

Frequently Asked Questions (FAQ)

City Bank American Express CitymaxX Account Card

Q: What is CitymaxX Account Card?

A: CitymaxX is an Account Card tagged with individual Savings/Current Account. It comes with special features with highly lucrative value propositions.

Q: What are the special features I can get from CitymaxX Card?

A: In addition to the usual benefits like ATM withdrawal & POS txn facility, the CitymaxX Card can enable you to:

- 1. Cashback:** 1% cash back will be given to customers on all local & International POS and Online spending with this card (no minimum transaction).
- 2. Get Extra Cashback on Groceries:** 2% cash back will be given on spending at selected grocery shops with CitymaxX card.
- 3. Earn Interest on Your Spent Amount:** Interest will be earned on the amount that customers spend at any POS machine with the CitymaxX card for 15 days from transaction date.
- 4. Avail SELECTS Savings:** Like our American Express Credit Cardmembers, CitymaxX Regular and CitymaxX Citygems cardmembers will also be able to enjoy amazing discounts at all SELECTS merchants across Bangladesh & Abroad.
- 5. Avail Global Usage/ Dual Card Facility:** Customers will be able to purchase, payment and ATM withdrawal of any currency with their CitymaxX card issued against CASA account just by endorsing the passport with the card against Travel Quota. CM can also avail CitymaxX card against their RFCD account and use the card abroad

Q: Will all product of CityMaxx card get this 1% Cashback?

A: CityMaxx card issued against Savings Delight account will earn additional 1% (i.e. 2% cashback for applicable transactions) considering EOD balance on or above BDT 100,000 per day. Moreover, CityMaxx Citygems card issued against Savings Delight account will earn additional 1% (i.e. 2% cashback for applicable transactions) irrespective of EOD balance.

Q: Will all product of CityMaxx card get this 2% Cashback at selected groceries?

A: CityMaxx card issued against Savings Delight account will earn additional 2% (i.e. 4% cashback for applicable transactions) considering EOD balance on or above BDT 100,000 per day. Moreover, CityMaxx Citygems card issued against Savings Delight account will earn additional 2% (i.e. 4% cashback for applicable transactions) irrespective of EOD balance.

Q: What is the minimum spending I shall perform to avail these benefits?

A: There is no minimum transaction to earn cashback.

In case of interest, a customer will have to comply with Savings Account rules to earn the 15 days interest.

Q: What is the maximum amount of cashback I can earn?

A: You can earn up to BDT 5,000 cashback per quarter for all your local and foreign currency POS and ecommerce transactions.

Q: How shall I get cash-back amount?

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A: The cash-back earned by you through using the CitymaxX card at physical or online merchants to purchase goods and pay for services will be credited to your account.

Q: What is frequency of cashback disbursement?

A: Cashback is disbursed end of each quarter considering calendar year (i.e. cashback for 1st quarter transactions will be disbursed in April, 2nd quarter in July, 3rd quarter in October and 4th quarter in January next year)

Q: What is the Global Usage/dual currency feature?

A: Customers will be allowed to perform foreign currency transactions with their CityMaxx debit card. At the same time, they will be entitled to get 1% cashback for POS or online foreign currency transactions.

Q: What are the eligible cardbase for dual currency?

A: All CityMaxx cards including General, CityMaxx Citygems and CityMaxx Sapphire cards etc. issued against local currency Savings/Current Account will be allowed for this offer. Card issued against foreign currency account will not get cashback or additional 15 days interest.

Q: Am I allowed to perform dual currency transaction from my BDT account?

A: Yes, you can avail this feature with your existing CityMaxx debit card issued against BDT Current/Savings account.

Q: How can I avail this dual currency feature?

A: You can perform the transaction just by endorsing your passport with your CityMaxx card against Travel Quota limit. However, you will require enabling ecommerce transaction by calling 16234 or visiting web portal (positivepay.thecitybank.com/cards) upon successful endorsement.

Q: How can I endorse my passport to avail dual currency feature?

A: You need to visit any City Bank Authorized Dealer (AD) branch, American Express Service Center or Citygem Priority Banking Center with your passport and debit card for endorsement. You can also endorse your passport from Card Ambassador available at non AD branches.

Q: What is Travel Quota Limit?

A: As per Bangladesh Bank's recent guideline each Bangladeshi citizen is allowed to use up to USD 12,000 per calendar year for foreign currency transactions.

Q: Shall I be charged for Endorsement?

A: Endorsement on your CityMaxx card is free. No amount will be charged.

Q: I have endorsed USD 12,000 in other cards, can I endorse in CityMaxx card?

A: You can withdraw the endorsement of other cards (contact with respective bank) and endorse in CityMaxx card. Note that you are allowed to withdraw your unutilized endorsement limit (means you have endorse under TQ but didn't purchase/utilize the amount).

Q: How can I enable online transaction in foreign currency?

A: You can do that by calling 16234 or visiting web portal (positivepay.thecitybank.com/cards) upon successful endorsement.

Q: Is there any limit applicable for ecommerce or online transactions?

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A: Yes. You will be allowed to make online purchase less than or equal to \$300 per transaction against your travel quota for any legitimate purpose such as software, e-book, magazine, newspaper purchase etc. For hotel booking and education purpose, transaction amount can exceed \$300 subject to submission of necessary documents.

Q: Will I get the 1% Cashback and Additional 15-Day interest on dual currency transactions as well?

A: Yes. You will get 1% cashback and additional 15 days interest on foreign POS and online purchases/payments similar to current offer applicable for local currency POS and Online transactions. Cashback and interest offer will not be applicable for ATM transactions or for the cards issued against any FC CASA.

Q: Will I be charged to avail this feature?

A: There is no additional charge to perform POS/Online transactions other than Mark-up fee. For foreign ATM withdrawal CM will be charged \$2.75 per transaction in addition to Mark-up fee (if applicable)

Following table will help you understand the revisions:

Transaction Currency	Fee & Charges Type	New Fees & Charges		
		ATM	POS	Ecommerce
USD Transaction	Mark Up Fee	Free	Free	Free
	Foreign ATM Cash Withdrawal Fee	\$2.75/Txn	N/A	N/A
Other than BDT & USD	Mark Up Fee	3.00%	3.00%	3.00%
	Foreign ATM Cash Withdrawal Fee	\$2.75/Txn	N/A	N/A

15% VAT will be applicable

For example, if you perform POS or Online **purchase amount INR 5**, you will be charged **Mark-up fee INR 0.15** (INR 5 x 3%) and **VAT INR 0.0225**(INR 0.15x15%); in total Customer's account will be debited by equivalent amount of **INR 5.1725**.

If you perform POS or Online **purchase amount US\$ 5**, you will not be charged any amount. Customer's account will be debited by **equivalent amount of US\$ 5**.

If you withdraw INR 1000 from any ATM booth in India, you will be charged **Mark-up fee IND 30** (INR 1000x3%), **Foreign ATM withdrawal fee US\$ 2.75** and **VAT INR 4.5** (INR 30x15%). Customer's account will be debited by equivalent amount of INR 1034.5 + US\$ 2.75.

If you withdraw US\$ 100 from any ATM booth in USA, you will be charged **No Mark-up fee** and **Foreign ATM withdrawal fee US\$ 2.75**. Customer's account will be debited by equivalent amount of US\$ 102.75.

Also, as per Bangladesh Bank guideline and NBR, you will be charged 15% VAT on service fees on specific online transactions made on specific merchant categories.

Q: What are the merchants where 15% VAT will be applicable?

A: As per Bangladesh Bank Guideline, 15% VAT will be applicable for any transaction made on merchants under specific categories i.e. Netflix, Amazon, Youtube, Facebook, Google etc. List may change based on regulatory requirement.

Q: If I have multiple accounts tagged in single account, dual currency transaction will be performed from which account?

A: As per current process, your primary tagged account will be charged for the POS and Ecommerce transactions.

Q: If I have RFCD account tagged with my regular/general account under same card, how do I perform dual currency transaction?

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A: If your RFCD account is primary tagged, you can perform USD transactions with you RFCD account. If you want to perform foreign currency transaction from your local currency (BDT) CASA, you will need to change primary account tagging by visiting nearest branch. In that case, you will need endorsement and ecommerce limit for applicable transactions.

Q: What is the type of Account where I can avail endorsement?

A: Cardmember can avail endorsement against CityMaxx card issued against his/her name irrespective of account type.

Q: Where do I find list of merchants offering “SELECTS” discounts and cash-back facility?

A: Updated list is available in the link: <https://offers.amexnetwork.com/selects/bd>

Q: Shall I get both interest and cash-back benefits from spending abroad my CitymaxX card tagged with RFCD account?

A: No. RFCD account is not an interest bearing account, so, interest on the amount spent abroad with this card will not earn interest. Also RFCD account will not be eligible for any cash-back offer.

Q: Shall I get all the mentioned benefits from ATM transactions?

A: No. Interest, Cashback & Savings offers are not available for cash withdrawal.

Q: What is the maximum amount I can purchase/withdraw through POS and ATM?

A: You can perform any amount of POS transactions on or below your endorsement amount and available balance of CASA.

For ATM withdrawal, on top of above limit you can withdraw an amount equivalent to BDT 100,000 per day or same as local ATM withdrawal limit.

Q: How can I keep track of my transactions with this card?

A: You will get monthly e-statement which will reflect all their transactions with this card. You will be automatically enrolled for e-statement upon updating email address.

Q: Am I eligible for the CitymaxX Card?

A: Any City Bank customer with a Savings/Current Account will be eligible to have a CitymaxX. If you do not have any Savings/Current account with City Bank, you can contact with nearest branch to open an account and get this card.

Q: How can I get this card?

A: To get a CitymaxX Card, you need to visit any City Bank branches and apply in the designated form (if you already have an account with us). You can also get the personalized card instantly at the time of opening Savings/Current account.

Q: Can I keep and use both Master card/Visa and CitymaxX?

A: Yes. You can have both cards with full annual fee.

Q: Can I keep only CitymaxX Card for his Current/Savings account?

A: Yes, you can.

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Q: From where I can avail and activate my CitymaxX Card?

A: You need to go to any branch of City Bank to apply for CitymaxX card. You can call our call center (16234) or visit City Bank ATM to active the card and generate PIN.

Q: What is the Annual Fee for CitymaxX Card?

A: The Annual Fee for CitymaxX Card is BDT 500 (plus 15% VAT)

Q: Shall I be allowed to use CitymaxX card at ATMs?

A: Yes. You will be able to withdraw cash from ATMs using CitymaxX card, but the rewards and benefits of this card are earned on spending (POS & Online) only. You can use any City Bank ATM or any ATM using in NPSB or Q-Cash network.

Account Rules

General Savings

- a) Minimum opening balance requirement – BDT 1,500
- b) No minimum balance requirement for interest earning
- c) Interest application: Monthly
- d) Interest payment: Half yearly
- e) Entire month's interest will be forfeited, if
 - *More than 2 cheques is issued in a week or 8 cheques in a month (clearing, collection, transfer and cash cheques)*
 - *If earned interest is less than BDT 200*
 - *If more than 25% of the account balance is withdrawn at a time by cheque/transfer*
 - *If the account balance of any particular day goes down from minimum EOD balance*