

Schedule of Charges

(Effective from January, 2021)

Consumer & Business Banking	
Item	Features & Fees
Deposit Accounts	
Amar Al Wadiyah Current Account (BDT)	
Minimum Account Opening Amount	Tk. 5,000
Account Maintenance Fee (half yearly)	Tk. 300
Account Closing Charge	Free (see the note No. 06)
Activation of Dormant Account	Free
Minimum Balance	Tk. 5,000
Amar FCY Account	
Minimum Account Opening Amount	Free
Account Maintenance Fee (half yearly)	Free
Account Closing Charge	Free (See the note No. 6)
Activation of Dormant Account	Free
Minimum Balance	250 USD / GBP or equivalent
Savings Accounts	
Amar Apon Mudaraba Savings Account	
Minimum Account Opening Amount	Tk. 2,500
Debit Card Issuance	Tk. 250
Minimum Balance	Tk. 500
Account Maintenance Fee (half yearly)	
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	Free (See the note No. 6)
Activation of Dormant Account	Free
Mudaraba Future Leader Account	
Minimum Account Opening Amount	Tk. 1,000
Minimum Account Balance Required	Tk. 1,000
Debit Card Issuance	Tk. 250
Debit Card Annual Fee	Tk. 250
Account Maintenance Fee (half yearly)	Tk. 50
Account Closing Charge	Free (See the note No. 6)
Activation of Dormant Account	Free
Mudaraba School Banking Account	

Minimum Account Opening Amount	Tk. 100
Account Maintenance Fee (half yearly)	Free
Account Closing Charge	Free (See the note No. 6)
Activation of Dormant Account	Free
Al-Muquafah Executive Account	
Minimum Account Opening Amount	Nil
Account Maintenance Fee (half yearly)	Tk. 100
Debit Card Issuance (1 st one free, depend on agreement)	Tk. 250
Debit Card Annual Fee	Tk. 250
Account Closing Charge	Free (See the note No. 6)
Activation of Dormant Account	Free
Mudaraba Non-Executive Account	
Minimum Account Opening Amount	Tk. 10
Account Maintenance Fee (half yearly)	Free
Account Closing Charge	Free (See the note No. 6)
Activation of Dormant Account	Free
Mudaraba Special Notice Deposit (MSND)	
Minimum Account Opening Amount	TK. 10,000
Account Maintenance Fee (half yearly)	
Average Balance up to Tk. 10,000	Free
Average Balance between Tk. 10,000 and TK 25,000	TK. 100
Average Balance 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	Free (see the note No. 6)
Activation of Dormant Account	Free
Mudaraba Term Deposit (MTD)	
Mudaraba Term Deposit	
Minimum Account Opening Amount	Tk. 10,000
Mudaraba Monthly Profit	
Minimum Account Opening Amount	Tk. 100,000
Mudaraba Insta Profit	
Minimum Account Opening Amount	Tk. 100,000
Mudaraba Monthly Savings Plans	
Mudaraba Home Savings Plan	
Minimum Account Opening Amount	Tk. 2,000
Mudaraba Child Savings Plan	
Minimum Account Opening Amount	Tk. 1,000
Mudaraba Gradual Savings Plan	
Minimum Account Opening Amount	Tk. 1,000
Mudaraba Hajj Savings Plan	
Minimum Account Opening Amount	Tk. 1,000

Account Closing Charge (All MMS Plan)

Free (see the note No. 6)

Other Services: Deposit Accounts

Cheque Book

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

Stop Repayment

Stop cheque payment charges	Tk. 250
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SMS Alert

Annual Fee	Tk. 200
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Statements and Receipts

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

Dormant Account

Dormant Account Half Yearly Fees	Tk. 250
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Certificates

Issuance of Balance Confirmation Certificate Fee (First 2 free for every year)	Tk. 200
Issuance of Solvency Certificate Fee	Tk. 500
Issuance of Certificate of Profit Fee	Tk. 250
Issuance of BO Account's Certificate	Tk. 100
Issuance of Investment Outstanding Certificate	Tk. 200

Fund Transfer/ Payment Services

Cash Withdrawal (Intercity)

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
Cash Deposit (Intercity)	
Cash Deposit (Up to Tk. 50,000)	Free (No charge)
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)	
Pay Order (PO)	
Bangladesh Bank Cheque Issuance	Tk. 350
Pay Order charges (Up to Tk. 10,000)	Tk. 50
Pay Order charges (Above Tk. 10,000 Up to Tk. 50,000)	Tk. 50
Pay Order charges (Above Tk. 50,000 Up to Tk. 100,000)	Tk. 50
Pay Order charges (Tk. 100,000 to Tk. 250,000)	Tk. 100
Pay Order charges (Tk. 250,000 to Tk. 500,000)	Tk. 100
Pay Order charges (Tk. 500,000 to Tk. 2,000,000)	Tk. 250
Pay Order charges (Above Tk. 2,000,000)	Tk. 200
Pay Order/ Bangladesh Bank Cheque Cancellation Charges	Tk. 100
Issuance of Duplicate Payment Order (Up to Tk. 500,000)	Tk. 50
Issuance of Duplicate Payment Order (Tk. 500,000 & above)	Tk. 100
Fund Transfer (Intercity) within Bank	
Up to Tk. 1,000	Free
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	
ICBIBL Easy Pay (BEFTN)	
ICBI Easy Pay Charges (any amount)	Free
RTGS (Real Time Gross Settlement)	

Tk. 100,000 & above	Tk. 87
Standing Instructions (SI)	
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
IPO Refund	
Online refund of unsuccessful IPO application	Tk. 10 per transfer
Salary Disbursement	
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 + PO/DD/Easy Pay charges as applicable
Salary disbursement through pay BEFTN	Tk. 20 per entry
Fund Transfer: Foreign Currency (FCY)	
FCY Demand Draft (Up to USD 200)	USD 5 or equivalent BDT + Foreign correspondent charge
FCY Demand Draft (Above USD 200)	USD 10 or equivalent BDT+ Foreign correspondent
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
Cheque Collection	
Cheque for Collection, Local Currency (LCY)	
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	
Inward clearing cheque returned/ unpaid due for insufficient fund	Tk. 500	
High Value Cheque Clearing	Tk. 60 (Inc. VAT)	
Cheque for Collection, Foreign Currency (FCY)		
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 st 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 st 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 st 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 st Quarter	0.40%
	For each subsequent qtr. or part thereof	0.40%
	Minimum	Tk. 1,000
LC (DP) & BG opening commission	1 st 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	SWIFT charge	At Actual

transmitted by SWIFT		
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 st 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 st 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
EXPORT		
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 foreign currency where buying/ selling/ negotiation is allowed(FDBP)	Charge	Tk. 500
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
BID/ Performance Bond		
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 \$75
	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.	Commission	0.50% per quarter minimum Tk. 5,000
	Foreign Bank Charges	At actual
	Swift	At actual
Commission for Bank guarantee of Foreign Bank against which add confirmation is required for ship building industry.	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
MISCELLANEOUS		
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. 5.00lac, 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	1% of Finance Amount
	Enhancement / Top-Up	1% of Additional Amount
Home Finance (Purchase & Renovation)- Legal, Valuation and Title Search Fees (included Vat and Tax)		Tk. 15,000
Partial Payment Fee (Allowed once a year, minimum 20% of the outstanding amount)		2% of the partial amount
Early Settlement Fee		2% of the outstanding amount
CPV		
Inside Dhaka		Tk. 700
Inside Chattogram		Tk. 850
Outside of Dhaka & Chattogram		Minimal
Rahabar (Auto) Finance		
Processing Fee		1% of Finance amount
Partial Payment Fee (Allowed once a year, minimum 20% of the outstanding amount)		2% of the partial amount
Early Settlement Fee		2% of the outstanding amount
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	1% of Finance amount, Min Tk. 1,000
	Enhancement / Top-Up	1% of Additional amount, Min Tk. 1,000
Early Settlement Fee		2% of the outstanding amount
CPV		
Inside Dhaka		Tk. 700

Inside Chattogram	Tk. 850	
Outside of Dhaka & Chattogram	Minimal	
Processing Fee	Tk. 1,000	
Early Settlement Fee	Tk. 1,000	
Compensation Charge	Tk. 6 per lac on outstanding amount per day for late payment	
CIB Charge	Tk. 200	
Business Banking		
Bai Muajjal Hypo		
Processing Fees	New File	1 % of Finance Amount
	Renewal File	0.5 % of Finance Amount
	Enhancement	1 % of Additional Amount
Relationship charge for BM Hypo facility (70% of total sales shall not be routed through ICIBL current account than then charge will be applicable from 3 rd quarter on disbursed amount.)	2%	
Risk charge for BM Hypo facility (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%	
Processing fee for Local Bill Purchase - BM Hypo Mode (On disbursed amount will be realized upfront).	2.50%	
Inside Dhaka- 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)	
Outside Dhaka- Inside Dhaka- 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	
CPV		
Inside Dhaka	Tk. 700	
Outside Dhaka	Tk. 1,550	
Earnest Money Finance		
Processing Fee	Up to 1%	
Murabaha Term Investment –Hire purchase		
Processing Fees	New file	1 % of Finance Amount
	Enhancement/ Top-up	1 % of Additional Amount
Inside Dhaka- 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)	
Outside Dhaka- Inside Dhaka- 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	
CIB Charge	Tk. 200	
Early Settlement Fee	2% of outstanding amount	
CPV		
Inside Dhaka	Tk. 700	
Outside Dhaka	Tk. 1,550	

Trust Receipt (TR)	
Processing fees	1% of Finance amount
Inside Dhaka- 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)
Outside Dhaka- Inside Dhaka- 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
CIB Charge	Tk. 200
Early Settlement Fee	2% of Outstanding amount
CPV	
Inside Dhaka	Tk. 700
Outside Dhaka	Tk. 1,550
OTHER SERVICES	
Student File	
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
Locker	
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
Debit Card	
Issuance Fee (Tk. 250
Annual Fee	Tk. 250
Issuance Fee- Al Muquafah Executive Account (1 st one free, depends on agreement)	Tk. 250
Annual Fee - Al 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. 1% processing fees shall be applicable for any additional amount disbursement with the Takeover Home Finance.



4. Correspondent/Other Bank Charges, if any, will be additionally recovered from customer.
5. Any changes or modifications of any charges stated in this schedule would be notified & viewed through ICIBL website www.icbislamic-bd.com and it would be treated as a part of this schedule.
6. BDT 200 will be charged if the deposit account close within 06 months from the date of opening, excluded senior citizen account.