

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% | 97.991% | Monthly |
| *Tejoori | | | 90% | 98.000% | |
| *Iqra | | | 100% | 78.746% | |
| vevo | | | 90% | 97.934% | |

* 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 | 71.243% |
| 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 | Bank's Mudarab Share | Sharia Contract | Profit Distribution |
|--|-------------------------|-----------------|-------------------|----------------------|------------------|------------------------|
| Wekala | Fixed at 2 years | BD50,000 | BD, USD | 62.892% | 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.

