Schedule of charges

City Amex Islamic Credit Cards

(Updated as of 1st June 2026)

city bank

City Islamic Credit Card Fees and Charges

	City Islamic Gold American Express Card	City Islamic Blue American Express Card
1st Year Annual Fee[1] (Secured and Unsecured Cards)	**BDT 3,000**	**BDT 1,250**
2nd Year onwards Annual Fee[1] (Secured and Unsecured Cards)	**BDT 6,000**	**BDT 2,500**
Split Card Annual Fee	N/A	N/A
Supplementary Card Annual Fee[2] (1st Card)	Free	Free
Supplementary Card Annual Fee[2] (2nd Card Onwards)	BDT 3,000	BDT 1,250
Minimum Due for Monthly Repayment[3]	BDT 500 or 3% (whichever is higher)	BDT 500 or 3% (whichever is higher)
Fixed Monthly Maintenance Fee	BDT 17,750	BDT 8,975
Actual Monthly Maintenance Fee[4]	BDT 400 for the initial BDT 10,000 due and BDT 175 for the next each BDT 10,000 unit dues	BDT 400 for the initial BDT 10,000 due and BDT 175 for the next each BDT 10,000 unit dues
Card Replacement Fee	BDT 750	BDT 500
Captured Card Replacement Fee	BDT 300	BDT 250
Late Payment Charge	BDT 500	BDT 500
Over Limit Charge	BDT 1,000	BDT 750
ATM Withdrawal Limit	50% of Credit Limit	50% of Credit Limit
Cash Advance Fee[5] (Per Transaction)	BDT 500 for every withdrawal of up to BDT 10,000 & USD 5 for every withdrawal of up to USD 100	BDT 500 for every withdrawal of up to BDT 10,000 & USD 5 for every withdrawal of up to USD 100
Processing Fee for Fund Transfer through Citytouch[6] (Per Transaction)	BDT 500 for every BDT 50,000	BDT 500 for every BDT 50,000
Processing Fee for Fund Transfer through ATM (Per Transaction)	BDT 500 for every BDT 50,000	BDT 500 for every BDT 50,000
Card Cheque Processing Fee	BDT 1,000 for every BDT 50,000	BDT 1,000 for every BDT 50,000
Markup Fee[7]	3%	3%
Takaful Benefit[8] (Double Benefit Insurance and Critical Care Insurance)	0.40%	0.40%
Flexibuy Program - EMI	0% Cost	0% Cost
Early Settlement Fee for any EMI Program	N/A	N/A
CIB Fee	BDT 100	BDT 100
SMS Notification Fee[9] (Primary & Supplementary)	BDT 300 & BDT 200	BDT 300 & BDT 200
Certificate Fee	BDT 300	BDT 300
Statement Retrieval Fee (Per Statement)	BDT 100	BDT 100
Legal Notice Fee	BDT 250	BDT 250
PIN Regeneration Fee through IVR	BDT 500	BDT 500
Cheque Book Issuance Fee (2nd and onwards for 10 Leaves)	BDT 250	BDT 250
Card Cheque Return Fee for Insufficient Limit	BDT 500	BDT 500
Priority Pass Membership	Free	BDT 1200
Priority Pass Replacement Fee	BDT 1,000	BDT 1200
Priority Pass Visit Bill[10] (Per Visit Per Person)	USD 32	BDT 32
Lounge Visit Fee[11](International)	BDT 2,500 for Adult BDT 1,250 for Child	N/A
Lounge Visit Fee[12] (Domestic)	BDT 850 for Adult BDT 425 for Child	N/A
Fee for Fund Loading to MFS/Digital Wallet (Add Money)	BDT 10 or 1% of transaction amount, whichever is higher	BDT 10 or 1% of transaction amount, whichever is higher

Updated as of 1st June 2026

Updated Amex Gold and Blue Secured Card Annual fee will be applicable from 1st July 2026

Note:

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

1. 1st Year Annual Fee will be applicable for both Secured and Unsecured 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 for both Secured and Unsecured Cards.

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 American Express credit card, 1st supplementary card is free. The mentioned charge is applicable for any further supplementary cards.
3. On closing balance.
4. Based on actual card dues in any particular month.
5. On each particular transaction.
6. From Citytouch platform to any CASA or MFS Wallet.
7. 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.
8. Facility not Valid for 2months overdue card accounts. Cardmembers will be charged 0.40% City Shield Coverage Fee of total card statement balance.
9. 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.
10. For City Islamic Gold American Express Card, lounge visit using priority pass is complimentary up to 3 visit in a calendar year and fee will be applicable for above 3 visits (Primary Cardmember only). For City Islamic Blue American Express Card, lounge access fee will be applicable. Priority Pass 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.

11 & 12. Access fee for guest(s) per person at City Bank American Express international and & domestic lounge in Hazrat Shahjalal International Airport Hazrat Shahjalal International Airport (except primary; Cardholder & 1 adult and 2 children under 12 years; supplementary; Cardholder & 2 Children Under 12 years.

Government Excise Duty on Credit Card*	
Credit card balance	**Amount**
Up to BDT 300,000	Nil
BDT 300,001 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.

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.*