



# Schedule of Charges for City Islamic

Effective from **05-03-2024**  
(for Retail Customers)



city bank™



cityislamic™

<b>DEPOSIT ACCOUNTS</b>	
<b>ISLAMIC CURRENT ACCOUNT</b>	
BDT account maintenance fee	TK. 300 half yearly
FCY account maintenance fee	TK. 500 s(Eqv) half yearly
Closing of account	TK. 300
<b>ISLAMIC EASY BUSINESS ACCOUNT</b>	
Account Maintenance fee	Average Balance up to TK. 50,000 -TK. 300 half yearly Average Balance above TK. 50,000 - NIL
Closing of account	TK. 300
<b>ISLAMIC EASY PLUS BUSINESS ACCOUNT</b>	
Account Maintenance fee	Average Balance up to TK. 200,000 -TK. 300 half yearly Average Balance above TK. 200,000 - NIL
Closing of account	TK. 300
<b>ISLAMIC GENERAL SAVINGS ACCOUNT</b>	
Account Maintenance fee	Average Balance up to TK. 10,000 Nil Average Balance above TK. 10,000 to TK. 25,000 TK. 100 half yearly Average Balance above TK. 25,000 to TK. 200,000 TK. 200 half yearly Average Balance above TK. 200,000 to TK. 1,000,000 TK. 250 half yearly Average Balance above TK. 1,000,000 TK. 300 half yearly
Closing of account	TK. 200
<b>ISLAMIC HIGH VALUE SAVINGS ACCOUNT</b>	
Account Maintenance fee	Average Balance up to TK. 10,000 Nil Average Balance above TK. 10,000 to TK. 25,000 TK. 100 half yearly Average Balance above TK. 25,000 to TK. 200,000 TK. 200 half yearly Average Balance above TK. 200,000 to TK. 1,000,000 TK. 250 half yearly Average Balance above TK. 1,000,000 TK. 300 half yearly
Closing of account	Tk. 200
<b>ISLAMIC ALO GENERAL SAVINGS ACCOUNT</b>	
Account Maintenance fee	Average Balance up to TK. 10,000 Nil Average Balance above TK. 10,000 to TK. 25,000 TK. 100 half yearly Average Balance above TK. 25,000 to TK. 200,000 TK. 200 half yearly Average Balance above TK. 200,000 to TK. 1,000,000 TK. 250 half yearly Average Balance above TK. 1,000,000 TK. 300 half yearly
Closing of account	TK. 200
<b>ISLAMIC ALO HIGH VALUE SAVINGS ACCOUNT</b>	
Account Maintenance fee	Average Balance up to TK. 10,000 Nil Average Balance above TK. 10,000 to TK. 25,000 TK. 100 half yearly Average Balance above TK. 25,000 to TK. 200,000 TK. 200 half yearly Average Balance above TK. 200,000 to TK. 1,000,000 TK. 250 half yearly Average Balance above TK. 1,000,000 TK. 300 half yearly
Closing of account	TK. 200
<b>ISLAMIC ALO SAVINGS DELIGHT ACCOUNT</b>	
Account Maintenance fee	Average Balance up to TK. 10,000 Nil Average Balance above TK. 10,000 to TK. 25,000 TK. 100 half yearly Average Balance above TK. 25,000 to TK. 200,000 TK. 200 half yearly Average Balance above TK. 200,000 to TK. 1,000,000 TK. 250 half yearly Average Balance above TK. 1,000,000 TK. 300 half yearly
Locker Charge	10% discount on regular charge
Student File Processing Fee	25% discount on first year opening charge
Medical File Processing Fee	25% discount on first year opening charge
Passport Endorsement Fee	Free for Account Holders only
Closing of account	TK. 200
<b>ISLAMIC STUDENT SAVINGS ACCOUNT-SCHOOL PLAN</b>	
Account Maintenance fee	Free
SMS Alert Service Charge	Free
Passport Endorsement Fee	Free
Debit Card	Free for Minor
Closing of account	Free
<b>ISLAMIC STUDENT SAVINGS ACCOUNT-COLLEGE PLAN</b>	
Account Maintenance fee	Free
SMS Alert Service Charge	Free
Passport Endorsement Fee	Free
Debit Card	Tk. 600
Closing of account	Free

<b>SND &amp; HIGH VALUE SND ACCOUNT</b>		
Account Maintenance fee		TK. 500 half yearly
Closing of account		TK. 300
<b>AUTO COUPONENCASHMENT CHARGE FOR SANCHAYPATRA/WEDB/DIB/DPB</b>		
SP Type	Purchased before April 1, 2019	Purchased on or after April 1, 2019
1 Month profit bearing Sanchaypatra i.e. Family Sanchaypatra	TK. 1200	Free
3 Month profit bearing Sanchaypatra	TK. 1000	Free
Pensioner Sanchaypatra, WEDB,DIB,DPB		
Bangladesh Sanchaypatra (BSP)	TK. 500	Free
<b>OTHER SERVICES: DEPOSIT ACCOUNT</b>		
All regular statement	Free on half yearly	
Duplicate statement - CASA	Tk. 100	
Statement of Deposit Scheme	Tk. 100	
Stop printing of statement/ hold mail	No Fee	
City Bank Statement verification	Tk. 100	
Dormant Account Activation Charges	Free	
<b>CHEQUE BOOK ISSUE CHARGE</b>		
<i>*For Employee Banking accounts Cheque Book Charge will be decided as per agreement</i>		
For all CASA & STD	TK. 15 per leaf	
<b>For the following products:</b>		
Islamic Easy Business Account	First book free, onwards, Tk. 15 per leaf	
Islamic Easy Plus Business Account	First book free, onwards, Tk. 15 per leaf	
Islamic High Value Savings Account	First book free, onwards, Tk. 15 per leaf	
Islamic Alo General Savings Account	First book free, onwards, Tk. 15 per leaf	
Islamic Alo High Value Savings Account	First book free, onwards, Tk. 15 per leaf	
Islamic Alo Savings Delight Account	First book free, onwards, Tk. 15 per leaf	
Instapack	Tk. 15 per leaf	
<b>Other related charges:</b>		
Cash Withdrawal Slip (for emergency use only)	Tk. 200 per slip	
Undelivered Cheque Book Destruction	Tk. 200	
<b>DEBIT CARD ISSUE CHARGE</b>		
<i>* For Employee Banking accounts Cheque Book Charge will be decided as per agreement</i>		
Citymax Card	Tk. 600	
Master Card	Tk. 600	
Visa Card	Tk. 600	
City Alo Visa Card	Tk. 600	
<b>RETAIL FINANCE FACILITIES</b>		
<b>SECURED FINANCE</b>		
Processing fee	Up to Tk. 5 Lac: 0.50% but not exceeding Tk. 2,000,	
	Above Tk. 5 Lac to Tk. 10 Lac: 0.50% but not exceeding Tk. 3,000.	
	Above Tk. 10 Lac to Tk. 50 Lac: 0.50% but not exceeding Tk. 4,000.	
	Above Tk. 50 Lac: 0.30% but not exceeding Tk. 4,000	
Early settlement fee	No Fee	
Pre-payment fee	No Fee	
Penal charge	TK. 1.5% on overdue amount	
<b>Secured Finance-Bullet Payment</b>		
Processing fee	Up to Tk. 5 Lac: 0.50% but not exceeding Tk. 2,000,	
	Above Tk. 5 Lac to Tk. 10 Lac: 0.50% but not exceeding Tk. 3,000.	
	Above Tk. 10 Lac to Tk. 50 Lac: 0.50% but not exceeding Tk. 4,000.	
	Above Tk. 50 Lac: 0.30% but not exceeding Tk. 4,000	
Early settlement fee	No Fee	
Pre-payment fee	No Fee	
Penal Charge	TK. 1.5% on overdue amount	

<b>PERSONAL FINANCE</b>	
Processing Fee	0.50%
Early Settlement Fee	No Fee
Partial Payment Fee	No Fee
Penal Charge	1.5% on the arrear amount
<b>AUTO FINANCE</b>	
Processing Fee	0.50% but not exceeding TK. 15,000
Early Settlement Fee	No Fee
Partial Payment Fee	No Fee
Penal Charge	No Charge
<b>HOME FINANCE</b>	
Processing Fee	Up to Tk. 50 Lac: 0.50% but not exceeding Tk. 15,000 Above Tk. 50 Lac: 0.30% but not exceeding Tk. 20,000
Takeover Finance Processing Fee	Free
Takeover Finance with Home Construction/Renovation – Processing Fee	Free
Early settlement fee	No Fee
Partial Payment Fee	No Fee
Penal Charge	No Charge
Re-schedule fee	Free
Vetting valuation charges	At actual
<b>HOME FINANCE OTHER CHARGES</b>	
Photocopy of any charge documents or Property Documents	Tk. 300
Photocopy of Sanction Letter/ BA Letter	Tk. 100
Partial Redemption of the security	Tk. 2,000
Takeover letter with the list of property documents, security status, document delivery confirmation, Finance status confirmation etc.	Tk. 1,000
For Early settlement/ Takeover case: Redemption of mortgage/cancellation of TPA of the property and security release (after 15 days from Finance Closing)	At Actual
For all cases: Redemption of mortgage/cancellation of TPA of the property and security release (within 15 days from Finance Closing)	At Actual
<b>OTHER CHARGES: RETAIL FINANCE</b>	
CIB Charge	At actual
Stamp Charge	At actual
Contact Point Verification – Regular	Tk. 550
Contact Point Verification – Additional Documents	Tk. 100 per verification
Change of Car quotation	Tk. 500 per change
Finance Account Statement & Finance Outstanding Certificate	Free on half yearly
Finance Account statement (Additional)	TK. 100
Finance Outstanding Certificate (Additional)	TK. 100
<b>FUND TRANSFER / PAYMENT SERVICES</b>	
CASH DEPOSIT & CASH WITHDRAWAL (INTERCITY)	Free
All cheque/cash withdrawal/deposit within city	Free
<b>LOCAL FUND TRANSFER</b>	
A/C to A/C Fund Transfer through Fund Transfer Form (*Within Same Customer ID – Free)	Tk. 250
Pay Order issue	Upto Tk. 1,000 – Tk. 20 Above Tk. 1 000 to Tk. 1 Lac – BDT 50 Above Tk. 1 Lac – Tk. 100
Pay Order Cancellation Charge	Tk. 50
Demand Draft (DD)/ Telegraphic Transfer (TT)/ Money Transfer(MT)	Upto Tk. 1000 – Tk. 20 Above Tk. 1000 to Tk. 1 Lac – Tk. 50 Above Tk. 1 Lac to Tk. 5 Lac – Tk. 100 Above Tk. 5 Lac to Tk. 10 Lac – Tk. 200 Above Tk. 10 Lac – Tk. 300

Cancellation of DD/TT/MT/PO/BB Cheque	Tk. 50	
Issuance of Bangladesh Bank Cheque	Tk. 200	
Issuance of duplicate instrument	Tk. 500 (Including the stamp charges)	
Payment through RTGS	Tk. 100 (including VAT)	
<b>CANCELLATION LOCAL FUND TRANSFER</b>		
Stop payment on clearing cheque	Tk. 100 Per Instruction	
Stop payment on cash cheque(s)		
Stop payment on entire cheque book		
<b>STANDING INSTRUCTION (SI)</b>		
Standing Instruction (SI) creation charge	TK. 100 Per SI	
Failure of SI due to insufficient fund	Free	
Amendment of SI	Tk. 50	
Cancellation of SI	Free	
<b>SWEEP</b>		
Sweep creation charge	Free	
Sweep-in charge for each execution	Free	
Sweep-out charge for each execution	Free	
Amendment of sweep	Free	
<b>IPO REFUND / DIVIDEND PROCESSING</b>		
Online processing of Dividend/ Refund Warrants	TK. 10 per transfer	
<b>DISPOSAL OF REMITTED FUND ON A/C OF HOME REMITTANCE</b>		
In local areas	PO Charge + Postage Charge	
Other areas	DD/TT Charge + Postage/SWIFT Charge	
<b>OUTWARD REMITTANCE – FCY</b>		
FDD & FTT	Upto Tk. 1 lac – Tk. 100 Above Tk. 1 lac to Tk. 5 Lac – Tk. 200 Above Tk. 5 Lac to Tk. 10 Lac – Tk. 300 Above Tk. 10 Lac – Tk. 500	
FCY draft on Bangladesh Bank (for clients)	TK. 300	
SWIFT charge (through correspondent)	min TK. 500; Above USD \$1000/GBP 700/ SGD any amount – Tk. 800	
Additional SWIFT charge if TT is not through correspondent	TK. 300	
Issuance of counter FCY Draft in favor of local banks	Tk. 200 per instance to be deducted from remitted fund	
<b>INWARD REMITTANCE – FCY</b>		
Purchase of foreign bank drafts	a) Tk. 0.25 per US\$ & per EURO b) Tk. 0.40 per GBP c) Other currencies at par with US\$	
Payment of any Taka draft issued by exchange houses/ foreign bank in abroad which are drawn on our bank	No Fee	
Encashment of any foreign TT in Taka at our counter	No Fee	
Collection of proceeds from local banks of any draft in FCY which are collected outside clearing house	Tk. 500 per instrument	
Collection of foreign currency draft from abroad	At actual of postage & other charges etc. + TK.250 from the collected fund	
<b>CANCELLATION OF FCY DRAFT / TT</b>		
FCY draft / TT cancellation	TK. 200	
<b>LOCAL CURRENCY (LCY) COLLECTION</b>		
LCY cheque collection within clearing house	Up to Tk. 50,000	Free
	Above 50,000 to Below 5,00,000	TK. 10
	Tk. 5,00,000 & Above for Regular Clearing	TK. 25
	Tk. 5,00,000 & Above for Same Day/High value Clearing	TK. 60
LCY Cheque collection where is no clearing house (bank area)	at actual cost, min Tk. 50 per case	
Outstation cheque collection. Commission-vide ODBC/OBC (within CBL branches clearing zone)	0.10%, min TK. 100 – max Tk. 1000	
Outstation cheque collection. Commission-vide ODBC/OBC (outside CBL branches clearing zone)	0.15%, min TK. 150 – max Tk. 1500	
LCY cheque collection returned unpaid	TK. 100	

Outward clearing cheque – Return for any reason	Free
<b>Inward clearing cheque Return</b>	
1. Insufficient fund	
2. Amount in figure and word differs	
3. Stale Cheque	Tk. 50
4. Post Dated Cheque/Undated Cheque	
5. Drawers signature differs/Missing	
6. Payment stopped by Drawer	
<b>FOREIGN CURRENCY (FCY) CHEQUE COLLECTION</b>	
FCY cheque collection (within Bangladesh)	0.10%, min TK. 150 – max Tk. 1000
FCY cheque collection (outside Bangladesh)	0.15%, min TK. 500 – max Tk. 2000 + courier/postage charge applicable
FCY cheque returned unpaid sent on collection	TK. 50
<b>CHEQUE PURCHASE (LCY/FCY)</b>	
LCY cheque purchase	0.15%, min Tk. 500 – max Tk. 2000
FCY cheque purchase	2%, min Tk. 1000
FCY cheque return charge	Tk. 50
Profit from the date of purchase	As per lending rate
<b>OTHER SERVICES: ALL OTHER ACCOUNTS</b>	
<b>ISSUE OF TRAVELERS CHEQUE (TC) / FCY NOTES</b>	
Issuance of TC, Customer	1% of the TC amount
Issuance of TC, Non-customer	1% of the TC amount
Endorsement fee, Customer	TK. 250
Endorsement fee, Non-customer	TK. 750
Issuance of cash FCY notes, Customer	1.0% of the FCY amount, Min TK. 300
Issuance of cash FCY notes, Non-customer	1.0% of the FCY amount, Min TK. 500
<b>TRAVELERS CHEQUE / FCY (CASH) ENCASHMENT</b>	
TC encashment, Customer	0.5%, of the TC amount, Min TK. 300
TC encashment, Non-customer	0.1%, of the TC amount, Min TK. 600
Cash FCY encashment ; Customer	Tk. 100
Non Customer	Tk. 200
<b>STUDENT FILE</b>	
Opening Charge	TK. 8,000
Renewal	TK. 7,000
<b>Note:</b>	
Islamic Alo High Value Savings Account	10% discount on first year opening charge
<b>STUDENT BANKING SERVICES</b>	
Student File NOC	Tk. 1,000
Student File Certificate Fee	Tk. 500
Student File transfer fee to other bank	Tk. 2,000
Fee for University/Country change	Tk. 2,000
<b>Nostro Charge:</b>	
Euro	Up to EUR 12,000 = Tk. 3,000 More than EUR 12,000 = Tk. 4000
JPY	Tk. 5,000
All other Currencies	Tk. 3,000
<b>MEDICAL FILE</b>	
For any countries	TK. 5,000
<b>Note:</b>	
Islamic Alo High Value Savings Account	10% discount on first year opening charge
<b>LOCKERS</b>	
Small	TK. 5,000 annually
Medium	TK. 7,000 annually
Large	TK. 9,000 annually
Replacement of lost keys	At actual + Tk. 1000
<b>Note:</b>	
Islamic Alo High Value Savings Account	5% discount on regular charge
<b>CCTV Video Footage Retrieval</b>	
Within Dhaka	Tk. 1,000
Outside Dhaka	Tk. 2,000

Voucher Retrieval Fee	At Actual
<b>CERTIFICATES / REPORTS</b>	
Half yearly balance confirmation certificate	Free
Additional balance confirmation certificate	Tk. 100

Certificate of AIT	Tk. 300
Issuance of solvency certificate	TK. 200
Certificate for inward remittance	TK. 300 per remittance
Certificate of encashment of Bond / Securities	Tk. 300
Duplicate savings certificate	Tk. 300
Duplicate advice more than 6 months old (per item)	Tk. 200
Fees for Finance closure certificate	No Fee
FCY Cash/TC Encashment certificate	Tk. 200
Certificate of FCY equivalent balance	Tk. 200
Account confirmation certificate	Tk. 100
FDD Certificate	Tk. 200
BO Certificate	Tk. 100
Certificate of Inward Remittance (through CBL NRB)	Free

**TELEX / SWIFT / FAX**

Within Country	Telex	Tk. 75
	Fax per page	Tk. 25
Outside Country	Telex	At actual minimum Tk. 500
	SWIFT	At actual minimum Tk. 500
Fax per page	TK. 50	

**POSTAGE / MAIL / TELEPHONE**

Registered cover	Tk. 50
Courier – within city	Tk. 50
Courier- inter city	Tk. 50
Courier - outside country	Courier’s actual charges + Tk.200
Telephone charge	Tk.50
Parcel	Tk. 50 per parcel for 1st 10 days & additional Tk. 5 for every subsequent 10 days or part thereof.

**CITYTOUCH – DIGITAL BANKING CHARGES**

Annual Subscription Fee	Free
Stop Payment	Tk. 50
Outward Fund Transfer (EFT)	Free
Outward Fund Transfer (NPSB)	TK. 10 (including VAT)
Outward Fund Transfer (RTGS)	TK. 100 (including VAT)
Mobile Recharge	Free
Internet Bill Payment	Free
Pay Order	Up to Tk. 1,000 – Tk. 20 Above Tk. 1 000 to Tk. 1 Lac – TK. 50 Above Tk. 1 Lac – Tk. 100
Indian Visa Processing Fee Payment (IVAC)	Tk. 24 (including VAT)
Visa Instant Payment	Tk. 35
NSU Tuition Fee Payment	Tk. 15 (including VAT)
QR Code Payment	Free

**SMS ALERT**

Annual Fee BDT Account	Tk. 300
Annual Fee FCY Account	GBP A/C £4, EUR A/C €5, USD A/C \$6

**CALL CENTER - CHARGES**

Registration Fee	Free
Duplicate Statement	Tk. 100
Various Purpose Certificate	Tk. 150
RFC Balance Confirmation Certificate	Equivalent to Tk. 100
Certificate for Foreign Study Purpose	Tk. 400
Account Confirmation Certificate	Tk. 75
BO Account Confirmation Certificate	Tk. 75
Solvency Certificate with balance	Tk. 200
Solvency Certificate without balance	Tk. 200

**LIEN MARK**

Other bank’s instrument kept under lien in our bank	Tk. 500
Our bank’s instrument kept under lien in other bank	Tk. 500

**Please Note:**

1. This Schedule of Charges is only applicable for regular transactions to be paid by/reimbursed from the customer. Apart from the above, if any additional charges e.g. stamps duty, correspondent charges and other out-of-pocket expenses may incur which shall also be borne by the customer. The Bank reserves the right to assess charges on transactions, which are not covered by this schedule, and to amend without prior notice the terms, conditions or rate stated in this schedule.
2. VAT is applicable @ 15% on all fees and charges
3. Correspondent/Other Bank Charges, if any, will be additionally recovered from customer.
4. Any changes or modifications of any charges stated in this schedule would be notified & viewed through City Bank's website [www.islamic.thecitybank.com.bd](http://www.islamic.thecitybank.com.bd) and it would be treated as a part of this schedule.