



Schedule of charges

All Debit Cards

(Effective from 10th August 2023)



Particulars	American Express	Visa	Mastercard		UnionPay
	CityMaxx & City Islamic Account Card	Visa Debit & City Alo Debit Card	Mastercard Debit & Manarah Debit Card	Mastercard Platinum Debit Card	UnionPay Gold Debit Card
Annual Fee	BDT 600	BDT 600	BDT 600	BDT 1000	BDT 600
	BDT 200 Virtual Card ⁽¹⁾	BDT 200 Virtual Card ⁽¹⁾	BDT 200 Virtual Card ⁽¹⁾	N/A	BDT 200 Virtual Card ⁽¹⁾
Card Replacement Fee	BDT 400	BDT 400	BDT 400	BDT 400	BDT 400
Captured Card Replacement Fee	BDT 300	BDT 300	BDT 300	BDT 300	BDT 300
Currency Conversion Markup Fee ⁽²⁾	3%	3%	N/A	N/A	N/A
Foreign Currency Transaction Fee ⁽³⁾	N/A	N/A	N/A	USD 3 or 2% whichever is higher	N/A
Cash Withdrawal Fee	City ATM	Free	Free	Free	Free
	Q-Cash Network	BDT 10	BDT 10	BDT 10	BDT 10
	NPSB Network	BDT 15 (incl. VAT)	BDT 15 (incl. VAT)	BDT 15 (incl. VAT)	BDT 15 (incl. VAT)
	Other Network ⁽⁴⁾	N/A	BDT 40	BDT 40	BDT 40
	Foreign ATM	USD 2.75 (incl. VAT)	USD 2.75 (incl. VAT)	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 1 Lac or Equivalent USD (per day)	BDT 1 Lac or Equivalent USD (per day)	BDT 1 Lac (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

The fees & charges mentioned above are effective from 10th August 2023

Please note:

- For the first year, there is no annual fee for Virtual Debit Cards. Annual fee will be charged from the 2nd year onwards.
- Currency Conversion Markup Fee: Applicable for any transaction such as ATM, POS, E-Commerce made in any foreign currency except US Dollar
- Foreign Currency Transaction Fee: For any type of transaction such as ATM, POS, E-Commerce made in any foreign currency
- Other Network: When ATM transaction is routed through other than NPSB or Q-Cash Network
- Incoming Fund Transfer Fee: Fund Transfer from all MFS wallets and Internet Banking Applications (Using VISA Direct payment gateway) where applicable
- 15% VAT is applicable for all charges except NPSB fee and foreign ATM fee