

SCHEDULE OF CHARGES

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Account Related Charges

Items	Citygem Members
Account maintenance fee Savings Account	Free
Account maintenance fee Current Account	Free
Dormant a/c activation fee	Free
Cheque book issuance fee (25 Leaves)	Tk. 15 per leaf 1 st cheque book free
SMS alert	Tk. 300 per annum

Statements and Certificates

Items	Citygem Members
Issuance of regular statement	Free
Duplicate statement	Free
Issuance of any Certificate	Free

Fund Transfer and Payment Services

Items	Citygem Members
Intercity cash deposit	Free
Intercity cash withdrawal	Free
Pay Order issuance fee	Tk. 150 on any amount
Cancellation of PO/DD/MT/TT	Tk. 150

Stop Payment

Items	Citygem Members
Stop payment-clearing cheque	Tk. 250
Stop payment-cash cheque	Tk. 250

Foreign Currency/DD/TT Issuance

Items	Citygem Members
Endorsement fee	Free
Issue of foreign currency notes	Free
FCY Draft/FTT	0.15% of FDD/FTT amount or min Tk. 1000, max Tk. 5000
FCY Draft/TT cancellation	Tk. 250

Locker Service

Items	Citygem Members
Citygem lockers subject to availability	Large: Tk. 10000

Loans and Advances

Personal Loan	Citygem Members
Loan processing fee	1% of the loan amount
Early settlement fee	2% of the outstanding amount
Partial payment fee (minimum 30% of the outstanding)	2% of the partial payment

Auto Loan	Citygem Members
Loan processing fee	1% of the loan amount
Early settlement fee	2% of the outstanding amount

Partial payment fee (minimum 30% of the outstanding)	2% of the partial payment
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Home Loan & Credit	Citygem Members
Loan processing fee	Loan amount up to Tk. 50 lacs: 1.25 % or Tk. 50,000 whichever is lower Loan amount above Tk. 50 lac -up to Tk. 1 crore: 1% or Tk. 90,000 whichever is lower Loan amount above Tk. 1 crore: 1% or Tk. 175,000 whichever is lower
Early settlement fee	2% of the outstanding amount
Partial payment fee	2% of the partial payment

Cards

Annual Fee on Primary Credit Cards	Citygem Members
American Express® Credit Card (Local)	50% waiver on the regular charges of the Credit Cards
American Express® Credit Card (Dual)	
American Express® Gold Credit Card (Dual)	

Annual Fee on Debit Cards	Citygem Members
Annual fee on Debit Card	Tk. 500 (Master Platinum Debit Card), Tk. 300 (The CityMaxX Card)
Statement retrieval fee (per statement)	Free

CCTV Footage Retrieval

Items	Citygem Members
CCTV footage charges	Within Dhaka Tk. 1000/footage Up to Tk. 5000 Outside Dhaka Tk. 2500/footage Up to Tk. 7000

Security Items

Items	Citygem Members
Undelivered cheque book destruction	Free

Notes:

- Charges not mentioned above will fall under general retail banking Schedule of Charges.
- Bank reserves the right to change/amend this Schedule of Charge as per Bangladesh Bank guideline which would be updated on www.thecitybank.com and www.citygem.com.bd
- VAT is applicable @ 15% on all fees and charges.
- Correspondent/other charges, if any, will be additionally recovered from customer and member.