g. sapphire™

SCHEDULE OF CHARGES

Effective from: 1st July, 2026

Account Related Charges

Items	Sapphire 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)	Free
SMS alert (BDT Account & FCY Account)	Free

Statements and Certificates

Items	Sapphire Members
Issuance of any statement	Free
Duplicate statement	Free
Issuance of any certificate	Free

Fund Transfer and Payment Services

Items	Sapphire Members
Intercity cash deposit	Free
Intercity cash withdrawal	Free
Pay Order issuance fee	Free
Cancellation of PO/DD/MT/TT	Free

Stop Payment

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

Foreign Currency/DD/TT Issuance

Items	Sapphire Members
Endorsement fee	Free
Issue of foreign currency notes	Free
FCY Draft/FTT	Free
FCY Draft/TT cancellation	Free

Locker Service

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

Loans and Advances

Personal Loan	Sapphire 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	Sapphire Members
Early settlement fee	0.5% of the outstanding amount
Partial payment fee	0.5% of the outstanding amount

Auto Loan	Sapphire 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	Sapphire 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	Sapphire Members
American Express® Credit Card (Local) American Express® Credit Card (Dual) American Express® Gold Credit Card (Dual)	50% waiver on the regular charges of the Credit Cards
American Express® Platinum Credit Card	50% waiver on the annual charge for the first year only

Debit Cards	Sapphire Members
Annual fee on Sapphire Debit Card	Free
Statement retrieval fee (per statement)	Free
ATM withdrawal charge (other bank)	Free

CCTV Footage Retrieval

Items	Sapphire 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	Sapphire 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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