

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%	98%	Monthly
Tejoori*			90%	98%	
Iqra*			100%	64%	
Vevo			90%	98%	

* 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	33%
BD250,000 to BD999,999	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	12%	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.