

Schedule of Charges
 (Effective from 1st January, 2026)

Consumer & Business Banking	
Item	Features & Fees
Deposit Accounts	
Amar Al Wadiyah Current Account (BDT)	
Initial Account Opening Amount	Tk. 1,000
Minimum Balance	Tk. 1,000
Account Maintenance Fee (half yearly)	Tk. 300
Account Closing Charge	Tk. 300
Activation of Dormant Account	Free
AI-Wadiyah Bondhu Current Account	
Initial Account Opening Amount	Tk. 10,000
Minimum Balance	Tk. 10,000
Account Maintenance Fee (half yearly)	Free
Account Closing Charge	Tk. 300
Activation of Dormant Account	Free
Debit Card Issuance (1 st one free)	Tk. 400
Debit Card Annual Fee	Tk. 400
SMS charge	Free
Penalty charge (Minimum balance goes down below Tk.10,000 in any day in a month)	Tk. 500
Excess Duty	Free (borne by the bank)
Amar FCY Account	
Minimum Account Opening Amount	Free
Account Maintenance Fee (half yearly)	Free
Account Closing Charge	Tk. 300 or equivalent of USD / GBP
Activation of Dormant Account	Free
Minimum Balance	250 USD / GBP / EURO
Savings Accounts	
Amar Apon Mudaraba Savings Account	
Initial Account Opening Amount	Tk. 500
Debit Card Issuance	Tk. 400
Debit Card Annual Fee	Tk. 400
Minimum Balance	Tk. 500
Account Maintenance Fee (half yearly)	
Average Balance (up to Tk.10,000)	Free
Average Balance (Above Tk.10,000 up to Tk. 25,000)	Tk. 100
Average Balance (Above TK. 25,000 up to Tk. 200,000)	Tk. 200
Average Balance (Above TK. 200,000 up to 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
NON-PROFIT SAVINGS ACCOUNT	
Initial Account Opening Amount	Tk. 500
Minimum Balance	N/A
Debit Card Issuance Fee	Tk. 400
Debit Card Annual Fee	Tk. 400
Account Maintenance Fee (half yearly)	Free
Account Closing Charge	Free
Activation of Dormant Account	Free
RFCD Account	
Initial Account Opening Amount	USD 1,000
Account Maintenance Fee (half yearly)	Free
Account Closing Charge	Tk. 300 or equivalent of USD / GBP
Activation of Dormant Account	Free
Minimum Balance	USD 1,000 or equivalent
Cheque book fee (10 leaf's) for Issuing RFCD savings account	Tk. 110 or equivalent (USD/GBP)
Cheque book fee (25 leaf's) for Issuing RFCD savings account	Tk. 235 or equivalent (USD/GBP)
Mudaraba Future Leader Account	
Initial Account Opening Amount	Tk. 500
Minimum Account Balance Required	Tk. 500
Debit Card Issuance	Tk. 400
Debit Card Annual Fee	Tk. 400
Account Maintenance Fee (half yearly)	Tk. 50
Account Closing Charge	Tk. 200
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
Activation of Dormant Account	Free
AI-Muquafah Executive Account	
Minimum Account Opening Amount	Nil
Account Maintenance Fee (half yearly)	Tk. 250
Debit Card Issuance (1 st one free, depend on agreement)	Tk. 400
Debit Card Annual Fee	Tk. 400
Account Closing Charge	Tk. 200
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
Activation of Dormant Account	Free

Mudaraba Staff Privilege Savings Account	
Initial Account Opening Amount	Tk.500
Debit Card Issuance Fee	Free
Debit Card Annual Fee	Free
Account Maintenance Fee (half yearly)	Free
Account Closing Charge	Free
Activation of Dormant Account	Free
Mudaraba Special Notice Deposit (MSND)	
Minimum Account Opening Amount	TK. 10,000
Account Maintenance Fee (half yearly)	
Average Balance	TK. 500
Account Closing Charge	Tk. 300
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
Premature Encashment (All type of MTD's)	Tk. 100
Mudaraba Monthly Savings Plans	
Mudaraba New Home Savings Plan	
Minimum Account Opening Amount	Tk. 2,000
Mudaraba New Child Savings Plan	
Minimum Account Opening Amount	Tk. 1,000
Mudaraba New Gradual Savings Plan	
Minimum Account Opening Amount	Tk. 1,000
Mudaraba New Hajj Savings Plan	
Minimum Account Opening Amount	Tk. 1,000
Bright Future Students Scheme	
Minimum Account Opening Amount	Tk. 100
Premature Encashment (All type of MSS's)	Tk. 100
Other Services: Deposit Accounts	
Cheque Book	
Cheque book (10 leaves) fee for Issuing Mudarabah Deposit (MD)	Tk. 110
Cheque book(25 leaves) fee for Issuing Mudarabah Deposit (MD)	Tk. 235
Cheque book(25 leaves) fee for Issuing Al Wadiyah Current Account (CD),	Tk. 210
Cheque book(50 leaves) fee for Issuing Al Wadiyah Current Account (CD)	Tk. 325
Cheque book fee (25 leaf's) for Issuing Al-Wadiyah Bondhu Current Account (1 st one 10 leaf's free)	Tk. 210
Cheque book fee (50 leaf's) for Issuing Al-Wadiyah Bondhu Current Account	Tk. 325

Cheque book(25 leaves) fee for Issuing MSTD	Tk. 500
Cheque book(50 leaves) fee for issuing MSTD	Tk. 1,000
Cheque book fee (10 leaf's) for Issuing RFCD savings account	Tk. 110
Cheque book fee (25 leaf's) for Issuing RFCD savings account	Tk. 235
Cheque book fee (10 leaf's) for Issuing Non-profit savings account	Tk. 110
Cheque book fee (25 leaf's) for Issuing Non-profit savings account	Tk. 235
Uncollected cheque book destruction fee (Applied but not collected within 3 months)	Tk. 100
Cheque Return	Tk. 50
Stop Repayment	
Stop cheque payment charges	Tk. 100
Cancellation charge of stop payment	Tk. 50
SMS Alert	
Annual Fee	Tk. 250
Statements and Receipts	
All Regular Statements	Free
Issuance of Duplicate Statement Fee (Less than or equal to 12 months)	Tk. 100
Issuance of Duplicate Statement Fee (over 12 months)	Tk. 100
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
Certificates	
Issuance of Balance Confirmation Certificate Fee (First 2 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
Fund Transfer/ Payment Services	
Cash Withdrawal (Intercity)	
Cash Withdrawal (Up to Tk. 10,000)	Free
Cash Withdrawal (Above Tk. 10,000 up to Tk. 25,000)	Tk. 25
Cash Withdrawal (Above Tk. 25,000 up to Tk. 50,000)	Tk. 50
Cash Withdrawal (Above Tk. 50,000 up to Tk. 100,000)	
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.1,000)	Tk. 20
Pay Order charges (Above Tk. 1,000 up to Tk. 100,000)	Tk. 50
Pay Order charges (Tk. 100,000 and above)	Tk. 100
Pay Order/ Bangladesh Bank Cheque Cancellation Charges	Tk. 50
Issuance of Duplicate Payment Order (All categories)	Same as above PO issuance charges
Fund Transfer (Intercity) within Bank	
Up to Tk. 1,000	Free (No charge)
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 to Tk. 3,000,000	
Above Tk. 3,000,000 to Tk. 4,000,000	
Above Tk. 4,000,000	
Account Transfer to Another Branch	
Same District	Tk. 50
Other District	Tk. 100
ICBIBL Easy Pay Bangladesh Electric Fund Transfer Network (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 ICBIBL	Per account transfer Tk. 10, For all account transfer (minimum Tk. 250 and maximum Tk. 2,500)
Salary disbursement through pay order	Tk. 20 (per entry)
Salary disbursement through BEFTN	Tk. 20 (per entry)
Fund Transfer: Foreign Currency (FCY)	
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. 2,000
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. 2,000
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 (From 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)
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	Local Tk. 1,000 & Foreign Tk. 1,500
LC (Cash) Opening commission with below 100% cash margin	1 st Quarter	0.40%
	For each subsequent qtr. or part thereof	0.40%
	Minimum	Local Tk. 1,000 & Foreign Tk. 1,500
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), Deferred / Usance & BG opening commission	1 st Quarter	0.50%
	For each subsequent qtr. or part thereof	0.50%
	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 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. 2,000 or US\$ 25.00 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 & payment schedule charge USD 25
Collection of Credit Report on the beneficiary of the import LCs and applicant of the Export LC.	Charge	At actual+ Tk. 750
PI (Performa Invoice) for Amendment	Charge	Tk.750+ Swift Charge Tk.1000
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	Free	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. 1,000
	Stamp duty & other expenses (if any)	At actual
	Swift	At actual
	For each subsequent days before Expiry	0.50% per day
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 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 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.
Cash incentive application processing fees	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. 5,000
	Cancellation	Tk. 6,000
Issuance of Exp	Charge	Tk. 400 per set
Processing fee for obtaining	First time	BDT 5,000



Bangladesh Bank approval/ permission for indenting, Buying	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 & Above BDT 50 Lac, Max. 0.30% or not exceed BDT 20,000 whichever is lower.
	Enhancement / Top-Up	
Home Finance (Purchase & Renovation)- Legal, Valuation and Title Search Fees (included Vat and Tax)		Tk. 16,500 to Tk. 25,000
Partial Payment Fee (Allowed once a year, minimum 20% of the outstanding amount)		Maximum 0.50%
Early Settlement Fee		Maximum 0.50%
Reschedule / Restructure		Tk. 0.25% or not exceed BDT 10,000

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)	Maximum 0.50%
Early Settlement Fee	Maximum 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 0.50%
Partial Payment Fee (Allowed once a year, minimum 20% of the outstanding amount)		Maximum 0.50%

CPV

Inside Dhaka	Tk. 700
Inside Chattogram	Tk. 850

Outside of Dhaka & Chattogram	Minimal	
ICBIBL Quard Facility		
Facility Charge	Tk. 15,000 per million per quarter. Next per million tk.5000 per month, if fraction than proportionate wise	
Murabaha Under Secured Guarantee		
Processing Fee	Tk. 1,000	
Early Settlement Fee	Tk. 1,000	
Other Charges		
Compensation Charge	Tk. 6 per Lac on outstanding amount per day for late payment	
CIB Charge	Tk. 200	
Investments (Business Banking)		
Bai Muajjal Hypo		
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}.	0.25% or not exceed BDT 10,000	
Relationship charge for BM Hypo facility (70% of total sales shall not be routed through ICBIBL 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%	
Local Bill Purchase (LBP) charge - BM Hypo Mode (On disbursed amount will be realized upfront).	Tk.1,500	
Inside Dhaka- Legal, Valuation, Title search fees (Including Vat & Tax), Mortgage deed, Power deed with certified copies.	Tk. 16,500 to Tk. 25,000	
Outside Dhaka- Inside Dhaka- Legal, Valuation, Title search fees (Including Vat & Tax), Mortgage deed, Power deed with certified copies	Tk. 16,500 to Tk. 25,000	
Commitment Charge	2% fund utilization is below 75%	
CIB Charge	Tk. 200	
CPV		
Inside Dhaka	Tk. 700	
Outside Dhaka	Tk. 1,500	
Earnest Money Finance		
Earnest Money Finance (EMF) charge	1%-2% of Pay Order Amount or BDT 2,000 whichever is higher	
Letter of Issuance fee (for Tender)	Tk. 200	
Credit Commitment Letter	Tk. 200	
Murabaha Term Investment –Hire purchase		
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	
Inside Dhaka- Legal, Valuation, Title search fees (Including Vat & Tax), Mortgage deed, Power deed with certified copies	Tk. 16,500 to Tk. 25,000 increased)	
Outside Dhaka- Inside Dhaka- Legal, Valuation, Title search fees (Including Vat & Tax), Mortgage deed, Power deed with certified copies.	Tk. 16,500 to Tk. 25,000	

OFFICE MEMORANDUM

Overdue Charge	2% P.A will be charged upon the client on overdue amount for delayed period
CIB Charge	Tk. 200
Early Settlement Fee (except Cottage, Micro, Small Enterprise).	Maximum BDT 0.50%
CPV	
Inside Dhaka	Tk. 700
Outside Dhaka	Tk. 1,550
Trust Receipt (TR)	
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
Inside Dhaka- Legal, Valuation, Title search fees (Including Vat & Tax), Mortgage deed, Power deed with certified copies	Tk. 16,500 to Tk. 25,000
Outside Dhaka- Inside Dhaka- Legal, Valuation, Title search fees (Including Vat & Tax), Mortgage deed, Power deed with certified copies.	Tk. 16,500 to Tk. 25,000
Overdue Charge	2% P.A will be charged upon the client on overdue amount for delayed period
CIB Charge	
For Limited Company	Tk. 300
Other Than Limited Company	Tk. 200
Each director, partner & mortgagor	Tk. 200
CPV	
Inside Dhaka	Tk. 700
Outside Dhaka	Tk. 1,550
OTHER SERVICES	
Student File	
Student file maintenance fee:	
For Customers in SAARC countries	Tk. 3,500
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
Insurance cost with locker rent for all categories	Tk. 350
Replacement of Lost Keys	At Actual
Debit Card	
Issuance Fee	Tk. 400
Annual Fee	Tk. 400
Issuance Fee- AI Muquafah Executive Account (1 st one free, depends on agreement)	Tk. 400
Annual Fee - AI Muquafah Executive Account	Tk. 400
Debit Card Replacement charge	Tk. 400
Debit Card Replacement charge (For captured card)	Tk. 400

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 and it would be treated as a part of this schedule.

Schedule of Charges

(Effective from 1st January, 2026)

These below mentioned accounts have already been expired so no account will be opened in future in these names. Existing accounts will be continued and charges will be applicable as below:

Consumer & Business Banking	
Item	Features & Fees
Deposit Accounts	
Al Wadiyah Current Account (BDT) (Expired)	
Account Maintenance Fee (half yearly)	Tk. 300
Dormant Account (Half yearly)	Tk. 300
Activation of Dormant Account	Free
Accounting Closing Charge	Tk. 300
Savings Accounts	
Mudaraba Savings Account (Expired)	
Debit Card Issuance	Tk. 400
Debit Card Annual Fee	Tk. 400
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
Dormant Account (Half yearly)	Tk. 250
Account Closing Charge	Tk. 200
Activation of Dormant Account	Free
Mudaraba Extra Savings Account (Expired)	
Minimum Account Balance Required	Tk. 500
Debit Card Issuance	Tk. 400
Debit Card Annual Fee	Tk. 400
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
Dormant Account (Half yearly)	Tk. 250
Account Closing Charge	Tk. 200
Activation of Dormant Account	Free
Mudaraba Senior Citizens Account (Expired)	

Minimum Account Balance Required	Tk. 500
Debit Card Issuance	Tk. 300
Debit Card Annual Fee	Tk. 300
Account Maintenance Fee (Half yearly)	
Average Balance up to Tk. 10,000	Free
Average Balance between Tk. 10,000 & 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	Tk. 200
Dormant Account (Half yearly)	Tk. 250
Activation of Dormant Account	Free
AI-Muquafah Executive Account Plus (Expired)	
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
Debit Card Issuance	Tk. 400
Debit Card Annual Fee	Tk. 400
Account Closing Charge	Tk. 200
Dormant Account (Half yearly)	Tk. 250
Activation of Dormant Account	Free
Mudaraba Super Savers Account (Expired)	
Minimum Account Balance Required	Tk. 25,000
Debit Card Issuance	Tk. 400
Debit Card Annual Fee	Tk. 400
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
Stop Cheque payment charge	Free
Hold Statement charges	Free
Dormant Account (Half yearly)	Tk. 250
Account Closing Charge	Tk. 200
Activation of Dormant Account	Free
Pay Order charges (Up to Tk. 200 K)	Free
Demand Draft charges (Up to Tk. 200 K)	Free
Locker charges	10% Discount on Regular Fees
Foreign currency endorsement fee	Free

OFFICE MEMORANDUM

Issuance of Investment Account Statements (Fee)	Tk. 200
Issuance of Statement Authentication Charges	Tk. 200
Issuance of Duplicate MTDR Receipt	Tk. 200

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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 ICIBL website www.icbislamic-bd.com and it would be treated as a part of this schedule.