

Revised Schedule of Charges for IBBPLC Agent Banking Operation (w.e.f 01.08.2024)

SI	Particulars	Rates of Commission to be charged from customer	Distribution of Commission		Remarks
			Originating Agent	Bank	
1.0	Cash Deposit/withdraw and Fund Transfer				
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 outlet A/c	Up to Tk 1.00 lac: @ 0.20% (Min. 30/-)	80%	20%	Rate may be reduced on case to case basis upon banker-customer relationship up to 80%
		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. 30/-)	80%	20%	Rate may be reduced on case to case basis upon banker-customer relationship up to 80%
		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 or Fund transfer to Branch & Sub-Branch's MSS, MHSA, MMSA, MBSA A/C	Tk.@0.10% (Min Tk.5/- & Max Tk.20/-)	80%	20%	
1.6	Fund Transfer to other Bank A/c (RTGS, BEFTN,IBFT)	Up to Tk 1.00 lac: @ 0.20% (Min. EFT Tk.30/- & RTGS Tk.100/-)	80%	20%	Rate may be reduced on case to case basis upon banker-customer relationship up to 80%.
		Next Tk. 4.00 lac: @ 0.10%			
		After Tk.5.00 lac: @ 0.05%			
1.7	Standing instruction charge for Scheme A/C	Installment size up to Tk.1000/- charge Tk.5/- and above Tk. 1000/- charge Tk.10/-		100%	
2.0	Cash withdraw through POS by using cards				
2.1	Cash withdraw from same outlet A/c	NIL	NIL	NIL	
2.2	Cash withdraw from Branch A/c	0.10% (Min. 20/-)	80%	20%	Maximum ceiling of cash withdrawal is Tk.1,00,000/- (one lac) only.
2.3	Cash withdraw from other outlet A/c		80%	20%	
2.4	Cash withdraw by other bank's Card		80%	20%	
3.0	Cheque Collection				
3.1	Clearing (in addition to regular BACH charge)	Per instrument Tk.30/- + VAT	100%	0%	Customer will pay the charge. Free for Scheme (MSS, MHSA, MMSA) A/cs and upto Tk.500/-. CPS charge Tk.100% for Bank
3.2	OBC (in addition to regular OBC charge)	Per instrument Tk.30/-+VAT	100%	0%	
3.3	OBC Commission	As per BCD Circular	0%	100%	
4.0	Foreign Remittance Payment				
4.1	Commission Spot cash	0.10% (Min. 50/- & max. 150/-)	100%	--	Paid by the Bank
4.2	Commission on A/C Payee Remittance	0.10% (max. 130/-)	100%	--	
5.0	Utility Bill payment				
5.1	Utility bill collection	As agreed with respective authorities or BTRC Rate	80%	20%	
6.0	Card issue (Half Yearly Basis)				
6.1	Cheque Book issue	Per Leaf MSA Tk.4/- + AWCA Tk.5/-+VAT	20%	80%	Min Balance Tk.5000/- is required for issuing of new cheque book.

6.2	ATM Card issue	Nil	Nil	Nil				
6.3	ATM Card Renewal / Replacement fee	Classic Card Tk.200/- + VAT	20%	80%	Fee is applicable for any status of card other than Undelivered or closed or expired Card.			
		Gold Card Tk.300/- + VAT	20%	80%				
		Platinum Card Tk.400/- + VAT	20%	80%				
		Student Classic Card Free	Nil	Nil				
		Classic Card: Farmer, MIESA A/C Tk.50/-	20%	80%				
7.0	Account Opening							
7.1	AWCA, MSNDA and all term deposit A/C (Tk. 5.00 Lac & above)	Tk. 200/- per A/c	100%	-	Paid by the Bank			
7.2	a) AWCA, MSNDA and all term deposit A/C (Min.Tk. 5000/- to below 5 Lac) b). All MSA types and schemes A/C (Min Bal Tk.1000/-)	Tk. 100/- per A/c	100%					
7.3	All eKYC Limit A/C	Tk. 50/- per A/c	100%	-				
7.4	RDS MSS A/C (Account open at Branch)	Regular Tk.50/- & eKYC 25/-per A/c	100%	-	If account opened by agent employee.			
8.0	Account Maintenance Charge (Half Yearly)							
8.1	MSA Balance up to 10,000/-	Nil	NIL	NIL				
8.2	MSA Balance from 10,001/- to 25,000/-	100/- + VAT	50%	50%				
8.3	MSA Balance from 25,001/- to 200,000/-	200/- + VAT	50%	50%				
8.4	MSA Balance from 200,001/- to 1,000,000/-	250/- + VAT	50%	50%				
8.5	MSA Balance above 1,000,000/-	250/- + VAT	50%	50%				
8.6	AWCA & MSNDA	250/- + VAT	50%	50%				
9.0	Account Closing Charge							
9.1	MSA	200/- + VAT	50%	50%				
9.2	AWCA & MSNDA	300/- + VAT	50%	50%				
9.3	All scheme & Term deposit.	150/- + VAT	50%	50%				
10.0	SMS Alert Charge (Half Yearly)							
10.1	AWCA, MSND & MSA A/c	75/- + VAT	0%	100%				
11.0	Other Service charge/ Fee Collection							
11.1	Passport & other Govt. Fees collection through A Challan	Tk. 10/- per entry from customer+VAT	100%	0%				
11.2	NID Verification	Tk.10/- per verification+VAT	0%	100%				
11.3	Biometric Verification	Tk.25/- or at actual+VAT	0%	100%				
11.4	Agent processing fee	Tk.5000/-+VAT	0%	100%	Applicable for approval of new agent, change of owner and Relocation			
11.5	Collection of insurance premium from individual policy holder	0.20%, Min.Tk.10/-, Max.Tk-100/- or as per agreement with insurance company	80%	20%				
11.6	CellFin Cash In and Out	Tk.0.10% of transaction amount with Min.Tk.5/-	80%	20%	Daily Maximum Transaction No.5 in agent banking AC and per Tr. Limit Max. Tk.50000/-			
12.0	Welfare							
12.1	RDS Welfare fund	1% of investment Amount will be kept in RDS welfare fund.						
13.0	Float Sharing (commission on Deposit) to be paid to Agent by Bank							
	Nature of Deposit	First	Rate	Next	Rate	After	Rate	
13.1	Current Deposit	1.50 cr.	3.0%	1.00 cr.	2.0%	2.50 cr.	1.0%	
13.2	All MSA & SND (together)	2.00 cr.	2.0%	3.00 cr.	1.75%	5.00 cr.	1.0%	
13.3	All Schemes	2.00 cr.	1.25%	3.00 cr.	0.75%	5.00 cr.	0.5%	
13.4	All Term	4.00	1.0%	After 4 Cr.	0.5%	--	--	

Note:

1. Separate Circular of Investment is applicable for RDS investment and Guard.
2. Rate of charges are fixed including VAT under Serial No. 1 (1.1 to 1.6); 2 (2.1 to 2.4), 5.1, 11.5 and 11.6 Agents will be paid their portion of commission after deducting VAT.
3. Applicable VAT will be realized separately with the charges under Serial No.1.7, .3 (3.1 to 3.3); 6 (6.1 to 6.3); 8 (8.1 to 8.6), 9 (9.1 to 9.3), 10.1 and 11(11.1 to 11.4).
4. For Serial No. 4, 7 and 13 plus VAT, where applicable, will be paid by the Bank.
5. AIT will be realized from the Agents where applicable.
6. All commissions will be paid to the Agents on monthly basis.
7. Cash Withdrawal charge from Settlement Account through IABP to Branch Current Account is NIL

