

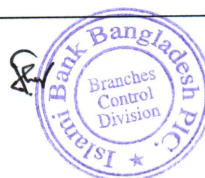
iv) Annexure D- Schedule of Charges for Digital Banking

Ref: Circular Letter No. BCD/PRCD/30518 dated: 30 December 2025.

A. iBanking, iSmart & SMS Banking

Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs	IBBPLC (cost)
1	Fund Transfer (from IBBPLC A/C to)	IBBPLC A/C(Same Branch or within same agent outlet)	Free
		Any IBBPLC A/Cs under same customer profile	Free
		Any IBBPLC A/Cs	Transfer to Scheme Deposit A/C and transfer to/from Staff A/C:Free
		IBBPLC A/C(Other Branch or other agent outlet)	Tk.0.025%of trans. amount Minimum Charges: Tk. 5.00 Maximum Charges:Tk.100.00
		Other Bank-EFT	EFTCharge:Free; iBanking: Charge:Tk.10.00/txn
		Other Bank-NPSB	Fee: Tk. 10.00/ txn,; Per transaction Max Limit: 50,000.00Tk.
		Other Bank-RTGS	Tk.100.00 per transaction or as per BB Circular
		To VISA/MasterCard/UPI Card	Tk.30.00pertrans.Max transaction amount Tk. 20000.00 per tr.
		Khidmah Card/Prepaid/CellFin Card/mCash	Free
2		iCash Remittance Withdraw(Cash By Code withdraw)	Tk.0.10% of Trans. amount with min.Tk. 5.00
3		A-Challan, E-Pay ,iRecharge, Wimax Recharge Non-Financial Transaction	Free
4		UtilityBillsPayment	Free for first any 2 bills in a month where direct integration with IBBPLC, otherwise as per Govt. Rules or as per management decision
5		iBanking Yearly Charge	Free
6		Software Token	Free
7		Reset TPIN(Transaction PIN)	Tk.50.00

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Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs		IBBPLC (cost)
8		SMS Banking Charge	Tk.0.10% of Trans. amount with min.Tk. 5.00	SMS alert charge will be Tk.150/- per year for every SMS enabled A/C and Tk. 75.00 will be recovered on half yearly basis. All CRM Deposit & Standing instruction and TDR/MMPDS, Staff A/C:Free.

15% VAT will be applicable for all types of Fees and Charges.

B. Cellfin

Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs				IBBPLC
1	Fund Transfer	Fund Transfer	CBS/Debit Card to	CBS or Debit Card	Within same Branch or same agent outlet	Free
					Under same profile	Free
					Other CBS A/Cs	Tk.0.025% of tr.amount with min.Tk.5.00
				CellFin, mCash, Credit & Prepaid Card		Free
				Other Bank-EFT		EFT Charge: Free, Apps Charge: Tk.10.00/txn
				Other Bank-NPSB		Tk.10.00/txn, MaxLimit: 50,000.00Tk. Txn
				Other Bank-RTGS		Tk.100.00/transaction or as per BB Circular
				VISA/Master Card/UPI		Tk.30.00pertrans. Max trans.amountTk.20000per tr
			CellFin to	CBS, Debit Card, Agent Banking		Tk.0.025% of Trans. amount with min.Tk.5
				CellFin		Free
				mCash, Credit & Prepaid Card		Free
				Other Bank-EFT		EFT Charge: Free. Apps Charge: Tk.10/tr.



Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs			IBBPLC
				Other Bank-NPSB	Fee: Tk.10/transaction Per transaction Max Limit: Tk.50,000
				Other Bank-RTGS	Tk.100/transaction or as per BB Circular
				VISA/Master Card/UPI	Tk.30 per trans. Max transaction amount Tk.20000 per tr.
			Khidmah Credit Card to	CBS, Debit Card, Agent Banking CellFin, mCash, Credit Card, Prepaid Card	1.00% of Transaction Amount In very special case/special drive/campaign DBW, HO may reduce/announce discount or cash back but minimum 0.70%.
			mCash to	CellFin	Tk.0.70% of Transaction amount
			Other Bank Card to	CellFin	Tk.2.00% of Transaction amount.
2	Payments	Payments	Mobile Recharge, Merchant Payment, QR Payment Purchase		Free
			Ticketing, Fees Payment ,Bills Pay		Free or as per agreement with organization
			Utility Bills Payment		Free for first any 2 bills in a month where direct integration with IBBPLC, otherwise as Per Govt. rules or as per management decision
3.	Cash Withdrawal ATM/CRM	Cash Withdrawal ATM/CRM	From CBS or Debit Card		Free
			From CellFin balance		Tk.0.10% of Trans.amount with min.Tk.5.00; Salary Free
4	Cash Out/withdraw of CBS, Debit Card, Agent Banking A/C	Cash Out/withdraw of CBS, Debit Card, Agent Banking A/C	From Agent Banking Point		Tk.0.10% of Trans. amount with min.Tk.5.00
			From mCash Agent		Tk.0.70% of Trans.amount with min. Tk.5.00
			From Branch/Sub-Branch		Tk.0.10% of Trans.amount with min.Tk.5.00, Salary A/C :Free
5	Cash Out of CellFin A/C	Cash Out of CellFin A/C	From Agent Banking Point		Tk.0.10% of Trans. Amount with min.Tk.5.00
			From mCash Agent		Tk.0.70% of Trans. amount with min.Tk.5.00
			From Branch/Sub-Branch		Tk.0.10% of Trans. amount with min. Tk.5.00, Salary A/C: Free
6	CellFin Cash In	CellFin Cash In	From Agent Banking Point		Tk.0.10% of Trans .amount with min.Tk.5.00
			From mCash Agent		Tk.0.70% of Trans. amount with min. Tk. 5.00
			From Branch/Sub-Branch, CRM/CDM		Free
7		Fund Disbursement to CellFin			Free
8		Staff CBS Account	Any Transaction using CBS Account		Free



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Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs		IBBPLC
9	Cash by Code withdrawal	Cash by Code withdrawal		Tk.0.10% of Trans. amount with min.Tk.5.00
10	Profit Rate	Profit Rate	For CellFin Deposit	No profit, Cost Free deposit

15% VAT will be applicable for all types of Fees and Charges.

C. Mobile Financial Services: mCash

Sl. No.	Types of services		Nature of Charges/ Fees/Commission & A/cs
1	Cash-In (General, Received Salary, Foreign Remittance, Disbursement)		Free
2	Cash Out from MFS Agent	General	1.39%
		Salary, Remittance	0.70%
3	Cash Out from ATM	General	0.90%
		Salary, Remittance	Free
4	Cash Out from Branch/Sub-Br.	General	0.70%
		Salary, Remittance	Free
5	Fund Transfer (P2P) (MFS-MFS)		Free
6	Fund Transfer (P2P) (MFS-Bank)		0.90%
7	Education Fees		1.00%
8	Balance Inquiry, Mini Statement		Free
9	Mobile Recharge		Free

15% VAT will be applicable for all types of Fees and Charges.

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D. IBBPLC Khidmah Card

Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs	IBBPLC
1	All types of Khidmah Card	Annual/ Renewal Fee (Customer)	i. Gold1: Tk. 1500 ii. Gold2: Tk. 2000 iii. Platinum/Titanium: Tk.3000 iv. Priority Platinum/Titanium: Tk.4000 v. Signature/World: Customer- Tk. 7000, vi Any types of staff card 50%
2	All types of Khidmah Card	Issuance Fee	Free
3	All types of Khidmah Card	Annual Fee (Supplementary card)	Free (1st Supplementary card. For 2nd and onward, Tk. 500.00 per card)
4	All types of Khidmah Card	Monthly Maintenance Fee	i. Gold1: Tk. 1000 ii. Gold2: Tk. 1500 iii. Platinum/Titanium: Tk. 2500 iv. Priority Platinum/Titanium: Tk. 3600 v. Signature/World: Customer/staffs Tk.5200
5	All types of Khidmah Card	Account Service Fee/Late Payment(If MAD not paid within due date)	i. Gold1: Tk. 500 ii. Gold2: Tk. 500 iii. Platinum/Titanium: Tk.750 iv. Priority Platinum/Titanium: Tk.750 v. Signature/World: Customer Tk.1000, Staff- Tk. 1000
6	All types of Khidmah Card	Excess Limit Usage Fee	i. Gold1: Tk. 500 ii. Gold2: Tk. 500 iii. Platinum/Titanium: Tk.750 iv. Priority Platinum/Titanium: Tk.750 v. Signature/World: Customer Tk.1000, Staff- Tk. 1000
7	All types of Khidmah Card	Card Replacement Fee	i. Gold1: Tk. 300 ii. Gold2: Tk. 400 iii. Platinum/Titanium: Tk.600 iv. Priority Platinum/Titanium: Tk.800 v. Signature/World: Customer Tk.1000, Staff- Tk. 1000
8	All types of Khidmah Card	ATM/CRM Cash Withdrawal Fee	i. IBBPLC On Us Network : Tk. 200.00 per transaction ii. NPSB Network Tk. 215.00 per transaction iii. VISA/MC/UPI Network: Tk. 230.00 per transaction
9	All types of Khidmah Card	Fund Transfer from Khidmah Card to CellFin/Debit Card/Prepaid Card/CBS/Agent Banking Account/mCash/NPSB/ VISA	i. Customer Card: 1.00% i Staff Card: 0.70% of Transaction Amount.
10	All types of Khidmah Card	Transfer for Funding through eCommerce	2.00% of the Transaction amount

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15% VAT will be applicable for all types of Fees and Charges.

E. POS & QR Services

Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs	IBBPLC
1	Merchant POS	Merchant Discount Rate (MDR)	As per agreement with merchant (Maximum Up to 1.90%). MDR will be approved by delegation of authority.
2	Merchant QR	Regular Merchant Rate	As per agreement with merchant & with maximum up to 1.15%. **In very special case DSD, DBW, HO may approve/ reduce any rate even Zero.
		Micro Merchant Rate	As per agreement with merchant & with maximum up to 1.00%. **In very special case DSD, DBW, HO may approve/ reduce any rate even Zero.
3	Branch POS	POS Cash Withdraw for any Debit Card	Same Branch A/C: Free Staff A/C: Free Tk. 0.025% of Transaction amount with min. Tk. 20.00
		POS Fund Transfer for any Debit Card	Tk. 0.025% of Transaction amount with min. Tk. 5.00
		PIN Set	Free for All card
		PIN Reset	Tk. 50.00 for Debit Card, Prepaid Card and Tk. 100.00 for Khidmah Card
		Cash by Code Sending	Free
		Cash by Code withdrawl	Tk. 1.00 for per thousand with minimum Tk. 5.00.

F. Debit Card (Physical Card)

Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs	IBBPLC
		Issuance Fee (Customer)	Classic: Free Gold: Free Platinum: Tk. 500.00
		Issuance Fee (STAFF): Any Types of Card	Free

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Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs	IBBPLC
		Annual/Renewal/Replacement Fee (Customer) *Fee is applicable for any Status of Card other than Undelivered or Closed or Expired Card.	Classic: Tk. 200.00 (half yearly basis) Gold: Tk. 300.00 (half yearly basis) Platinum: Tk. 400.00 (half yearly basis) Classic Card: Free (Student) Classic Card: Farmers, MIESA, MP A/C- Tk. 50 (half yearly basis)
		Annual Fee (STAFF)	Tk. 50.00 (half yearly basis)
		Card Closing Fee (Closing within 6 months of issuance)	Tk. 200.00
		ATM/CRM Cash Withdrawal from IBBPLC ATM/CRM	Free
		ATM/CRM Cash Withdrawal from NPSB	First 5 trans 15 taka Next 30 taka
		ATM/CRM Cash Withdrawal from VISA /MC/ UPI	Tk. 30.00 per transaction
		ATM/CRM Fund Transfer within IBBPLC	Tk. 0.025% of Trans. amount with min. Tk. 5
		Mobile Recharge (IBBPLC ATM/CRM)	Free
		Cash by Code withdrawal from ATM/POS	Tk. 0.10% of Trans. amount with min. Tk. 5.00
		ATM Fund Transfer through NPSB	Fee: Tk. 10.00/txn, Per transaction Max Limit: 50,000.00 Tk.
		ATM Fund Transfer through VISA /MC/ UPI	Tk. 30.00 per transaction
		Balance Inquiry	Free Tk. 5.00 per transaction Tk. 10.00 per transaction
		Mini Statement (IBBPLC ATM/CRM)	Unchanged
		Mini statement from NPSB	Unchanged
		Deposit Card	Unchanged
		Cash Deposit in CRM/CDM	Tk. 5.00 per transaction
		Incoming Credit Transaction from MFS (like Nagad, bKash, Rocket etc.: Original Credit Txn [OCT] to Debit Card	Tk. 5.00 per transaction
		Add money to MFS through eCommerce txn from Any Debit Card	Tk. 50.00 as Issuance Fee
			Free
			Tk. 10.00 per Transaction
			Tk. 10.00 per Transaction

15% VAT will be applicable for all types of Fees and Charges.

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G. Prepaid Card Service Charges and Fees

Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs	IBBPLC
		Card Issuance Fee (initial Deposit Tk. 5000.00)	Tk. 300.00/Card
		Endorsement in Prepaid Card	Tk. 200.00/Card
		PIN reset Fee	Tk. 50.00
		Cash Load/unload/ Withdraw, Balance Inquiry, Mini Statement at IBBPLC ATM, CRM, Branch	Free
		Cash Withdraw at NPSB	Tk. 15.00/Txn
		Balance Inquiry, Mini Statement at NPSB	Tk. 5.00/Txn
		Balance Inquiry, Mini Statement at VISA/MS/UPI	Tk. 10.00/Txn
		Cash Withdraw at VISA/MC/UPI	Tk. 30.00/Txn
		Incoming Credit Transaction from MFS (like Nagad, bKash etc.): Credit Txn to Prepaid Card	Tk. 10.00 per Transaction
		Add money to MFS through ecommerce txn from Any Prepaid Card	Tk. 10.00 per Transaction

15% VAT will be applicable for all types of Fees and Charges.

H. Foreign Currency Transactions from VISA/MC/UPI using any Types of Card

Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs	IBBPLC
		Conversion Rate for any kinds of foreign currency transactions	Conversion will be done based on FC cash selling rate
	Cash	Khidmah (All applicable cards)	USD 1.00 + Tk. 200.00 + 3.00% of Transaction amount



Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs		IBBPLC
		Withdrawal Fee	Debit, Prepaid (All applicable cards)	USD 1.00 + 3.00% of Transaction amount
		POS Purchase	Khidmah, Debit, Prepaid (All applicable cards)	3% as issuer fee with minimum Tk. 15.00/txn
		e-commerce Transaction	Khidmah, Debit, Prepaid (All applicable cards)	3% as issuer fee with minimum Tk. 15.00/txn
		Balance Inquirv	Khidmah, Debit, Prepaid (All applicable cards)	USD 0.50/txn
		Endorsement in Card	Foreign Currency Endorsement in any types of IBBPLC Card	Tk. 200.00/endorsement for any dual currency Prepaid card
		FC Transaction Acquiring fee	FC transactions for VISA or Master Card or UPI at IBBPLC ATM/ CRM	50.00 Tk. per Transaction

15% VAT will be applicable for all types of Fees and Charges.

I. Corporate Service

Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs	IBBPLC
		Corporate Salary Disbursement in CBS/Card/mCash	As per agreement with the corporate
		Corporate internet Banking	As per agreement with the corporate

15% VAT will be applicable for all types of Fees and Charges.

J. Dispute & Charge Back Service

Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs	IBBPLC
		Video Footage collection from IBBPLC ATM/CRM for IBBPLC Customer	Tk. 4000.00/ footage
	Dispute & Charge Back	Video Footage collection from IBBPLC ATM/CRM for Other Bank Customer	Tk. 4000.00/ footage

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Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs	IBBPLC
	Service	Video Footage collection from Other Bank ATM/CRM for IBBPLC Customer	Tk. 4000.00/ footage
		False Chargeback Fee for VISA/MasterCard/NPSB/UPI	Free

15% VAT will be applicable for all types of Fees and Charges

K. Fees/revenues/utility bills collection: Government & Non-Government organizations

Sl. No.	Types of services	Nature of Charges/ Fees/Commission & A/cs	IBBPLC
		OTC (OverTheCounter:Branch&SubBr.)	Free
		iBanking/CellFin/mCash	Tk.5/-for uptoTk.400/-; Tk.10/-for Tk. 401/-up toTk.1500/-; Tk.15/-for Tk.1501/-up to Tk.5000/-; Tk.25/-forTk.5001/-& above or as per agreement
		MobileBanking(mCash)	1.00% of billing amount or minimum Tk.5./-which is higher
		IBBPLC's own Payment Gateway for accepting any IBBPLC Card	Tk.10/-per transaction (DebitCard)or 1.00%-1.80%of the billing amount (negotiable)
		Other facilitator's Payment Gateway for accepting Other Bank's Card	Minimum1.5% of billing amount (negotiable)
		Merchant POS	1.00%-2.00%of the billing amount (negotiable).

15% VAT will be applicable for all types of Fees and Charges.

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