

Schedule of Charges Islami Banking

SL. No.	Types of Transactions	Nature of Charges	Revised Rate (As per BRPD Circular no.11 Dt-10.06.2021)
1.	Quard against MTDR (QMTDR)	Service Charge	2% at a time
2.	Quard Pay Order under SME	Service Charge	0.18% per week at actual
3.	LDBP facilities against bills denominated in Taka.	Wakalanama Profit /Service Charge	<p>i) Wakalanama Fee may be charged at actual comparing with the profit rate of conventional branches, for example, for 180 days 4.50%, 120 days 3.00%, 90 days 2.25%, 60 days 1.50% and 30 days 0.75% while profit rate is 9% .</p> <p>ii) Late payment: In case of late payment, Compensation may be charged for overdue period, which will be spent on charitable causes. Charging of compensation is discouraged, however, if necessary compensation may be imposed.</p> <p>iii) Delay in disbursement: In case of delay in disbursement of Quard from the date of receipt of Bank's Acceptance, Bank will calculate the Wakalanama Fee considering the nearest upper slab of maturity date from the above schedule of charges. For example: on a 90 days bill, if presented after 45 days for Quard, then Bank will calculate Wakalanama Fee on 60 days slab .</p>