



Schedule of Charges

Effective from 1 February, 2010



City Branches

- DHAKA ZONE**
 B.B. Avenue Branch +88 02 9552279
 Bow Bazar Branch +88 01711404157
 Bhairab Bazar Branch +88 02 9553137
 Dhaka Chamber Branch +88 02 8824575
 Dhanmondi Branch +88 02 9124475
 DSE Nikunja Branch +88 02 8964013
 Foreign Exchange Branch +88 02 9551239
 Gulshan Branch +88 02 8855363
 Gulshan Avenue Branch +88 02 8813483
 Imamgonj Branch +88 02 7316498
 Islami Banking Branch +88 02 7177038
 Islampur Road Branch +88 02 7391920
 Johnson Road Branch +88 02 7115439
 Kawran Bazar Branch +88 02 9130351
 Kaliganj Branch +8 802 7772857
 Manikganj Branch +88 0651 61616
 Madhabdi Branch +88 06257 56222
 Mirpur Branch +88 02 9002891
 Mouchak Branch +88 02 9357717
 Mymensingh Branch +88 091 67493
 New Market Branch +88 02 8614070
 Nowabpur Branch +88 02 9558087
 Nowabganj Branch +88 038943 88079
- Narsinghdi Branch +88 02 9462456
 Netaiganj Branch +88 02 7631710
 Principal Office +88 02 9553137
 Pragati Sarani Branch +88 02 8824575
 Posta Branch +88 02 8612019
 Rekabi Bazar Branch +88 0691 62525
 Shaymoli Branch +88 02 8150369
 Sadarghat Branch +88 02 7122714
 Tongi Branch +88 02 9800253
 Tangail Branch +88 0921 54065
 Tan Bazar Branch +88 02 7633143
 Urdu Road Branch +88 02 7318221
 Uttara Branch +88 02 8953695
 VIP Road Branch +88 02 9348947
 Zinzira Branch +88 02 7778742
- Jubilee Road Branch +88 031 612104
 Kadamtoli Branch +88 031 712006
 Khatunganj Branch +88 031 638054
 Lakshmpur Branch +88 0381 55370
 O.R. Nizam Road Branch +88 031 654432
 Pahartali Branch +88 031 751570
 Patherhat Branch +88 031 2571175
 Prabantak Branch +88 031 2555584
 Satkania Branch +88 03036 56337
- COMILLA ZONE**
 Comilla Branch +88 081 65514
 Chandpur Branch +88 0841 63682
 Chouddgram Branch +88 08020 56181
 Daulatganj Branch +88 08032 51390
 Hajiganj Branch +88 08424 75369
 Kachua Branch +88 08425 56226
- CHITTAGONG ZONE**
 Agrabad Branch +88 031 716210
 Anderkilla Branch +88 031 613476
 Bandartila Branch +88 031 742200
 Chawkbazar Branch +88 031 2551697
 Chowmuhani Branch +88 0321 52068
 Cox's Bazar Branch +88 0341 64385
 Feni Branch +88 0331 73311
- SYLHET ZONE**
 Amberkhana Branch +88 0821 715516
 Bandar Bazar Branch +88 0821 714552
 Beani Bazar Branch +88 08223 56005
 Brahmanbaria Branch +88 0851 58160
 Bishwanath Branch +88 08224 56122
 Dhaka Dakshin Branch +88 037995 87016
- Bogra ZONE**
 Bogra Branch +88 051 65835
 Chapai Nawabgonj Branch +88 0781 55025
 Dinajpur Branch +88 0531 64707
 Gobindaganj Branch +88 05423 75074
 Pabna Branch +88 0731 65576
 Rajshahi Branch +88 0721774648
 Rangpur Branch +88 0521 63538
 Serajganj Branch +88 0751 62489
 Sherpur Branch +88 05029 77216
 Saidpur Branch +88 05526 72350
- KHULNA ZONE**
 Barishal Branch +88 0431 64139
 Benapole Branch +88 04228 75625
 Faridpur Branch +88 0631 62668
 Jessore Branch +88 0421 65920
 Khulna Branch +88 041 720380
 Kushtia Branch +88 071 61850
 Satkhira Branch +88 0471 63223

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 Tel: 02 8813483, 8814375, 8813126 Fax: 880 2 9884446 Email: info@thecitybank.com
 Web: www.thecitybank.com SWIFT: CIBLBDDH

Item	Charge
Application/Confirmation of Test (Applicable for other banks only)	Tk. 500 per new test or confirmation.
Duplicate Savings Certificate/ Declaration in Lieu	Tk. 300 per instance
Duplicate advice more than 6 months old (per advice)	Tk. 200 per instance

Telex/ SWIFT/ FAX	
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

Postage / Mail / Telephone	
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.

Others	
Disposal of remitted fund on A/C of home remittance	a) In local areas charges of PO & postage b) Other areas charges of DD/TT plus postage/swift c) Same charges through IBCA also

City Wallet	
Annual Fee	Tk. 200
Balance Enquiry	Free
A/C Statement Enquiry	Free
PIN Charge	Free

i-Banking	
Annual Fee	Free
Balance Enquiry	Free
A/C Statement enquiry	Free
PIN Charge	Free

- Bank reserves the right to amend this Schedule of Charge as per Bangladesh Bank guideline which to be updated on www.thecitybank.com
- VAT is applicable @ 15% on all fees and charges mentioned here.

Item	Charge
Statement Retrieval Fee	Tk. 50 for all type of card
Voucher Retrieval Fee	Gold- USD 5 for Dual and Tk. 100 for local Silver-USD 5 for Dual and 100 for Local
Out of Town Cheque Collection Fee	Gold- USD 10 for Dual and Tk. 100 for local Silver-USD 10 for Dual and 100 for Local
Cheque Return Fee	Gold- USD 10 for Dual and Tk. 100 for local Silver-USD 10 for Dual and 100 for Local
Certificate	Gold- USD 5 for Dual and Tk. 100 for local Silver-USD 5 for Dual and 100 for Local
PIN Replacement Fee	Tk. 150 for all type of card
Monthly Repayment	Minimum Due- Full higher of 5% of closing balance or BDT 500 Due Date -15 days after the statement date

Debit Card	
Annual Fee	Tk. 500 per annum
Card Replacement Fee	Tk. 300 per replacement
PIN Replacement Fee	Tk. 150 per replacement.
Cash Withdrawal at CBL ATM's	No fees
Cash Withdrawal at DBBL ATM	Tk. 12 per transaction

Other Services - All Account	
Student File	
For SAARC Countries - Customer	Tk. 4000
Renewal (SAARC)	Tk. 3500
For other than SAARC Countries - Customer	Tk. 5500
Renewal (other than SAARC)	Tk. 5000

Lockers	
Fees - Small	Tk. 2,500
Fees - Medium	Tk. 3,000
Fees - Large	Tk. 4,000
Replacement of lost keys	Tk. 500

Certificates / Reports	
Half Yearly Balance Confirmation Certificates	No Fee
Additional Balance Confirmation Certificates	Tk. 200
Certificate for AIT	Tk. 300
Issuance of Solvency Certificate	Tk. 500
Certificate for Inward Remittance	Tk. 300
Certificate of Encashment of Bonds/Securities	Tk. 100
Bank Certificate Required by BO Account Holders	Tk. 100

VAT is applicable @ 15% on fees and charges

Item	Charge
Cards	
Fees Charges for American Express Credit Card	
Annual Fee	Local -Tk. 1500 Dual- Tk. 2000 Gold Dual- Tk. 4000
Supplementary Card Annual Fee	Local -Tk. 750 Dual- Tk. 1000 Gold Dual- Tk. 2000
Card Replacement Fee	Local -Tk. 300 Dual- Tk. 500 Gold Dual- Tk. 750
PIN Replacement Fee	Local -Tk. 200 Dual- Tk. 300 Gold Dual- Tk. 500
Late Payment Fee	Local -Tk. 200 Dual- Tk. 300, USD 10 Gold Dual- Tk. 500, USD 10
Cash Advance Fee (On Us)	Free
Cash Advance Fee (Remote On Us)	Dual- USD 3 or 2% Gold Dual- USD 3 or 2%
Over Limit Charge	Local -Tk. 300 Dual- Tk. 500, USD 15 Gold Dual- Tk. 750, USD 15
Interest (EMI)	24% For all type of card
Card Cheque Book Fee (10 leaves)	Tk. 100 for all type of card
Card Cheque Processing Fee	1% for all type of card
Out of Town Cheque Collection Fee	Tk. 100 for all type of card
Cheque Return Fee	Tk. 50 for all type of card
Mark up	Local -N/A Dual- 2% Gold Dual- 2%
City Shield Insurance Premium	0.30% for all type of card
Balance Transfer Fee	1% for all type of card
Balance Transfer Interest	22% for all type of card
1. 1st Supplementary Card is Free: this charge is for second one and onwards.	
2. City Bank American Express Card Bank ATMs	
3. City Bank American Express Card ATMs, per transaction USD 3 or 2% whichever is higher.	

Fees Charges for City Card (VISA)	
Annual Fee (Primary Card)	Gold- Tk. 2000 for Dual and Tk. 1500 for local Silver-Tk. 1500 for Dual and Tk. 750 for Local
Supplementary Card Annual Fee	First one free and Subsequent Ones are half of basic card
Card Replacement Fee	Gold- BDT 600 for Dual and BDT 400 for local Silver- BDT 600 for Dual and BDT 200 for Local
Late Payment Fee	Gold- USD 10 for Dual and Tk. 300 for local Silver-USD 10 for Dual and Tk. 200 for Local
Over Limit Fee	Gold- USD 15 for Dual and Tk. 500 for local Silver-USD 15 for Dual and Tk. 200 for Local

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Item	Charge
Current Account	
Minimum Account Opening Balance	Tk. 10,000
A/C Maintenance Fee - BDT Account	Tk. 300 ½ Yearly
A/C Maintenance Fee - FCY Account	Eqv. BDT 300 ½ Yearly
Closing of Account	Tk. 300
Maintenance Fee - Overdraft Account	Tk. 300 ½ Yearly
Charges for Transfer of A/C	Tk. 300 plus actual postage charge
Cheque Book Issue Fee - BDT/FC	Per leaf Tk. 3

Savings Account	
Minimum Account Opening Balance	Tk. 10,000
A/C Maintenance Fee	Tk. 300 ½ Yearly
Closing of Account	Tk. 200
Charges for Transfer of A/C	Tk. 300 plus actual postage charge
Cheque Book Issue Fee	Per leaf Tk. 3

STD Account	
Minimum Account Opening Balance	Tk. 10,000
A/C Maintenance Fee - BDT Account	Tk. 250 ½ Yearly
Closing of Account	Tk. 200
Charges for Transfer of A/C	Tk. 500 plus actual postage charge
Cheque Book Issue Fee	Per leaf Tk. 4

City Onayash	
Minimum Account Opening Balance	Tk. 10,000
Minimum Balance Fee	No fee
A/C Maintenance Fee	Tk. 300 ½ Yearly
Closing of Account	Tk. 200
Charges for Transfer of A/C	Tk. 500 plus actual postage charge
Cheque Book Issue Fee	Per leaf Tk. 5

City Projonmo	
Minimum Account Opening Balance	Tk. 500
Charges for Transfer of A/C	Tk. 300 plus actual postage charge
Penalty for Installment Failure	@Tk. 3% on installment arrear(s) at the time of realization of the next installment or Tk. 200 whichever is higher.

City Shomridhhi	
Minimum Account Opening Balance	Tk. 500
Charges for Transfer of A/C	Tk. 300 plus actual postage charge
Penalty for Installment Failure	@Tk. 2% on installment arrear(s) at the time of realization of the next installment.

Fixed Deposit (FDR)	
Minimum Account Opening Balance	Tk. 50,000
City Ichchapuron	
Minimum Account Opening Balance	Tk. 50,000
Charges for Transfer of A/C	Tk. 300 plus actual postage charge

VAT is applicable @ 15% on fees and charges

Item	Charge
New Lakhpati Savings Scheme (Discontinued Product)	
Minimum Account Opening Balance	Tk. 1,000
Charges For Transfer of A/C	Tk. 250 plus actual postage charge
Penalty for Installment Failure	@Tk. 5% on installment arrear(s) at the time of realization of the next installment.

Deposit Schemes (discontinued product)	
Charges for Transfer of A/C	Tk. 300 per transaction

Account – Statement Charges	
Current/ Saving/ Onayesh/ STD/ City Express Cash- Regular Statement (half yearly basis)	Free
Account statement on Deposit Schemes	Tk. 250 per instruction
Duplicate Statement (over 06 months old)	Tk. 200
Stop Printing of Statement/ Hold Mail (per instruction)	No fee
City Bank Statement Verification (when those are sent to us for verification by embassies, other bank etc)	Tk. 300

City Express (Loan)	
Loan Processing Fee	Upto Tk. 500K -Tk. 1,000, Above Tk. 500K to Tk. 1,000K - Tk. 1,500, Above Tk. 1,000K- Tk. 2,000.
Early Settlement Fee	0.50% of the outstanding amount
Pre Payment Fee	1% of the prepaid amount
Penal Charge	3% on arrear amount
Security Replacement Fee	Tk. 500 per instruction
Fees for Loan Closure Certificate	No fees

City Express (Cash)	
Loan Processing Fee	Upto Tk. 500K -Tk. 1,000, Above Tk. 500K to Tk. 1,000K -Tk. 1,500, Above Tk. 1,000K- Tk. 2,000.
Renewal Fee	Tk. 1,000
Penal Charge	Additional 3% on EOL amount
Security Replacement Fee	Tk. 500 per instruction
Fees for Loan Closure Certificate	No fees
Limit Enhancement Fee	0.50% on enhancement amount
A/C Maintenance Fee	Tk. 300. ½ Yearly
Closing of Account	Tk. 300
Cheque Book Issue Fee	Per Leaf Tk. 4

City Solution	
Loan Processing Fee	1.50% of loan amount
Early Settlement Fee (before 12 months)	2% of loan outstanding
Early Settlement Fee (after 12 months)	1% of loan outstanding
Pre Payment Fee (minimum 30% of outstanding)	1% of the prepaid amount
Penal Charge	3% on arrear amount
Loan re-schedulement	1% of loan outstanding
Fees for Loan Closure Certificate Fee	No fee
CIB Charge	Tk. 200
Contact Point Verification	Tk. 450

VAT is applicable @ 15% on fees and charges

Item	Charge
City Drive	
Loan Processing Fee	1% of loan amount.
Early Settlement Fee (before 12 months)	2% of loan outstanding
Early Settlement Fee (after 12 months)	1% of the prepaid amount
Pre Payment Fee	1% of the prepaid amount
Penal Charge	3% on arrear amount
Loan re-schedulement	1% of outstanding amount
Fees for Loan Closure Certificate Fee	No fee
Change of Car Quotation	Tk. 500 per quotation
CIB Charge	Tk. 200
Contact Point Verification	Tk. 450

Others	
Loan A/C Statement	Tk. 200
Loan Outstanding Statement	Tk. 200

Cash Transaction- deposit and withdrawal (Inter City)	
Up to Tk. 50K	No fee
Above Tk. 50K to Tk. 100K	Tk. 100 per transaction
Above Tk. 100K to Tk. 500K	Tk. 200 per transaction
Above Tk. 500K to Tk. 1,000K	Tk. 200 per transaction
Above Tk. 1,000K to Tk. 5,000K	Tk. 1,000 per transaction
Above Tk. 5,000K	Tk. 1,000 per transaction

Cash Transaction- deposit and withdrawal (Within City)	
Cash Transaction- deposit and withdrawal (Within City)	No fee

Local Funds Transfer Fee/Commission	
Pay Order Issue- Customer	Tk. 100 on any amount
Pay Order Issue - Non Customer	Tk. 200 on any amount
Demand Draft (DD) Issue - Customer	0.15% of the DD amount min Tk. 150
Demand Draft (DD) Issue - Non Customer	0.15% of the DD amount min Tk. 200
Telegraphic Transfer (TT) - Customer	0.15% of the TT amount min Tk. 150
Telegraphic Transfer (TT) - Non Customer	0.15% of the TT amount min Tk. 200
Money Transfer (MT) - Customer	0.15% of the MT amount min Tk. 150
Money Transfer (MT) - Non Customer	0.15% of the MT amount min Tk. 200
Bangladesh Bank Cheque Issuance	Tk. 200

Issuance of Duplicate instrument	
Issuance of Duplicate Instrument (DD/PO)	Tk. 500 (including stamp charges for indemnity bond)

Cancellation of Local Funds Transfer	
Cancellation of DD / TT / MT	Tk. 300
Cancellation of Pay Order	Tk. 300
Cancellation of Bangladesh Bank Cheque	Tk. 300
Stop Payment on Clearing Cheque (per instruction)	Tk. 200
Stop Payment on Cash Cheque (per instruction)	Tk. 500
Stop Payment on Entire Cheque Book (per instruction)	Tk. 300

VAT is applicable @ 15% on fees and charges

Item	Charge
Standing Instruction (SI)	
Standing Instruction (SI) Creation Charge (any transaction)	Tk. 100
SI for Transfer of Funds between accounts within the branch	No fee
SI for transfer of funds within city branches	No fee
SI for transfer of funds between inter city branches	No fee
SI for transfer of funds to other banks	No fee
Failure of SI Due to Insufficient Fund	No fee
Amendment of SI	Tk. 50
Cancellation of SI	No fees
Sweep	
Sweep Creation Charge	No fees
Sweep- in (charge for each execution)	No fees
Sweep- out (charge for each execution)	No fees
Amendment of Sweep	No fee

Outward Remittance - FCY	
FCY Draft - Customer	0.15% of FDD amount min Tk. 500
FCY Draft - Non Customer	0.15% of FDD amount min Tk. 1000
Additional SWIFT Charge if FDD Amount is Over us\$1000.00 / GBP 700.00 / Singapore \$ any Amount.	Tk. 300
FCY Draft on Bangladesh Bank (for clients)	Tk. 300
Commission – FCY TT through Correspondent - Customer	0.15% or min Tk. 500 + Swift Charge
Additional SWIFT charges if TT is not through correspondent	Tk. 300
Issuance of counter FC draft in favor of local banks	Tk. 200 per instance to be deducted from remitted fund

Cancellation of Draft/FTT	
FCY Draft Cancellation	Tk. 1,000
TT Cancellation	Tk. 1,000

Foreign remittances(Inward)	
Purchase of Foreign Bank Drafts.	a)Tk. 0.25 per US\$ b)Tk. 0.25 per EURO c)Tk. 0.40 per GBP d)In all other currencies at per with US\$.
Payment of any taka drafts issued by exchange house/ foreign bank 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 of postage & other charges etc.plus Tk. 250 from the collected proceeds.

VAT is applicable @ 15% on fees and charges

Item	Charge
Issue of Travelers Cheque (TC) / FCY Notes	
Commission on Sale of TC – Customer / Non Customer	1% of the TC amount
Endorsement Fee – Customer	Tk. 200
Endorsement Fee – Non Customer	Tk. 500
Commission on Sale of Cash FCY Notes – Customer	0.50% or Minimum BDT Tk. 300
Commission on Sale of Cash FCY Notes – Non Customer	0.5% or Minimum BDT Tk. 500

Travelers Cheque / FCY (Cash) Encashment	
TC Encashment – Customer	0.5% or Minimum BDT Tk. 300
TC Encashment – Non Customer	1% (Minimum BDT Tk. 600)
Cash FCY Encashment	No fees
Encashment certificate -Customer	Tk. 200
Encashment certificate - Non Customer	Tk. 200

Cheque for Collection - Local Currency (LCY)	
LCY chq collection within clearing house	No fees
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,max Tk. 1,000
Outstation Chq Collection. Commission-vide ODBC/ OBC (Outside CBL Branches Clearing zone)	0.15% min Tk. 150,max Tk. 1,500
Outward Clearing Cheque - Returned/Unpaid for Insufficient Fund	No fees
Outward Clearing Cheque - Returned/Unpaid for Other Reason	No fees
Inward Clearing Cheque – Returned/Unpaid for Insufficient Fund only	Tk. 500
Inward Clearing Cheque – Returned/Unpaid for Insufficient Fund only - Other Reason	Tk. 500

Cheque for Collection - Foreign Currency (FCY)	
FCY Cheque Collection (within Bangladesh)	0.10% min Tk. 150, max Tk. 1,000
FCY Cheque Collection (outside Bangladesh)	0.10% min Tk. 300, max Tk. 2,000 + postage applicable
FCY Cheque Returned Unpaid Sent on Collection	Tk. 300

Cheque Purchase (FCY / LCY)	
Commission - LCY Cheque Purchase	0.15% min Tk. 500, max.Tk. 2,000
Commission - FCY Cheque Purchase	2% or Minimum Tk. 1,000
Charge for Return of FCY Cheque	Tk. 300
Interest from the Date of Purchase	As per lending rate

Lien Mark	
Other Bank's Instrument Kept Under Lien in our Bank	Tk. 250
Our Bank's Instrument Kept Under Lien in other Bank	Tk. 250

VAT is applicable @ 15% on fees and charges