

**Revised Schedule of Charges for IBBL Agent Banking Operation (W.e.f. 01.01.2019)**

Sl	Particulars	Rates of Commission to be charged from customer	Distribution of Commission		Remarks
			Agent	Bank	
<b>1</b>	<b>Cash Deposit/withdraw and Fund Transfer</b>				
1.1	Cash deposit/withdraw and fund transfer at same outlet	NIL	NIL	NIL	
1.2	Online Cash deposit/withdraw or fund transfer to & from other outler A/c	Up to Tk 1.00 lac: @ 0.20% (Min. 20/-)	Originating Outlet 60% and Counter Outlet 20%	20%	Rate may be reduced on case to case basis upon banker-customer relationship
		Next Tk. 4.00 lac: @ 0.10%			
		After Tk.5.00 lac: @ 0.05%			
1.3	Online Cash deposit or Fund Transfer to Branch A/c	Up to Tk 1.00 lac: @ 0.20% (Min. 20/-)	80%	20%	Rate may be reduced on case to case basis upon banker-customer relationship
		Next Tk. 4.00 lac: @ 0.10%			
		After Tk.5.00 lac: @ 0.05%			
1.4	Online Cash deposit/withdraw or Fund transfer from controlling branch	NIL	NIL	NIL	Deposit & withdrawal from controlling branch will not be considered as remote transaction
1.5	Online Cash deposit/withdraw or Fund	Existing rate of the Bank	50%	50%	
1.6	Fund Transfer to other Bank A/c (RTGS, BEFTN)	Up to Tk 1.00 lac: @ 0.20% (Min. 20/-)	80%	20%	Rate may be reduced on case to case basis upon banker-customer relationship
		Next Tk. 4.00 lac: @ 0.10%			
		After Tk.5.00 lac: @ 0.05%			
<b>2</b>	<b>Cash withdraw through POS by using cards</b>				
2.1	Cash withdraw from same outlet A/c	NIL	NIL	NIL	
2.2	Cash withdraw from Branch A/c	0.20% (Min. 20/-)	80%	20%	Mmaximum ceiling of cash withdrawal is Tk.1,00,000/- (one lac) only
2.3	Cash withdraw from other outlet A/c		Originating Outlet 60% and Counter Outlet 20%	20%	
<b>3</b>	<b>Cheque Collection (other than the cheques deposited to Scheme A/cs - MSS, MHSA &amp; MMSA)</b>				
3.1	Clearing (in addition to regular BACH charge)	Tk. 0.50 per thousand (Min. 20/- max. 50/-)	100%	0%	Free for Scheme (MSS, MHSA, MMSA) A/cs
3.2	OBC	Bank's Regular Charge	20%	80%	
<b>4</b>	<b>Foreign Remittance Payment</b>				
4.1	Spot cash	Nil	0.10% (Min. 50/- & max. 100/-)		
<b>5</b>	<b>Utility Bill payment</b>				
5.1	Utility bill collection	As agreed with respective authorities	80%	20%	
5.2	Passport & other govt. Fees collection	As agreed with respective authorities	80%	20%	
<b>6</b>	<b>Card issue</b>				
6.1	ATM Card issue	Nil	Nil	Nil	
6.2	ATM Card Renewal	300/- + VAT	20%	80%	
6.3	ATM Card Replacement	200/- + VAT	20%	80%	
6.4	PIN Re-issue	50/- + VAT	20%	80%	
6.5	Cheque Book issue	Per Leaf MSA 4/- + AWCA 5/-	20%	80%	

<b>7</b>	<b>Account Opening</b>						
7.1	AWCA, MSNDA, MTDR, MSB, MMPDS, MWCD (min. bal	NIL		Tk. 100/- per A/c	-		
7.2	MSA, MSA (RDS) & other Schemes (min. bal 1000/-)	NIL		Tk. 100/- per A/c	-		
<b>8</b>	<b>Account Maintenance Charge (Half Yearly)</b>						
8.1	MSA balance up to 5000/-	Nil		NIL	NIL		
8.2	MSA balance from 5,001/- to 10,000/-	50/- + VAT		50%	50%		
8.3	MSA balance from 10,001/- to 100,000/-	150/- + VAT		50%	50%		
8.4	MSA Balance above 100,000/-	200/- + VAT		50%	50%		
8.5	AWCA & MSNDA	300/- + VAT		50%	50%		
<b>9</b>	<b>Account Closing Charge</b>						
9.1	MSA	200/- + VAT		50%	50%		
9.2	AWCA & MSNDA	300/- + VAT		50%	50%		
<b>10</b>	<b>Standing Instruction</b>	5/- + VAT		50%	50%		
<b>11</b>	<b>SMS Alert Charge (Half Yearly)</b>						
11.1	AWCA, MSND & MSA A/c	50/- + VAT		0%	100%		
<b>12</b>	<b>Investment</b>						
12.1	Investment Process & Disbursement	NIL		0.5% of disbursed amnt. (max. 1000/-)			
12.2	Recovery	NIL		2.5% on recovered amnt.			
<b>13</b>	<b>Float Sharing (commission on Deposit) to be paid to</b>	First	Rate	Next	Rate	After	Rate
13.1	Current Deposit	1.00 cr.	3.0%	1.00 cr.	2.5%	2.00 cr.	2.0%
13.2	All MSA & SND (together)	2.00 cr.	2.0%	2.00 cr.	1.5%	4.00 cr.	1.0%
13.3	Schemes & Term Deposits (together)	4.00 cr.	1.0%			4.00 cr.	0.5%

**Note:**

- Rate of charges are fixed including VAT under sl. No. 1 (1.1 to 1.6); 2 (2.1 to 2.2), 6.5. Agents will be paid their portion of commission after deducting VAT.
- Applicable VAT will be realised separately with the charges under sl. No.3 (3.1 to 3.2); 5 (5.1 to 5.2); 6 (6.1); 8 (8.1 to 8.5), 9 (9.1 to 9.2), 10 and 11.
- For sl. No. 4; 7 (7.1 to 7.2); 12 (12.1 to 12.2) and 13 (13.1 to 13.3)-VAT, where applicable, will be paid by the Bank.
- AIT will be realised from the Agents where applicable.
- All commissions will be paid to the Agents on monthly basis.