

# SCHEDULE OF CHARGES

Updated On: 4<sup>th</sup> September, 2016



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### Account Related Charges

Items	Regular Customers	Citygem Members
Account maintenance Savings Account	Avg. bal. up to Tk. 5K: Nil Avg. bal. between Tk. 5K–Tk. 25K: Tk. 100 half yearly Avg. bal. above Tk. 25K: Tk. 300 half yearly	Free
Account maintenance Current Account	Tk. 500 half yearly	Free
Dormant A/C activation	Tk. 200	Free
Cheque book issuance fee	Tk. 7 per leaf	Tk. 8 per leaf 1 <sup>st</sup> cheque book free
SMS alert	Tk. 300 per annum	Free

### Statements and Certificates

Items	Regular Customers	Citygem Members
Issuance of regular statement	Free on half yearly	Free
Duplicate statement	Tk. 200	Free
Balance confirmation certificate	Tk. 200	Free
Certificate of AIT	Tk. 300	Free

### Fund Transfer and Payment Services

Items	Regular Customers	Citygem Members
Inter city cash deposit	Up to Tk. 50k: Free Above Tk. 50k–100k: Tk. 100 Above Tk. 100k–1000k: Tk. 200 Above Tk. 1000k: Tk. 1000	Free
Inter city cash withdrawal	Up to Tk. 50k: Free Above Tk. 50k–100k: Tk. 100 Above Tk. 100k–1000k: Tk. 200 Above Tk. 1000k: Tk. 1000	Free
Cancellation of PO/DD	Tk. 300	Tk. 100

### Stop Payment

Items	Regular Customers	Citygem Members
Stop payment-clearing cheque	Tk. 200 per instruction	Tk. 100 per instruction
Stop payment-cash cheque	Tk. 500 per instruction	Tk. 250 per instruction

### Foreign Currency/DD/TT Issuance

Items	Regular Customers	Citygem Members
Endorsement fee	Tk. 200	Free
Issue of foreign currency notes	Tk. 0.5% of FCY amount or min. Tk. 200	Free
FCY Draft/FTT	0.15% of FDD/FTT amount or min. Tk. 500	0.10 % of FDD/FTT amount or min. Tk. 500
FCY Draft/TT cancellation	Tk. 1000	Tk. 500

### Locker Service

Items	Regular Customers	Citygem Members
Citygem lockers (Subject to availability)	N/A	Large: Tk. 10000 Medium: Tk. 7000

### Loans and Advances

Personal Loan	Regular Customers	Citygem Members
Loan processing fee	2% of the loan amount	1% of the loan amount
Takeover	0% (on takeover amount) 1% (on incremental amount)	0% (on takeover amount) 1% (on incremental amount)
Early settlement fee	2% of the outstanding amount (before 12 months)	1% of the outstanding amount (before 12 months)

Auto Loan	Regular Customers	Citygem Members
Loan processing fee	1% of the loan amount	0.50% of the loan amount
Early settlement fee	2% of the outstanding amount (before 12 months)	1% of the outstanding amount (before 12 months)

Home Loan & Credit	Regular Customers	Citygem Members
Takeover	0% on takeover amount	0% on takeover amount
Loan processing fee	1% (of the loan amount)	0.50% of the loan amount
Early settlement fee	2% of loan outstanding (up to 5 years) 1% of loan outstanding (between 5-10 years) 0.5% of loan outstanding (after 10 years)	2% of loan outstanding (up to 5 years) 1% of loan outstanding (between 5-10 years) 0.5% of loan outstanding (after 10 years)

### Cards

Items	Regular Customers	Citygem Members
Annual fee on Primary credit card	VISA Silver (local): Tk. 750 VISA Silver (dual): Tk. 1500 VISA Gold (local): Tk. 1500 VISA Gold (dual): Tk. 2000 AMEX Credit card (local): Tk. 1500 AMEX Credit card (dual): Tk. 2000 AMEX Gold Credit card (dual): Tk. 5000	50% waiver on regular charge, in all credit card types
Annual fee on debit card	Master Platinum debit card: Tk. 1000 The CityMaxx card: Tk. 500	Tk. 500 Tk. 250
Statement retrieval fee (per statement)	Tk. 100	Free

### Notes:

- Charges not mentioned above will fall under the 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](http://www.thecitybank.com) and [www.citygem.com.bd](http://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