

1. What is IPDC EZ?

Answer: IPDC EZ is a Card-less financing solution aimed at providing customers with options to purchase consumer goods on credit. 'Buy Now, Pay Later'

Here, customers can purchase products with the EMI facility, but No Credit Card is required. IPDC EZ creates a platform that connects a vast network of merchants with consumers who wants to purchase electronic devices, smart devices, home appliances, furniture, home decor, motorbikes, e-commerce products, etc.

2. Which documents are needed for IPDC EZ App's registration?

Answer: The following documents will be required for IPDC EZ App registration-

- NID
- Employment ID & Photos,
- Salary Certificate/Pay slip,
- Bank Statement,
- Reference ID

3. What is IPDC EZ Loan Limit?

Answer: Currently, we are providing a maximum loan amount of BDT 4,99,999, but it depends on customer profile and eligibility.

4. I already purchased a product through an EZ loan. Can I purchase more products?

Answer: Yes. You can purchase more products with the exiting EZ limit.

5. How can I get NOC?

Answer: After settling the loan amount, you can apply for NOC (no objection certificate). And there are two ways to request for NOC-

1. Dial Hotline 16519
2. Mail Customer Service – customer.service@ipdcdbd.com

6. Is it possible to enhance EZ limit?

Answer: Yes. For EZ limit enhancement, the customer must go to "My EZ limit menu" & apply for limit enhancement. If the customer profile goes through our requirement his/her limit will be enhanced.

7. Can I pay at a time for more than a month installment amount?

Answer: No. Unfortunately, at this moment, we are going for monthly installments.

8. Who can get an EZ loan?

Answer: The following professionals can apply for the IPDC EZ loan. The minimum salary needs to be BDT 20,000 after paying monthly loan installments (if there any).

1. Public/Private service holders
2. Businessmen
3. Landlords
4. Self-employed professionals
5. Doctors

9. How can I get back my UDC (un-dated check)?

Answer: The cheque will be cancelled and destroyed by IPDC after full settlement of the loan.

10. I want to change my installment date, is it possible?

Answer: No, it is not possible. Once the installment date is selected, it cannot be changed during the loan period.

11. How many payments method do you have?

Answer: We have multiple payment methods. The following methods includes -

1. EFTN
2. Online Fund Transfer
3. MFS transfer

12. What is the process of early settlement?

Answer: The customer shall dial 16519 to talk with our Customer Service Agent to find out the settlement amount. Then the customer can pay the total amount after payment is made. S/he can send an email to customer.service@ipdcbd.com for early settlement. In email body s/he must mention the following details.

1. Loan A/C number
2. Name
3. Contact number.

13. Do you have any early settlement charge?

Answer: No settlement charges. Currently, we do not have any settlement charge for IPDC EZ loan, also we do not have any hidden charges.

14. Do I need to make any down payment if I get a loan from EZ?

Answer: Yes. The down payment amount for IPDC EZ loan is minimum 10%. But it can be changed based on customer profile and campaign modality.

15. What is the Process of EMI collection?

Answer: The following methods can be followed-

- EFTN bank transfer
- Bank to Bank online transfer.

16. What is the minimum salary requirement for EZ loans?

Answer: To get EZ loan facility, a monthly income of at least BDT 20,000 must be deposited in the bank account.

17. Which types of products can I purchase?

Answer: The following product categories include- electronic devices, smart devices, home appliances, furniture, home decor and e-commerce products. For new products keep eye on our App.

18. Do I need to pay any extra charges for Bkash payment?

Answer: Yes, 1.9% will be charged, if paid through Bkash payment, as per Bkash's Policy.

19. I could not keep my balance on time for installment deduct, but now I have a balance what is the procedure to deduct my installment now or can I pay with Bkash?

Answer: If you miss your installment payment in due date, then we will charge you 2% on your installment from the next day. And you can keep your balance on your account then we will place your DDI, or you can pay by Bkash with make payment.

20. What are the minimum and maximum terms of EZ loan?

Answer: 3 to 24 months

21. How can I know how many installments I have already paid?

Answer: You can call our EZ contact center (16519) or send mail to our customer service (customer.service@ipdcbd.com)

22. I want to know the name & number of my RM?

Answer: You can call our EZ contact center (16519) or send mail to our customer service (customer.service@ipdcbd.com)

23. My product is not working, what should I do now?

Answer: In such circumstances, we would request you to communicate with the merchants regarding the products in the nearest retail store. Merchant is solely responsible for product quality.

24. Is down payment mandatory?

Answer: Yes, to begin the installment, a down payment is necessary.

25. Is there any hidden charge for EZ loan?

Answer: No. There is no hidden charge in IPDC EZ Loan.

26. Where can I shop with EZ credit limit?

Answer: You can shop for your expected products and services both online and offline on IPDC EZ from our registered merchants. We are always coming up with new categories on our platform and on boarding new partner merchants on our IPDC EZ App.

29. How can I extend my due date?

Answer: No. Once the due date is installed in the application, we are not allowed to extend it.

30. How can I add or remove my address?

Answer: You can add or remove your address while confirming your order. However, you need to have at least your present address always saved in your profile.

31. Why was my installment deducted twice this month and how can I get back my one installment payment?

Answer: It can be occurred due to technical or human error. In that case the installment that has been paid extra in this month will be adjusted with next month's installment.

32. What is the price of the product or service to get an IPDC EZ loan?

Answer: To get an IPDC EZ loan, the price of the product or service must be at least BDT 12,000.

33. How will my EMI payment be collected?

Answer: Your EMI payments will be automatically withdrawn from your chosen Bank Account, or you can pay by Bkash or can transfer your installment online.

34. What is the interest rate of the IPDC EZ loan?

Answer: IPDC EZ is offering a 0% interest facility for the first 6 months and the next EMI will depend on the tenure & the price of the product or service.

35. What happens if I can't pay on time.

Answer: If you are unable to make your payment on time, then we will try again to collect the payment the next day. If the next payment attempt also fails, then you will be charged a late payment fee which is (2% on your installment amount from the next day you missed your payment date)

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