



## Schedule of Charges

Updated on 10-03-2019

## Deposit Accounts

### Current Accounts

*(Minimum account opening balance TK. 10,000)*

BDT account maintenance fee (including OD Account)	TK. 500 half yearly
FCY account maintenance fee	TK. 500 (Eqv) half yearly
Closing of account	TK. 300

### General Savings Account

*(Minimum account opening balance TK. 10,000)*

Account Maintenance Fee	Average Balance up to TK. 5,000 Nil
	Average Balance between TK. 5,000 and TK. 25,000 - TK. 100 half yearly
	Average Balance above TK. 25,000 - TK. 300 half yearly
Closing of account	TK. 200

### Basic Savings Account

*(Minimum account opening balance TK. 10)*

Account maintenance fee	Nil
Closing of account	TK. 200

### STD Account

*(Minimum account opening balance TK. 10,000)*

Account maintenance fee	Average Balance up to TK. 5,000 Nil
	Average Balance between TK. 5,000 and TK.25,000 - TK. 100 half yearly
	Average Balance above TK. 25,000 - TK. 300 half yearly
Closing of account	TK. 200

### High Value Savings Account

*(Minimum account opening balance TK. 10,000)*

Account maintenance fee	Average Balance up to TK. 5,000 Nil
	Average Balance between TK. 5,000 and TK.25,000 - TK. 100 half yearly
	Average Balance above TK. 25,000 - TK. 300 half yearly
Closing of account	TK. 200

### Savings Delight Account

*(Minimum account opening balance TK. 100,000)*

Account maintenance fee	Average Balance up to TK. 5,000 Nil
	Average Balance between TK. 5,000 and TK.25,000 – TK. 100 half yearly
	Average Balance above TK. 25,000 - TK. 150 half yearly
Cheque Book Charge	See Cheque Book Section
Internet Banking	Free
Pay Order	Tk. 75
Passport Endorsement Fee	Free for account holder only
Closing of account	Tk. 200

<b>Alo General Savings Account</b>	
<i>(Minimum account opening balance TK. 1,000)</i>	
Account Maintenance Fee	Average Balance up to TK.5,000- Nil
	Average Balance between Tk. 5,000 and Tk. 25,000- Tk. 100 Half Yearly
	Average Balance above Tk. 25,000 - Tk. 300 Half Yearly
Cheque Book Charge	First Cheque book Free
Standing Instruction Setup	Free
Closing of Account	Tk. 200
<b>Alo High Value Savings Account</b>	
<i>(Minimum account opening balance TK. 5,000)</i>	
Account Maintenance Fee	Average Balance up to TK.5,000- Nil
	Average Balance between Tk. 5,000 and Tk. 25,000- Tk. 100 Half Yearly
	Average Balance above Tk. 25,000 - Tk. 300 Half Yearly
Cheque Book Charge	First Cheque book Free, 2nd and onwards chequebook free if Tk. 25,000 average balance maintained in account
Locker Charge	5% discount on regular charge
Student File Processing Fee	10% discount on first year opening charge
Medical File Processing Fee	10% discount on first year opening charge
Standing Instruction Setup	Free
Closing of Account	Tk. 200
<b>Alo Savings Delight Account</b>	
<i>(Minimum account opening balance TK. 100,000)</i>	
Account Maintenance Fee	Average Balance up to TK.5,000- Nil
	Average Balance between Tk. 5,000 and Tk. 25,000- Tk. 100 Half Yearly
	Average Balance above Tk. 25,000 - Tk. 150 Half Yearly
Cheque Book Charge	First Cheque book Free, 2nd and onwards cheque book free if Tk. 100,000 average balance maintained in account
Locker Charge	10% discount on regular charge
Student File Processing Fee	25% discount on first year opening charge
Medical File Processing Fee	25% discount on first year opening charge
Passport Endorsement Fee	Free for Account Holders only
Standing Instruction Setup	Free
Closing of Account	Tk. 200
<b>Seniors' Savings Account</b>	
<i>(Minimum account opening balance TK. 100,000)</i>	
Account maintenance fee	Average Balance up to TK. 5,000 Nil
	Average Balance between TK. 5,000 and TK. 25,000 – TK. 100 half yearly
	Average Balance above TK. 25,000 - TK. 300 half yearly
Cheque Book Charge	1 <sup>st</sup> Cheque Book Free
Locker Charge	50% Discount for 1 <sup>st</sup> Year only
Student File Processing Fee	25% Discount

Passport Endorsement Fee	Free for account holder only	
Closing of account	Tk. 200	
<b>Student Savings Account</b>		
<i>(Minimum account opening balance TK. 100)</i>		
Account maintenance fee	Free	
Closing of account	Free	
<b>New Born's Savings Account</b>		
<i>(Minimum account opening balance TK. 1,000)</i>		
Account maintenance fee	Average Balance up to TK. 5,000 Nil	
	Average Balance between TK. 5,000 and TK.25,000 - TK. 100 half yearly	
	Average Balance above TK. 25,000 - TK. 300 half yearly	
Closing of account	TK. 200	
<b>RMG Workers' Account</b>		
<i>(Minimum account opening balance TK. 100)</i>		
Account maintenance fee	Nil	
Closing of account	Nil	
Cash withdrawal Slip (Over the counter)	Free	
<b>Foreign Currency Account (USD/GBP/EUR)</b>		
Account maintenance fee	USD 7, GBP 4, EUR 4 half yearly	
Closing of Account	USD 4, GBP 2.5, EUR 2.5	
<b>RFCD Account</b>		
Account maintenance fee	USD 7, GBP 4, EUR 4 half yearly	
Closing of Account	USD 4, GBP 2.5, EUR 2.5	
<b>Term Deposits</b>		
Fixed Deposit Account		
<i>(Minimum account opening balance TK. 50,000)</i>		
Monthly Interest Paying FD Account		
<i>(Minimum account opening balance TK. 50,000)</i>		
Double Money FD Account		
<i>(Minimum account opening balance TK. 50,000)</i>		
<b>Auto Coupon Encashment Charge for Sanchay Patra/ WEDB/ DIB/ DPB</b>		
<b>SP Type</b>	<b>Purchased before January 1, 2014</b>	<b>Purchased on or after January 1, 2014</b>
1 Month interest bearing Sanchaypatra i.e. Family Sanchaypatra	Tk. 700	Tk. 1200
3 Month interest bearing Sanchaypatra	Tk. 500	Tk. 1000
Pensioner Sanchaypatram, WEDB,DIB,DPB		
Bangladesh Sanchaypatra (BSP)	Service not Available	Tk. 500

<b>Monthly Deposit Schemes</b>	
Insurance Backed DPS Account	
<i>(Minimum account opening balance TK. 500)</i>	
Penalty for installment failure	at 3% on installment arrear(s) at the time of realization of the next installment or Tk. 200 whichever is higher
<b>General DPS Account</b>	
<i>(Minimum account opening balance TK. 500)</i>	
Penalty for installment failure	at 2% on installment arrear(s) for the number of month(s) the installment(s) have been due.
<b>Other Services: Deposit Accounts</b>	
All regular statement	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
Dormant Account Activation Charges	Tk. 200
<b>Cheque Book Issue Charge</b>	
*For Employee Banking accounts Cheque Book Charge will be decided as per agreement	
<b>Current Account:</b>	
For all SME segments	Tk. 10 per leaf
For all other segments	Tk. 12 per leaf
City Express Cash Account	Tk. 12 per leaf
General Savings Account/ Basic Savings Account	Tk. 12 per leaf
<b>STD Account:</b>	
For all SME segments	Tk. 10 per leaf
For all other segments	Tk. 12 per leaf
High Value Savings Account	Tk. 12 per leaf
Savings Delight Account	First book free, onwards, Tk. 12 per leaf
Seniors' Savings Account	First book free, onwards, Tk. 12 per leaf
Student Savings Account (College Plan Only)	Tk. 12 per leaf
RMG Workers' Account	N/A
Insta Pack	First two book free, onwards, Tk. 12 per leaf
Foreign Currency Account (25 Leaves)	USD 5, GBP 3.75, EUR 3.75 per book
RFCD Account	Not Available
Cash Withdrawal Slip (for emergency use only)	Tk. 200 per slip
<b>Debit Card Issue Charge</b>	
*For Employee Banking accounts Debit Card Charge will be decided as per agreement	
Citymax Card	Tk. 500
Master Card	Tk. 500
Visa Card	Tk. 500
<b>Retail Credit Facilities</b>	
<b>Secured Loan</b>	

Loan processing fee	Up to Tk. 500K – Tk. 2000,
	Above Tk. 500K to Tk. 1000K - Tk. 3000
	Above Tk. 1000K – Tk. 4000
Early settlement fee	Tk. 0.50% of the outstanding amount
Pre payment fee	Tk. 1% of the prepaid amount
Penal Charge	Tk. 2% on overdue amount
<b>Secured Overdraft</b>	
Loan processing & Limit Enhancement Fee	Up to Tk. 500K – Tk. 2000,
	Above Tk. 500K to Tk. 1000K - Tk. 3000
	Above Tk. 1000K – Tk. 4000
Renewal Fee	Tk. 1000
<b>Secured Loan – Bullet Payment</b>	
Loan processing & Limit Enhancement Fee	Up to Tk. 500K – Tk. 2000,
	Above Tk. 500K to Tk. 1000K - Tk. 3000
	Above Tk. 1000K – Tk. 4000
Early settlement fee	Tk. 0.50% of the outstanding amount
Pre payment fee	Tk. 1% of the prepaid amount
Penal Charge	Tk. 2% on overdue amount
Renewal Fee	Against CBL Securities - Tk. 1000
	Other Banks & NBFIs' securities – Tk. 5,000
<b>Personal Loan</b>	
Loan processing Fee	2%
Early settlement fee (Before 12 months)	2% of the loan outstanding
Early settlement fee (After 12 months)	1% of the loan outstanding
Prepayment Fee (minimum 30% of the outstanding)	2% of the prepaid amount
Loan re-scheduling fee	1% of loan outstanding
Penal Charge	2% on the arrear amount
<b>Auto Loan</b>	
Loan processing Fee	1%
Early settlement fee (Before 12 months)	2% of the loan outstanding
Early settlement fee (After 12 months)	1% of the loan outstanding
Pre Payment Fee (minimum 30% of the outstanding)	1% of the prepaid amount
Loan re-scheduling fee	1% of loan outstanding
Penal Charge	2% on the arrear amount
<b>Partial Secured Loan</b>	
Loan Processing Fee	2% on the unsecured amount only
Early settlement fee	2% of the loan outstanding on unsecured portion
Pre Payment Fee (after 6 months; minimum 30% of the o/s)	1% of the prepaid amount
Penal Charge (Unsecured Portion)	2% on the overdue amount
Penal Charge (Secured Portion)	2% on the EOL amount

<b>Home Loan</b>	
New Loan Processing Fee	1% of the Loan Amount
Takeover Loan Processing Fee	Free
Takeover Loan with Home Credit – Processing Fee	Free
Early settlement fee (up to 5 Years)	2% of the outstanding amount
Early settlement fee (between 5 – 10 Years)	1% of the outstanding amount
Early settlement fee (after 10 Years)	0.5% of the outstanding amount
Partial Payment Fee (up to 5 Years)	2% of the outstanding amount
Partial Payment Fee (after 5 Years)	1% of the outstanding amount
Penal Charge	2% on overdue amount
Re-schedule fee	Free
Vetting valuation charges	At actual
<b>Other Charges – Retail Credit</b>	
CIB Charge	Tk. 200
Contact Point Verification – Regular	Tk. 550
Contact Point Verification – Additional Documents	Tk. 100 per verification
Change of Car quotation	Tk. 500 per change
Loan Account statement	TK. 200
Loan Outstanding Certificate	TK. 200
<b>Fund Transfer/Payment Services: Cheque Collection/Purchase</b>	
<b>For all other Accounts: (Except Easy &amp; Easy Plus Accounts)</b>	
<b>Cash Withdrawal (Intercity)</b>	
Up to TK. 50K	Tk. 50
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K	Tk. 2,500
<b>Cash Deposit (Intercity)</b>	
Up to TK. 50K	Tk. 50
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K	Tk. 2,500
<b>For EASY CURRENT ACCOUNT (Inter City)</b>	
<i>In the last 6 months, Product AMB maintained</i>	
<b>Cash Withdrawal (Intercity)</b>	
Up to TK. 50K	Free
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500

Above TK. 5000K to 10000K	Tk. 2,500
Above TK. 10000K	Tk. 5,000
<b>Cash Deposit (Intercity)</b>	
Up to TK. 50K	Free
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K to 10000K	Tk. 2,500
Above TK. 10000K	Tk. 5,000
<b><i>In the last 6 months, Product AMB not maintained</i></b>	
<b>Cash Withdrawal (Intercity)</b>	
Up to TK. 50K	Tk. 50
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K to 10000K	Tk. 2,500
Above TK. 10000K	Tk. 5,000
<b>Cash Deposit (Intercity)</b>	
Up to TK. 50K	Tk. 50
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K	Tk. 2,500
<b>For EASY PLUS CURRENT ACCOUNT (Inter City)</b>	
<b><i>In the last 6 months, Product AMB maintained</i></b>	
<b>Cash Withdrawal (Intercity)</b>	
Up to TK. 200K	Free
Above TK. 200K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K to 10000K	Tk. 2,500
Above TK. 10000K	Tk. 5,000
<b>Cash Deposit (Intercity)</b>	
Up to TK. 200K	Free
Above TK. 200K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K to 10000K	Tk. 2,500
Above TK. 10000K	Tk. 5,000
<b><i>In the last 6 months, Product AMB not maintained</i></b>	



<b>Cash Withdrawal (Intercity)</b>	
Up to TK. 50K	Tk. 50
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K to 10000K	Tk. 2,500
Above TK. 10000K	Tk. 5,000
<b>Cash Deposit (Intercity)</b>	
Up to TK. 50K	Tk. 50
Above TK. 50K to TK. 100K	Tk. 100
Above TK. 100K to TK. 500K	Tk. 300
Above TK. 500K to TK. 1000K	Tk. 400
Above TK. 1000K to 5000K	Tk. 1,500
Above TK. 5000K	Tk. 2,500
All cheque/cash withdrawal/deposit within city	Free
<b>Local Fund Transfer</b>	
A/C to A/C Fund Transfer through Fund Transfer Form	Tk. 250
(*Within Same Customer ID – Free)	
Pay Order issue: Customer	TK. 100 on any amount
Pay Order issue: Non Customer	TK. 200 on any amount
Bangladesh Bank cheque issuance	TK. 200
Demand Draft (DD)/ Telegraphic Transfer/ Money Transfer	Customer – 0.15% of the DD amount, Min Tk.150 Non Customer – 0.15% of the DD amount, Min Tk. 200
Issuance of Bangladesh Bank Cheque	Tk. 200
Issuance of duplicate instrument	Tk. 500 (Including the stamp charges)
Payment through RTGS	Tk. 100
<b>Cancellation Local Fund Transfer</b>	
Cancellation of DD/TT/MT/PO/ BB Cheque	Tk. 300
Stop payment on clearing cheque	Tk. 500 Per Instruction (Through Branch/Call Center/ City Touch)
Stop payment on cash cheque(s)	
Stop payment on entire cheque book	
<b>Standing Instruction (SI)</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>		
Sweep creation charge	Free	
Sweep-in charge for each execution	Free	
Sweep-out charge for each execution	Free	
Amendment of sweep	Free	
<b>IPO Refund/ Dividend Processing</b>		
Online processing of Dividend/ Refund Warrants	TK. 10 per transfer	
<b>Disposal of remitted fund on A/C of home remittance</b>		
In local areas	PO Charge + Postage	
Other areas	DD/TT + Postage/SWIFT	
<b>Outward Remittance – FCY</b>		
FCY Draft/ TT Customer	0.15% of FDD amount, Min TK. 500	
FCY Draft Non-customer	0.15% of FDD amount, Min TK. 1,000	
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>		
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 draft issued by exchange houses/ foreign bank in abroad which are drawn on our bank	No Fee	
Encashment of any foreign TT in Taka at our counter	No Fee	
Collection of proceeds from local banks of any draft in Fcy which are collected outside clearing house	Tk. 500 per instrument	
Collection of foreign currency draft from abroad	At actual of postage & other charges etc. + TK.250 from the collected fund	
<b>Cancellation of FCY Draft/TT</b>		
FCY draft / TT cancellation	TK. 500	
<b>Local Currency (LCY) Cheque Collection</b>		
LCY chq collection within clearing house	Up to Tk. 50,000	Free
	Above 50,000 to Below 5,00,000	Tk. 10
	Tk. 5,00,000 & Above for Regular Clearing	Tk. 25
	Tk. 5,00,000 & Above for Same Day/High value Clearing	Tk. 60

LCY Cheque collection where 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. 1000
Outstation chq collection. Commission-vide ODBC/OBC (outside CBL branches clearing zone)	0.15%, min TK. 150 – max Tk. 1500
LCY cheque collection returned unpaid	TK. 100
Outward clearing cheque – Return for any reason	Free
Inward clearing cheque – insufficient fund only	Tk. 500
Inward clearing cheque – for other reason	Free
<b>Foreign Currency (FCY) Cheque Collection</b>	
FCY cheque collection (within Bangladesh)	0.10%, min TK. 150 – max Tk. 1000
FCY cheque collection (outside Bangladesh)	0.15%, min TK. 500 – max Tk. 2000 + courier/postage charge applicable
FCY cheque returned unpaid sent on collection	TK. 300
<b>Cheque Purchase (LCY/FCY)</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
Interest from the date of purchase	As per lending rate
<b>Other Services: All Other Accounts</b>	
<b>Issue of Travelers Cheque (TC) / FCY Notes</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 Cheques /FCY (Cash) Encashment</b>	
TC encashment, Customer	0.5%, of the TC amount, Min TK. 300
TC encashment, Non-customer	0.1%, of the TC amount, Min TK. 600
Cash FCY encashment	Free
<b>Students File</b>	
Opening Charge	TK. 5,500
Renewal	TK. 5,000
<b>Medical File</b>	
For any countries	TK. 5,000
<b>Lockers</b>	
Small	TK. 4,000 annually
Medium	TK. 5,500 annually
Large	TK. 7,500 annually

Replacement of lost keys	At actual	
<b>Certificates/Reports</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 bond/ securities	Tk. 200	
Certificate of BO account opening	Tk. 100	
Duplicate savings certificate	Tk. 300	
Duplicate advice more than 6 months old (per item)	Tk. 200	
Fees for loan closure certificate	No Fee	
FCy Cash/ TC Encashment certificate	Tk. 200	
Certificate of FCy equivalent balance	Tk. 200	
Account confirmation certificate	Tk. 100	
FDD Certificate	Tk. 100	
BO Certificate	Tk. 100	
Certificate of Inward Remittance (through CBL NRB)	Free	
<b>Telex/ SWIFT/ FAX</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>		
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.	
<b>Citytouch – Digital Banking</b>		
Annual Subscription Fee	Free	
Outward Fund Transfer (EFT)	Free	
Mobile Top up	Free	
Internet Bill Payment	Free	
Tuition Fee Payment	2% of Fee, Min Tk. 10 – Max Tk. 200	
Utility Bill Payment (Public Utility Service Company)	2% of the due amount, Min Tk. 10 – Max Tk. 50	
Cheque Book Request	Free	
<b>SMS Alert</b>		

Annual Fee BDT Account	Tk. 300
Annual Fee FCY Account	GBP A/C £4, EUR A/C €5, USD A/C \$6
<b>Call Center</b>	
Registration Fee	Free
<b>Lien Mark</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
Please Note:	
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. 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.	