

## Schedule of Charges

(Effective from June 21, 2021)

<b>Consumer &amp; Business Banking</b>	
Item	Features & Fees
<b>Deposit Accounts</b>	
<b>Amar Al Wadiyah Current Account (BDT)</b>	
Initial Account Opening Amount	Tk. 1,000
Minimum Balance	Tk. 5,000
Account Maintenance Fee ( half yearly )	Tk. 300
Account Closing Charge	Tk. 300
Activation of Dormant Account	Free
<b>Amar FCY Account</b>	
Initial Account Opening Amount	Free
Account Maintenance Fee ( half yearly )	Free
Account Closing Charge	Free ( See the note No. 5)
Activation of Dormant Account	Free
Minimum Balance	250 USD / GBP or equivalent
<b>Savings Accounts</b>	
<b>Amar Apon Mudaraba Savings Account</b>	
Initial Account Opening Amount	Tk. 500
Minimum Balance	Tk. 500
Debit Card Issuance	Tk. 250
Debit Card Annual Fee	Tk. 250
<b>Account Maintenance Fee ( half yearly )</b>	
Average Balance up to Tk. 10,000	Free
Average Balance between Tk. 10,000 and TK 25,000	Tk. 100
Average Balance above TK. 25,000 and Tk. 200,000	Tk. 200
Average Balance above TK. 200,000 and Tk. 1,000,000	Tk. 250
Average Balance above TK. 1,000,000	Tk. 300
Account Closing Charge	Tk. 200
Activation of Dormant Account	Free
<b>Mudaraba Future Leader Account</b>	
Initial Account Opening Amount	Tk. 500
Minimum Account Balance Required	Tk. 500
Debit Card Issuance	Tk. 250
Debit Card Annual Fee	Tk. 250
<b>Account Maintenance Fee ( half yearly )</b>	
Account Closing Charge	Tk. 200
Activation of Dormant Account	Free

<b>Mudaraba School Banking Account</b>	
Initial Account Opening Amount	Tk. 100
<b>Account Maintenance Fee ( half yearly )</b>	Free
Account Closing Charge	Free
Activation of Dormant Account	Free
<b>Al-Muquafah Executive Account</b>	
Initial Account Opening Amount	Nil
<b>Account Maintenance Fee ( half yearly )</b>	Tk. 100
Debit Card Issuance (1 <sup>st</sup> one free, depend on agreement)	Tk. 250
Debit Card Annual Fee	Tk. 250
Account Closing Charge	Tk. 200
Activation of Dormant Account	Free
<b>Mudaraba Non-Executive Account</b>	
Initial Account Opening Amount	Tk. 10
Account Maintenance Fee ( half yearly )	Free
Account Closing Charge	Free
Activation of Dormant Account	Free
<b>Mudaraba Special Notice Deposit (MSND)</b>	
Initial Account Opening Amount	TK. 10,000
<b>Account Maintenance Fee ( half yearly )</b>	
Average Balance up to Tk. 10,000	Free
Average Balance between Tk. 10,000 and TK 25,000	Tk. 500
Average Balance Tk. 25,000 and Tk. 200,000	
Average Balance above TK. 200,000 and Tk. 1,000,000	
Average Balance above TK. 1,000,000	
Account Closing Charge	Tk. 300
Activation of Dormant Account	Free
<b>Mudaraba Term Deposit (MTD)</b>	
<b>Mudaraba Term Deposit</b>	
Initial Account Opening Amount	Tk. 10,000
<b>Mudaraba Monthly Profit</b>	
Initial Account Opening Amount	Tk. 100,000
<b>Mudaraba Insta Profit</b>	
Initial Account Opening Amount	Tk. 100,000
Premature Encashment Fee or closing (All type of MTD)	Free
<b>Mudaraba Monthly Savings Plans</b>	
<b>Mudaraba New Home Savings Plan</b>	
Initial Account Opening Amount	Tk. 2,000
<b>Mudaraba New Child Savings Plan</b>	
Initial Account Opening Amount	Tk. 1,000
<b>Mudaraba New Gradual Savings Plan</b>	
Initial Account Opening Amount	Tk. 1,000

<b>Mudaraba New Hajj Savings Plan</b>	
Initial Account Opening Amount	Tk. 1,000
Premature Encashment Fee or closing (All type of MSS plan)	Free
<b>Other Services: Deposit Accounts</b>	
<b>Cheque Book</b>	
Issuance of Mudarabah Deposit (MD) Cheque book fee (10 leaves)	Tk. 85
Issuance of Mudarabah Deposit (MD) Cheque book fee (25 leaves)	Tk. 170
Issuance of Mudarabah Deposit (CD) Cheque book fee (25 leaves)	Tk. 170
Issuance of Mudarabah Deposit (CD) Cheque book fee (50 leaves)	Tk. 260
Issuance of MSTD Cheque book fee (25 leaves)	Tk. 500
Issuance of MSTD Cheque book fee (50 leaves)	Tk. 1,000
Uncollected cheque book destruction fee (Applied but not collected within 3 months)	Tk. 100
<b>Stop Repayment</b>	
Stop cheque payment charges	Tk. 100
Cancellation charge of stop payment	Tk. 50
<b>SMS Alert</b>	
Annual Fee	Tk. 200
<b>Statements and Receipts</b>	
All Regular Statements	Free
Issuance of Duplicate Statement Fee (Less than or equal to 12 months)	Tk. 200
Issuance of Duplicate Statement Fee (over 12 months)	Tk. 400 + additional Tk. 100 per Year
Issuance of Hold Statement fee	Tk. 250
Issuance of Investment Account Statements (Fee)	Tk. 200
Issuance of Statement Authentication Charges	Tk. 200
Issuance of Duplicate MTDR Receipt	Tk. 200
<b>Dormant Account</b>	
Dormant Account Half Yearly Fees	Tk. 250
<b>Certificates</b>	
Issuance of Balance Confirmation Certificate Fee (First 2 times free for every year)	Tk. 100
Issuance of Solvency Certificate Fee	Tk. 200
Issuance of Certificate of Profit Fee	Tk. 250
Issuance of BO Account's Certificate	Tk. 100
Issuance of Investment Outstanding Certificate	Tk. 200
<b>Fund Transfer/ Payment Services</b>	
<b>Cash Withdrawal (Intercity)</b>	
Cash Withdrawal (Up to Tk. 10,000)	Free
Cash Withdrawal (Above 10,000 to Tk. 25,000)	Tk. 25
Cash Withdrawal (Above 25,000 to Tk. 50,000)	Tk. 50

Cash Withdrawal (Above Tk. 50,000 up to Tk. 100,000)	Tk. 50
Cash Withdrawal (Above Tk. 100,000 up to Tk. 500,000)	Tk. 150
Cash Withdrawal (Above Tk. 500,000 up to Tk. 1,000,000)	Tk. 200
Cash Withdrawal (Above Tk. 1,000,000 up to Tk. 2,000,000)	Tk. 300
Cash Withdrawal (Above Tk. 2,000,000 up to Tk. 3,000,000)	Tk. 400
Cash Withdrawal (Above Tk. 3,000,000 up to Tk. 5,000,000)	Tk. 500
Cash Withdrawal (Above Tk. 5,000,000)	Tk. 1,000
<b>Cash Deposit (Intercity)</b>	
Cash Deposit (Up to Tk. 50,000)	<b>Free (No charge)</b>
Cash Deposit (Above Tk. 50,000 Up to Tk. 100,000)	
Cash Deposit (Above Tk. 100,000 up to Tk. 300,000)	
Cash Deposit (Above Tk. 300,000 up to Tk. 600,000)	
Cash Deposit (Above Tk. 600,000 up to Tk. 1,000,000)	
Cash Deposit (Above Tk. 1,000,000 up to Tk. 2,000,000)	
Cash Deposit (Above Tk. 2,000,000 up to Tk. 3,000,000)	
Cash Deposit (Above Tk. 3,000,000 up to Tk. 4,000,000)	
Cash Deposit (Above Tk. 4,000,000 up to Tk. 5,000,000)	
Cash Deposit (Above Tk. 5,000,000)	
<b>Pay Order (PO)</b>	
Bangladesh Bank Cheque Issuance	Tk. 350
Pay Order charges (Up to Tk. 1,000)	Tk. 20
Pay Order charges (Above Tk. 1,001 Up to Tk. 100,000)	Tk. 50
Pay Order charges (Above Tk. 100,001 Up to Tk. 500,000)	Tk. 100
Pay Order charges (Tk. 500,001 to Tk. 1,000,000)	Tk. 200
Pay Order charges (Above Tk. 1,000,000)	Tk. 300
Pay Order/ Bangladesh Bank Cheque Cancellation Charges	Tk. 50
Issuance of Duplicate Payment Order (All categories)	Same as above PO issuance charges
<b>Fund Transfer (Intercity) within Bank</b>	
Up to Tk. 1,000	<b>Free</b>
Above Tk. 1,000 Up to Tk. 10,000	
Above Tk. 10,000 Up to Tk. 50,000	
Above Tk. 50,000 Up to Tk. 100,000	
Above Tk. 100,000 to Tk. 250,000	
Above Tk. 250,000 to Tk. 500,000	
Above Tk. 500,000 to Tk. 1,000,000	
Above Tk. 1,000,000 to Tk. 2,000,000	
Above Tk. 2,000,000 up to Tk. 3,000,000	
Above Tk. 3,000,000 up to Tk. 4,000,000	
Above Tk. 4,000,000	
<b>ICBIBL Easy Pay (BEFTN)</b>	
ICBI Easy Pay Charges (any amount)	Free
<b>RTGS (Real Time Gross Settlement)</b>	

Tk. 100,000 & above	Tk. 87
<b>Standing Instructions (SI)</b>	
Standing Instructions Setup fee	Tk. 50
Standing Instructions Amendment fee	Tk. 50
Standing Instruction Execution Fee (per transaction)	Tk. 10
Failure of SI due to Insufficient Fund	Tk. 100
<b>IPO Refund</b>	
Online refund of unsuccessful IPO application	Tk. 10 per transfer
<b>Salary Disbursement</b>	
Salary disbursement if the accounts are with ICIBL	Per account transfer Tk.10, total minimum Tk. 250 and maximum Tk. 2,500
Salary disbursement through pay order	Tk. 20 per entry
Salary disbursement through pay BEFTN	Tk. 20 per entry
<b>Fund Transfer: Foreign Currency (FCY)</b>	
DD/TT/MT charges (Tk.100,000 or equivalent)	Tk. 100
DD/TT/MT charges (Tk. 100,001 to Tk. 500,000)	Tk. 200
DD/TT/MT charges (Above Tk. 500,001 to Tk. 1,000,000)	Tk. 300
DD/TT/MT charges (Above Tk. 1,000,000)	Tk. 400
Cancellation charge	Tk. 200
SWIFT Charge	Tk. 1,000
FCY draft on Bangladesh Bank	Tk. 500
FCY TT through correspondent (for Customer)	0.15% or Min. Tk. 500+ SWIFT charge +
FCY TT through correspondent (for Non Customer)	0.15% or Min. Tk. 1,000+ SWIFT charge
Additional SWIFT charge if TT is not through Correspondent	Tk. 1,000
Foreign Correspondent bank charge for all outward remittance (FDD)	Tk. 2,500 for all currencies remittance in all cases
FCY draft cancellation	Tk. 500+ Foreign correspondence charge
TT cancellation	Tk. 750+ Other bank charges at actual
Endorsement fee, Customer	Tk. 250
Endorsement fee, Non-customer	Tk. 400
Issuance of cash FCY notes, Customer	1% of the FCY amount, Min Tk. 200
Issuance of cash FCY notes, Non-customer	1% of the FCY amount, Min Tk. 400
<b>Cheque Collection</b>	
<b>Cheque for Collection, Local Currency (LCY)</b>	
Outstation cheque collection (Below Tk. 50,000)	Free
Outstation cheque collection (Tk. 50,000 to below Tk. 500,000)	Tk. 10 (Inc. VAT)
Outstation cheque collection (Tk. 500,000 & above)	Tk. 25 (Inc. VAT)
LCY cheque collection returned unpaid	Free (except insufficient fund)

LCY cheque purchase	0.50%, Min Tk. 300 + Other bank/ post/ telex charge
Cheque dishonor	Tk. 50
High value cheque clearing	Tk. 60 (Inc. VAT)
<b>Cheque for Collection, Foreign Currency (FCY)</b>	
FCY cheque collection (within Bangladesh)	0.10%, Min Tk. 200 + Other bank charges
FCY cheque collection (outside Bangladesh)	0.15%, Min Tk. 500 + Courier/ postage charges applicable
FCY cheque purchase	0.50%, Min Tk. 500 + Other bank charges + Courier/ postage charges applicable
FCY cheque returned unpaid sent on collection (within Bangladesh)	Tk. 300 + Other bank charges
FCY cheque returned unpaid sent on collection (outside Bangladesh)	Tk. 750 + Other bank charges

## IMPORT

Types of Services	Period / Value	Rate of Commission/ Charge ( existing)
LC ( Cash) opening commission with 100% cash margin	1 <sup>st</sup> Quarter	0.25%
	For each subsequent qtr. or part thereof	0.25%
	Minimum	Tk. 1,000
LC ( Cash) Opening commission with below 100% cash margin	1 <sup>st</sup> Quarter	0.40%
	For each subsequent qtr. or part thereof	0.40%
	Minimum	Tk. 1,000
LC opening commission under AID/ Loan/Credit? Barter etc.	1 <sup>st</sup> Quarter	0.40%
	For each subsequent qtr. or part thereof	0.40%
	Minimum	Tk. 1,000
Back to Back LC opening commission on account of Export oriented Garments/ Textile Industries	1 <sup>st</sup> Quarter	0.40%
	For each subsequent qtr. or part thereof	0.40%
	Minimum	Tk. 1,000
LC (DP) Deferred / Usance & BG opening commission	1 <sup>st</sup> Quarter	0.40%
	For each subsequent qtr. or part thereof	0.40%
	Minimum	Tk. 1,000
Service charge against opening of L/C (Cash)	Up to Tk. 100,000	Tk. 1,000
	From Tk. 100,001 to Tk. 200,000	Tk. 1,500
	From Tk. 200,001 to Tk. 500,000	Tk. 2,000
	From Tk. 500,001 to Tk. 1,000,000	Tk. 3,000
	From Tk. 1,000,001 to Tk. 2,000,000	Tk. 5,000
	Above Tk. 2,000,000	Tk. 10,000
LCs are transmitted by courier (This shall cover cost of registered mail of LC to advising bank & copy to reimbursing Bank)	India	At Actual
	Other SAARC countries	At Actual
	All countries	At Actual
Foreign LCs are transmitted by SWIFT	SWIFT charge	At Actual
Amendment of LCs are transmitted by SWIFT	SWIFT charge	At Actual



LCs are transmitted in short & non-operated by SWIFT	Charge	At Actual
Amendment of LC by courier (This Shall cover cost of Registered mail of amendment to the advising Bank)	Charge	At Actual
Amendment includes increase of value or extension of time, then LC opening commission for additional time & value should be charged as prescribed at the opening stage.	Charge/ Commission	As per approval commission plus other charges
Any Amendment to avoid opening of fresh LC ( after expiry of LCs or full utilization of LCs)	Charge	As per approval commission plus other charges
Amendment other than increase of LC value or extension of time	Charge	Tk. 750
Inland LC (ILC) Opening Commission	1 <sup>st</sup> Quarter	0.40%
	For subsequent qtr. or part thereof	0.40% minimum Tk. 1,000
Advising of ILC	Charge	Tk. 750 flat
Reimbursement of ILC	Charge	Tk. 1,500 or US\$ 20 or EUR 20 flat per Reimbursement
Service Charge for F.C account activity	Charge	No charge
Cancellation charge for expired or unutilized L/C	Commission	No Charge
A) Message by Swift	Transmission charge	At actual
B) Message by Air Mail	Courier Charge	At actual
Acceptance commission under deferred payment L/Cs	1 <sup>st</sup> Quarter	0.40%
	For subsequent quarter or part thereof	0.40%
	Minimum	Tk. 1,000
Deduction on discrepancy fee from import bills ( Cash /BTB and Foreign/Local)	Charge	Up to USD 1 to 5,000 Charge is USD 25 for USD 5,001 to USD 50,000 charge is USD 75 & above USD 50,000 Charge is USD 100 plus related cable charge USD 25
Collection of Credit Report on the beneficiary of the import LCs and applicant of the Export LC.	Charge	At actual+ Tk. 500
<b>EXPORT</b>		
Negotiation commission on export bill in Foreign Currency where documents are purchased / Discounted (LDBP)	Charge	Tk. 500
Negotiation commission on export bill in Foreign Currency where discounting is not allowed (LDBC)	Commission	0.15% flat
Advising of all Export LC to the local beneficiary	Charge	Tk. 750
Amendment to above	Charge	Tk. 750
Transfer of Export L/C	Charge	Tk. 750
Pre-advising of export L/C	Charge	Tk. 750
Adding of confirmation against Export LC by	Commission	0.20% per quarter
Issuance of PRC	Charge	Tk. 500 per certificate
Documents under collection in	Charge	Tk. 500



foreign currency where buying/ selling/ negotiation is allowed(FDBP)		
Documents under collection in foreign currency where buying/ selling/ negotiation is not allowed (FDBC)	Commission	0.15%
Any other Charges not mentioned above	Charge	At actual or minimum Tk. 1,000
Mailing of Export documents	By courier	At actual
Documentary Bills for collection ( without L/C)	Commission	0.15% or minimum Tk. 500
<b>BID/ Performance Bond</b>		
Advising of Foreign Bank Guarantee	Free	Tk. 750
Advising the amendment of Guarantee		Tk. 750
Advising of guarantee in original by adding our confirmation	Advising Charges	Tk. 750
	Commission	0.50% minimum Tk. 2,000
Issuance of Bid Bonds/ Performance Guarantee/ Stand by letter(s) of credit favoring local beneficiary against 100% and irrevocable counter Guarantee of Foreign Correspondents/ Banks	Commission	0.50% per quarter minimum Tk. 1000
	Stamp duty & other expenses (if any)	At actual
	Swift	At actual
Issuance of Bid bonds/ performance guarantee favoring overseas beneficiary(s) through foreign correspondents at the request of local customers.	For each subsequent days before Expiry	0.50% per day
	Commission	0.50% per quarter minimum Tk. 5,000
	Foreign Bank Charges	At actual
Commission for Bank guarantee of Foreign Bank against which add confirmation is required for ship building industry.	Swift	At actual
	Commission	2.00% PA
	Foreign Bank Charges	At actual
	Swift	At actual
Service Charge for issuance/ renewal of BG's	Service Charges	Tk. 500
Cancellation of BG's	Cancellation Charges	Tk. 500
<b>MISCELLANEOUS</b>		
MPI (LIM) arrangement Fees	Commission	0.15% on the landed cost or minimum Tk. 1,500
Application/ Transmission/ Re-Confirmation/ Genuineness/ Verification Charges(Applicable for other Banks only)	Charge	Tk. 500 flat per instance (our Bank reserves the right to refuse such service to other Bank)
Credit information on Local Firm/ Companies to foreign correspondent	Charge	US\$ 100 flat per instance
Cash incentive application processing fees	Our clients	For amount up to Tk. 5.00 lac, charge is Tk. 3,000, For amount Tk. 5.00 lac to 10.00 lac , Charge is Tk. 4,000 & For amount above Tk. 10.00 lac , Charge is Tk. 5,000 per case.
	Non-Clients	Fees & other charges Tk. 2,000 flat per case (without PRC, facility to be availed from other Banks)





Local LC Transmission through SWIFT	Charge	At actual
IRC/ERC renewal charge	Charge	Tk. 500 per instance
All kinds of certificate issuance	Charge	For our clients Tk. 500 per instance & non clients Tk. 1,000 per instance
Cost of stationeries: LC application form, LCAF, IMP form, Others (Except Stamp)	Charge	Foreign LC Tk. 300 per set & local LC Tk. 200 per set
C & F Agent	Enlistment	Tk. 8,000
	Renewal	Tk. 5000
	Cancellation	Tk. 6,000
Issuance of Exp	Charge	Tk. 200 per set
Processing fee for obtaining Bangladesh Bank approval/ permission for indenting, Buying	First time	BDT 5,000
	Additional of each principal	BDT 2,000
	Renewal Charges	BDT 2,000
Local agent commission against export at the time of payment	Charge	For up to Tk. 300,000 charge is Tk. 1,000 & above Tk. 300,000 charge s Tk. 2,000

## Investments (Consumer Banking)

### Manzil (Home) Finance

Processing Fee	New File	Up to BDT 50 Lac Max. 0.50% or not exceed BDT 15,000
	Enhancement / Top-Up	Above BDT 50 Lac Max. 0.30% or no exceed BDT 20,000 whichever is lower.
Home Finance (Purchase & Renovation)- Legal, Valuation and Title Search Fees (included Vat and Tax)		Tk. 15,000 or at actual
Partial Payment Fee (Allowed once a year, minimum 20% of the outstanding amount)		2% of the partial amount
Reschedule / Restructure		Tk. 0.25% or not exceed BDT 10,000
Early Settlement Fee		Maximum BDT 0.50%

### CPV

Inside Dhaka	Tk. 700
Inside Chattogram	Tk. 850
Outside of Dhaka & Chattogram	Minimal

### Rahabar (Auto) Finance

Processing Fee	Up to BDT 50 Lac Max. 0.50% or not exceed BDT 15,000
Reschedule / Restructure	Tk. 0.25% or not exceed BDT 10,000
Partial Payment Fee (Allowed once a year, minimum 20% of the outstanding amount)	2% of the partial amount
Early Settlement Fee	Maximum BDT 0.50%
Changes of Car Quotation after Approval	Tk. 500

### CPV

Inside Dhaka	Tk. 700
Inside Chattogram	Tk. 850
Outside of Dhaka & Chattogram	Minimal

### Saahib (Personal) Finance

Processing Fee	New File	Up to BDT 50 Lac Max. 0.50% or not exceed BDT 15,000
	Enhancement / Top-Up	
Early Settlement Fee		Maximum BDT 0.50%
<b>CPV</b>		
Inside Dhaka		Tk. 700
Inside Chattogram		Tk. 850
Outside of Dhaka & Chattogram		Minimal
<b>Murabaha Under Secured Guarantee (MUSG)</b>		
Processing Fee		Tk. 1,000
Early Settlement Fee		Tk. 1,000
<b>Other Charges</b>		
Compensation Charge		Tk. 6 per lac on outstanding amount per day for late payment
CIB Charge		Tk. 200
<b>Business Banking</b>		
<b>Bai Muajjal Hypo</b>		
Processing Fees	New File	Up to BDT 50 Lac Max. 0.50% or not exceed BDT 15,000 Above BDT 50 Lac Max. 0.30% or not exceed BDT 20,000 whichever is lower.
	Renewal File	
	Enhancement	
Reschedule / Restructure {Except Cottage, Micro, Small & Medium Enterprise (CMSME) & Agricultural Finance}.		Tk. 0.25% or not exceed BDT 10,000
<b>Relationship charge for BM Hypo facility</b> (70% of total sales shall not be routed through ICIBL current account than then charge will be applicable from 3 <sup>rd</sup> quarter on disbursed amount.)		2%
<b>Risk charge for BM Hypo facility</b> (as per cash conversion cycle, customer less than revolve 2/3/4/5/6 times of BM hypo disbursed amount at the time of next review / renewal.)		2%
<b>Local Bill Purchase (LBP) charge - BM Hypo Mode (On disbursed amount will be realized upfront).</b>		2.50%
<b>Inside Dhaka-</b> Legal, Valuation, Title search fees (Including Vat & Tax), Mortgage deed, Power deed with certified copies.		Tk. 13,000 (If more than one schedule then it will be increased)
<b>Outside Dhaka- Inside Dhaka-</b> Legal, Valuation, Title search fees (Including Vat & Tax), Mortgage deed, Power deed with certified copies		Tk. 15,000 (If more than one schedule then it will be increased)
Commitment Charge		2% f fund utilization is below 75%
CIB Charge		Tk. 200
<b>CPV</b>		
Inside Dhaka		Tk. 700
Outside Dhaka		Tk. 1,550
<b>Earnest Money Finance</b>		
Earnest Money Finance (EMF) charge		Up to 1%
<b>Murabaha Term Investment –Hire purchase</b>		
Processing Fees	New file	Up to BDT 50 Lac Max. 0.50% or not exceed BDT 15,000 Above BDT 50 Lac Max. 0.30% or not exceed BDT 20,000 whichever is lower.
	Enhancement/ Top-up	
Reschedule / Restructure		Tk. 0.25% or not exceed

	BDT 10,000
<b>Inside Dhaka-</b> Legal, Valuation, Title search fees (Including Vat & Tax), Mortgage deed, Power deed with certified copies	Tk. 13,000 (If more than one schedule then it will be increased) / at actual
<b>Outside Dhaka- Inside Dhaka-</b> Legal, Valuation, Title search fees (Including Vat & Tax), Mortgage deed, Power deed with certified copies.	Tk. 15,000 (If more than one schedule then it will be increased) / at actual
Overdue Charge	2% P.A will be charged upon the client on overdue amount for delayed period
<b>CIB Charge</b>	Tk. 200
<b>Early Settlement Fee</b> (except Cottage, Micro, Small Enterprise)	Maximum BDT 0.50%
<b>CPV</b>	
Inside Dhaka	Tk. 700
Outside Dhaka	Tk. 1,550
<b>Trust Receipt (TR)</b>	
Processing fees	Up to BDT 50 Lac Max. 0.50% or not exceed BDT 15,000 Above BDT 50 Lac Max. 0.30% or not exceed BDT 20,000 whichever is lower.
Reschedule / Restructure	Tk. 0.25% or not exceed BDT 10,000
<b>Inside Dhaka-</b> Legal, Valuation, Title search fees (Including Vat & Tax), Mortgage deed, Power deed with certified copies	Tk. 13,000 (If more than one schedule then it will be increased) / at actual
<b>Outside Dhaka- Inside Dhaka-</b> Legal, Valuation, Title search fees (Including Vat & Tax), Mortgage deed, Power deed with certified copies.	Tk. 15,000 (If more than one schedule then it will be increased)
Overdue Charge	2% P.A will be charged upon the client on overdue amount for delayed period / at actual
<b>CIB Charge</b>	Tk. 200
<b>CPV</b>	
Inside Dhaka	Tk. 700
Outside Dhaka	Tk. 1,550
<b>OTHER SERVICES</b>	
<b>Student File</b>	
Student file maintenance fee:	
For Customers in SAARC countries	Tk. 3,000
Renewal (SAARC)	Tk. 2,500
For Customers other than SAARC countries	Tk. 4,000
Renewal (other than SAARC)	Tk. 3,500
<b>Locker</b>	
Locker charges (Small) - Annually	Tk. 2,000
Locker charges (Medium) - Annually	Tk. 2,500
Locker charges (Large) - Annually	Tk. 3,500
Replacement of Lost Keys	At Actual
<b>Debit Card</b>	
Issuance Fee	Tk. 250
Annual Fee	Tk. 250
Issuance Fee- AI Muquafah Executive Account (1 <sup>st</sup> one free, depends on agreement)	Tk. 250
Annual Fee - AI Muquafah Executive Account	Tk. 250

Debit Card Replacement charge	Tk. 250
Debit Card Replacement charge { For captured card }	Tk. 250
PIN Replacement Charge	Tk. 200
Cash Withdrawal: ICB	Free
Cash Withdrawal: Q-Cash ATM	Tk. 10 per withdrawal
Mini Statement: Q-Cash ATM	Free
Cash Withdrawal: NPSB ATM (Currently Not Applicable)	Tk. 15 per withdrawal
Mini Statement: NPSB ATM (Currently Not Applicable)	Tk. 5

**Note:**

1. This Schedule of Charges applies to normal transactions. Stamps duty, correspondent charges and other out-of-pocket expenses, if any, may be added. The bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend without prior notice the terms, conditions or rate stated in this schedule.
2. VAT is applicable @ 15% on all fees and charges.
3. Correspondent/Other Bank Charges, if any, will be additionally recovered from customer.
4. Any changes or modifications of any charges stated in this schedule would be notified & viewed through ICBIBL website [www.icbislamic-bd.com](http://www.icbislamic-bd.com) and it would be treated as a part of this schedule.
5. BDT 200 will be charged if the deposit account close within 06 months from the date of opening, excluded senior citizen account.