

The City Islamic Gold American Express Card

Serial	Particulars	Fees and Charges
1	Annual/Renewal Fee ¹	BDT 5,000
2	Supplementary Card Fee ² (2 nd Onwards)	BDT 2,500
3	Minimum Due for Monthly Repayment ³	BDT 500 or 3% (whichever is higher)
4	Fixed Monthly Maintenance Fee	BDT 8,333
5	Actual Monthly Maintenance Fee ⁴	BDT 600 for the initial BDT 10,000 due and BDT 150 for the next each BDT 10,000 unit dues
6	Rebate	Difference between Fixed and Actual Monthly Maintenance Fee
7	Card Replacement Fee	BDT 750
8	Captured Card Replacement Fee	BDT 300
9	Late Payment Charge	BDT 500
10	Over Limit Charge	BDT 1,000
11	ATM Withdrawal Limit	50% of Credit Limit
12	Cash Advance Fee ⁵ (Per Transaction)	BDT 500 (Local ATM) & USD 5 (Foreign ATM)
13	Processing Fee for Fund Transfer through Citytouch ⁶ (Per Transaction)	BDT 500
14	Processing Fee for Fund Transfer through ATM (Per Transaction)	BDT 500
15	Card Cheque Processing Fee	BDT 1,000
16	Installment Plan (Each Plan)	BDT 10,000
17	Installment Plan Processing Fee – One Time	BDT 200
18	Available Tenor – Fixed EMI	6 Months and 12 Months
19	EMI Amount for 6 Months Tenor	BDT 1,758
20	EMI Amount for 12 Months Tenor	BDT 925
21	Markup Fee ⁷	1%
22	Takaful Benefit ⁸ (Double Benefit Insurance and Critical Care Insurance)	0.40%
23	Flexibuy Program - EMI	0% Cost
24	Early Settlement Fee for any EMI Program	N/A
25	CIB Fee	BDT 100
26	SMS Notification Fee ⁹	BDT 200
27	Certificate Fee	BDT 300
28	Statement Retrieval Fee (Per Statement)	BDT 100
29	Legal Notice Fee	BDT 250
30	PIN Regeneration Fee through IVR	BDT 500
31	Cheque Book Issuance Fee (2 nd and onwards for 10 Leaves)	BDT 250
32	Card Cheque Return Fee for Insufficient Limit	BDT 500
33	Priority Pass Membership	Free
34	Priority Pass Replacement Fee	BDT 1,000
35	Priority Pass Lounge Visit Bill ¹⁰ (Per Visit Per Person)	USD 32
36	Lounge Visit Fee (International)	BDT 2,000 for Adult BDT 1,000 for Child
37	Lounge Visit Fee (Domestic)	BDT 700 for Adult BDT 300 for Child
38	Out of Town Cheque Collection Fee	BDT 100

Note:

15% VAT will be applicable for the above fees and charges

1. Will be applicable for the issued cards. Annual fee is imposed once the card is issued or renewed irrespective of the card activation status.
2. 1st supplementary card is free. The mentioned charge is applicable for any further supplementary cards.
3. On closing balance.
4. Based on actual card dues in any particular month.
5. On each particular transaction.
6. From Citytouch platform to any CASA or MFS Wallet.
7. 1% additional markup will be added at the time of settlement of any international transaction except USD and will be reflected on the monthly billing statement.
8. Facility not Valid for 2months overdue card accounts. Cardmember will be charged 0.40% of total card outstanding on a monthly basis on the month's end outstanding balance.
9. Transaction Alert Service will be provided to all City Bank cardmembers and charges for notifications will be applicable for both Primary and Supplementary Cards separately.
10. The bill is applicable for all other Cardmembers and any accompanying guest.