



Schedule of charges

**City Bank American Express Platinum
Reserve Credit Card**

(Updated as of 22nd June 2025)





City Bank American Express Platinum Reserve Credit Card

Particulars	Amex Platinum Reserve Credit Card
Annual Fee ¹	BDT 50,000
Supplementary Card Annual Fee ²	3 Cards Free; On-wards 50% of the primary annual fee
Card Replacement Fee (Primary Only)	BDT 20,000
Captured Card Replacement Fee (Primary Only)	BDT 20,000
Late Payment Charges	BDT 1,000
Cash Advance Fee (Local) ³	BDT 150 or 2.5%
Cash Advance Fee (International) ⁴	USD 4 or 2.5%
Over Limit Charges	BDT 1500
Monthly Interest Rate (Purchase & Cash Advance) ⁵	2.08%
EMI Interest Rate (Monthly)	0.99%
Statement Retrieval Fee Per Statement	BDT 100
Cash Advance Limit	50% of Credit Limit
Out of Town Cheque Collection Fee	BDT 100
Markup ⁶	3%
City Shield Coverage Fee ⁷	0.40%
Balance Transfer Fee	1% or BDT 1000 whichever is higher
Monthly Balance Transfer Interest Rate	1.08%
CIB Fee	BDT 100
e-statement	Free (monthly)
SMS Notification Fee ⁸	BDT 300 (Primary) and BDT 200 (Supplementary)
Minimum Due for Monthly Repayment ⁹	BDT 500 or 3% whichever is higher
Priority Pass Lounge Visit Bill (Per Visit Per Person) ¹⁰	USD 35
Priority Pass Replacement Fee	BDT 1,000
International Lounge Access Fee ¹¹	BDT 2,000 (Adult) BDT 1,000 (Child)
Domestic Lounge Access Fee ¹²	BDT 700 (Adult) BDT 300 (Child)
Legal Notice Fee	BDT 250
Early Settlement Fee	0.5% of remaining balance
Processing Fee for Fund Transfer from CityTouch to CASA and MFS Wallet	BDT 100 or 2% whichever is higher
Fee for Fund Loading to MFS Wallet (Add Money)	BDT 10 or 1% of transaction amount
Dedicated Relationship Manager Service Fee	3% of transaction amount

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

- 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.
- 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.

1. Will be applicable for the issued cards. Annual fee is imposed once the card is activated.
2. First three supplementary cards are free. The mentioned charge is applicable for any supplementary cards after that.
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 statement balance
8. Transaction Alert Service will be provided to all Cardmembers and charges for SMS notifications will be applicable for both Primary & Supplementary Cards separately.
9. On closing balance
10. Priority Pass lounge visit is complimentary for Primary Cardmember and two guests on each visit.
- 11-12. Access fee for additional guest(s) per person at the City Bank American Express International & Domestic lounge in Hazrat Shahjalal International Airport.