

Schedule of charges

Visa Credit Card

Updated as of 11th June 2026

city bank

Fees & Charges of VISA Credit Cards

Particulars	FC VISA Platinum	VISA Platinum	VISA Infinite
Annual Fee[1]	USD 20	**BDT 3,000**	BDT 10,000
Supplementary Card Annual Fee[2]	N/A	1st Card Free; On-wards 50% of the primary	1st Card Free; On-wards 50% of the primary
Card Replacement Fee	USD 10	BDT 600	BDT 850
Captured Card Replacement Fee	USD 10	BDT 300	BDT 350
Late Payment Fee	USD 15	BDT 850	BDT 1000
Cash Advance Fee (Local)[3]	N/A	BDT 150 or 2.5%	BDT 150 or 2.5%
Cash Advance Fee (International)	USD 4 or 3%	USD 4 or 3%	USD 4 or 3%
Over Limit Charge	USD 20	BDT 1250	BDT 1500
Interest Rate (Purchase & Cash Advance)[4] (Annual)	25%	25%	25%
EMI Interest Rate (Annual)[5]	N/A	11.99%	11.99%
Statement Retrieval Fee Per Statement	USD 2	BDT 100	BDT 100
Cash Advance Limit	50% of Credit Limit	50% of Credit Limit	50% of Credit Limit
Markup[6]	3%	3%	3%
City Shield Coverage Fee[7]	0.40%	0.40%	0.40%
Balance Transfer Fee	N/A	1% or BDT 1,000 whichever is higher	1% or BDT 1000 whichever is higher
Balance Transfer Interest Rate (Annual)	N/A	10.99%	10.99%
Certificate Fee	USD 3	BDT 300	BDT 300
CIB Fee[8]	USD 1.2 Applicable for lien card	BDT 100	BDT 100
SMS Notification Fee[9] (Primary & Supplementary)	USD 3	BDT 300 & BDT 200	BDT 300 & BDT 200
Minimum Due for Monthly Repayment[10]	USD 50 or 3% whichever is higher	BDT 500 or 3% whichever is higher	BDT 500 or 3% whichever is higher
Legal Notice Fee	USD 4	BDT 250	BDT 250
EMI Early Settlement Fee	N/A	0.5% of the remaining balance	0.5% of remaining balance
Fee for Card Payment through all MFS Wallets & Internet Banking Applications (Using VISA Direct payment channel)	N/A	BDT 35	BDT 35
PIN Re-generation Fee	USD 7	BDT 500	BDT 500
Processing fee for fund transfer from Citytouch to CASA and MFS Wallet	N/A	BDT 100 or 2% whichever is higher	BDT 100 or 2% whichever is higher
Fee for Fund Loading to MFS/Digital Wallet (Add Money)	N/A	BDT 10 or 1% of transaction amount, whichever is higher	BDT 10 or 1% of transaction amount, whichever is higher
Lounge Visit Bill through Loungekey (Per Visit Per Person)[11]	-	-	USD 35
Priority Pass Replacement Fee	-	-	BDT 1,000
International Lounge Access Fee[12]	-	-	BDT 2,500 (Adult) BDT 1,250 (Child)
Domestic Lounge Access Fee[13]	-	-	BDT 850 (Adult) BDT 425 (Child)
VISA Bond Transaction Fee (Per TXN)	USD 50	USD 50 or Equivalent BDT amount	USD 50 or Equivalent BDT amount

Updated as of 11th June 2026

VISA Platinum Card updated Annual Fee will be effective from 10th July 2026.

**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*

**Compound interest will be charged on all applicable interest.*

**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. Annual fee is imposed once the card is activated.
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 from the following day of last payment due date until full payment.
5. Effective interest rate may vary from 17.90% to 21.63% depending on the tenure selected.
6. 3% additional markup will be added at the time of settlement of any international transaction except USD and will be reflected on the monthly billing statement. This fee applies even if the international transaction is shown in BDT.
7. Facility not valid for 2 months' overdue card accounts. Cardholders will be charged 0.40% City Shield Coverage Fee of total card statement balance
8. Applicable for all new Card applicants and credit limit enhancement
9. 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
10. On closing balance
11. **LoungeKey visit is complimentary for Primary Cardholder. The bill is applicable for above 8 visits. Supplementary cardmember will get complimentary LoungeKey membership but to get access in the lounge USD 35 will be charged per access. LoungeKey can only be used at foreign airport lounges. Lounge access fee will be applicable for any access at Hazrat Shahjalal International Airport along with any airport lounge in Bangladesh.**

12 & 13. Access fee for additional guest(s) per person at the City Bank American Express International & Domestic lounge in Hazrat Shahjalal International Airport. For the primary Cardholder: 1 adult and 2 children under 12 years are complimentary, and for the supplementary Cardholder, 2 children under 12 years are complimentary (when the Primary Cardmember is not present).

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

Government Excise Duty on Credit Card*

Credit Card Balance	Amount
Up to BDT 400,000	Nil
BDT 400,001 to BDT 500,000	BDT 150
BDT 500,001 to BDT 10,00,000	BDT 500
BDT 10,00,001 to BDT 50,00,000	BDT 3,000
BDT 50,00,001 to BDT 1,00,00,000	BDT 5,000
BDT 1,00,00,001 to BDT 2,00,00,000	BDT 10,000

*Excise Duty will be applicable for both debit or credit balances.

* To calculate the highest balance in a single day, day end balance will be considered and in case of both debit balance and credit balance, system will net off the credit balance with the debit balance.

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*

Notice:

Pre-Pay E-Commerce Merchants: *All refund, chargeback, non-delivery, claim, and dispute issues (collectively referred to as "Disputes") must be resolved and settled with the appropriate Pre-Pay E-Commerce Merchants. In the event that a dispute arises between you and Pre-Pay E-Commerce Merchants, you agree and acknowledge that the Bank will not be held accountable or liable in any way for settling or resolving it. You also agree to indemnify the Bank in the event that the Bank suffers any loss or damage as a result of the dispute. You also consent to the Bank's and our right to temporarily or permanently restrict any kind of transaction and/or with Pre-Pay E-Commerce Merchants.*

Merchandise Return/Refund: *Any merchandise return/refund against any transaction may result in an amount that varies based on the prevailing market rate of the US Dollar or applicable currency. Consequently, any financial gain or loss arising from fluctuations in the applicable exchange rate shall be borne by the customer, and the Bank shall not be held responsible for any such gain or loss.*