



Schedule of charges

All Debit Cards

(Effective from 6th January 2026)



Particulars		American Express	Visa	Mastercard		UnionPay		TakaPay
		Citymaxx & Citymaxx Islamic Account Card	Visa Debit, City Alo Debit Card	Mastercard Debit Card	Mastercard Platinum Debit Card	UnionPay Gold Debit Card	UnionPay RFCD Gold Debit Card	TakaPay Debit Card
Annual Fee		BDT 600	BDT 600	BDT 600	BDT 1,000	BDT 600	BDT 1,000	BDT 600
		BDT 200 Virtual Card ⁽¹⁾	BDT 200 Virtual Card ⁽¹⁾	BDT 200 Virtual Card ⁽¹⁾	N/A	BDT 200 Virtual Card ⁽¹⁾	N/A	N/A
Supplementary Card Annual Fee		BDT 600	BDT 600	N/A	BDT 1,000	N/A	N/A	N/A
Card Replacement Fee		BDT 400	BDT 400	BDT 400	BDT 400	BDT 400	BDT 400	BDT 400
Captured Card Replacement Fee		BDT 300	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300
Currency Conversion Markup Fee ⁽²⁾		3%	3%	3%	3%	3%	3%	N/A
Cash Withdrawal Fee	City ATM	Free	Free	Free	Free	Free	Free	Free
	NPSB Network ⁽³⁾	BDT 15 (incl. VAT)	BDT 15 (incl. VAT)	BDT 15 (incl. VAT)	BDT 15 (incl. VAT)	BDT 15 (incl. VAT)	BDT 15 (incl. VAT)	BDT 15 (incl. VAT)
	Q-Cash Network	BDT 10	BDT 10	BDT 10	BDT 10	BDT 10	BDT 10	N/A
	Other Network ⁽⁴⁾	N/A	BDT 40	BDT 40	BDT 40	N/A	N/A	N/A
	Foreign ATM	USD 2.75 (incl. VAT)	USD 2.75 (incl. VAT)	USD 2.75 (incl. VAT)	N/A	N/A	N/A	N/A
ATM Cash Withdrawal Limit		BDT 40,000 (Per Transaction)	BDT 40,000 (Per Transaction)	BDT 40,000 (Per Transaction)	BDT 40,000 (Per Transaction)	BDT 40,000 (Per Transaction)	BDT 40,000 (Per Transaction)	BDT 40,000 (Per Transaction)
		BDT 1 Lac or Equivalent USD (per day)	BDT 1 Lac or Equivalent USD (per day)	BDT 1 Lac or Equivalent USD (per day)	BDT 1 Lac or Equivalent USD (per day)	BDT 1 Lac or Equivalent USD (per day)	BDT 1 Lac or Equivalent USD (per day)	BDT 1 Lac (per day)
Incoming Fund Transfer ⁽⁵⁾		N/A	BDT 15	N/A	N/A	N/A	N/A	N/A

The fees & charges mentioned above are effective from 6th January, 2026

Please note:

1. For the first year, annual fee of virtual cards will be BDT 100. BDT 200 will be charged from the 2nd year onwards.
2. Currency Conversion Markup Fee: Applicable for any transaction such as ATM, POS, E-Commerce made in any foreign currency except US Dollar
3. ATM fee for NPSB Network:
 - (i) Applicable for first 5 transactions below BDT 20,000 in a month
 - (ii) NPSB ATM fee of BDT 30 will be charged for 6th transaction onwards in a month or if the amount is above BDT 20,000 in any transaction
 - (iii) Monthly NPSB ATM cash withdrawal limit is BDT 200,000
4. ATM Fee for Other Network: When ATM transaction is routed through other than NPSB or Q-Cash Network
5. Incoming Fund Transfer Fee: Fund Transfer from all MFS wallets and Internet Banking Applications (Using VISA Direct payment gateway) where applicable
6. 15% VAT is applicable for all charges except NPSB fee and foreign ATM fee

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.