

Islami Bank Bangladesh Limited
Operations Wing
Branches Control Division
Head Office, Dhaka

Schedule of Bank Charges in respect of Inland/Online Transactions/i Banking/ BEFTN Transactions & Web Portal based services

SI No.	Type of Service	Nature of Charges		Rate of Charges/Commission
01.	AW Current Account	Incidental Charges		Not to be realised
		Account Closing Charges		Tk. 300/-
		Account Maintenance	If Balance (Dr./Cr.) exceeds	Account Maintenance Fee
			Up to Tk.20,000/-	Tk. 100/- half yearly
			Tk.20,001/- to Tk.100,000/-	Tk. 200/- half yearly
Above Tk.100,000/-	Tk. 500/- half yearly			
02.	Mudaraba Savings Account	Incidental Charges		Not to be realised
		Account Closing Charges		Tk. 200/-
		Account Maintenance	If Balance (Dr./Cr.) exceeds	Account Maintenance Fee
			Average maximum balance Up to Tk.5,000/-	Nil
			Tk.5,001/- to Tk.20,000/-	Tk. 50/- half yearly
			Tk.20,001/- to Tk.100,000/-	Tk.100/-
Above Tk.100,000/-	Tk. 200/- half yearly			
03.	Mudaraba Special Notice Account	Incidental Charges		Not to be realised
		Account Closing Charges		Tk. 300/-
		Account Maintenance	If Balance (Dr./Cr.) exceeds	Account Maintenance Fee
			Up to Tk.20,000/-	Tk. 100/- half yearly
			Tk.20,001/- to Tk.100,000/-	Tk. 200/- half yearly
Above Tk.100,000/-	Tk. 500/- half yearly			
04.	MSA (RDS)	Account Maintenance	Irrespective of the amount	Nil
05.	MSA (Staff)	Account Maintenance	Irrespective of the amount	NIL



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06.	Mudaraba Savings Bond Account	Closing Charges (Pre-matured)	Not to be realised
07.	Mudaraba Term Deposit Account	Closing Charges (Pre-matured)	Not to be realised
08.	Mudaraba Monthly Profit Deposit Account	Closing Charges (Pre-matured)	Not to be realised
09.	Mudaraba Muhor Savings Account	Closing Charges (Pre-matured)	Not to be realised
10.	Mudaraba Special Savings (Pension) Account	Closing Charges (Pre-matured)	Not to be realised
11.	Mudaraba Hajj Savings Account	Closing Charges (Pre-matured)	Not to be realised
12.	Mudaraba Foreign Currency Deposit Account	Closing Charges	Not to be realised
13.	Collection: (Local) a. Collection of Local Cheques.	Commission	i) Where there is a Clearing House - Free.
			ii) Where there is no Clearing House: conveyance at actual but Min. Tk. 25/- per party.
	b. Cheque returned unpaid from Clearing House	Commission	Tk.25/- per cheque
	c. Bounced Cheque drawn on us (Cash , Clearing or Transfer)	Commission	Tk.50/- per cheque
	Collection : (Local) d. Collection of Outstation Cheques / Bills Clean/ Documentary	Commission	i) Upto Tk. 25,000/- @ 0.15% but min. Tk.20/-
			ii) Upto Tk. 1,00,000/- @ 0.15% but min. Tk.50/-
			iii) Upto Tk. 5/- lac @ 0.10% but min. Tk.150/-
			iv) Over Tk. 5/- lac @ 0.05% but min. Tk. 500/- max. Tk. 2,000/-.
e. Postage (Regd.)	Postage Charges	At Actual but Min. Tk.20/-	
f. Fax	Fax Charges	At Actual but Min. Tk. 30/- per instance.	



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SI No.	Type of Service	Nature of Charges	Rate of Charges/Commission
13.	g. Telephone	Telephone Charges	At Actual but Min. Tk. 30/- per instance.
	h. e-mail/ SMS	e-mail/SMS Charges	At Actual but Min. Tk. 20/- per e-mail/ SMS.
14.	REMITTANCE (Inland) :		
	a) DD/ T T Issuance	Commission	@ 0.10%, but min. Tk. 20/-.
	b) e-mail/ SMS charges for TT issued	e-mail/SMS Charges	At Actual but Min. Tk. 30/- per e-mail/ SMS.
	c) Telephone for TT issued.	Telephone Charges	Tk. 30/- per TT
	d) Cancellation of DD	Commission	Tk. 50/- (Flat)
	e) Cancellation of PO	Commission	Tk. 20/- (Flat)
	f) Issuance of Duplicate Instrument	Commission	Tk. 50/- and in case of DD - P & T charges at actual but Min. Tk. 30/-
	g) Pay Order Issuance	Commission	Up to Tk. 10,000/- Tk.15/- From Tk. 10,001/- to Tk. 1.00 lac- Tk. 20/- From Tk. 1,00,001/- to Tk. 5.00 lac- Tk. 30/- From Tk. 5,00,001/- to Tk. 10.00 lac - Tk.40/- above Tk. 10.00lac - Tk. 50/-
15.	Inland Bills Purchased (Taka)	Commission	Upto Tk.1.00 lac @ 1.25% but min. Tk. 25/- Upto Tk. 5.00 lac @1% but min. Tk. 1,500/- Over Tk. 5.00 lac @ 0.75% but min.Tk. 5,000/-
		Postage Charges	At actual but min. Tk. 15/-
		e-mail/ SMS Charges	At actual but min. Tk. 40/-
		Fax Charges	Tk. 25/- per minute but Min.Tk. 40/-
		Telephone Charges	At Actual but Min. Tk. 50/-



SI No.	Type of Service	Nature of Charges	Rate of Charges/Commission
16.	Standing Instruction	Commission	a) Tk. 50/- per instruction, if otherwise not specified. b) In case of internal transfer i.e from MSA/AWCA to MSS,Hajj A/cs etc- Tk.5/- per month/per instance.
17.	Issuance of Guarantee	Commission/ Service Charges	Commission @ 0.50% per quarter or part thereof be realized against issuance of Bank Guarantee on full amount (cash/margin) but min. Tk. 500/-. In case of 100% cash security Service Charges of Tk. 500/- be realized. Plus cost of stamp etc. at actual in all cases. Discretion of MD @ 0.20%.
18.	Charge of Parcels	Commission	Tk. 20/- for each parcel for first 10 days & additional Tk. 10/- for every subsequent 10 days or part thereof.
19.	a) Client's Godown under Bank's Custody.	Clients Godown under Bank's custody.	On Client's A/C
		i) Rent	On Client's A/C
		ii) Insurance	On Client's A/C
		iii) Salary & Allowances of Godown Staff.	On Client's A/C
	b) Bank's rented Godown	i) Rent	Actual rate for floor space occupied plus proportionate maintenance cost.
		ii) Insurance	To be realised from the clients proportionately.
		iii) Salary & Allowance of Godown Staff.	-do-
20.	Locker Service	a) Rent	
		i) Small Size	Tk. 1,800/- yearly.
		ii) Medium Size	Tk. 2,500/- yearly.
		iii) Big Size	Tk. 3,500/- Yearly
		b) Security for key of each Locker	
		i) Small Size	Tk. 3,000/- (refundable)
		ii) Medium Size	Tk. 5,000/- (refundable)
iii) Big Size	Tk. 7,000/- (refundable)		



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SI No.	Type of Service	Nature of Charges	Rate of Charges/Commission			
21.	Solvency/BO Certificate	Commission	A) Tk. 300/- per Certificate B) In case of BO A/c Tk.100/- C) In all other cases Tk.100/-			
22.	All Accounts	Counter Transaction	Not to be realised			
23.	Issuance of balance confirmation Certificate	Half yearly & Yearly	Not to be realised			
		Additional	Tk.200/- per certificate			
24.	Charges for providing A/C Statement (All types of Accounts)	Mudaraba Deposit A/cs	a) June and December -Free b) Other Occasions Tk.200/- per statement			
		AWCA	a) Once in a month -Free b) June and December -Free c) Other Occasions Tk.200/- per statement			
25.	Transfer of A/C from one Branch to another.	a) CA/MSA	a) Tk. 50/-			
		b) MSS/MMS/Others	b) Tk. 50/-			
26.	Online Charges- The revised Online Charges are as under -					
	Within the District		Inter District		Within the Divisional City Area	
	Cash Deposit/Withdrawal including Transfer amount	Charges	Cash Deposit/Withdrawal including Transfer amount	Charges	Cash Deposit/Withdrawal including Transfer amount	Charges
	Up to Tk.20,000/-	Tk.15/-	Up to Tk.20,000/-	Tk.20/-	Upto Tk. 1,00,000/-	Free { but not more than 2(two) times in a day}
	Above Tk.20,000/-	Tk.15/- + Tk.0.20 for next thousand or part thereof	Above Tk.20,000/-	Tk.20/- + Tk.0.30 for next thousand or part thereof		
	Maximum Online Charges	Tk.1,500/-	Maximum Online Charges	Tk.2,500/-		
	<p>a) Cash withdrawal limit Tk. 10,00,000/- (Ten Lac) only (per day per account).</p> <p>b) Cash deposit & Transfer amount unlimited.</p> <p>c) Officials of IBBL are allowed to avail of the online banking facilities free of charges up to the limit of his/her monthly gross salary.</p> <p>d) For balance inquiry and account statement, charges may be as before Tk.10/-</p>					
	VAT is applicable for all charges as per Govt. rule.					



27 Bank Charges in respect of BEFTN Transactions						
Sl. No.	Type of Services	Type of Entries	Nature of Charges	Amount/ Entry of Fund	Rate of EFT Originating Charges/ Commission	Existing Commission/ Charges
1	Domestic Remittances	Credit Entry	Commission + EFT Charge	Up to Tk. 10,000/-	Tk.20/- + EFT Charge Tk.10/-	<p>► DD/TT Issuance: @ .10%. but min. Tk. 20/-</p> <p>► e-mail/ SMS/ Tele Charges for TT issued. Actual but Min. Tk.30/-</p>
				Above Tk. 10,000/-	Tk.20/- +Tk. 1.00 for next per thousand or part thereof + EFT Charge Tk.10/-	<p>► PO Issuance:</p> <p>i. \leq 10,000/- Tk.15/-</p> <p>ii. Tk. 10,001- 1.00 lac ,Tk. 20/-</p> <p>iii. Tk. 100,001- 5.00 lac ,Tk. 30/-</p> <p>iv. Tk. 500,001- 10.00 lac,Tk. 40/-</p> <p>v. >10.00 lac , Tk. 20/-</p>
2	Payroll private (Account with other Bank)	Credit Entry	Service Charge	Up to 1000 entries	Tk.10/- per entry	N/A
				Up to 2000 entries	Tk.8/- per entry.	N/A
				Above 2000 entries	Tk.6/- per entry	
	Payroll private (Account with IBBL)	Credit Entry	Service Charge	-	Tk.5/- per entry	N/A



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27	Sl. No.	Type of Services	Type of Entries	Nature of Charges	Amount/ Entry of Fund	Rate of EFT Originating Charges/ Commission	Existing Commission/ Charges
	3	Dividends/ Interest (Account with other Bank)	Credit Entry	Service Charge	-	Tk.5/- per warrant	N/A
		Dividends/ Interest (Account with IBBL)	Credit Entry	Service Charge	-	Free	Free
	4	Refunds Warrants of IPO (Account with IBBL & other Bank)	Credit Entry	Service Charge	01(one) entry/ Warrant	Tk.5/-	(Tk. 10.00 per entry/warrant A/c with IBBL)
	5	Business to business payments (B2B)	Credit Entry	Commission + EFT Charge	Up to Tk. 10,000/-	Tk.20/- + EFT Charge Tk.10/-	<p>► DD/TT Issuance: @ .10%. but min. Tk. 20/-</p> <p>► e-mail/ SMS/ Tele Charges for TT issued. Actual but Min. Tk.30/-</p> <p>► PO Issuance:</p> <p>i. ≤ 10,000/- Tk.15/-</p> <p>ii. Tk. 10,001- 1.00 lac ,Tk. 20/-</p> <p>iii. Tk. 100,001- 5.00 lac ,Tk. 30/-</p> <p>iv. Tk. 500,001- 10.00 lac ,Tk. 40/-</p> <p>v. >10.00 lac , Tk. 50/-</p>
					Above Tk. 10,000/-	Tk.20/- +Tk. 1.00 for next per thousand or part thereof + EFT Charge Tk.10/-	



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27	Sl. No.	Type of Services	Type of Entries	Nature of Charges	Amount/ Entry of Fund	Rate of EFT Originating Charges/ Commission	Existing Commission/ Charges
	6	Collection/ Payment of Auction/ Sell/buy between two parties.	Credit Entry	Commission + EFT Charge	Up to Tk. 10,000/-	Tk.20/- + EFT Charge Tk.10/-	▶ DD/TT Issuance: @ .10%. but min. Tk. 20/-
					Above Tk. 10,000/-	Tk.20/- +Tk. 1.00 for next per thousand or part thereof + EFT Charge Tk.10/-	▶ e-mail/ SMS/ Tele Charges for TT issued. Actual but Min. Tk.30/- ▶ PO Issuance: i. < 10,000/- Tk.15/- ii. Tk. 10,001- 1.00 lac ,Tk. 20/- iii. Tk. 100,001- 5.00 lac ,Tk. 30/- iv. Tk. 500,001- 10.00 lac ,Tk. 40/- v. >10.00 lac , Tk. 50/-
	7	Government Tax Payment	Credit Entry	Commission + EFT Charge	Up to Tk. 10,000/-	Tk.20/- + EFT Charge Tk.10/-	▶ DD/TT Issuance: @ .10%. but min. Tk. 20/-
					Above Tk. 10,000/-	Tk.20/- +Tk. 1.00 for next per thousand or part thereof + EFT Charge Tk.10/-	▶ e-mail/ SMS/ Tele Charges for TT issued. Actual but Min. Tk.30/- ▶ PO Issuance: i. < 10,000/- Tk.15/- ii. Tk. 10,001- 1.00 lac ,Tk. 20/- iii. Tk. 100,001- 5.00 lac ,Tk. 30/- iv. Tk. 500,001- 10.00 lac ,Tk. 40/- v. >10.00 lac , Tk. 50/-



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27						Rate of EFT Originating Charges/ Commission	Existing Commission/ Charges
	8	Customer-initiated transactions (Standing Instruction)	Credit Entry	Commission + EFT Charge	Up to Tk. 10,000/- Above Tk. 10,000/-	Tk.20/- + EFT Charge Tk.10/- Tk.20/- +Tk. 1.00 for next per thousand or part thereof + EFT Charge Tk.10/-	► DD/TT Issuance: @ .10%. but min. Tk. 20/- ► e-mail/ SMS/ Tele Charges for TT issued. Actual but Min. Tk.30/- ► PO Issuance: i. ≤ 10,000/- Tk.15/- ii. Tk. 10,001-1.00 lac ,Tk. 20/- iii. Tk. 100,001-5.00 lac ,Tk. 30/- iv. Tk. 500,001-10.00 lac ,Tk. 40/- v. >10.00 lac , Tk. 50/-
28.	i Banking Services for the customers of IBBL						
	IBBL introduces four new service products under iBanking in the name of I) iTransfer, II) iRecharge, III) Utility Bills Payment and IV) Merchant Bills Payment. Among the services, the first two are ready for usage by the customers.						
	Service Charges for the new iBanking services						
	SI No	Service Name	Service Charge				
	1.	i Transfer (Fund transfer)	a. Minimum charge - BDT 5/- b. From Tk.1/- to Tk.5,000/-- BDT 5/- c. From Tk.5,001/- to Tk.20,000/-- 10 paisa per 100 Taka.				
	2.	i Recharge	Currently free of cost.				



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28.	Web portal based existing services are listed below:			
	Sl.	Service name	Description of the service	Service charge
	1.	A/C wise Liability Report	Customer is provided with his investment account wise liability details.	Currently free of cost.
	2.	Summary of Mode wise Liability Report	Customer can see his liability position in mode-wise form.	Currently free of cost.
	3.	Cost sheet for Negotiation	Cost sheet for negotiation prepared by branch can be availed throw this service.	Currently free of cost.
	4.	Cost sheet for Realization	Cost sheet for realization prepared by branch can be availed throw this service.	Currently free of cost.
	5.	Cost Sheet for Retirement of a Bill	Cost sheet for retirement prepared by branch can be availed throw this service.	Currently free of cost.
	6.	View Account information	Customer can see the detail of an account (i.e.: Installment amount for a particular Special Savings Account.)	Currently free of cost.
	7.	View account Balance	Customer can check his current deposit account balance.	Currently free of cost.
	8.	View account Statement	Account statement of deposit account can be checked and printed.	Currently free of cost.
	9.	Search FTT Message	Detail and current status of an FTT message which are sent by Exchange house of remitter can be viewed.	Currently free of cost.
	10.	Search FDD Payment	Detail and current status of an FTT message which are sent by Exchange house of remitter can be checked.	Currently free of cost.
	11.	Clearing Instrument Status (Credit & Debit)	Detail information of a clearing instrument for debit or credit is available.	Currently free of cost.
	12.	Transaction Summary	Transaction summary of all accounts the customer has been registered in his iBanking Profile.	Currently free of cost.

