

Terms & Conditions

- Applicant must be a salaried person.
- Salary must be disbursed in a valid bank account.
- Net monthly salary must be BDT 20,000 or more.
- Variable income will not be taken into consideration.
- Minimum loan amount should be BDT 10,000
- Maximum credit limit is BDT 200,000.
- If product/service is not availed, sanctioned loan will expire after 3 months.
- Minimum 10% down payment is mandatory.
- IPDC may increase the down payment if IPDC deems it necessary.
- Customers must sign the application form and EFTN auto debit instruction form/bkash undertaking form before availing the service/product.
- While availing the services/products, customers must submit one Undated Security Cheque (UDC) of loan amount.
- IPDC have the authority to reject any application if deemed necessary.
- During the registration process you agree to receive promotional emails from the IPDC.
- Given the unpredictability of technology, internet connectivity and the online environment, IPDC Finance Limited does not warrant that the function or operation of this website will be uninterrupted or error-free, that defects will be corrected, or that this site or the server that makes it available will be free of viruses or other harmful elements.
- Anything that you submit to the Site and/or provide to us, including but not limited to, questions, reviews, comments, and suggestions (collectively, "Submissions") shall remain confidential and shall become our sole and exclusive property and shall not be returned to you.
- You shall not use a false e-mail address, pretend to be someone other than you or otherwise mislead us or third parties as to the origin of any Submissions. We may, but shall not be obligated to, remove or edit any Submissions.
- You may be asked to provide additional verifications or information, including but not limited to the ones mentioned in the "**Application Requirements**".
- In order to avoid any fraud with personal/job/banking information, we reserve the right to obtain validation of your identity and payment details before providing you with the loan and to verify the information you shared with us. This verification can take the shape of an identity, place of residence or banking information check.
- In the event that IPDC needs to verify, we may, at our own discretion, either contact you or your referee for further information or cancel your application and notify you of such cancellation.

Application Requirements

- Properly filled up application form
- A valid NID
- Salary certificate/Pay-slip
- 06 months bank statement bearing reflection of salary
- Office ID
- Visiting card
- Name bearing copy of cheque leaf (soft copy)
- Photograph
- NID of reference
- Office ID of reference
- Visiting card of reference
- Photograph of reference