



Schedule of charges

All American Express Credit Cards

(Updated as of 02 December 2024)





Fees & Charges of American Express Credit Card

Particulars	Blue American Express Credit Card	American Express Gold Credit Card	American Express Platinum Credit Card	American Express Gold FC Credit Card	American Express Platinum FC Credit Card	The Agora American Express Card issued by City Bank	The University of Dhaka American Express Card	City Alo American Express Credit Card	Biman Bangladesh American Express Card issued by City Bank
Annual Fee ¹	BDT 2,500	BDT 5,000	BDT 25,000	USD 65	USD 325	BDT 3,000	-	BDT 3,000	BDT 4,000
Supplementary Card Annual Fee ²	BDT 1,250	BDT 2,500	BDT 12,500	N/A	N/A	BDT 1,500	BDT 1000	BDT 1,500	BDT 2,000
Card Replacement Fee	BDT 500	BDT 750	BDT 1,000	USD 10	USD 15	BDT 600	BDT 500	BDT 600	BDT 750
Captured Card Replacement Fee	BDT 250	BDT 300	BDT 350	USD 5	USD 5	BDT 250	BDT 250	BDT 250	BDT 300
Late Payment Charge	BDT 600	BDT 850	BDT 1000	USD 15	USD 20	BDT 700	BDT 600	BDT 700	BDT 850
Cash Advance Fee (Local) ³	BDT 150 or 2.5%	BDT 150 or 2.5%	BDT 150 or 2.5%	N/A	N/A	BDT 150 or 2.5%	BDT 150 or 2.5%	BDT 150 or 2.5%	BDT 150 or 2.5%
Cash Advance Fee (International) ⁴	USD 4 or 2.5%	USD 4 or 2.5%	USD 4 or 2.5%	USD 4 or 2.5%	USD 4 or 2.5%	USD 4 or 2.5%	USD 4 or 2.5%	USD 4 or 2.5%	USD 4 or 2.5%
Over Limit Charge	BDT 1000	BDT 1500	BDT 1500	USD 25	USD 25	BDT 1000	BDT 1000	BDT 1000	BDT 1500
Monthly Interest Rate(Purchase & Cash Advance) ⁵ (Annual 25%)	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%
Monthly EMI Interest Rate (Annual 12.99%)	1.08%	1.08%	1.08%	N/A	N/A	1.08%	1.08%	1.08%	1.08%
Statement Retrieval Fee Per Statement	BDT 100	BDT 100	BDT 100	USD 2	USD 2	BDT 100	BDT 100	BDT 100	BDT 100
Cash Advance Limit	50% of Credit Limit	50% of Credit Limit	50% of Credit Limit	50% of Credit Limit	50% of Credit Limit	50% of Credit Limit	50% of Credit Limit	50% of Credit Limit	50% of Credit Limit
Out of Town Cheque Collection Fee	BDT 100	BDT 100	BDT 100	N/A	N/A	BDT 100	BDT 100	BDT 100	BDT 100
Markup ⁶	3%	3%	3%	3%	3%	3%	3%	3%	3%
City Shield Coverage Fee ⁷	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
Balance Transfer Fee	1%	1%	1%	N/A	N/A	1%	1%	1%	1%
Monthly Balance Transfer Interest Rate	0.92%	0.92%	0.92%	N/A	N/A	0.92%	0.92%	0.92%	0.92%
Certificate Fee	BDT 300	BDT 300	BDT 300	USD 3	USD 3	BDT 300	BDT 300	BDT 300	BDT 300
CIB Fee	BDT 100	BDT 100	BDT 100	USD 1.2	USD 1.2	BDT 100	BDT 100	BDT 100	BDT 100
SMS Notification Fee ⁸ Primary & Supplementary	BDT 300 & BDT 200	BDT 300 & BDT 200	BDT 300 & BDT 200	USD 3	USD 3	BDT 300 & BDT 200	BDT 300 & BDT 200	BDT 300 & BDT 200	BDT 300 & BDT 200
Minimum Due for Monthly Repayment ⁹	BDT 500 or 3% whichever is higher	BDT 500 or 3% whichever is higher	BDT 500 or 3% whichever is higher	USD 50 or 3% whichever is higher	USD 50 or 3% whichever is higher	BDT 500 or 3% whichever is higher	BDT 500 or 3% whichever is higher	BDT 500 or 3% whichever is higher	BDT 500 or 3% whichever is higher

Priority Pass Lounge Visit Bill (Per Visit Per Person) ¹⁰	N/A	USD 32	USD 32	USD 32	USD 32	N/A	N/A	N/A	USD 32
Priority Pass Replacement Fee ¹¹	N/A	BDT 1,000	BDT 1,000	USD 15	USD 15	N/A	N/A	N/A	BDT 1,000
International Lounge Access Fee ¹²	N/A	BDT 2000 (Adult) BDT 1000 (child)	BDT 2000 (Adult) BDT 1000 (child)	USD 25 (Adult) USD 15 (Child)	BDT 2000 or USD 25 (Adult) BDT 1000 or USD 15 (Child)	N/A	N/A	BDT 2000 (Adult) BDT 1000 (child)	BDT 2000 (Adult) BDT 1000 (child)
Domestic Lounge Access Fee ¹³	N/A	BDT 700 (Adult) BDT 300 (child)	BDT 700 (Adult) BDT 300 (child)	BDT 700 (Adult) BDT 300 (child)	BDT 700 (Adult) BDT 300 (child)	N/A	N/A	BDT 700 (Adult) BDT 300 (child)	BDT 700 (Adult) BDT 300 (child)
Legal Notice Fee	BDT 250	BDT 250	BDT 250	USD 4	USD 4	BDT 250	BDT 250	BDT 250	BDT 250
EMI Early Settlement Fee	0.5% of the remaining balance	0.5% of the remaining balance	0.5% of the remaining balance	N/A	N/A	0.5% of the remaining balance	0.5% of the remaining balance	0.5% of the remaining balance	0.5% of the remaining balance
PIN Re-generation Fee	BDT 500	BDT 500	BDT 500	USD 7	USD 7	BDT 500	BDT 500	BDT 500	BDT 500
Processing fee for fund transfer from Citytouch to CASA and MFS Wallet	BDT 100 or 2% whichever is higher	BDT 100 or 2% whichever is higher	BDT 100 or 2% whichever is higher	N/A	N/A	BDT 100 or 2% whichever is higher	BDT 100 or 2% whichever is higher	BDT 100 or 2% whichever is higher	BDT 100 or 2% whichever is higher
Auto Limit Enhancement Processing Fee	BDT 300	BDT 300	BDT 300	N/A	N/A	BDT 300	BDT 300	BDT 300	BDT 300
Fee for Fund Loading to MFS/Digital Wallet (Add Money)	1%	1%	1%	N/A	N/A	1%	1%	1%	1%

Updated till 02 December 2024

New Interest will be effective from 1 January 2025. Existing Interest Rate till 31 December 2024 will be 1.67%.

New monthly EMI Rate will be effective from 1 January 2025. Existing Interest Rate till 31 December 2024 will be 0.92%.

** 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. Annual fee for existing City Bank Credit Cardmember will be BDT 2,000 for The Agora American Express Card issued by City Bank. The University of Dhaka American Express Card issued by City Bank, there will be no annual fee for the University of Dhaka faculties and executives. A BDT 1,500 charge will be applicable for all the University of Dhaka alumni
2. For all American Express credit card (except Platinum Card), 1st supplementary card is free. For American Express Platinum Credit card, 1st two Supplementary cards are free. The mentioned charge is applicable for any further supplementary cards

3. Per transaction BDT 150 or 2.5% whichever is higher
 4. Per transaction USD 4 or 2.5% whichever is higher
 5. 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.
 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
 7. Facility not valid for 2 months' overdue card accounts. Cardmembers will be charged 0.40% City Shield Coverage Fee of total card outstanding on a monthly basis on the months' end outstanding balance
 8. Transaction Alert Service will be provided to all City Bank American Express Cardmembers and charges for SMS notifications will be applicable for both Primary & Supplementary Cards separately
 9. On closing balance
 10. Lounge visit is complimentary for Platinum Primary Cardmember. The bill is applicable for all other Cardmembers and any accompanying guest
 11. One Platinum Supplementary Cardmember will enjoy complimentary Priority Pass
- 12-13. Access fee for guest(s) per person (i.e. except for Gold & City Alo Primary: one companion and up to 2 children below 12 years, Gold & City Alo Supplementary: him/herself with up to 2 children below 12 years at the City Bank American Express International & Domestic lounge in Hazrat Shahjalal International Airport up to 10 times visit a year. (5 times max. in each lounge) Platinum Primary: 3 companions Adult/Child & Platinum Supplementary: 2 companions Adult/Child) at the City Bank American Express Platinum & Domestic lounge in Hazrat Shahjalal International Airport get unlimited visits. Only Dhaka University Faculties and staffs will get access up to 10 times visit a year with DU Amex card (5 times max. in each lounge). Biman American Express Cardmembers will get access up to 6 times visit a year with one companion and up to 2 children below 12 years for International & Domestic lounge (3 times max. in each lounge). Regular Lounge Visit Fee will be applicable upon exceeding the conditions.

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
BDT 1 to BDT 100,000	Nil
BDT 100,001 to BDT 500,000	BDT 150
BDT 500,001 to BDT 10,00,000	BDT 500
BDT 10,00,001 to BDT 1,00,00,000	BDT 3,000

*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:		Amount/Rate*
Particulars		
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