



## **Schedule of Charges** for City Manarah

Effective from 31<sup>st</sup> December, 2019

[For Retail Customers]

# Deposit Accounts

City Manarah Current Account	
Particulars	Proposed Fees/Charges of City Manarah
<i>(Minimum account opening balance Tk. 10,000)</i>	
A/C Maintenance fee	Tk. 300 half yearly
Closing of account	Tk. 300

City Manarah Savings Account		
Particulars	Proposed Fees/Charges of City Manarah	
<i>(Minimum account opening balance Tk. 5000)</i>		
A/C Maintenance fee	Average Balance up to Tk. 10,000/-	NIL
	Average Balance up to Tk. 25,000/-	Tk. 100 half yearly
	Average Balance up to Tk. 2,00,000/-	Tk. 200 half yearly
	Average Balance up to Tk. 10, 00,000/-	Tk. 250 half yearly
	Average Balance above Tk. 10, 00,000/-	Tk. 300 half yearly
Closing of account	Tk. 200	

City Manarah High Value Savings Account		
Particulars	Proposed Fees/Charges of City Manarah	
<i>(Minimum account opening balance Tk. 5000)</i>		
A/C Maintenance fee	Average Balance up to Tk. 10,000/-	NIL
	Average Balance up to Tk. 25,000/-	Tk. 100 half yearly
	Average Balance up to Tk. 2,00,000/-	Tk. 200 half yearly
	Average Balance up to Tk. 10, 00,000/-	Tk. 250 half yearly
	Average Balance above Tk. 10, 00,000/-	Tk. 300 half yearly
Closing of account	Tk. 200	

Manarah Alo General Savings Account		
Particulars	Proposed Fees/Charges of City Manarah	
<i>(Minimum account opening balance Tk. 1000)</i>		
A/C Maintenance fee	Average Balance up to Tk. 10,000/-	NIL
	Average Balance up to Tk. 25,000/-	Tk. 100 half yearly
	Average Balance up to Tk. 2,00,000/-	Tk. 200 half yearly
	Average Balance up to Tk. 10, 00,000/-	Tk. 250 half yearly
	Average Balance above Tk. 10, 00,000/-	Tk. 300 half yearly
Closing of account	Tk. 200	

<b>Manarah Alo High Value Savings Account</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
<i>(Minimum account opening balance Tk. 5000)</i>		
A/C Maintenance fee	Average Balance up to Tk. 10,000/-	NIL
	Average Balance up to Tk. 25,000/-	Tk. 100 half yearly
	Average Balance up to Tk. 2,00,000/-	Tk. 200 half yearly
	Average Balance up to Tk. 10, 00,000/-	Tk. 250 half yearly
	Average Balance above Tk. 10, 00,000/-	Tk. 300 half yearly
Locker Charge	5% discount on regular charge	
Student Services – File Maintenance	10% discount on first year opening charge	
Medical Services – File Maintenance	10% discount on first year opening charge	
Closing of account	Tk. 200	

<b>Manarah Alo Savings Delight Account</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
<i>(Minimum account opening balance Tk. 100,000)</i>		
A/C Maintenance fee	Average Balance up to Tk. 10,000/-	NIL
	Average Balance up to Tk. 25,000/-	Tk. 100 half yearly
	Average Balance up to Tk. 2,00,000/-	Tk. 200 half yearly
	Average Balance up to Tk. 10, 00,000/-	Tk. 250 half yearly
	Average Balance above Tk. 10, 00,000/-	Tk. 300 half yearly
Locker Charge	5% discount on regular charge	
Student Services – File Maintenance	25% discount on first year opening charge	
Medical Services – File Maintenance	25% discount on first year opening charge	
Passport Endorsement Fee	Free for Account Holders only	
Closing of account	Tk. 200	

<b>City Manarah Short Notice Deposit Account (SND)</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
<i>(Minimum account opening balance Tk. 10,000)</i>		
A/C Maintenance fee	Average Balance up to Tk. 10,000/-	NIL
	Average Balance up to Tk. 25,000/-	Tk. 100 half yearly
	Average Balance up to Tk. 2,00,000/-	Tk. 200 half yearly
	Average Balance up to Tk. 10, 00,000/-	Tk. 250 half yearly
	Average Balance above Tk. 10, 00,000/-	Tk. 300 half yearly
Closing of account	Tk. 200	

<b>High Value Short Notice Deposit Account (High Value SND)</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
<i>Min account opening balance - Not specified</i>		
A/C Maintenance fee	Average Balance up to Tk. 10,000/-	NIL
	Average Balance up to Tk. 25,000/-	Tk. 100 half yearly
	Average Balance up to Tk. 2,00,000/-	Tk. 200 half yearly
	Average Balance up to Tk. 10, 00,000/-	Tk. 250 half yearly
	Average Balance above Tk. 10, 00,000/-	Tk. 300 half yearly
Closing of account	Tk. 200	

<b>Cheque Book Issue Charge (Effective from January 7, 2020)</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
<i>*For Employee Banking accounts Cheque Book Charge will be decided as per agreement</i>		
<b>Current Account:</b>		
For all SME segments	Tk. 10 per leaf	
For all other segments	Tk. 12 per leaf	
<b>Other Accounts:</b>		
City Manarah Savings Account	Tk. 12 per leaf	
City Manarah SND Account	Tk. 12 per leaf	
City Manarah High Value SND	Tk. 12 per leaf	
City Manarah High Value Savings Account	First book free, onwards, Tk. 12 per leaf	
Manarah Alo General Savings Account	First book free, onwards, Tk. 12 per leaf	
Manarah Alo High Value Savings Account	First book free, onwards, Tk. 12 per leaf	
Manarah Alo Savings Delight Account	First book free, onwards, Tk. 12 per leaf	
Cash Withdrawal Slip (for emergency use only)	Tk. 200 per slip	

<b>Debit Card Issue Charge</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
<i>*For Employee Banking accounts Debit Card Charge will be decided as per agreement</i>		
Master Card (General)	Tk. 500	
Visa Card	Tk. 500	
City Alo Manarah General	Tk. 500	
City Alo Manarah High Value	Tk. 500	
City Alo Manarah Delight	Tk. 500	
Card replacement fee	Tk. 300 per replacement	
Cash withdrawal at CBL ATMs	Free	
Cash withdrawal at Other ATMs	As per other bank's charge	

<b>Dormant Activation Charge</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
Dormant Account Activation Charges	Tk. 200	

<b>Local Fund Transfer</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
A/C to A/C Fund Transfer through Fund Transfer Form (*Within Same Customer ID – Free)	Tk. 250
Pay Order Issue: Customer	Tk. 100 on any amount
Pay Order Issue: Non Customer	Tk. 200 on any amount
Demand Draft (DD)/ Telegraphic Transfer/ Money Transfer	Customer- 0.15% of the DD amount, Min Tk. 200 Non Customer- 0.15% of the DD amount, Min Tk. 200
Issuance of Bangladesh Bank Cheque	Tk. 200
Issuance of duplicate instrument (DD/PO)	Tk. 500 (Including the stamp charges)
Payment through RTGS	Tk. 100
Inter City Cash Withdrawal/ Cash Deposit Charge	Not Applicable

<b>Cancellation of Local Fund Transfer</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
Cancellation of DD/TT/MT/PO/BB Cheque	Tk. 300
Cancellation of Pay Order	-
Cancellation of Bangladesh Bank Cheque	-
Stop payment on clearing cheque	Tk. 500 per instruction (Through Branch/Call Center/ City Touch)
Stop payment on cash cheque	
Stop payment on entire cheque book	

<b>Lockers</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
Small	Tk. 4000 annually
Medium	Tk. 5,500 annually
Large	Tk. 7,500 annually
Replacement of lost keys	At actual

<b>Statements</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
All regular statements- Current/ Saving (half yearly basis)	Free on half yearly
Duplicate statement- CASA	Tk. 200
Statement of Deposit Scheme	Tk. 250 per instruction
Stop printing of statement/ hold mail	No Fee
City Bank Statement Verification	Tk. 300

<b>Certificates/Reports</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
Half yearly balance confirmation certificate	Free
Additional balance confirmation certificate	Tk. 200
Certificate of 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
Duplicate Savings Certificate/ Declaration in Lieu	0.10%, min Tk.500- Max Tk. 2000+ courier/ postage charge
Fees for investment closure certificate	Free
FCY Cash/ TC Encashment Certificate	Tk. 200
Certificate of FCY equivalent balance	Tk. 200
Account confirmation certificate	Tk. 100
Application/Confirmation of test (Applicable for other banks only)	Tk. 500 for new test or confirmation
FDD Certificate	Tk. 100
BO Certificate	Tk. 100
Certificate of Inward Remittance (through CBL NRB)	Free

<b>Standing Instruction (SI)</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
Standing Instruction (SI) creation charge	Tk. 100 per SI
SI for transfer of funds between accounts within the branch	Free
SI for transfer of funds within city/ Inter-City branches	Free
SI for transfer of funds to other banks	Free
Failure of SI due to insufficient fund	Free
Amendment of SI	Tk. 50
Cancellation of SI	Free

<b>Sweep</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
Sweep creation charge	Free
Sweep-in charge for each execution	Free
Sweep-out charge for each execution	Free
Amendment of sweep	Free

<b>SMS Alert for Account Transaction</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
Annual Fee BDT Account	Tk. 300
Annual Fee FCY Account	GBP A/C £4, EUR A/C €5, USD A/C \$6

# Investment Accounts

<b>Murabaha Fully Secured Finance (Retail)</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
Processing fee	Up to Tk. 5 lac	Tk. 2000
	Above Tk. 5 lac up to Tk. 10 lac	Tk. 3000
	Above Tk. 10 lac	Tk. 4000
Early settlement/Closing fee	No Fee	
Pre-payment/ Partial payment fee	No Fee	
Installment failure charge or penal charge	2% on overdue amount	

<b>Murabaha Fully Secured Finance (SME/CORPORATE/COMMERCIAL)</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
Processing fee	Up to Tk. 5 lac	Tk. 2000
	Above Tk. 5 lac up to Tk. 10 lac	Tk. 3000
	Above Tk. 10 lac	Tk. 4000
Early settlement/Closing fee	No Fee	
Pre-payment/ Partial payment fee	No Fee	
Installment failure charge or penal charge	2% on overdue amount	

<b>Manarah Personal Finance</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
Processing fee on the finance amount/loan processing fee	2%
Early settlement fee	Free
Pre-payment fee	Free
Installment failure charge or penal charge	Free
Fees for facility closure certificate	Free

<b>Manarah Auto Finance</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
Processing fee on the finance amount/loan processing fee	1%
Early settlement fee	Free
Pre-payment fee	Free
Installment failure charge or penal charge	Free
Fees for facility closure certificate	Free

<b>Manarah Home Finance</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
New finance/ new loan processing fee	1%
Finance on Takeover/ Takeover loan processing fee	Free
Finance on Takeover & Enhancement/ Takeover loan with home credit- Processing fee	Free
Early settlement fee	Free
Pre-payment fee	Free
Installment failure charge or penal charge	Free
Fees for facility closure certificate	Free
Vetting valuation charges	At actual
<b>Other Charges</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
Investment Outstanding Certificate (General)	Tk. 500
Investment Outstanding letter (In case of Takeover)	Tk. 2000
Photocopy of any charge documents or Property Documents	Tk. 1000
Investment Certificate/ Tax Certificate	Tk. 300
Photocopy of Sanction Letter/ BA Letter	Tk. 300
List of Original Documents	Tk. 500
Withdrawal of Original Title Deeds from Concern Office (Per Deed)	Tk. 2000
Restructure of investment tenure (tenure change)	Tk. 10,000
Vetting Valuation Charges	At actual
Security Replacement Fee (if approved by competent authority)	Tk. 15,000
Replacement or exclusion of Joint Applicant(s)/ co-applicant(s) except deceased account (Subject to credit approval)	Tk. 10,000
Partial Redemption of the security	Tk. 10,000
For Early settlement/ Takeover case: Redemption of mortgage/ cancellation of TPA of the property and security release (after 15 days from Investment Closing)	Tk. 4000
For all cases: Redemption of mortgage/ cancellation of TPA of the property and security release (after 15 days from Investment Closing)	Tk. 8000
Mutation deferral (if approved)	Tk. 2000
File Cancellation after approval & issuance of sanction letter	Tk. 1000
Profit rate mode conversion/ Change fee (where profit rate has been reduced)	Tk. 1000
Additional NOC after investment closing (for takeover cases)	Tk. 500

<b>Other Charges (Investment related)</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
CIB Charge	Tk. 200
Investment A/C Statement	Tk. 200
Change of car quotation	Tk. 500 per change



<b>Contact Point Verification (Effective from January 8, 2020)</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
Contact Point Verification – Regular	In station	Tk. 550
	Outstation	Tk. 650
Contact Point Verification – Additional Documents	Tk. 100 per verification	

## Remittance

<b>Disposal of remitted fund on A/C of home remittance</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
In local areas	PO Charge + Postage	
Other areas	DD/TT + Postage/SWIFT	

<b>Outward Remittance - FCY</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
FCY Draft/ TT Customer	0.15% of FDD amount, Min Tk. 500	
FCY Draft Non Customer	0.15% of FDD amount, Min Tk. 1000	
FCY draft on Bangladesh Bank (for clients)	Tk. 300	
SWIFT charge (through correspondent)	Min Tk. 500; Above USD \$ 1000/GBP 700/ SGD any amount – Tk. 800	
Additional SWIFT charge if TT is not through correspondent	Tk. 300	
Issuance of counter FCY Draft in favor of local banks	Tk. 200 per instance to be deducted from remitted fund	

<b>Inward Remittance - FCY</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
Purchase of foreign bank drafts	a)Tk. 0.25 per US \$ & per Euro b) Tk. 0.40 per GBP c) Other currencies at par with US\$	
Payment of any taka drafts issued by exchange house/foreign banks in abroad which are drawn on our bank (This shall include payment in cash, through account, transfer or by clearing)	No Fee	
Encashment of any foreign TT in taka at our counter	No Fee	
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 postage & other charges + Tk. 250 from the collected fund	

<b>Cancellation of FCY Draft/TT</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
FCY Draft Cancellation	Tk. 500
TT Cancellation	Tk. 500

<b>Local Currency (LCY) Cheque Collection</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
LCY chq collection within clearing house	Up to 50,000	Free
	Above 50,000 to below 5,00,000	Tk. 10
	Tk. 5,00,000 & above regular clearing	Tk. 25
	Tk. 5,00,000 & above Same Day/High Value Clearing	Tk. 60
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-man Tk. 1000	
Outstation chq collection. Commission- vide ODBC/OBC (outside CBL branches clearing zone)	0.15%, min Tk. 150-man Tk. 1500	
LCY inward cheque collection returned /unpaid	Tk. 100	
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	

<b>Foreign Currency (FCY) Cheque Collection</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
FCY chq collection (within Bangladesh)	0.10%, min Tk. 150 – max Tk. 1000
FCY chq collection (outside Bangladesh)	0.10%, min Tk. 500 – max Tk. 2000 + courier/postage charge
FCY cheque returned unpaid sent on collection	Tk. 300

<b>Cheque Purchase (LCY/FCY)</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
LCY cheque purchase	0.15%, min Tk. 500 – max Tk. 2000
FCY cheque purchase	2%, min Tk. 1000
FCY cheque return charge	Tk. 300
profit from the date of purchase	As per lending rate

<b>Issue of Travelers Cheque (TC) / FCY Notes</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
Issuance of TC, Customer	1% of the TC amount
Issuance of TC, Non-customer	1% of the TC amount
Endorsement fee, Customer	Tk. 200
Endorsement fee, Non-customer	Tk. 500
Issuance of cash FCY notes, Customer	0.5 % of the FCY amount, Min Tk. 300
Issuance of cash FCY notes, Non- customer	0.5 % of the FCY amount, Min Tk. 500

<b>Travelers Cheque / FCY (Cash) Encashment</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
TC encashment, Customer	0.5% of the TC amount, Min Tk. 300
TC encashment, Non-customer	1% of the TC amount, Min Tk. 600
Cash FCY encashment	Free

## Others

<b>IPO Refund</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
Online refund of unsuccessful IPO application	Tk. 10 per transfer

<b>Telex/SWIFT/FAX</b>		
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>	
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	

<b>Postage/ Mail/ Telephone</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
Registered cover	Tk. 50
Courier – within city	Tk. 30
Courier – inter city	Tk. 50
Courier – outside city	Courier’s actual charges + Tk. 200
Telephone charge	Tk. 50
Parcel	Tk. 50 per parcel for first 10 days & additional Tk. 5 for every subsequent 10 days or part thereof.

<b>Call Center</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
Registration Fee	Free

<b>Lien Mark</b>	
<b>Particulars</b>	<b>Proposed Fees/Charges of City Manarah</b>
Other bank's instrument kept under lien in our bank	Tk. 250
Our bank's instrument kept under lien in other bank	Tk. 250

<b>Auto Coupon Encashment Charge for Sanchay Patra/ WEDB/ DIB/DPB</b>		
<b>SP Type</b>	<b>Purchased before April 1, 2019</b>	<b>Purchased on or after April 1, 2019</b>
1 month profit bearing Sanchaypatra i.e. Family Sanchaypatra	Tk. 1200	Free
3 month profit bearing Sanchaypatra	Tk. 1000	Free
Pensioner Sanchaypatra, WEDB, DIB, DPB		
Bangladesh Sanchaypatra	Tk. 500	Free

<b>Please Note:</b>
1. This Schedule of Charges is only applicable for regular transactions to be paid by/reimbursed from the customer. Apart from the above, if any additional charges e.g. stamps duty, correspondent charges and other out-of-pocket expenses may incur which shall also be borne by the customer. 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. Any changes or modifications of any charges stated in this schedule would be notified & viewed through City Bank's website <a href="http://www.thecitybank.com.bd">www.thecitybank.com.bd</a> and it would be treated as a part of this schedule.