

BisB Depository Products

BisB's Investment Accounts

Depository Accounts	Offering Currency	Sharia Contract	Customer's Contribution	Bank's Mudarab Share	Profit Distribution
**Current	BD	Qard Hassan	None	None	None
Saving		Mudarba	90%	97.28%	Monthly
*Tejoori			90%	97.29%	
*Iqra			100%	64.65%	
vevo			90%	97.20%	

* ATM Card and Cheque Books are not for Tejoori and Iqra
 ** Current accounts are also available in USD, GBP, EUR, CHF, AED, SAR and KWD



BisB's Fixed Investment Offerings

Range	Tier	Offering Currency	Customer's Contribution	Sharia Contract	Bank's Mudarab Share
BD1 Million and Above	A	BD, USD, GBP, Euro	100%	Mudarba	40.95%
BD250,000 to BD999,999 Thousands	B				
BD50,000 to BD249,999	C				
BD1,000 to BD49,999	D				



BisB's Other Depository Offerings

Product	Tenor	Minimum Amounts	Offering Currency	Sharia Contract	Profit Distribution
Wekala	Fixed at 2 years	BD50,000	BD, USD	Wekala	Monthly
Reverse Murabaha (Capital and Profit Guaranteed)	1, 3, 6, 9, 12 month(s)	BD1,000	BD, USD	Reverse Murabaha	Monthly or at Maturity

The Bank shall be entitled to the Wakala Fee together with any profit that may be achieved in any investment transaction in excess of the expected profit as an incentive.
 In case of early withdrawal of a term deposit, prevailing fees and charges shall apply.

