

## Fees & Charges of VISA Credit Cards

| Fees & Charges of VISA Credit Cards  |                                     |   |
|--|-------------------------------------|---|
| Particulars  | FC VISA Platinum                    | VISA Platinum                               |
| Annual Fee <sup>1</sup>  | USD 20                              | BDT 1,500                                   |
| Supplementary Card Annual Fee <sup>2</sup>   | N/A                                 | BDT 750                                     |
| Card Replacement Fee   | USD 10                              | BDT 600                                     |
| Captured Card Replacement Fee  | USD 10                              | BDT 300                                     |
| Late Payment Fee   | USD 15                              | BDT 850 or USD 15                           |
| Cash Advance Fee (Local) <sup>3</sup>  | N/A                                 | BDT 150 or 2.5%                             |
| Cash Advance Fee (International)   | USD 4 or 3%                         | USD 4 or 3%                                 |
| Over Limit Charge  | USD 20                              | BDT 1250 or USD 20                          |
| Monthly Interest Rate (Purchase & Cash Advance) <sup>4</sup>   | 1.67%                               | 1.67%                                       |
| EMI Interest Rate(Monthly)   | N/A                                 | 0.92%                                       |
| Statement Retrieval Fee Per Statement  | USD 2                               | BDT 100                                     |
| Cash Advance Limit   | 50% of Credit Limit                 | 50% of Credit Limit                         |
| Out of Town Cheque Collection Fee  | N/A                                 | BDT 100 or USD 5                            |
| Markup <sup>5</sup>  | 1%                                  | 1%  |
| City Shield Coverage Fee <sup>6</sup>  | 0.40%                               | 0.40%                                       |
| Balance Transfer Fee   | N/A                                 | 1% or BDT 1,000 whichever is higher         |
| Monthly Balance Transfer Interest Rate   | N/A                                 | 0.92%                                       |
| Certificate Fee  | USD 3                               | BDT 300                                     |
| CIB Fee <sup>7</sup>   | USD 1.2<br>Applicable for lien card | BDT 100                                     |
| SMS Notification Fee <sup>8</sup>  | USD 3                               | BDT 200                                     |
| Minimum Due for Monthly Repayment <sup>9</sup>   | USD 50 or 3% whichever is higher    | BDT 500 or USD 50 or 3% whichever is higher |
| Legal Notice Fee   | USD 4                               | BDT 250                                     |
| EMI Early Settlement Fee   | N/A                                 | 2% of the remaining balance                 |
| Fee for Card Payment through all MFS Wallets & Internet Banking Applications (Using VISA Direct payment channel) | N/A                                 | BDT 35                                      |
| PIN Re-generation Fee  | USD 7                               | BDT 500                                     |
| Processing fee for fund transfer from Citytouch to CASA and MFS Wallet   | N/A                                 | BDT 100 or 2% whichever is higher           |
| Auto Limit Enhancement Processing Fee  | N/A                                 | BDT 300                                     |
| Fee for Fund Loading to MFS Wallet (Add Money)   | N/A                                 | 1%  |

**Updated as of 30 June 2022**

\*15% VAT will be charged as applicable

\* Balance Inquiry/ Mini Statement Fee BDT 5.00 (Inclusive of VAT) will be Applicable for all ATMs other than City Bank ATMs & Q- Cash network ATMs

\* Flat interest rate will be used to calculate the interest payable for EMIs

\* Compound interest will be charged on all applicable interest.

\* Maximum interest free period 45 days & minimum 15 days. Interest will not be charged, if you have paid the full amount of your previous month's outstanding within due date. If you opt to pay partial or minimum payment, the interest on your retail transactions and fees will be calculated from the following day of your last payment due date.

\* Interest charges are imposed both on the OUTSTANDING RETAIL TRANSACTION BALANCE & FEES that is not paid within the PAYMENT DUE DATE. Interest will be calculated from the following day of your last payment due date until full payment.

1. Will be applicable for the issued cards. Annual fee is imposed once the card is activated.
2. First supplementary card is free for all VISA cards. This Charge is for second one and onwards
3. City Bank VISA Card at local ATMs as per transaction BDT 150 or 2.5% whichever is higher
4. Interest charges are imposed on the outstanding cash advance balance from the transaction date until full payment. If the total bill as per previous statement is not paid within payment due date, Interest charges on the retail transactions and fees will be imposed from the following day of last payment due date until full payment.
5. 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
6. Facility not valid for 2 months' overdue card accounts. Cardholders will be charged 0.40% City Shield Coverage Fee of total card outstanding on a monthly basis on the months' end outstanding balance
7. Applicable for all new Card applicants and credit limit enhancement
8. Transaction Alert Service will be provided to all City Bank City VISA Credit Cardholders and charges for SMS notifications will be applicable for both Primary & Supplementary Cards separately
9. On closing balance

| Clearing Cheque Processing Fee:           |                               |
|---|-------------------------------|
| Cheque Amount                             | Fee Amount (Inclusive of VAT) |
| Less than BDT 50,000                      | Nil                           |
| BDT 50,000 to less than BDT 500,000       | BDT 10.00                     |
| BDT 500,000 and above – Normal Clearing   | BDT 25.00                     |
| BDT 500,000 and above – Same Day Clearing | BDT 60.00                     |

| Government Excise Duty on Credit Card* |           |
|--|-----------|
| Credit Card Balance                    | Amount    |
| BDT 1 to BDT 100,000                   | Nil       |
| BDT 100,001 to BDT 500,000             | BDT 150   |
| BDT 500,001 to BDT 10,00,000           | BDT 500   |
| BDT 10,00,001 to BDT 1,00,00,000       | BDT 3,000 |

\*Excise Duty will be applicable for both debit or credit balances.

\* To calculate the highest balance in a single day, day end balance will be considered and in case of both debit balance and credit balance, system will net off the credit balance with the debit balance.

| Card Cheque- Fees & Charges:                         |                                    |                    |
|--|------------------------------------|--------------------|
|  | Particulars                        | Amount/Rate*       |
| Cheque Book Issuance Fee                             | First Cheque Book (10 leaves)      | Free               |
|  | Second one and onwards (10 leaves) | BDT 250            |
| Card Cheque Processing Fee                           |                                    | BDT 200 or 2%      |
| Card Cheque Return Fee (for insufficient limit only) |                                    | BDT 500            |
| Stop Payment on Clearing Cheque                      |                                    | BDT 200 per Cheque |
| Stop Payment on entire Cheque Book                   |                                    | BDT 300            |

\*15% VAT will be charged as applicable