



Schedule of charges

The City Islamic Gold American Express Card

(Updated as of 1st April 2024)



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 15,250
5	Actual Monthly Maintenance Fee ⁴	BDT 400 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 for every withdrawal of up to BDT 10,000 & USD 5 for every withdrawal of up to USD 100
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 for every BDT 50,000
16	Markup Fee ⁷	3%
17	Takaful Benefit ⁸ (Double Benefit Insurance and Critical Care Insurance)	0.40%
18	Flexibuy Program - EMI	0% Cost
19	Early Settlement Fee for any EMI Program	N/A
20	CIB Fee	BDT 100
21	SMS Notification Fee ⁹ (Primary & Supplementary)	BDT 300 & BDT 200
22	Certificate Fee	BDT 300
23	Statement Retrieval Fee (Per Statement)	BDT 100
24	Legal Notice Fee	BDT 250
25	PIN Regeneration Fee through IVR	BDT 500
26	Cheque Book Issuance Fee (2nd and onwards for 10 Leaves)	BDT 250
27	Card Cheque Return Fee for Insufficient Limit	BDT 500
28	Priority Pass Membership	Free
29	Priority Pass Replacement Fee	BDT 1,000
30	Priority Pass Lounge Visit Bill ¹⁰ (Per Visit Per Person)	USD 32
31	Lounge Visit Fee (International)	BDT 2,000 for Adult BDT 1,000 for Child
32	Lounge Visit Fee (Domestic)	BDT 700 for Adult BDT 300 for Child
33	Out of Town Cheque Collection Fee	BDT 100
34	Fee for Fund Loading to MFS/Digital Wallet (Add Money)	1%

Updated as of 1st April 2024

Revised fees will be effective from 4th April 2024.

Fee for Fund Loading to MFS/Digital Wallet (add money) will be effective from 1st May 2024

Note:

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

- Will be applicable for the issued cards. Annual fee is imposed once the card is issued or renewed irrespective of the card activation status.
- 1st supplementary card is free. The mentioned charge is applicable for any further supplementary cards.
- On closing balance.
- Based on actual card dues in any particular month.
- On each particular transaction.
- From Citytouch platform to any CASA or MFS Wallet.
- 3% 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.
- 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.
- 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.
- The bill is applicable for all other Cardmembers and any accompanying guest.