At actual

Credit Card

	Local	International (Dual)
Annual Card Fee per year		
Classic	BDT 1,500 + VAT	BDT 2,000 + VAT
Gold	BDT 2,500 + VAT	BDT 4,000 +VAT
Supplementary Card Fee per year		
Classic	2 Card Free, for each additional card BDT 500 + VAT	
Gold	2 Card Free, for each additional card 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 500 + VAT	BDT 500 + VAT
Gold	BDT 500 + VAT	BDT 500 + VAT
Pin Replacement Fee per instance		
Classic	BDT 300 + VAT	BDT 300 + VAT
Gold	BDT 300 + VAT	BDT 300 + VAT
Late Payment Fee Applicable when the minimum payment due is not paid within the due date mentioned in the statement	1% of due or BDT 500, whichever is higher + VAT	1% Min BDT 500 whichever is higher +VAT for USD payment 1% or USD 5, whichever is higher+VAT
Over limit fee	BDT 500 + VAT	BDT 500 + VAT
SMS Fee (Half yearly)	BDT 150 + VAT	BDT 150 + VAT

IFIC Bank PLC

Schedule of Charge, Fees & Commissions

Effective from 09 November 2023

Particulars	Rate	
	Local	International (Dual)
Cash Advance Fee per instances		
AT IFIC's ATM	2% on advance, min Tk. 200 + VAT	
At Q-Cash Consortium ATM	3% on advance, min Tk. 200 + VAT	
At other ATM		
At Branches POS	2% of Cash Advance Min BDT 100 + VAT, IFIC Staff: Free	
At ATM outside Bangladesh	3% Min USD 5 +VAT	
Duplicate Statement Fee	BDT 50 +VAT	BDT 100 +VAT
For each month (Previous) only	IFIC Staff Free	IFIC Staff Free
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
CCTV Footage (if Available)	At actual	
Closing Charge	BDT 500 (Max) +VAT or USD 10 (Max) + VAT	

****Fees for any other service in the Schedule of Charge is Tk. 500 + VAT.**