



# CITIZENS BANK PLC

Card Division  
Head Office, Dhaka

## CZB CARD SERVICE SCHEDULE OF CHARGES \_Debit Card & Prepaid Card

Debit Card	SCHEDULE OF CHARGES	
	Nature of Charges	Amount
	Issuance Fee First-year	BDT 500
	Renewal Fee	BDT 500
	Card Replacement fee	BDT 300
	PIN Replacement	BDT 200
	Cash withdrawal fee (any local ATM)	Free
	Balance check/ Mini Statement (any local ATM)	Free
	Vat for ads on Social Media	15% of the transaction amount

Prepaid Card	Nature of Charges	Amount
	Issuance Fee	BDT 500
	Card Replacement Fee	BDT 500
	Pin Replacement Fee	BDT 200
	SMS Fee	BDT 200
	Cash withdrawal Fees at Local ATM	Free**
	Markup Fee (Where applicable)	3% of the Transaction Amount
	Balance Enquiry at ATM	Free**
	Mini Statement at ATM	Free**
	Vat for ads on Social Media	15% of the transaction amount
	Refund of unused balance	1.5% of the refund amount
	Cash withdrawal Fee International	1.5% of the withdrawal amount or equivalent to USD 3 whichever is higher
	Loading Fee	Free
	Monthly Maintenance Fee	Free
	NOC Fee	Free

\*15% VAT will be applicable

\*\*Local ATM Cash withdrawal fee will be reimbursed to CASA/Card account (Both Debit and Prepaid Card)



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SCHEDULE OF CHARGES FOR CITIZENS BANK PLC CREDIT CARD (Travel Quota Card)				
Credit Card	Nature of Charges	Platinum VIP	Platinum General	Platinum Women's
	Card Annual Fee _ UNSECURED (Chargeable in Advance at the time of activation where applicable)	BDT 5000	BDT 2000	BDT 3000
	Card Annual Fee _ SECURED (Chargeable in Advance at the time of activation where applicable)	BDT 2000	BDT 1000	BDT 1500
	Supplementary Card Annual Fee	2 Supplementary Card Free Flat BDT 1000 from 3 <sup>rd</sup> Supplementary Card and onwards		
	Card Fee reimbursement policy (from 2 <sup>nd</sup> year and onwards)	15 any transactions (POS & ATM) or 10 E-commerce transactions		
	Card Replacement fee	BDT 500	BDT 500	BDT 500
	PIN Replacement/PIN Re-generation Fee	BDT 500	BDT 500	BDT 500
	Late Payment Fee (Where applicable)	BDT 750		
	ATM Cash Advance Limit	50% of the Credit Limit		
	Cash Advance Fee (Local)_ON US	1% of the withdrawal amount or BDT 100 whichever is higher		
	Cash Advance Fee (Local)_ Q-Cash & NPSB Network	2% of the withdrawal amount or Tk BDT 150 whichever is higher		
	Cash Advance Fee (Local)_ VISA Network	2% of the withdrawal amount or BDT 200 whichever is higher		
	Cash Advance Fee (International)	3% of the withdrawal amount or equivalent USD 5* (whichever is higher)		
	Over Limit Charge (Where applicable)	BDT. 1000		
	Monthly Interest Rate (Purchase & Cash Advance) _UNSECURED	1.67%		
	Monthly Interest Rate (Purchase & Cash Advance) _SECURED	1.50%		
	CZB Pay Comfort EMI Loan Interest Rate (Flat)	10.10% (P.A.)		
	Statement Retrieval Fee Per Statement	BDT. 50 per month		
	Out of Town Cheque Collection Fee	As per GB Operation		
	Markup (Where applicable)	3% of the Transaction Amount		
	Insurance Coverage Fee / CREDIT SHEILD (Where applicable)	0.35% of the Bill Amount		
	CIB Fee (New application & Limit Enhancement)	BDT 100 against Single Principal Credit Card		
	SMS Notification Fee	BDT 200 Per year		
	Minimum Due for Monthly Repayment	3% of the Outstanding Amount		
Vat for ads on Social Media	15% of the transaction amount			
Legal Notice Fee	As per Collection policy / At Actual			
EMI Early Settlement Fee	1.00% of the remaining balance (VAT inclusive)			
Fee for Card Payment through all MFS/VMT	Free			
MFS add money*	Free			
CZB Easy Fund Transfer Processing fee: To CZB CASA	1.00% of the Transfer amount			
CZB Easy Fund Transfer Processing fee: To Others Bank a/c	1.30% of the Transfer amount			
Closing Fee	BDT 300			
Certificate Fee / NOC	BDT 200			
Government excise duty	As per NBR circular from time to time			
<b>Special Note:</b>				
<ol style="list-style-type: none"> <li>Automatic enrollment will be made in case of SMS, Email Alert and Insurance service.</li> <li>Additional expenses, e.g. postage, courier, Fax, legal fee etc. will be charged where applicable.</li> <li>Credit card type will depend on the limit assigned to the card by the credit department.</li> <li>Bank reserves the right to change/ amend the Schedule of Charges as per Bangladesh Bank instruction which will be updated on the CZB website from time to time.</li> <li>15% VAT is applicable on all fees, commissions and charges except in cases where an exemption is approved by NBR.</li> </ol>				