



Schedule of charges

City Bank Mastercard World Elite Credit Card

(Updated as of 1st February 2026)



City Bank Mastercard World Elite Credit Card

Serial No	Particulars	Mastercard World Elite
1	Annual Fee ¹	BDT 20,000
2	Supplementary Card Annual Fee ²	2 Cards Free, On-wards 50% of the primary
3	Card Replacement Fee	BDT 1,000
4	Captured Card Replacement Fee	BDT 350
5	Late Payment Fee	BDT 1,000
6	Cash Advance Fee (Local)	BDT 150 or 2.5%
7	Cash Advance Fee (International)	USD 4 or 2.5%
8	Over Limit Charge	BDT1500
9	Monthly Interest Rate (Purchase & Cash Advance) ³	2.08%
10	EMI Interest Rate (Monthly)	0.99%
11	Statement Retrieval Fee Per Statement	BDT 100
12	Legal Notice Fee	BDT 250
13	Markup ⁴	3%
14	Balance Transfer Fee	1% or BDT 1,000 whichever is higher
15	Monthly Balance Transfer Interest Rate	0.92%
16	Cheque Book Issuance fee 2 nd onwards (10 leaves)	BDT 250
17	Card Cheque Processing Fee	BDT 200 or 2%
18	Card Cheque Return fee (for Insufficient limit only)	BDT 500
19	Stop Payment on Clearing Cheque	BDT 200 Per Leaf
20	Stop Payment on entire Cheque Book	BDT 300
21	Certificate Fee	BDT 300
22	Minimum Due for Monthly Repayment	BDT 500 or 3% whichever is higher
23	Cash Advance Limit	50% of Credit Limit
24	CIB Fee	BDT 100
25	City Shield Coverage Fee ⁵	0.40%
26	SMS Notification fee (Primary & Supplementary) ⁶	BDT 300 & BDT 200
27	EMI Early Settlement Fee ⁷	0.5% of the remaining balance

28	Fee for Card Payment through all MFS Wallets & Internet Banking Applications (Using Mastercard money send channel)	BDT 35
29	PIN Re-generation Fee	BDT 500
30	Processing fee for fund transfer from Citytouch to CASA and MFS Wallet	BDT 100 or 2% whichever is higher
31	Fee for Fund Loading to MFS/Digital Wallet (Add Money)	BDT 10 or 1% of transaction amount , whichever is higher
32	Priority Pass/Lounge key lounge Visit Bill (Per Visit Per Person) ⁸	USD 35
33	Priority Pass/Lounge key Replacement Fee	N/A
34	City Bank International Lounge Access Fee ⁹	BDT 2500 (Adult) BDT 1250 (Child)
35	City Bank Domestic Lounge Access Fee ¹⁰	BDT 850 (Adult) BDT 425 (Child)

*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

*Compound interest will be charged on all applicable interest.

*Maximum interest free period 45 days & minimum 15 days. Interest will not be charged, if you have paid the full amount of your previous month's outstanding within due date. If you opt to pay partial or minimum payment, the interest on your retail transactions and fees will be calculated from the following day of your last payment due date.

*Interest charges are imposed both on the OUTSTANDING RETAIL TRANSACTION BALANCE & FEES that is not paid within the PAYMENT DUE DATE. Interest will be calculated from the following day of your last payment due date until full payment.

*For Mastercard World Elite Credit Cards, Lounge fees will be applicable at Hazrat Shahjalal International and Domestic Airport lounges when accessed using the Priority Pass card/Lounge Key.

*Government Excise Duty will be applicable for both debit and credit balance as per govt. rate.

1. Will be applicable for the issued cards. Annual fee is imposed once the card is activated.

2. First supplementary card is free for all cards. This Charge is for second one and onwards

3. 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.

4. 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

5. Facility not valid for 2 months' overdue card accounts. Cardmembers will be charged 0.40% City Shield Coverage Fee of total card statement balance

6. Transaction Alert Service will be provided to all City Bank City Credit Cardmembers and charges for SMS notifications will be applicable for both Primary & Supplementary Cards separately

7. On closing balance

8. For Mastercard world elite credit cards, International lounge access through Lounge key is complementary upto 15 visits. Access fee is applicable for above 15 visits.

9,10. Access fee for guest(s) per person at the City Bank International & Domestic lounge in Hazrat Shahjalal International Airport (except primary; Cardholder & 1 adult and 2 children under 12 years; supplementary; CH & 2 child under 12 years).

***Information is correct at the time of printing January 2026. Benefits offers are subject to change and other term & conditions only**

***To find updated City Bank Lounge access policy, T&C booklet, Fees & Charges of our existing and new products and services, please visit www.citybankplc.com**

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