



Schedule of Charges for City Manarah

Effective from January 1, 2014

[For Retail Customers]

City *Manarah*
Islamic Banking



Manarah Current Account	
Particulars	Fees/Charges
Minimum account opening balance	Tk.10,000
A/C Maintenance fee	Tk. 500 ½ Yearly
Closing of account	Tk. 300
Cheque Book issue fee	Tk. 5 Per leaf

Manarah Savings Account		
Particulars	Fees/Charges	
Minimum account opening balance	Tk. 5,000	
A/C Maintenance Fee	Average Balance up to Tk. 5000/-	NIL
	Average Balance up to Tk. 25000/-	Tk. 100 ½ Yearly
	Average Balance above Tk. 25000/-	Tk. 300 ½ Yearly
Closing of account	Tk. 200	
Cheque Book issue fee	Tk. 7 Per leaf	

Manarah SND Account		
Particulars	Fees/Charges	
Minimum account opening balance	Tk. 10,000	
A/C Maintenance Fee	Average Balance up to Tk. 5000/-	NIL
	Average Balance up to Tk. 25000/-	Tk. 100 ½ Yearly
	Average Balance above Tk. 25000/-	Tk. 300 ½ Yearly
Closing of account	Tk. 200	
Cheque Book issue fee	Tk. 7 Per leaf	

Manarah Special Schemes	
Particulars	Fees/Charges
Minimum amount required to open Monthly Benefit Scheme	Tk. 50,000
Minimum Installment of Monthly Deposit Scheme	Tk. 500
Maximum Installment of Monthly Deposit Scheme	Tk. 50,000
Minimum installment size Hajj Deposit Scheme	Tk. 500

Account – Statement Charges	
Particulars	Fees/Charges
Regular statement - Current/ Saving (half yearly basis)	Free
Account statement on Deposit schemes	Tk. 250 per instruction
Duplicate statement – CASA	Tk. 200
Stop printing of statement/ Hold Mail (per instruction)	Free
City Bank Statement verification (when those are Sent to us for verification by embassies, other bank etc)	Tk. 300
Dormant Account activation fee	Tk. 200

Manarah Personal Finance	
Particulars	Fees/Charges
Processing fee on the finance amount	2.0%
Early settlement fee (full or partial)	Free
Pre payment fee	Free
Installment failure charge	Free
Fees for facility closure certificate	Free
CIB Charge	Tk. 200
Contact Point Verification	Tk. 450

Manarah Auto Finance	
Particulars	Fees/Charges
Processing fee on the finance amount	1.0%
Early settlement fee	Free
Pre payment fee	Free
Installment failure charge	Profit rate + 2%
Fees for facility closure certificate	Free
CIB Charge	Tk. 200
Contact Point Verification	Tk. 450

Manarah Home Finance	
Particulars	Fees/Charges
Processing fee on the finance amount	New Finance - 1.0% Finance on Takeover - 0% Finance on Takeover & Enhancement- 0%
Early settlement fee	Free
Pre payment fee	Free
Installment failure charge	Free
Fees for facility closure certificate	Free
CIB Charge	Tk. 200
Contact Point Verification	Tk. 450

Others	
Particulars	Fees/Charges
Investment A/C Statement	Tk. 200
Investment Outstanding Statement	Tk. 200

Local Fund Transfer Fee/Commission	
Particulars	Fees/Charges
Pay Order Issue - Customer	Tk. 100 on any amount
Pay Order Issue - Non Customer	Tk. 200 on any amount
Demand Draft (DD) - Customer	0.15% of the DD amount, Min Tk.150
Demand Draft (DD) - Non Customer	0.15% of the DD amount, Min Tk. 200
Telegraphic Transfer (TT) - Customer	0.15% of the TT amount, Min Tk.150
Telegraphic Transfer (TT) - Non Customer	0.15% of the TT amount, Min Tk. 200
Money Transfer (MT) - Customer	0.15% of the MT amount, Min Tk.150
Money Transfer (MT) - Non Customer	0.15% of the MT amount, Min Tk. 200
Bangladesh Bank Cheque Issuance	Tk. 200

Issuance of Duplicate instrument	
Particulars	Fees/Charges
Issuance of duplicate instrument (DD/PO)	Tk. 500 (including stamp charges for indemnity bond)

Cancellation of Local Fund Transfer	
Particulars	Fees/Charges
Cancellation of DD / TT / MT	Tk. 300
Cancellation of Pay Order	Tk. 300
Cancellation of Bangladesh Bank Cheque	Tk. 300
Stop payment on clearing cheque (per instruction)	Tk. 200
Stop payment on cash cheque (per instruction)	Tk. 500
Stop payment on entire cheque book (per instruction)	Tk. 300

Standing Instruction (SI)	
Particulars	Fees/Charges
Standing Instruction (SI) creation charge (any transaction)	Tk.100
Standing Instruction (SI) for transfer of funds between accounts within the branch	Free
Standing Instruction (SI) for transfer of funds within city branches	Free
Standing Instruction (SI) for transfer of funds between intercity Branches	Free
Standing Instruction (SI) for transfer of funds to other banks	Free
Failure of Standing Instruction (SI) due to insufficient fund	Free
Amendment of Standing Instruction (SI)	Tk. 50
Cancellation of Standing Instruction (SI)	Free
Online refund of unsuccessful IPO application	Tk. 10 per transfer

Sweep	
Particulars	Fees/Charges
Sweep creation charge	Free
Sweep- in (charge for each execution)	Free
Sweep- out (charge for each execution)	Free
Amendment of sweep	Free

Outward Remittance - FCY	
Particulars	Fees/Charges
FCY Draft - Customer	0.15% of FDD amount, min Tk.500
FCY Draft - Non Customer	0.15% of FDD amount, min Tk. 1000
Additional SWIFT charge if FDD amount is over USD 1000.00/ GBP 700.00/ Singapore \$ any amount	Min Tk. 500; Above USD \$ 1000/GBP 700/ SGD any amount – Tk. 800
FCY Draft on Bangladesh Bank (for clients)	Tk. 300
Commission – FCY TT through correspondent – Customer	0.15% or min Tk.500 + Swift Charge
Additional SWIFT charges if TT is not through Correspondent	Tk. 300
Issuance of counter FC draft in favor of local banks	Tk. 200 per instance to be deducted from remitted fund

Cancellation of Draft/FTT	
Particulars	Fees/Charges
FCY Draft Cancellation	Tk. 1,000
TT Cancellation	Tk. 1,000

Foreign Remittances (Inward)	
Particulars	Fees/Charges
Purchase of foreign bank drafts	a. Tk. 0.25 per USD & EURO b. Tk. 0.40 per GBP c. Other currencies at par with US\$
Payment of any taka drafts issued by exchange house/foreign bank in abroad which are drawn on our bank (This shall include payment in cash, through account, transfer or by clearing)	Free
Encashment of any foreign TT in taka at our counter	Free
Collection of proceeds from local banks of any draft In F.C. which are collected outside clearing house	Tk. 500 per instrument
Collection of foreign currency draft from abroad	At actual of postage & other charges + Tk. 150 from the collected fund

Issue of Travelers Cheque (TC) / FCY Notes	
Particulars	Fees/Charges
Commission on sale of TC – Customer / Non Customer	1% of the TC amount
Endorsement fee – Customer	Tk. 200
Endorsement fee – Non Customer	Tk. 500
Commission on sale of cash FCY notes – Customer	0.50%, Minimum BDT Tk.300
Commission on sale of cash FCY notes – Non Customer	0.50%, Minimum BDT Tk.500

Travelers Cheque /FCY (Cash) Encashment	
Particulars	Fees/Charges
TC encashment – Customer	0.50%, Minimum BDT Tk. 300
TC encashment – Non Customer	1%, Minimum BDT Tk. 600
Cash FCY encashment	Free
Encashment certificate - Customer	Tk. 200
Encashment certificate - Non Customer	Tk. 200

Cheque for Collection - Local Currency (LCY)	
Particulars	Fees/Charges
LCY chq collection within clearing house	Free
LCY chq collection where there is no clearing house (bank Area)	At actual cost, min Tk. 50 per case
Outstation chq collection. commission-vide ODBC/OBC (within CBL branches clearing zone)	0.10%, min Tk.100 max Tk.1,000
Outstation chq collection. commission-vide ODBC/OBC (outside CBL branches clearing zone)	0.15%, min Tk.150 max Tk.1,500
Outward clearing cheque - returned/unpaid for other reason	Free
Inward clearing cheque – returned/unpaid for insufficient fund only	Tk. 500

Inward clearing cheque – returned/unpaid for other reason	Free
Cheque for Collection - Foreign Currency (FCY)	
Particulars	Fees/Charges
FCY cheque collection (within Bangladesh)	0.10%, min Tk.150, max Tk. 1,000
FCY cheque collection (outside Bangladesh)	0.10%, min Tk 300, max Tk. 2,000 + postage/courier charge applicable
FCY cheque returned unpaid sent on collection	Tk. 300

Cheque Purchase (FCY / LCY)	
Particulars	Fees/Charges
Commission - LCY cheque purchase	0.15%, min Tk. 500, max Tk. 2,000
Commission - FCY cheque purchase	2%, Min Tk. 1,000
Charge for return of FCY cheque	Tk. 300
Interest from the date of purchase	As per lending rate

Lien Mark	
Particulars	Fees/Charges
Other Bank's instrument kept under lien in our Bank	Tk. 250
Our Bank's instrument kept under lien in other Bank	Tk. 250

Debit Card	
Particulars	Fees/Charges
Annual fee	Tk. 300 per annum
Card replacement fee	Tk. 300 per replacement
PIN replacement fee	Tk. 150 per replacement
Cash withdrawal at CBL ATMs	Free
Cash withdrawal at Other ATMs	As per other bank's charge

Lockers	
Particulars	Fees/Charges
Fees - Small	Tk. 4,000 annually
Fees - Medium	Tk. 5,500 annually
Fees - Large	Tk. 7,500 annually
Replacement of lost keys	Tk. At Actual

Certificates / Reports	
Particulars	Fees/Charges
Half yearly balance confirmation certificates	Free
Additional balance confirmation certificates	Tk. 200
Certificate for AIT	Tk. 300
Issuance of solvency certificate	Tk. 500
Certificate for inward remittance	Tk. 300 / per remittance
Certificate of encashment of Bonds/Securities	Tk. 200
Bank certificate required by BO account opening	Tk. 100
Duplicate Savings Certificate	Tk. 300
Duplicate advice more than 6 months old	Tk. 200 per instance/per advice

Application/Confirmation of test (Applicable for other banks only)	Tk. 500 per new test or confirmation
Duplicate savings certificate/declaration in lieu	Tk. 300 per instance
Fees for Investment closure Certificate	Free
Account Confirmation Certificate	Tk. 100
FCY Cash/ TC Encashment Certificate	Tk. 200
Certificate of FCY equivalent Balance	Tk. 200

Telex/ SWIFT/ FAX	
Particulars	Fees/Charges
Within Country:	
Telex	Tk. 75
Fax per page	Tk. 25
Outside Country:	
Telex	At actual, minimum Tk. 500
SWIFT	At actual, minimum Tk. 500
Fax per page	Tk. 50

Postage / Mail / Telephone	
Particulars	Fees/Charges
Registered cover	Tk. 50
Courier – within city	Tk. 30
Courier- inter city	Tk. 50
Courier - outside country	Courier's actual charges + Tk.200
Telephone charge	Tk.50
Parcel	Tk. 50 per parcel for 1st 10 days & additional Tk. 5 for every subsequent 10 days or part thereof.

Others	
Particulars	Fees/Charges
Disposal of remitted fund on A/C of home remittance	a) In local areas charges of PO & postage b) Other areas charges of DD/TT plus postage/swift c) Same charges through IBCA also

SMS Alert for Account Transaction	
Particulars	Fees/Charges
Annual Fee	Tk. 300

Call Center	
Particulars	Fees/Charges
Registration Fee	Free

1. This Schedule of Charges applies to normal transactions, stamps duty, correspondent charges and other out of pocket expenses, if any, may be added. The bank reserves the right to assess charges on transactions, which are not covered by this schedule, and to amend without prior notice the terms, conditions or rate stated in this schedule.
2. VAT is applicable @ 15% on all fees and charges.
3. Correspondent/Other Bank Charges, if any, will be additionally recovered from customer.
4. This Schedule of Charges applies to normal transactions, stamps duty, correspondent charges and other out of pocket expenses, if any, may be added. The bank reserves the right to assess charges on transactions, which are not covered by this schedule, and to amend without prior notice the terms, conditions or rate stated in this schedule.
5. Any changes or modifications of any charges stated in this schedule would be notified & viewed through City Bank's website www.thecitybank.com.bd and it would be treated as a part of this schedule.