citygem™

SCHEDULE OF CHARGES

Effective from: 1st July, 2026

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 1st cheque book free
SMS alert (BDT Account & FCY Account)	Tk. 300 or equivalent USD ($), GBP (£), EUR (€)

Statements and Certificates

Items	Citygem Members
Issuance of any 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	Up to Tk. 1000 - Free
	Above Tk. 1000 - Tk. 50
Cancellation of PO/DD/MT/TT	Tk. 50

Stop Payment

Items	Citygem Members
Stop payment-clearing cheque	Tk. 100
Stop payment-cash cheque	Tk. 100

Foreign Currency/DD/TT Issuance

Items	Citygem Members
Endorsement fee	Free
Issue of foreign currency notes	Free
FCY Draft/FTT	Up to Tk. 1 Lac – Tk. 100 Above Tk. 1 Lac to Tk. 5 Lac – Tk. 200 Above Tk. 5 Lac to Tk. 10 Lac – Tk. 300 Above Tk. 10 Lac – Tk. 500
FCY Draft/TT cancellation	Tk. 200

Locker Service

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

Loans and Advances

Personal Loan	Citygem Members
Loan processing fee	0.5%
Processing fee on Loan Takeover	0% on takeover amount & 0.5% on additional amount

Loans and Advances

Personal Loan	Citygem Members
Early settlement fee	0.5% of the outstanding amount
Partial payment fee	0.5% of the outstanding amount
Auto Loan	**Citygem Members**
Loan processing fee	**Loan amount up to 50 Lacs:** 0.5% or Tk. 15000 whichever is lower **Loan amount above 50 Lacs:** 0.3% or Tk. 20000 whichever is lower
Early settlement fee	0.5% of the outstanding amount
Partial payment fee	0.5% of the outstanding amount
Home Loan & Credit	**Citygem Members**
Loan processing fee	**Loan amount up to 50 Lacs:** 0.5% or Tk. 15000 whichever is lower **Loan amount above 50 Lacs:** 0.3% or Tk. 20000 whichever is lower
Processing fee on Loan Takeover	Free
Early settlement fee	0.5% of the outstanding amount
Partial payment fee	0.5% of the partial adjustment amount

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)	
Debit Cards	**Citygem Members**
Annual fee on Citygem Debit Card	Tk. 500 (Mastercard) Tk. 500 (Visa Platinum) Tk. 300 (CityMaxX)
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:

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



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