



Schedule of charges

City Islamic VISA Infinite Credit Card

(Updated as of 15th September 2026)



City Islamic VISA Infinite Credit Card Fees and Charges

Serial	Particulars	City Islamic Visa Infinite Credit Card
1.	1 st Year Annual Fee ¹	BDT 10,000
2.	2 nd Year onwards Annual Fee ¹	BDT 10,000
3.	Split Card Annual Fee	N/A
4.	Supplementary Card Annual Fee ² (1 st Card)	Free
5.	Supplementary Card Annual Fee ² (2 nd Card Onwards)	BDT 5,000
6.	Secured Card Annual Fee ³	BDT 10,000
7.	Minimum Due for Monthly Repayment ⁴	BDT 500 or 3% (whichever is higher)
8.	Fixed Monthly Maintenance Fee	BDT 17,750
9.	Actual Monthly Maintenance Fee ⁵	BDT 400 for the initial BDT 10,000 due and BDT 175 for the next each BDT 10,000 unit dues
10.	Card Replacement Fee	BDT 850
11.	Captured Card Replacement Fee	BDT 350
12.	Late Payment Charge	BDT 1,000
13.	Over Limit Charge	BDT 1500 or USD 25
14.	ATM Withdrawal Limit	50% of Credit Limit
15.	Cash Advance Fee ⁶ (Per Transaction)	BDT 500 for every withdrawal of up to BDT 10,000 & USD 5 for every withdrawal of up to USD 100
16.	Processing Fee for Fund Transfer through Citytouch ⁷ (Per Transaction)	BDT 500 for every BDT 50,000
17.	Processing Fee for Fund Transfer through ATM (Per Transaction)	BDT 500 for every BDT 50,000
18.	Card Cheque Processing Fee	BDT 1,000 for every BDT 50,000
19.	Markup Fee ⁸	3%
20.	Takaful Benefit ⁹ (Double Benefit Insurance and Critical Care Insurance)	0.40%
21.	Flexibuy Program - EMI	0% Cost
22.	Early Settlement Fee for any EMI Program	N/A
23.	CIB Fee	BDT 100
24.	SMS Notification Fee ¹⁰ (Primary & Supplementary)	BDT 300 & BDT 200
25.	Certificate Fee	BDT 300
26.	Statement Retrieval Fee (Per Statement)	BDT 100
27.	Legal Notice Fee	BDT 250
28.	PIN Regeneration Fee through IVR	BDT 500
29.	Cheque Book Issuance Fee (2nd and onwards for 10 Leaves)	BDT 250
30.	Card Cheque Return Fee for Insufficient Limit	BDT 500
31.	Lounge Key Membership	Free
32.	Lounge Key Visit Bill ¹¹ (Per Visit Per Person)	USD 35
33.	Lounge Visit Fee ¹² (International)	BDT 2,500 for Adult BDT 1,250 for Child
34.	Lounge Visit Fee ¹³ (Domestic)	BDT 850 for Adult BDT 425 for Child
35.	Fee for Fund Loading to MFS/Digital Wallet (Add Money)	BDT 10 or 1% of transaction amount, whichever is higher

Updated as of 15th September, 2026

Note:

15% VAT will be applicable for the above fees and charges

1. 1st Year Annual Fee will be applicable for the issued cards on their first activation. Annual Fee is imposed once the card is activated. 2nd Year Annual Fee will be applicable after first year anniversary.

2. Fee will be applicable for the issued cards on their first activation. Annual fee is imposed once the card is activated. For all Islamic credit card, 1st supplementary card is free. The mentioned charge is applicable for any further supplementary cards.
3. Annual Fee for Secured Card will be applicable on all years.
4. On closing balance.
5. Based on actual card dues in any particular month.
6. On each particular transaction.
7. From Citytouch platform to any CASA or MFS Wallet.
8. 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.
9. Facility not Valid for 2months overdue card accounts. Cardmembers will be charged 0.40% City Shield Coverage Fee of total card statement balance.
10. Transaction Alert Service will be provided to all City Bank cardmembers and charges for notifications will be applicable for both Primary and Supplementary Cards separately.
11. For City Islamic Visa Infinite, lounge visit using lounge key is complimentary up to 8 visits in a calendar year and fee will be applicable for above 8 visits.
- 12-13. Access fee for guest(s) per person at City Bank international and & domestic lounge in Hazrat Shahjalal International Airport Hazrat Shahjalal International Airport (except primary cardmember & 1 adult and 2 children under 12 years; supplementary; Cardmember & 2 Children Under 12 years.

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.

Notice: In case of 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.