

## Fees & Charges of VISA Credit Cards

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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 1000 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	1%	1%
City Shield Coverage Fee <sup>5</sup>	0.35%	0.35%
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>6</sup>	USD 2 Applicable for lien card	BDT 150
SMS Notification Fee <sup>7</sup>	USD 3	BDT 200
Minimum Due for Monthly Repayment <sup>8</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 bKash	N/A	BDT 35
Fund Loading from bKash Add Money Service	N/A	2%
PIN Re-generation Fee	USD 7	BDT 500
Processing fee for fund transfer from Citytouch to CASA and bKash Account	N/A	BDT 100 or 2% whichever is higher
Processing fee for fund transfer from Citytouch to bKash Account	N/A	BDT 100 or 2% whichever is higher
Auto Limit Enhancement Execution Fee	N/A	BDT 300
Secured Card Pre-closure Fee (Cards closed within 1 year)	N/A	BDT 1000

**Updated as of 01 December 2020**

**Updated Fees & Charges will be applicable from 01 January 2021**

*\*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*

*\* 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
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 on the remaining balance from last date of payment until the date of full payment.
5. Facility not valid for 2 months overdue card accounts. Cardholders will be charged 0.35% City Shield Coverage Fee of total card outstanding on a monthly basis on the months' end outstanding balance
6. Applicable for all new Card applicants and credit limit enhancement
7. 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
8. 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

#### 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