



Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

1. General Banking:

ANNEXURE-1

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
1. Account Opening Deposit <i>(Except Specially Privileged Account)¹</i>			
Savings Deposit Product			
1.1	(i) Citizens Savings	Initial Deposit	BDT 500
	(ii) Citizens Staff Savings	Initial Deposit	BDT 100
	(iii) Citizens Joyita	Initial Deposit	BDT 500
	(iv) Citizens Probashi Sonchoy	Initial Deposit	BDT 500
	(v) Citizens Nirapod Orjon	Initial Deposit	BDT 500
	(vi) Citizens Community Savings	Initial Deposit	BDT 500
	(vii) Citizens Sastho Surokkha	Initial Deposit	Any Amount
	(viii) Citizens School Savers	Initial Deposit	BDT 100
	(ix) Citizens Nobin	Initial Deposit	BDT 500
	(x) Citizens RMG Savers	Initial Deposit	BDT 100
	(xi) Citizens e-KYC	Initial Deposit	BDT 100
	(xii) Citizens Student Account	Initial Deposit	BDT 100
	(xiii) Citizens Payroll Account	Initial Deposit	NIL
	(xiv) Citizens RFCD Account	Initial Deposit	Any Amount in Allowable Currency
	(xv) Citizens Bank FC Account	Initial Deposit	NIL
Current Deposit Product			
1.2	(i) Citizens Current	Initial Deposit	BDT 1,000
	(ii) Citizens Cholti Plus	Initial Deposit	BDT 1,000
	(iii) Citizens Equity Build Up	Initial Deposit	BDT 1,000
	(iv) Citizens SND	Initial Deposit	BDT 10,000
Term Deposit Product			
1.3	(i) Citizens FD	Minimum Deposit	BDT 10,000
	(ii) Citizens Meyadi	Minimum Deposit	BDT 25,000
	(iii) Citizens Mashik Ay Shongsthan	Minimum Deposit	BDT 1,00,000
	(iv) Citizens NFCD Account	Minimum Deposit	For Individual: USD 1,000 or Equivalent GBP/EURO For Organization: USD 500 or Equivalent GBP/EURO
2. Account Maintenance Fee <i>(Except Specially Privileged Account)¹</i>			
2.1	Current Deposit Account (Citizens Current, Citizens Cholti Plus, Citizens Equity Build Up)	Charge	BDT 300 <i>(Half yearly basis in each account)</i>
2.2	SND Account (Citizens SND)	Charge	BDT 500 <i>(Half yearly basis in each account)</i>





Citizens Bank PLC.

Head Office, Dhaka

Schedule of Charges

SL	Types of Services	Nature of Charges	Amount of Charges and Commission
2.3	Savings Deposit Account (Citizens Savings, Citizens Joyita, Citizens Community Savings, Citizens Sastho Surokkha, Citizens Nobin, Citizens Nirapod Orjon, Citizens e-KYC, Citizens Payroll Account)	Charge	Half Yearly basis on Average Balance of each account: Up to BDT 10,000: NIL Above BDT 10,000 to BDT 25,000: BDT 100 Above BDT 25,000 to BDT 200,000: BDT 200 Above BDT 200,000 to BDT 10,00,000: BDT 250 Above BDT 10,00,000: BDT 300
2.4	Citizens School Savers/Student Account	Charge	NIL
2.5	Citizens RFCD Account/FC Account	Charge	NIL
2.6	Citizens RMG Savers	Charge	NIL
2.7	Citizens Staff Savings	Charge	NIL
2.8	Citizens Probashi Sonchoy	Charge	NIL
3. Account Closing Charge (Except Specially Privileged Account) ¹			
3.1	Current Deposit Account (Citizens Current, Citizens Cholti Plus, Citizens Equity Build Up)	Service Charge	BDT 300
3.2	SND Account (Citizens SND)	Service Charge	BDT 300
3.3	Saving Deposit Account (Citizens Savings, Citizens Joyita, Citizens Community Savings, Citizens Sastho Surokkha, Citizens Nirapod Orjon, Citizens Nobin, Citizens Probashi Sonchoy, Citizens e-KYC, Citizens Payroll Account)	Service Charge	BDT 200
3.4	Citizens School Saver/Student Account	Service Charge	NIL
3.5	Citizens RMG Savers	Service Charge	NIL
3.6	Citizens Staff Savings	Service Charge	NIL
3.7	Citizens RDCD Account/FC Account	Service Charge	NIL
3.8	Scheme Deposit Products (Citizens Millionaire, Citizens Arthik Utkorsota, Citizens SME-DPS)	Service Charge	NIL
3.9	Term Deposit Product (Citizens FD, Citizens Meyadi, Citizens Mashik Ay Shongsthan, Citizens NFCD Account)	Service Charge	NIL
3.10	Premature encashment of SD/TD.	Service Charge	NIL

Schedule of Charges

Effective from July 01, 2024





Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

SL	Types of Services	Nature of Charges	Amount of Charges and Commission
4. Cheque Book Related Charges			
4.1 Issuance of MICR Cheque Book			
i.	CD/ SND Account	Charge	BDT 6.00 per leaf/At Actual
ii.	Savings Account	Charge	BDT 6.00 per leaf/At Actual
iii.	Issue of new Cheque Book in case of lost one.	Charge	BDT 6.00 per leaf/At Actual
4.2 Issuance of Bangladesh Bank Cheque			
i.	Issuance of Bangladesh Bank Cheque (on request of the Customers)	Charge	BDT 300 per instance
4.3 Destruction of Cheque Book			
i.	Uncollected Cheque Book Destruction	Service Charge	BDT 80 Per Booklet
5. Collection			
5.1	Collection of Local Cheque/Bill/Draft	Charge	i) Where there is a Clearing House: Free ii) Where there is no clearing house: All Costs at actual, Minimum of TK 50 per instance
5.2	Cheque Dishonored or returned from Clearing House	Charge	i) Inward Cheque Charge: BDT 50 ii) Outward Cheque Charge BDT 50
5.4	Collection of Outstation Cheques/Bills/Drafts (Clean/Documentary including IBPs) [will not be applicable for institutional account]	Commission	i) Up to BDT 25,000 @ 0.20%, but minimum BDT 50 ii) From BDT 25,001 to BDT 1 lac @ 0.20%, but minimum BDT 100 iii) From BDT 1,00,001 to BDT 5 lac @ 0.15%, but minimum BDT 150 iv) Above BDT 5 lac @ 0.10%, but minimum BDT 550, maximum BDT 2,500.
6. BACH, BEFTN, RTGS, NPSB & Own Bank Fund Transfer			
6.1	BACH	Charge	Charge on regular value Cheque Less than BDT 50,000: Free BDT 50,000 but less than BDT 5,00,000: BDT 10 BDT 5,00,000 and above: BDT 25 (Charges including Commission & VAT) Charge on high Value Cheque BDT 5,00,000 and above: BDT 60 (Charge including Commission & VAT)
6.2	BD-RTGS transaction	Service Charge	RTGS transaction is made of BDT 1 lac and above, charges will be imposed BDT 86.96 and VAT BDT 13.04 for each outward transaction.
6.3	BEFTN Transaction	Service Charge	Free
6.4	NPSB Transaction	Service Charge	BDT 10 Inc. VAT





Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

SL	Types of Services	Nature of Charges	Amount of Charges and Commission
6.5	CZB Account to CZB Account Fund Transfer	Service Charge	Free
7. Remittance (Inland)			
7.1	Issue of Payment Order (PO) ²	Charge	i) Up to BDT 1,000: BDT 20.00
			ii) Above BDT 1,000 to BDT 1,00,000: BDT 50
			iii) Above BDT 1,00,000: BDT 100
7.2	Issue of Payment Order for e-tender (e-GP Payment Order)	Charge	Same as General Payment Order
7.3	Cancellation and/or Issue of Duplicate Payment Order	Charge	BDT 50 Flat
8. Issuance of Duplicate Instruments			
8.1	Issuance of Duplicate Instruments ('Sanchaypatra' and 'Bond')	Charge	BDT 500
8.2	Issuance of Duplicate Instruments against Scheme/Time Deposit	Charge	BDT 200
9. Standing Instruction			
9.1	Standing Instruction		i) BDT 100.00; One time to execute each instruction (except loan A/C) ii) No Standing Instruction charge for transfer of balance from any deposit account to Scheme/Time Deposit Account(s) and Vice Versa
10. e-GP Related Services			
10.1	Collection of Registration/Renewal Fees/ Tender Doc. Sell	Charge/Fee	BDT 100.00
10.2	Tender/Performance/New Performance Security Fees	Charge/Fee	BDT 200.00
10.3	Issuance of Guarantee	Charge/Fee	Minimum 0.20% to Maximum 0.50% per Quarter but not less than BDT 1000.00
10.4	Issuance of Duplicate Guarantee (subject to complying all formalities)	Charge/Fee	BDT 500.00+ Stamp Charges and related cost at actual
10.5	Validity Extension	Charge/Fee	Free
10.6	Document or Guarantee Release	Charge/Fee	Free
10.7	Certificate Issuance Charge	Charge/Fee	BDT 500.00
11. Automated Challan Related Service			
11.1	Govt. Fees through Automated Challan (i.e VAT, TAX etc)	Charge	Free
12. Auxiliary Service			
12.1	Call Centre	Charge	Free
12.2	e-Statement	Charge	Free





Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

SL	Types of Services	Nature of Charges	Amount of Charges and Commission
12.3	SMS Alert Service ³	Charge	(i) CD/SND Account: BDT 150 (Half yearly basis)
			(ii) Savings Account: BDT 100 (Half yearly basis)
			(iii) Only Cheque Bearing Loan Account (except CMSME): BDT 150 (Half yearly basis)
12.4	Citizens Fast/Internet Banking	Charge	Free
13. Locker Service			
13.1	Locker Service (Annual)	Rent	i) Small: BDT 5,000
			ii) Medium: BDT 6,500
			iii) Large: BDT 7,500
13.2	Security Deposit (Refundable)	Security	i) Small: BDT 5,000
			ii) Medium: BDT 6,500
			iii) Large: BDT 7,500
13.3	Replacement of Locker Keyes (Lost/Damage)	Charge	At actual
13.4	Locker Closing	Charge	NIL
14. Miscellaneous Services			
14.1	Stop Payment Instruction	Service Charge	BDT 100 for per instance
14.2	Stop Payment withdrawn	Service Charge	BDT 50 for per instance
14.3	Issuance of Commitment letter and verification of Certificate	Service Charge	Less than BDT 1 Crore: BDT 750
			BDT 1 Crore & Above: BDT 1,500
14.4	Issue of Balance Confirmation Certificate ⁴	Service Charge	Free Twice in a Year (June & Dec) For Additional: BDT 100 Per Instance
14.5	Issuance of Solvency Certificate	Service Charge	BDT 200
14.6	Issuance of BO Certificate	Service Charge	BDT 100
14.7	Issue of certificate to customers (all accounts excluding Scheme accounts)	Service Charge	BDT 200
14.8	Issue of Account Statement ⁵	Service Charge	Free Twice in a Year (June & Dec) For Additional: BDT 100.00 Per Instance
14.9	Dormant Account Activation	Service Charge	Savings Account: Nil CD/SND Account: Nil
14.10	Postage (Registered/Courier)	Charge	At Actual, But not below BDT 150.00
15. Lien Mark & Security Encashment			
15.1	Other Bank's Instruments kept lien with our Bank	Service Charge	BDT 150
15.2	Our Bank's Instruments kept lien with another Bank	Service Charge	BDT 200
15.3	Encashment of another Bank's Instruments kept lien with our Bank	Service Charge	BDT 300

Schedule of Charges



Effective from July 01, 2024



Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

2. Credit Operations

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
1. Charges for Credit Operation			
1.1 Loan Processing Fee			
i.	Loan limit up to BDT50.0 lac	Charge/Fee	0.50% but not more than BDT 15,000
ii.	Loan limit above BDT50.0 Lac	Charge/Fee	0.30% but not more than BDT 20,000
iii.	SOD against Schemes/FDR/Share/all other Financial Securities/CMSME and Agriculture	Charge/Fee	NIL
1.3 Syndication Loan/Structured Finance			
i.	Arranger Fee (Specific)	Fee	0.25% - 0.50% of Arranged Amount
ii.	Underwriting Fee (Specific)	Fee	0.25% - 0.50% of Underwriting Amount
iii.	Agency Fee Facility (Annually)	Fee	0.05% - 0.50% of Outstanding Amount
iv.	Agency Fee Security (Annually)	Fee	0.05% - 0.50% of Outstanding Amount
v.	Participation Fee	Fee	As per arrangement of Lead Bank/Arranger
vi.	Commitment Fee (On Undrawn Amount)	Fee	NIL
1.4 Early Settlement Fee			
i.	For Instalment Loans ⁶	Fee	0.50% on outstanding amount
ii.	For Cottage, Micro, Small, Demand or Continuous & Staff Loans	Fee	NIL
1.5 Loan Application Fee			
i.	For all types of Loan Application	Fee	NIL
1.6 Loan Reschedule/Restructure Fee			
i.	CMSME and Agriculture Loan	Fee	NIL
ii.	Except CMSME and Agriculture Loan	Fee	0.25% but not more than BDT 10,000
iii.	Loan certificate/ Documentation/Stamp/Legal and valuation fee	Charge	At actual
iv.	CIB Charge	Charge	At actual
v.	Others (not specified above)	Commission/ Charge	At Actual
1.7 All types of Loan including Export Loan			
i.	Service Charge	Charge	NIL
ii.	Loan Management Fee	Fee	NIL
iii.	Monitoring/Supervision Charge	Charge	NIL
iv.	Risk Premium	Fee/Charge/Com.	NIL
v.	Other Charge except interest/profit	Fee/Charge/Com.	NIL
2. Loan Account Maintenance Fee (Except Specially Privileged Account)¹			
2.1 All Loan Accounts (except PC, PAD, Staff Loan)			
i.	Limit less than BDT 1 Lac	Charge	NIL
ii.	Limit from BDT 1 Lac to BDT 1 Crore		NIL
iii.	Limit above BDT 1 Crore		NIL

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Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

3. Card Service:

ANNEXURE-2

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
3.1 Debit Card			
i.	Issuance Fee First-year	Annual/ Renewal Fee	BDT 500
ii.	Renewal Fee		BDT 500
iii.	Card Replacement fee		BDT 300
iv.	PIN Replacement		BDT 200
v.	Cash withdrawal fee (any local ATM) ⁷		Free
vi.	Balance check/ Mini Statement (any local ATM)		Free
vii.	Vat for ads on Social Media		15% of the transaction amount
3.2 Prepaid Card			
i.	Issuance Fee	Fee	BDT 500
ii.	Card Replacement Fee		BDT 500
iii.	Pin Replacement Fee		BDT 200
iv.	SMS Fee ⁷		BDT 200
v.	Cash withdrawal Fees at Local ATM ⁸		Free
vi.	Markup Fee (Where applicable)		3% of the Transaction Amount
vii.	Balance Enquiry at ATM		Free
viii.	Mini Statement at ATM		Free
ix.	Vat for ads on Social Media		15% of the transaction amount
x.	Refund of unused balance		1.5% of the refund amount
xi.	Cash withdrawal Fee International		1.5% of the withdrawal amount or equivalent to USD 3 whichever is higher
xii.	Loading Fee		Free
xiii.	Monthly Maintenance Fee		Free
xiv.	NOC Fee		Free
3.3 Credit Card			
i.	Card Annual Fee _ UNSECURED (Chargeable in Advance at the time of activation where applicable)	Fee	Platinum VIP: BDT 5000 Platinum General: BDT 2000 Platinum Women's: BDT 3000
ii.	Card Annual Fee _ SECURED (Chargeable in Advance at the time of activation where applicable)		Platinum VIP: BDT 2000 Platinum General: BDT 1000 Platinum Women's: BDT 1500
iii.	Supplementary Card Annual Fee		02 (two) Supplementary Card Free Flat BDT 1000 from 3rd Supplementary Card and onwards
iv.	Card Fee reimbursement policy (from 2nd year and onwards)		15 any transactions (POS & ATM) or 10 E-commerce transactions
v.	Card Replacement fee		Platinum VIP: BDT 500 Platinum General: BDT 500 Platinum Women's: BDT 500
vi.	PIN Replacement/PIN Re-generation Fee		Platinum VIP: BDT 500 Platinum General: BDT 500 Platinum Women's: BDT 500
vii.	Late Payment Fee (Where applicable)		BDT 750

Schedule of Charges

Effective from July 01, 2024

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Citizens Bank PLC.

Head Office, Dhaka

Schedule of Charges

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
viii.	ATM Cash Advance Limit	Fee	50% of the Credit Limit
ix.	Cash Advance Fee (Local)_ON US		1% of the withdrawal amount or BDT 100 whichever is higher
x.	Cash Advance Fee (Local)_Q-Cash & NPSB Network		2% of the withdrawal amount or Tk BDT 150 whichever is higher
xi.	Cash Advance Fee (Local)_VISA Network		2% of the withdrawal amount or BDT 200 whichever is higher
xii.	Cash Advance Fee (International)		3% of the withdrawal amount or equivalent USD 5* (whichever is higher)
xiii.	Over Limit Charge (Where applicable)		BDT 1000
xiv.	Monthly Interest Rate (Purchase & Cash Advance)_UNSECURED		2.08%
xv.	Monthly Interest Rate (Purchase & Cash Advance)_SECURED		1.92%
xvi.	CZB Pay Comfort EMI Loan Interest Rate (Flat)		10.10% (P.A.)
xvii.	Statement Retrieval Fee Per Statement		BDT 50 per month
xviii.	Out of Town Cheque Collection Fee		As per GB Operation
xix.	Markup (Where applicable)		3% of the Transaction Amount
xx.	Insurance Coverage Fee / CREDIT SHEILD (Where applicable) ⁷		0.35% of the Bill Amount
xxi.	CIB Fee (New application & Limit Enhancement)		BDT 100 against Single Principal Credit Card
xxii.	SMS Notification Fee ⁷		BDT 200 Per year
xxiii.	Minimum Due for Monthly Repayment		3% of the Outstanding Amount
xxiv.	Vat for ads on Social Media		15% of the transaction amount
xxv.	Legal Notice Fee		As per Collection policy / At Actual
xxvi.	EMI Early Settlement Fee		1.00% of the remaining balance (VAT inclusive)
xxvii.	Fee for Card Payment through all MFS/VMT		Free
xxviii.	MFS add money*		Free
xxix.	CZB Easy Fund Transfer Processing fee: To CZB CASA		1.00% of the Transfer amount
xxx.	CZB Easy Fund Transfer Processing fee: To Others Bank a/c		1.30% of the Transfer amount
xxxi.	Closing Fee		BDT 300
xxxii.	Certificate Fee / NOC		BDT 200
xxxiii.	Government excise duty		As per NBR circular from time to time

Schedule of Charges



Effective from 1st January 2025



Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

4. Foreign Trade:

ANNEXURE-3

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
Foreign Trade			
4.1	Import		
4.1.1	LC Opening Commission		
	i) L/C opening commission under Sight LC	Commission	0.10% to 0.40% for each quarter Min. Comm. Tk. 1,000/-
	ii) L/C opening commission under Usance / Deferred LC	Commission	0.10% to 0.50% for each quarter Min. Comm. Tk. 1,000/-
	iii) L/C Opening Commission under Back to Back LC	Commission	0.10% to 0.40% for each quarter Min. Comm. Tk. 1,000/-
	iv) L/C opening commission under 100% cash margin	Commission	0.10% to 0.25% for each quarter Min. Comm. Tk. 1,000/-
	** Commission to be realized on full amount of LC after adding the tolerance amount (if any)		
4.1.2	Acceptance commission under Usance/ Deferred LC (including Back to Back L/C)	Commission	0.10% to 0.40% for each quarter Min. Comm. Tk. 1,000/-
	<i>*If tenure of LC and Acceptance <1 quarter; commission for 1 quarter can be deducted as per the rate mentioned above</i> <i>*If tenure of LC and Acceptance >1 quarter; commission have to be deducted daily basis only upto the maturity date as per above-mentioned rate.</i>		
4.1.3	Transmission/Dispatch		
	i) LC (Foreign)	Charges	At Actual
	ii) L/C Amendment	Charges	At Actual
	iii) L/C Confirmation	Charges	At Actual
	iv) L/C Cancellation	Charges	At Actual
	v) L/C (Local)	Charges	At Actual
	vi) L/C (Local) Amendment	Charges	At Actual
	vii) L/C Acceptance (Foreign & Local)	Charges	At Actual
	viii) Any other SWIFT Communication Charge not mentioned otherwise	Charges	At Actual
	ix) Postage/ Courier Charge	Charges	At Actual
4.1.4	Amendment of L/C		
	i) "Amendment of LC except increase of value and extension of validity" instead of existing	Charges	Tk. 750/-
	ii) Amendment of LC for increase of LC value/extension of validity	Commission	LC Issuance Commission will apply including other charges, but minimum Commission Tk. 750/-

Schedule of Charges



Effective from July 01, 2024



Citizens Bank PLC.

Head Office, Dhaka

Schedule of Charges

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
4.1.5	LC Cancellation	Charges	Cancellation Charge: Nil Advising Bank Charge and SWIFT/Communication charge: At Actual
4.1.6	Arrangement of confirmation and/or discounting by third bank (Confirmation and/or discounting charges of confirming and/or discounting bank at actual to be borne by either opener or beneficiary as the case may be).	Commission	0.10- 0.20% (Quarterly)
4.1.7	Credit Report		
	i) Through D&B or other Agency	Charges	At actual plus service charge Tk.500/- per report
	ii) Through SWIFT from foreign bank	Charges	Tk. 750/- plus charge of the foreign bank at actual; if any
4.1.8	Cost of LC Application Set	Charges	Tk. 300/- plus Actual stamp charges
4.1.9	Certification of Import Documents for Customs Assessment Purpose	Charges	Tk. 500/-
4.1.10	Issuance of Shipping Guarantee	Charges	Tk. 500/-
4.1.11	Non-LC Import (Import under LCAF-DP/DA basis)	Commission	Open Comm. 0.10%-0.40% Acceptance Comm. 0.10%-0.40% p.q.
4.1.12	Import Bills		
	i) Import bill retirement fee (under sight LC)	Charges	Tk. 500/-
	ii) Reimbursement/Payment Charges	Charges	Foreign bill- At Actual Local Bill- At Actual (Minimum USD 20)
	iii) Bill processing fee of import document (non-LC import)	Charges	Tk. 500/-
	iv) Interest on import bill/PAD	Charges	Usual lending rate for the client
4.1.13	Import Miscellaneous Charges		
	i) Discrepancy Fee (on beneficiary) for processing of discrepant import documents on collection basis under all type of LC	Charges	i) Foreign LC: 1. USD 50/- for documents value USD 20,000 or Less. 2. USD 100/- for documents value greater than USD 20,000. ii) Local LC: 1. Documents in FCY: USD 20/- for documents value: USD 20,000 or less. USD 50/- for documents value greater than USD 20,000. 2. Tk. 1500/- for documents in Tk. (This should be incorporated in LC)
	ii) Any other certificate relating to	Charges	Tk. 500/- per certificate

Schedule of Charges

(Handwritten signatures)



Effective from July 01, 2024

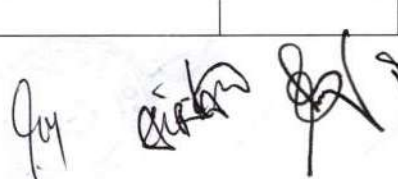



Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
	Import		
	iii) IRC Renewal fee	Charges	Tk. 300/- per instance
	iv) LC advising charge claimed by foreign bank	Charges	At Actual
	v) Post shipment inspection (PSI) Handling charge	Charges	Tk. 500/-
	vi) Processing fee for obtaining Bangladesh Bank/Regulatory approval regarding import	Charges	Tk. 5,000/- per application
	vii) Maturity date extension of accepted bills	Charges	Tk. 1,500/- per bill plus actual communication cost
	viii) Maturity date extension of EDF loan	Charges	Tk. 1,500/- per request
	ix) Import documents return fee	Charges	Tk. 2,500/- or courier charge whichever is higher
	x) Bill processing fee for Entre-port basis collection	Charges	Tk. 5,000/- for bill upto USD 50,000 Tk. 10,000/- for bill above USD 50,000
	xi) B/L signature verification charge	Charges	TK 100/- per B/L
	xii) Attestation of documents	Charges	Tk. 300/- per set of documents
4.2	Export		
4.2.1	Export LC advising/Transfer		
	i. LC advising charge	Charges	Tk 500/- to Tk 750/- plus SWIFT Charge at actual per instance
	ii. Amendment of LC advising charge	Charges	Tk 500/- to Tk 750/- plus SWIFT Charge at actual per instance
	iii. LC transfer Charge	Charges	Tk 750/- plus SWIFT Charge at actual per instance
	iv. Amendment of LC transfer charge	Charges	Tk 750/- plus SWIFT Charge at actual per instance
	v. Add confirmation charge by us	Charges	0.10% to 0.20% (Quarterly) (minimum Tk. 1,000/-)
	vi. Cancellation fee of LC/amendment transfer	Charges	SWIFT charge at actual
4.2.2	Export Documents		
	i. Processing fee of Export documents under collection/ Negotiation (Local/Foreign/LC/SC)	Charges	Tk.500/- per bill if exchange gain is earned; otherwise Up to 0.15% (minimum Tk.1,000/-) per bill if no exchange gain is earned
	ii. Processing fee of Export documents against remittance (FTT/FDD)	Charges	Tk.500/- per document
	iii. Processing fee of Export document in Local Currency	Charges	Tk.500/- per document
	iv. Courier / Postage charges of Export Documents	Charges	At Actual

Schedule of Charges

Effective from July 01, 2024



Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
4.2.3	Export Miscellaneous charges		
	i. Authorization letter to collect documents/FDD from other banks	Charges	Tk.500/- per instance
	ii. Processing fee against Purchase/Discount of export bills in FCY/LCY	Charges	1.00% to 2.00% p.a. of purchase amount but minimum Tk.1,000/- per request
	iii. Buying house commission payment processing fee	Charges	Tk.2,000/- per bill
	iv. PRC issuance fee	Charges	Tk.100/- to Tk.500/- per PRC
	v. Issuance fee of any other certificates	Charges	Tk.500/-
	vi. Processing fee of Cash incentive/duty drawback application	Charges	0.20% of disburse amount but minimum Tk.2,000/- and maximum Tk.5,000/-
	vii. Document attestation fee	Charges	Tk.100/- per set of documents
	viii. EXP Certification fee	Charges	Tk.100/- to Tk.300/- per certification
	ix. EXP cancellation fee	Charges	Tk.500/-
	x. Payment reminder fees	Charges	1st reminder free From 2nd reminder Tk.200/- per instance
	xi. B/L endorsement fee	Charges	Tk.100/- per instance
	xii. Processing fee for application to obtain Bangladesh Bank approval regarding Export	Charges	Tk.3,000/- per instance
	xiii. Processing fee for renewal of Bangladesh Bank approval regarding Export	Charges	Tk.2,000/- per instance
	xiv. Export LC/SC lien cancellation fee	Charges	Tk.500/- per instance
	xv. Processing fee for lien of Export LC/Contract	Charges	Tk.500/- per instance
	xvi. Processing fee for lien of amendment of Export LC/ Contract	Charges	Tk.200/- per instance
4.3	Foreign Remittance		
4.3.1	Outward Foreign Remittance		
	i) Charge for issuance of DD/TT/MT in FCY	Charge	If DD/TT/MT value is - ≤ Tk.1,00,000/- then, Tk.100/-; Tk.1,00,001/- to Tk.5,00,000/- then, Tk.200/-; Tk.5,00,001/- to Tk.10,00,000/- then, Tk.300/;> Tk.10,00,000/- then Tk. 500/- NB: TT Clean rate will be applied for conversion of FCY to LCY while realizing Charges in Taka
	ii) Correspondent banking charge against DD/TT/MT	Charge	At actual
	iii) Communication Charges against DD/TT/MT	Charge	At Actual
	iv) Cancellation of DD/TT/MT	Charge	Cancellation Charge Tk. 200/- and SWIFT Charge at Actual Plus Correspondent Bank Charge at Actual (if any)
	v) Issuance of Duplicate instruments	Charge	Tk.500/- plus actual SWIFT charge

Schedule of Charges



Effective from July 01, 2024



Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
4.3.2	Inward Foreign Remittance		
	i) Payment of TT/DD/MT in Taka to Client's account	Charge	Free
	ii) Processing fee against collection of FCY Cheque / DD drawn on other than Bangladesh Bank	Charge	Tk.300/- within Bangladesh; Tk.500/- outside of Bangladesh plus actual swift Charge & courier/postage charge
	iii) Processing fee against collection of FDD drawn on Bangladesh Bank on a/c of customer	Charge	Tk.200/- per instrument
	iv) Purchase of FCY Drafts	Charge	0.15% to 0.30% for USD 0.20% to 0.35% for GBP/EUR But Minimum Tk. 200/- and postage At Actual
	v) Issuance of Encashment Certificate	Charge	Tk.500/- per instance
4.3.3	Foreign Remittance - Others		
	i) Commission against sale of CASH FCY / TC	Commission	0.50%
	ii) Passport endorsement fee against sale of cash FCY/TC	Charge	Tk.300/-
	iii) Encashment of TC	Charge	As per approved purchase rate plus Postage at Actual
	iv) CASH FCY purchase fee from customers	Charge	Free
	v) Issuance of certificate against Cash FCY encashment / passport endorsement	Charge	Tk.500/-
	vi) Student file processing fee	Charge	Tk. 5,000/-
	vii) Student file renewal fee	Charge	Tk.4,000/- per year
	viii) Issuance fee of TT/DD against student file	Charge	As per TT/DD issuance fee mentioned in 3.3.1 (i)
	ix) Processing fee for Obtaining Bangladesh Bank approval to open student file	Charge	Tk.1,000/- per instance
	x) Processing fee of application to obtain Bangladesh Bank approval regarding outward remittance	Charge	Tk.5,000/- per instance
	xi) Processing fee of application to renew Bangladesh Bank approval	Charge	Tk.3,000/- per instance
	xii) FDI statement processing fee	Charge	Tk.200/- per report
	xiii) Processing fee for forwarding of customer's report/letter/ information memo etc. to Bangladesh Bank	Charge	Tk.1,000/- per instance
4.3.4	Foreign Bank Guarantee		
	i) Advising of Guarantee/Amendment to the beneficiary in original without any engagement on our part.	Charge	Tk. 750/-





Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

SL	Type of Services	Nature of Charges	Amount of Charges & Commission
	ii) Advising of Guarantee/Amendment in original by adding our Confirmation.	Charge	Min. 0.10%- Max. 0.50% per quarter or part thereof. Min. TK. 2,000/- plus cost of postage/SWIFT
	iii) Advising of Guarantee /Amendment in our format or the format supplied by the opening bank with our full engagement.	Charge	Min. 0.10%-Max. 0.50% per quarter or part thereof. Min. TK. 2,000/- plus cost of Postage/SWIFT
	iv) Issuance of Bank Guarantee against Counter Guarantee of Foreign Bank.	Charge	Commission: 0.05% to 0.50% per quarter, minimum USD.100/- Stamp charge: USD.10.00 (min.) or at actual whichever is higher SWIFT & Other Communications chg.: USD.50.00 Courier Charge: At actual
	v) Issuance of Bid Bond/ Performance Bond favoring overseas beneficiary	Charge	0.20% To 0.50% per quarter or part thereof, minimum Tk. 1,000/-
* If tenure of the BG crossed one quarter then commission will be realized on daily basis			
4.3.5	FC accounts maintenance fee against RFCD, Private FC, Special FC in USD/EUR/GBP/JPY etc.	Charge	USD 10/- or equivalent half yearly



Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

5. Off-Shore Banking

ANNEXURE-4

SL.	Type of Services	Nature of Charges	Amount of Charges & Commission
Import			
5.1	(i) Cash L/C (At Sight)	Commission	0.10% to 0.40% for quarterly & part thereof
	(ii) Cash L/C (At Sight with 100% cash margin)	Commission	0.10 % to 0.25 % for quarterly & part thereof
	(iii) Cash L/C (Deferred Payment/Usance)	Commission	0.10% to 0.50% for quarterly & part thereof
	(iv) Back to Back L/C (under Contract)	Commission	0.20% to 0.40% for each quarter & part thereof
	(v) Back to Back L/C (under Export LC)	Commission	0.10% to 0.40% for quarterly & part thereof
	(vi) Acceptance Comm Cash L/C (Deferred Payment/ Usance)	Commission	0.10% to 0.40% for quarterly & part thereof
	(vii) Acceptance Comm Back to Back L/C (under Contract)	Commission	0.15 % to 0.40% for quarterly & part thereof
	(viii) Acceptance Comm Back to Back L/C (under Export LC)	Commission	0.10% to 0.40% for each quarter & part thereof
	(ix) Import without LC	Charge	USD 45 per instance plus SWIFT charge At Actual
	(x) Import Bill Discounting: UPAS (for Onshore Customers)	Interest Rate	06 Month LIBOR + 3.50% p.a. or as per BB instruction
	(xi) Loan processing fees on import bill discounting (UPAS)	Fee	Up to USD 70,000.00: Zero (0) to 0.50 % (USD 200.00 maximum) Above USD70,000.00: Zero (0) to 0.30% (USD 300.00 maximum)
Export			
5.2	(i) LC and Amendment Advising (any type)	Charge	USD 15
	(ii) LC and Amendment Transfer (any type)	Charge	USD 20 per instance
	(iii) Export Bill collection (under LC/without LC)	Charge	0.15 % plus SWIFT/Postal Charges at Actual
	(iv) Negotiation/Discounting of Usance/DP Export Bills (OBU own Customers)	Charge/Intt.	As per Credit Sanction

Signature

Signature



Signature



Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

SL.	Type of Services	Nature of Charges	Amount of Charges & Commission
5.2	(v) Negotiation/Discounting of Usance/DP Export Bill (for Onshore customers)	Interest Rate	06 Month LIBOR + 3.50% p.a. or as per BB instruction
	(vi) Loan processing fees on import Bill discounting (UPAS)	Fee	Up to USD 1,00,000.00: Zero (0) to 0.50% Above USD1,00,000.00: Zero (0) to 0.30%
Amendment			
5.3	(i) L/C Amendment (other than validity extension & value increase)	Charge	USD 12 plus Communication Charge at Actual
	(ii) L/C Amendment (validity extension & value increase)	Charge	As per fresh LC opening
	(iii) L/C Cancellation Charges	Charge	At actual as per Schedule of Charge of Foreign Correspondents (if any) plus SWIFT Charge at Actual
Transaction of Onshore AD Branches' Customers			
5.4	(i) FC Term Loan as per BB/BIDA Approval	Interest Rate	As per Credit Sanction
		Other Charges	At actual as per agreement of Foreign Correspondents for Fund Arrangement plus charges as per Credit Sanction
	(ii) Correspondence Charge for seeking permission for Any type Loan/Services from Bangladesh Bank/other Competent Authority or Refinance/Time Extension Processing Charge	Charge	USD 95 per instance
SWIFT/Communication Charges			
5.5	(i) L/C, L/G Issue (any type)	Charge	At Actual
	(ii) L/C, L/G Amendment (any type)	Charge	At Actual
	(iii) Acceptance Issue	Charge	At Actual
	(vi) Short form, Free Format or In-operative SWIFT message	Charge	At Actual
	(v) SWIFT Charge for Remittance	Charge	At Actual
	(vi) Postage Charge (Local/Foreign)	Charge	At Actual

Schedule of Charges

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Effective from July 01, 2024



Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

SL.	Type of Services	Nature of Charges	Amount of Charges & Commission
Miscellaneous Charges/Commissions			
5.6	(i) Processing fee for Reimbursement Authority/PI (Cash/DP/UPAS LC)	Charge	Up to USD 25,000: USD 25 USD 25,001 to USD 100,000: USD 50 Above USD 100,000: USD 100
	(ii) Processing fee for Reimbursement Authority/PI (BTB LC)	Charge	Up to USD 10,000: USD 14 USD 10,001 to USD 100,000: USD 35 Above USD 100,000: USD 55
	(iii) A/C maintenance charge (any type Deposit Account)	Charge	USD 9 half yearly
	(iv) Loans & Advances	Interest	As per Credit Sanction
	(v) Early Settlement Fee (Term Loan)	Fee	-
	(vi) Overdue Interest of Loans & Advances	Interest	Regular Interest Rate plus 2.00%
	(vii) Issuance of Certificate (any type)	Charge	USD 8 per instance
	(viii) EXP Form Issue	Charge	USD 5 per EXP
	(ix) PRC Issue	Charge	USD 8 per EXP
	(x) Stamp Charge	Charge	At actual
	(xi) Cheque/FDD Collection (Other than export proceeds)	Charge	Commission 0.20% per USD; 0.35% per GBP, EURO, CAD, JPY etc. plus actual SWIFT/Postage Charge and Foreign Correspondent Bank's charges
	(xii) Issuance of FDD	Charge	USD 10 plus SWIFT, Postage Charge at Actual (if any)
	(xii) Issuance of FTT (clean TM)	Commission	USD 10 plus SWIFT/Postage Charge at Actual (if any)
	(xiv) Issuance of FTT (for import without LC)	Commission	USD 45 per instance plus SWIFT Charge at Actual
	(xv) Conversion / Salary Transfer to On-Shore Bank/Branch	Charge	USD 12











Citizens Bank PLC.

Head Office, Dhaka
Schedule of Charges

Notes

- 1) Specially Privileged account include Farmer, Freedom Fighter, Miserable people, Cleaning worker of Dhaka North and South City Corporation, Street Children, Working Children and Teenagers, Beneficiary of National Service Program, Garments worker, worker of Shoe and Lather product industries (Small) and School Banking Account Holder, Account of 10/-, 50/-, and 100/- and any others which are instructed by Bangladesh Bank as Specially Privileged account time to time.
- 2) Bank will charge BDT 10 (ten) only for issuing Demand Draft/ Payment Order (not exceeding BDT 1,000) in connection with application by the students/unemployed youth for employment.
- 3) No SMS Charge will realize from School Saver, RMG Savers, Citizens Staff Savings Account.
- 4) Balance Confirmation certificate will be issued free twice in a year (June, December). For additional certificate, BDT 100 will be applicable as charge per instance.
- 5) Issue of account statements: Current and SND Account holder will get 1 (One) statement per month, Savings and Scheme/Time account holder will get 2(two) statement free per year. For additional copy of statement, BDT 100 will be applicable as charge per instance.
- 6) For Installment Loan: An Early settlement fee will applicable except Cottage, Micro, Small, Demand or Continuous & Staff Loans.
- 7) Automatic enrollment will be made in case of SMS, Email Alert and Insurance service.
- 8) Local ATM Cash withdrawal fee will be reimbursed to CASA/Card account (Both Debit and Prepaid Card).
- 9) All other fees/charges not mentioned above will be specified by Citizens Bank PLC.
- 10) Stamp charges are levied where applicable.
- 11) Correspondents /Other Bank charges, if any, will be additionally recovered from customers.
- 12) VAT is applicable as per Government rules on realized Commission, Charge & fees.
- 13) If the Bank provides services to its clients at reduced rate VAT is to be collected as per the standard Fees, charges or commissions listed in the Schedule of Charges.
- 14) There will be no waiver of VAT, Excise Duty and/or any Govt. Levy even if the applicable fee/charge is waived/refunded in consideration of Customer's relationship with the Bank.
- 15) There will be preferential fee structure (i.e. no fee or, reduced fee) for Citizens Bank's Staffs.
- 16) There will be preferential fee structure (i.e. no fee or, reduced fee) for any special campaign or offer. The specific charges or fees of the special campaign or offer will be applied.
- 17) The Managing Director and CEO will have the discretion to change (enhance/reduce/waive) the charge/commission according to Banker-Customer relationship.

