



Card FAQ

The City Bank Ltd

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General Questions

Card Sales

Q) How can I get a credit card from City Bank?

Ans: You can apply for our credit card by visiting the nearest branch. Alternately, you can call 16234 and inform the call center that you are interested in applying for a credit card.

Q) What are the necessary documents required to open a credit card?

Ans: To apply for a credit card, you must submit the following documents:

- 4 copies recent passport sized color photographs
- 1 copy of E-TIN certificate
- 6 month's bank statement
- Salary Certificate
- Photocopy of NID
- Photocopy of passport (for Dual currency cards only)
- Photocopy of Staff ID/Visiting Card (For Salaried person).
- Photocopy of trade license (for business person)

Q) How long will it take for me to receive my new Card?

Ans: You will be receiving your card within 15 working days after successfully applying for a new card.

Card Payment

Q) What are the annual fees of the credit cards?

Ans: The annual fee of our credit card can be found in details in the following link:

<http://www.americanexpress.com.bd/personal/fees.html>

Q) How can I pay the credit card bill?

Ans: You can pay your credit card dues at the branch, through City Touch, Cash Deposit Machines, EFTN, and Auto Debit Instructions.

Q) Is it possible to settle both USD and BDT portion outstanding through Auto Debit instruction?

Ans: You can leave an Auto Debit instruction by applying at your nearest branch or a service center to pay off your outstanding on your Amex & VISA credit card.

Credit Limit

Q) What will be the credit limit of new card?

Ans: As per your salary or income per month, we may allow 1 (one) to 2.5 (two point five) times of salary as your credit limit, depending on your Debt Burden Ratio.

Note: Credit Limit is solely dependent on credit analyst's determination.

Q) How can I increase my credit limit?

Ans: You can apply for limit enhancement after 6 months of card use and your limit will be enhanced based on your card usage and repayment tendencies.

Q) Is it possible to transfer USD / BDT credit balance from foreign portion to local portion or Vice-versa?

Ans: Yes, you can transfer your USD/BDT credit balance on your TQ cards by leaving a request at your nearest branch, call center or <https://positivepay.thecitybank.com/>

Q) How can I re-arrange my credit limit?

Ans:

- ❖ You can rearrange your credit limit by visiting your nearest branch
- ❖ Leaving a request on our Call Center at 16234
- ❖ Leaving a request on <https://positivepay.thecitybank.com/>

Interest Rate & Payment

Q) What is the interest rate of the credit cards?

Ans: Currently, for all cards it is 36% per annum for Amex GB, Agora Co-brand, Gold and VISA Platinum cards. For Amex Platinum cards, the interest rate is 33%.

Q) How is interest calculated for my credit card?

Ans: Interest is charged on the outstanding that is not paid or paid partially within the payment due date. The interest charge (36% or 33% annually)* will be calculated from the date of all purchase individually until full payment. Interest free period for any purchase / card cheque transaction is applicable for 15 days to 45 days if previous month's total outstanding is paid fully within payment due date. Interest will not be charged if you have paid the full amount of your previous month's outstanding within due date. Therefore, if you have not settled your card's outstanding within payment due date, there will be no interest free period for next/following month's purchase.

If you opt to pay partial or minimum payment, the interest on your retail or card cheque transactions will be calculated from the date of transaction. The interest charge is being calculated from the date of all purchase individually until full payment is done. Here to be mentioned that there is no interest free period for cash withdrawal.

N.B. Interest rate maybe changed as per changes to Central Bank Policy.

How long does it take for card bill to be posted if paid through CDM, at branch counter or City Touch?

Ans: If paid through:

CDM: It takes 1 working day to post bill if paid through CDM

Branch: It is updated on the same day

City Touch: It takes 1 working day to post bill if paid through City Touch.

Other General Questions

Q) Can I withdraw money from ATMs abroad?

Ans: Yes, if it is a dual currency card with necessary endorsements already completed with available USD limit.

Q) How to conduct an online foreign transaction?

Ans:

- ❖ You need to endorse your passport with the necessary amount on both SAARC and Non-SAARC limits.
- ❖ Transfer necessary amount from BDT portion to USD portion.
- ❖ Call 16234 or leave a request on <https://positivepay.thecitybank.com/> to open the E-Commerce part and set an E-Commerce transaction number and USD amount to be used (Has to be within \$300).
- ❖ After performing the online foreign transaction, please disable the Foreign Transaction part.

Q) How can I change my mailing address?

Ans: You can fill out a form at your nearest branch or leave a request on our web portal: <https://positivepay.thecitybank.com/>

You will require the following documents:

- Filled out and signed application form
- Photocopy of NID/Passport/Driving License

Q) Can I activate my card through City Touch?

Ans: You can activate your credit card through City Touch if your card is already tagged in it.

Q) How can I apply for a card cheque?

Ans: You can apply for a card cheque when you are applying for your credit card. You can also apply for it by leaving a request at nearest branch or you apply through the call center if you have already issued a card cheque previously.

Q) Can I change my card billing cycle?

Ans: Unfortunately, it is not possible to change your card billing cycle at this moment.

Q) How can I get my statement hard copy?

Ans: Only American Express Platinum cardmembers receive monthly hard copy statements. You can also request for a hard copy statement at your nearest branch (charges will apply).

Q) How can I close my credit card?

Ans:

- ❖ You can close your card by visiting your nearest branch
- ❖ Leaving a request on our Call Center at 16234
- ❖ Leaving a request on <https://positivepay.thecitybank.com/>

Q) How many supplementary cards can I avail?

Ans: As an American Express Platinum Cardmember, you can avail 2 (two) supplementary credit card for free. Amex Gold, Agora Co-brand, GB and VISA Platinum Cardholders can avail 1(one) supplementary credit card for free. Any more than that, you will incur 50% of annual fee.

Q) How can I settle my FlexiBuy/EMI early?

Ans:

- ❖ You can settle your FlexiBuy/EMI early by visiting your nearest branch
- ❖ Leaving a request on our Call Center at 16234
- ❖ Leaving a request on <https://positivepay.thecitybank.com/>

Q) How can I change the product type of my credit card?

Ans: To either upgrade or downgrade your card, you have to visit your nearest branch.

Q) If I change my product category, will there be any changes to my payment due date?

Ans: Yes, depending on your new product category, your payment date will be changed. Please refer to the card mailer in your welcome pack.

Q) Is air ticket purchase (through E-Commerce /online transaction) allowed by using City Bank issued international credit card?

Ans: You can purchase air ticket by using City Bank issued international credit card but you cannot select Bangladesh as departure or destination country. You need to leave a request on <https://positivepay.thecitybank.com/> along with necessary documents.

Q) Is there any penalty charge or fee incurred if I settle my FlexiBuy purchase early?

Ans: No, you will not incur any early settlement fee.

Q) How can I renew/replace my card?

Ans:

- ❖ You can renew/replace your credit by visiting your nearest branch
- ❖ Leaving a request on our Call Center at 16234
- ❖ Leaving a request on <https://positivepay.thecitybank.com/>

Note: Charges are applicable for replacement of cards

Q) Is PIN mandatory for EMV chip based cards for all types of transactions?

Ans: Yes it is mandatory for all types of transactions.

Q) Is there any emergency card replacement facility if I lose my card while I am abroad?

Ans: You can apply for an emergency card replacement and they will receive it within 3 working days. If you happen to be travelling abroad when you lost your card, you can apply for card replacement which you can receive within 3-5 working days.

E-Commerce

Q: What are some of the security measures when doing an E-Commerce transaction?

Ans: City Bank Limited has implemented a technologically advanced and 3D secure online payment gateway for all American Express, VISA & MasterCard Cardmembers. Electronic Commerce (E-Commerce) is a convenient and efficient process of buying and selling products & services online.

Q: What is OTP?

Ans: OTP is known as One-Time Password. It is a unique character code that can only be used once and is sent only to registered mobile number/email address.

Q: What is the process of Flexibuy in E-Commerce transaction?

Ans: There are two type of Flexibuy process in E-Commerce transaction;

1. Digital Flexibuy:

At the time of product purchase, Customer needs to select the desired Flexibuy option in available system at merchant end. After the transaction has made successfully the merchant will send an automated online request to Bank for create Flexibuy on CM's credit card. The Banks will convert the purchase amount to Flexibuy within a convenient period after scrutinize all checking point.

2. Paper based Flexibuy:

At the time of product purchase, Customer/merchant's authorized officials' needs to select the desired Flexibuy option in available system at merchant end as well as fill up a Bank's prescribed Flexibuy form which is mandatory. After the transaction has made successfully the merchant will send the customer's signed off Flexibuy form by post/courier to Bank for create Flexibuy on CM's credit card. The Banks will convert the purchase amount to Flexibuy within a convenient period after scrutinize all checking point.

Q: What is required to place an USD E-Commerce transaction?

Ans: Consumers require sending a request at positivepay.thecitybank.com/cards portal to place an USD E-Commerce transaction. Also they can call CBL customer service.

Q: Can anyone make E-Commerce transaction through USD?

Ans: Yes, any "Dual Currency" consumer credit cardmembers can do transaction in USD currency.

Q: Is there any limit for E-Commerce transaction in consumer credit card?

Ans: Yes, there is a limit for E-Commerce transactions. For USD the limit is "\$5000 for every calendar year", for BDT there is no such restriction for E-Commerce transaction.

Membership Reward Points (MR)

Q: What is Membership Rewards (MR)?

Ans: Membership Rewards is a loyalty program for American Express consumer credit cardmembers that rewards cardmembers for every purchase made with their Amex card.

Q: Who is eligible for the Membership Rewards Program?

Ans: Any City Bank American Express consumer credit cardmember having either American Express® Credit Card, American Express® Gold Credit Card or American Express® Platinum Credit Card but not American Express Corporate Card is eligible for the MR program.

Q: How can interested cardmembers enroll in this program?

Ans: All City Bank American Express consumer credit cardmembers are automatically enrolled in the Membership Rewards Program (no additional enrolment procedure is required).

Q: How do cardmembers earn Membership Rewards points?

Ans: Cardmembers having City Bank American Express Credit Card or American Express Gold Credit Card earn 1 MR point for every BDT 50 on any local retail purchase as well as for every USD 1 spent overseas. Whereas, American Express Platinum Cardmembers, earn 2 MR points for every BDT 50 and USD 1 spent. Cardmembers also earn Membership Rewards points with FlexiBuy installment purchase program or while paying bills through our EasyPay auto-debit facility.

Q: Can supplementary cardmembers also earn Membership Rewards points and claim a reward?

Ans: Supplementary cardmembers cannot claim a reward, but can earn Membership Rewards points based on all retail transactions carried through the supplementary card. MR points earned by a supplementary cardmember are automatically transferred to the primary card account. Only a primary cardmember can request for rewards of MR points redemption.

Q: How can cardmembers redeem Membership Rewards points for claiming a reward?

Ans: Cardmembers can place the MR redemption request through our 24-hour Call Center at 16234 (for local calls) or at (+88) 02 8331040 (for overseas calls).

Q: When will cardmembers receive the reward after placing the MR redemption request?

Ans: Cardmembers will receive the reward (MR voucher or Gift card) within 07 working days of placing the MR redemption request. Cardmembers will have to collect the chosen Rewards personally from the participating merchants against whom the MR voucher has been issued.

Q: Can cardmembers encash the earned Membership Rewards points?

Ans: Earned MR points are not redeemable for cash or credit. Cardmembers can only order a reward of his/her choice from the rewards catalog.

Q: How can cardmember keep track of his/her Membership Rewards points?

Ans: Monthly credit card statement will show the total earned and redeemed Membership Rewards points.

Q: Will the earned MR points expire if cardmembers do not redeem them?

Ans: American Express Membership Rewards points not redeemed in 3 years had started to expire at the end of every month in a continuous basis from 31 December, 2016.

Q: When should cardmembers place MR points redemption request that will be expired?

Ans: Redemption request for the MR points that will be expired needs to be placed at least one working day ahead of the expiry date.

Q: What happens to the cardmember's Membership Rewards points when his/her credit card is upgraded/downgraded?

Ans: Membership Rewards points will automatically be transferred to the new card account.

Q: Can cardmember break-up the total earned Membership Rewards points for multiple rewards?

Ans: Yes. However, it also depends on the availability of the items of cardmember's choice.

Q: Can cardmembers waive Annual Fees and Outstanding amount with their available MR points?

Ans: Yes. However, for annual fees waiver, cardmembers need to place the redemption request within working hour of the last payment due date and for outstanding payment, cardmembers need to place the redemption request within 4:00 pm (working day) of the last payment due date to avoid Interest or Late Payment Charge. But for both Annual Fees & Outstanding payment, cardmember cannot waive/pay with MR points if the amount is already paid in cash.

Q: Can cardmembers combine the earned Membership Rewards points of two separate cards for the redemption of one item?

Ans: The MR points earned on more than one card shall remain separate and distinct and cannot be aggregated for any purpose.

Q: Are MR points transferable to some other accounts?

Ans: MR points that are earned cannot be encashed, sold, transferred or otherwise assigned from one card account to another account.

Q: Do cardmembers earn Membership Rewards points when they use their American Express® Credit Card for cash withdrawal or card cheque transactions?

Ans: Cardmembers earn MR points only on retail purchases made through POS and E-Commerce in Bangladesh and abroad.

Q: How can the Cardmember get further information or raise query regarding this program?

Ans: Cardmember can call us at our 24-hour Call Center at 16234 (for local calls) or at (+88) 02 8331040 (for overseas calls) for any sort of query.

FAQ for card data compromise incident

kQ1: Why you have replaced my card with a chip card?

A: Your card has been replaced with a new chip card that has an added security feature. The Integrated Circuit Card (ICC) contains a chip that stores your card information in the most secured manner. The security feature is almost near to impossible to break by a hacker/fraudster

Q2: What should I do if I find my card has been lost / stolen or feel my card data has been compromised?

A: Call 16234 immediately to notify about the lost/stolen card incident. Following your notification, the bank will restrict your card from any unauthorized transaction. However, the bank shall not take responsibility of an unauthorized transaction if it has happened prior your notification.

Q3: What is the risk in sharing PIN number/Password and relinquishing card into the hand of a bearer?

A: Record shows that the card data compromise incident happens whenever a card-member gives his card to a bearer. The bearer, if he is ill intended, can make a copy of your card or charge/withdraw money more than what you have asked for.

Q4: What should I do if find a transaction SMS alert/call that has not been made by me?

A: Call us immediately at 16234 and lodge a complaint regarding this at any of your nearest City Bank Branch.

Q5: What should I do while made a plan to travel abroad?

A: Make the necessary dollar endorsement on your card and notify us at 16234 about your travel plan like- duration, country to visit, approximate plan on your card spending/usage etc. Confirm your e-mail address or an intermediary contact number (roaming phone- if any) to notify about your transactions by the bank.