



# Card FAQ

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*The City Bank Ltd*

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## General Questions

### Card Sales

#### **Q) How can I get a credit card from City Bank?**

**Ans:** You can apply for our credit card by visiting the nearest branch or leave your contact details in our website. Alternately, you can call 16234 and inform the call center that you are interested in applying for a credit card.

#### **Q) What are the necessary documents required to open a credit card?**

**Ans:** To apply for a credit card, you must submit the following documents:

- 2 copies recent passport sized color photographs
- 1 copy of E-TIN certificate
- 6 month's bank statement
- Salary Certificate/Last 3 Months Pay slip
- Copy of Latest Income Tax return certificate/ Income Tax return slip
- Photocopy of NID
- Photocopy of passport (for Dual currency cards only)
- Photocopy of Staff ID/Visiting Card (For Salaried person).
- Photocopy of trade license (for business person)

#### **Q) How long will it take for me to receive my new Credit Card?**

**Ans:** You will be receiving your card within 15 working days after successfully applying for a new card.

#### **Q) How can a CardMember activate a Card and generate the Card pin?**

**Ans:** A Cardmember can generate the card PIN & activate card through 24/7 call center at 16234 by calling his/her registered phone number or through nearest City Bank ATMs or through citytouch digital Banking.

The processes are given below:

##### Through call center:

- Step 1: Please make a phone call to City Bank Call center 16234 from your registered mobile number
- Step 2: Select your language
- Step 3: Press 1 for retail banking service
- Step 4: Your call will received a customer center executive for verification purpose.
- Step 5: After verification you call will be transferred to IVR
- Step 6: Enter your card expiry date without back slash
- Step 7: Enter your desired PIN Number then Re-enter the new PIN for confirmation
- Step 8: Press 7 for your call closing.

##### Through citytouch:

- Step 1: Please login your citytouch
- Step 2: Click on more options
- Step 3: Enter card services
- Step 4: Select your desired card activation menu
- Step 5: Select your card number & enter expire date
- Step 6: Enter OPT & your desired PIN number

### Through ATM

Step 1: Select the card activation & PIN generation option from the ATM screen.

Step 2: Insert your card into the card slot of the ATM

Step 3: Enter OTP sent to your registered mobile number

Step 4: After you have verified the OPT, Enter your desired PIN Number.

Step 5: Re-enter the new PIN for confirmation

Step 6: Card activation & PIN generation will be confirmed in the mobile number registered with your account or card

## Card Payment

### **Q) What are the annual fees of the credit cards?**

**Ans:** The annual fee of our credit card can be found in details in the following link:

AMEX: [www.thecitybank.com](http://www.thecitybank.com) or <http://www.americanexpress.com.bd>

### **Q) How can I pay the credit card bill?**

**Ans:** You can pay your credit card dues at the branch, through City Touch, Cash Deposit Machines, EFTN and Auto Debit Instructions. You can also pay off your local dues using bKash.

### **Q) Is it possible to settle both USD and BDT portion outstanding through Auto Debit instruction?**

**Ans:** Yes, it is possible. You can leave an Auto Debit instruction by applying at your nearest branch or a service center to pay off your outstanding on your Amex credit card.

### **Q) When are annual fees charged?**

**Ans:** Annual fees are charged when the customer activates his/her cards. For example: If a customer applies for the card on 1<sup>st</sup> of May, their card is created on 10<sup>th</sup> May and they activate their card on 12<sup>th</sup> May, their annual fee will be charged on the first year on activation date which is on 12<sup>th</sup> May. But every year thereafter the annual fee will be charged on activation date which is on 10<sup>th</sup> May in this case.

## Credit Limit

### **Q) What will be the credit limit of new card?**

**Ans:** As per your salary or income per month, we may allow 1 (one) to 2.5 (two point five) times of salary as your credit limit, depending on your Debt Burden Ratio.

**Note:** Credit Limit is solely dependent on credit analyst's determination.

### **Q) How can I increase my credit limit?**

**Ans:** You can apply for limit enhancement after 6 months of card use and your limit will be enhanced based on your card usage and repayment tendencies. Credit limit can only be enhanced once per year, meeting certain criteria.

**Q) Is it possible to transfer USD / BDT credit balance from foreign portion to local portion or Vice-versa?**

**Ans:** Yes, you can transfer your USD/BDT credit balance on your TQ cards by leaving a request at your nearest branch, call center or <https://positivepay.thecitybank.com/>

**Q) How can I re-arrange my credit limit?**

**Ans:**

- You can rearrange your credit limit by visiting your nearest branch or,
- Leaving a request on our Call Center at 16234 or,
- Leaving a request on <https://positivepay.thecitybank.com/>

## Interest Rate & Payment

**Q) What is the interest rate of the credit cards?**

**Ans:** Currently, for all cards it is 20% per annum.

**Q) How is interest calculated for my credit card?**

**Ans:** Interest is charged on the outstanding that is not paid or paid partially within the payment due date. The interest is 20% annually. 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 on the remaining balance from last date of payment until the date of full payment.

**For example:** if current statement balance is 10,000 Tk and you have paid 3,000 Tk within payment due date. Interest will be charged for remaining amount of 7,000 Tk from payment due date. Interest charging will continue until you make the full payment.

Interest free period for any purchase / card cheque transaction is applicable for 15 days to 45 days if previous month's total outstanding is paid fully within payment due date. Interest will not be charged. Here to be mentioned that there is no interest free period for cash withdrawal.

N.B. Interest rate maybe changed as per changes to Central Bank Policy.

**Q) What is the interest rate of FlexiLoan and how is it calculated?**

**Ans:** Selected cardmembers of American Express GreenBlue, University of Dhaka American Express Card, Agora Cobrand, Biman Cobrand, City Alo, Gold, Platinum credit cards can avail FlexiLoan against their unused credit limit at 10.99% flat interest rate. Cardmembers applying for FlexiLoan will be charged a flat interest of 10.99% on their loan amount.

**Q) How long does it take for card bill to be posted if paid through CDM, at branch counter or City Touch?**

**Ans:** If paid through:

**CDM:** It takes 1 working day to post bill if paid through CDM

**Branch:** It is updated on the same day



**City Touch:** Cardmembers paying of their dues using accounts tagged in Citytouch will see reflection immediately, within 5 minutes.

**Bkash:** For Amex bill pay, it is updated immediately. For VISA card bill pay it takes min 3 working days.

## Islamic Cards

### Q) What is an Islamic Credit Card?

**Ans:** Islamic Shariah guides towards the abolition of Riba from every Muslim individuals life. This led to the creation of Riba-free City Islamic Credit Cards which are designed as per the “Ujrah” Concept.

### Q) Is Interest Charged in City Islamic Credit Card?

**Ans:** There is absolutely no interest and the fee structure has been approved by the Central Shariah Board. If payments are due a fixed fee is taken at first and then rebates are provided by the Bank based on the amounts due.

### Q) Can I add City Islamic Credit Card to Citytouch app?

**Ans:** For now, adding card to Citytouch is not available but it is coming soon.

## Other General Questions

### Q) Can I withdraw money from ATMs abroad?

**Ans:** Yes, if it is a dual currency card with necessary endorsements already completed with available USD limit.

### Q) How to conduct an online foreign transaction?

**Ans:**

- You need to endorse your passport with the necessary amount on both SAARC and Non-SAARC limits.
- Transfer necessary amount from BDT portion to USD portion.
- Call 16234 or leave a request on <https://positivepay.thecitybank.com/cards/> to open the E-Commerce part and set an E-Commerce transaction number and USD amount to be used (You can call our 24/7 Call Center for any transactions up to \$300 for any legitimate purchase/ ≥\$300 for Hotel Booking purpose).
- After performing the online foreign transaction, please disable the Foreign Transaction part.

### Q) How can I change my mailing address?

**Ans:** You can fill out a form at your nearest branch or leave a request on our web portal:

<https://positivepay.thecitybank.com/cards/>

You will require the following documents:

- Filled out and signed application form
- Photocopy of NID/Passport/Driving License

### Q) Can I activate my card through City Touch?

**Ans:** You can activate your credit card through City Touch if your card is already tagged in it.

**Q) How can I apply for a card cheque?**

**Ans:** You can apply for a card cheque when you are applying for your credit card. You can also apply for it by leaving a request at nearest branch or you apply through the call center if you have already issued a card cheque previously.

**Q) Can I change my card billing cycle?**

**Ans:** Unfortunately, it is not possible to change your card billing cycle at this moment.

**Q) How can I get my statement hard copy?**

**Ans:** Only American Express Platinum cardmembers receive monthly hard copy statements. You can also request for a hard copy statement at your nearest branch (charges will apply).

**Q) How can I close my credit card?**

**Ans:** You can close your card by visiting your nearest branch

**P) How many supplementary cards can I avail?**

**Ans:** As an American Express Platinum Cardmember, you can avail 2 (two) supplementary credit card for free. Amex Gold, Biman Co-brand, Agora Co-brand, City Alo, University of Dhaka Credit Card, GB Cardmembers can avail 1(one) supplementary credit card for free. Any more than that, you will incur 50% of annual fee.

**Q) How can I settle my FlexiBuy/EMI early?**

**Ans:**

- You can settle your FlexiBuy/EMI early by visiting your nearest branch
- Leaving a request on our Call Center at 16234
- Leaving a request on <https://positivepay.thecitybank.com/cards/>

**Q) How can I change the product type of my credit card?**

**Ans:** To either upgrade or downgrade your card, you have to visit your nearest branch.

**Q) If I change my product category, will there be any changes to my payment due date?**

**Ans:** Yes, depending on your new product category, your payment date will be changed. Please refer to the card mailer in your welcome pack.

**Q) Who are eligible to avail welcome gift vouchers?**

**Ans:** Only primary cardmembers are allowed to avail the welcome gift vouchers, supplementary cardmembers cannot avail them.

**Q) Is air ticket purchase (through E-Commerce /online transaction) allowed by using City Bank issued international credit card?**

**Ans:** You can purchase air ticket by using City Bank issued international credit card but you cannot select Bangladesh as departure or destination country. You need to leave a request on <https://positivepay.thecitybank.com/cards/> along with necessary documents.

**Q) Is there any penalty charge or fee incurred if I settle my FlexiBuy purchase early?**

**Ans:** No, you will not incur any early settlement fee.

**Q) How can I renew/replace my card?**

**Ans:**

- You can renew/replace your credit by visiting your nearest branch
- Leaving a request on our Call Center at 16234
- Leaving a request on <https://positivepay.thecitybank.com/cards/>

Note: Charges are applicable for replacement of cards

**Q) Is PIN mandatory for EMV chip based cards for all types of transactions?**

**Ans:** Yes, it is mandatory for all types of transactions.

**Q) Is PIN necessary for NFC enabled cards at POS terminals?**

**Ans:** For transactions below BDT 5,000, cardmember can just tap their card to complete a transaction. For purchases above BDT 5,000, CM must enter their PIN.

**Q) Is there any emergency card replacement facility if I lose my card while I am abroad?**

**Ans:** You can apply for an emergency card replacement and they will receive it within 3 working days. If you happen to be travelling abroad when you lost your card, you can apply for card replacement which you can receive within 3-5 working days.

**Q) What is the impact if I miss to pay within Due Date?**

**Ans: Impact of missing due date:**

- A penalty charge will be imposed with your card account.
- Collection executive may call or visit you to remind you about your overdue repayment.
- You may receive reminder letter, SMS regarding your overdue repayment.
- Your Credit Card may be blocked automatically if your overdue period exceeds 30 Days.

**Q) What is the impact of paying minimum dues within the due date?**

**Ans:** Your Credit Card will start to charge the set interest on the rest outstanding amount if the total bill as per previous statement is not paid within payment due date.

**Q) What is the impact of paying full outstanding amount within the due date?**

**Ans:** Your Credit Card will not charge interest if you clear full outstanding within the due date.



**Q) How can I reactivate my Card if it is blocked due to any incident or reason? Ans:**

- Placing a request at our 24/7 Call Center at 16234
- You can place a request at your nearest branch of city bank.
- Leaving a request on <https://positivepay.thecitybank.com/cards/>

Apart from the above mentioned points any collection related issues call center executive can forward the customer's issue to collection unit's respective officials.

## E-Commerce

**Q) What are some of the security measures when doing an E-Commerce transaction?**

**Ans:** City Bank Limited has implemented a technologically advanced and 3D secure online payment gateway for all American Express Cardmembers. Electronic Commerce (E-Commerce) is a convenient and efficient process of buying and selling products & services online.

**Q) What is OTP?**

**Ans:** OTP is known as One-Time Password. It is a unique character code that can only be used once and is sent only to registered mobile number/email address.

**Q) What is the process of Flexibuy in E-Commerce transaction?**

**Ans:** There are two type of Flexibuy process in E-Commerce transaction;

1. Digital FlexiBuy:

At the time of product purchase, Customer needs to select the desired Flexibuy option in available system at merchant end. After the transaction has made successfully the merchant will send an automated online request to Bank for create Flexibuy on CM's credit card. The Banks will convert the purchase amount to Flexibuy within a convenient period after scrutinize all checking point.

2. Paper based FlexiBuy:

At the time of product purchase, Customer/merchant's authorized officials' needs to select the desired Flexibuy option in available system at merchant end as well as fill up Bank's prescribed Flexibuy form which is mandatory. After the transaction has made successfully the merchant will send the customer's signed off Flexibuy form by post/courier to Bank for create Flexibuy on CM's credit card.

The Banks will convert the purchase amount to Flexibuy within a convenient period after scrutinize all checking point.

**Q) What is required to place an USD E-Commerce transaction?**

**Ans:** Consumers require sending a request at [positivepay.thecitybank.com/cards](https://positivepay.thecitybank.com/cards) portal to place an USD E-Commerce transaction. Also they can call CBL customer service.

**Q) Can anyone make E-Commerce transaction through USD?**

**Ans:** Yes, any "Dual Currency" consumer credit cardmembers can do transaction in USD currency.

**Q) Is there any limit for E-Commerce transaction in consumer credit card?**

**Ans:** Yes, there is a limit for E-Commerce transactions. For USD the limit is up to \$ 12,000 every calendar. For BDT there is no such restriction for E-Commerce transaction. The card must be endorsed against the travel quota for the calendar year to make an USD E-Commerce transaction.

## Membership Rewards Program (MR)

**Q) What is Membership Rewards (MR)?**

**Ans:** Membership Rewards is a loyalty program for American Express consumer credit cardmembers that rewards cardmembers for every purchase made with their Amex card.

**Q) Who is eligible for the Membership Rewards program?**

**Ans:** Any City Bank American Express consumer credit cardmember having either American Express® Credit Card, University of Dhaka American Express Card, Biman Bangladesh American Express Card issued by City Bank American Express® Gold Credit Card or American Express® Platinum Credit Card but not American Express Corporate Card is eligible for the MR program.

**Q) How can interested cardmembers enroll in this program?**

**Ans:** All City Bank American Express consumer credit cardmembers are automatically enrolled in the Membership Rewards program (no additional enrolment procedure is required).

**Q) How do cardmembers earn Membership Rewards points?**

**Ans:** Cardmembers having City Bank American Express Credit Card, Biman Bangladesh American Express card, City Alo American Express Credit Card, University of Dhaka American Express Card or American Express Gold Credit Card earn 1 MR point for every BDT 50 or USD 1 POS or online purchase. American Express Platinum Cardmembers earn 2 MR points for every BDT 50 or USD 1 purchase. These include any purchase made through FlexiBuy installment purchase program and bills paid through EasyPay auto-debit facilities. Moreover, cardmembers can earn accelerated MR points at our selected partners.

**Q) Can supplementary cardmembers also earn Membership Rewards points and claim a reward?**

**Ans:** Supplementary cardmembers can earn Membership Rewards points for any purchase. However, the earned points are automatically transferred to the primary card account. Hence, only a primary cardmember can request for rewards through MR points redemption.

**Q) What benefit a cardmember can get by redeeming his/her available MR points?**

**A:** Cardmember can redeem his/her available MR points to avail MR gift voucher and gift card or pay card-related fees and outstanding.

**Q) Can cardmembers claim rewards with irregular payment behavior?**

**Ans:** Membership Rewards points can be redeemed provided the card is in good standing at the time of the redemption request. Any redemption request of cardmembers having an overdue with 1 month or above aging at the time of the redemption request will not be honored.

**Q) How can cardmembers redeem Membership Rewards points for claiming a reward?**

**Ans:** Cardmembers can place the MR points redemption request through our 24-hour Call Center at 16234 (for local calls) or at (+88) 02 8331040 (for local and international calls). However, for card fee and outstanding payments, cardmembers can also place request through Amex Service Centers and branches.

**Q) When will cardmember receive the reward after placing the MR points redemption request?**

**Ans:** Cardmembers will receive MR gift voucher or gift card within 07 working days of placing the MR points redemption request.

**Q) How can cardmember keep track of his/her Membership Rewards points?**

**Ans:** Monthly credit card statement will show the earned, redeemed, expired and available Membership Rewards points. Cardmembers also can call our 24-hour Call Center at 16234 regarding any MR related query. The cardmembers can also check the Citytouch app to know about MR points available.

**Q) Will the earned MR points expire if cardmembers do not redeem them?**

**Ans:** Points not redeemed in 3 years from the date of earnings will be expired at the end of every month on a continuous basis.

**Q) When should cardmembers place MR point's redemption request to avoid point's expiry?**

**Ans:** Redemption request for the MR points that will be expired needs to be placed at least one working day ahead of the expiry date.

**Q) What happens to the cardmember's accumulated MR points when his/her credit card is upgraded/downgraded?**

**Ans:** Membership Rewards points will automatically be transferred to the new card account.

**Q) Can a cardmember break-up the total earned Membership Rewards points for multiple rewards?**

**Ans:** Yes. However, it also depends on the availability of the items of cardmember's choice.

**Q) When can cardmembers waive annual fees and pay outstanding amount with their available MR points?**

**Ans:** For annual fees waiver and outstanding payment, cardmembers need to place the redemption request within the working hours of the last payment due date to avoid interest or Late Payment Charge. But for both annual fee & outstanding payment, cardmembers cannot waive/pay with MR points if the amount is already paid in cash. Annual fee of supplementary card cannot be waived with MR points.

**Q) Can cardmembers combine the earned Membership Rewards points of multiple credit cards for the redemption of one item?**

**Ans:** The MR points earned on more than one card shall remain separate and cannot be aggregated for any purpose.

**Q) Can a cardmember exchange MR points or vouchers for direct cash or credit?**

**Ans:** A cardmember can redeem his/her points for payment of card-related fees and outstanding. However, MR points or vouchers are not exchangeable/refundable/transferable/replaceable for direct cash or credit.

**Q) How will cardmembers settle the payment of any purchase of goods or services in excess of the voucher value?**

**Ans:** Cardmembers must pay any amount in excess of the voucher value with his/her Amex credit card.

**Q) Do cardmembers earn points when they use their American Express® Credit Card for cash withdrawal or card cheque transactions?**

**Ans:** Cardmembers earn MR points only on POS and online purchases.

**Q) What will happen to the accrued Membership Rewards points in case of reversal of any transaction?**

**A:** If any transaction is reversed, the corresponding earned points will also be deducted from the points balance.

**Q) What will happen to the earned Membership Rewards points when a card is closed?**

**A:** If any Amex card is closed, the accumulated points which have not been redeemed yet, will automatically be lapsed/revoked.

**Q) How can a cardmember get further information or raise query regarding MR program?**

**Ans:** Cardmember can call us at our 24-hour Call Center at 16234 (for local calls) or at (+88) 02 8331040 (for local and international calls) for any sort of query.

## FAQ for card data compromise incident

**Q1) Why you have replaced my card with a chip card?**

**A:** Your card has been replaced with a new chip card that has an added security feature. The Integrated Circuit Card (ICC) contains a chip that stores your card information in the most secured manner. The security feature is almost near to impossible to break by a hacker/fraudster

**Q2) What should I do if I find my card has been lost / stolen or feel my card data has been compromised?**

A: Call 16234 immediately to notify about the lost/stolen card incident. Following your notification, the bank will restrict your card from any unauthorized transaction. However, the bank shall not take responsibility of an unauthorized transaction if it has happened prior your notification.

**Q3) What is the risk in sharing PIN number/Password and relinquishing card into the hand of a bearer?**

A: Record shows that the card data compromise incident happens whenever a card-member gives his card to a bearer. The bearer, if he is ill intended, can make a copy of your card or charge/withdraw money more than what you have asked for.

**Q4) What should I do if find a transaction SMS alert/call that has not been made by me?**

A: Call us immediately at 16234 and lodge a complaint regarding this at any of your nearest City Bank Branch.

**Q5) What should I do while made a plan to travel abroad?**

A: Make the necessary dollar endorsement on your card and notify us at 16234 about your travel plan like- duration, country to visit, approximate plan on your card spending/usage etc. Confirm your e-mail address or an intermediary contact number (roaming phone- if any) to notify about your transactions by the bank.

**Q6) Whom should I contact for any sort of transaction dispute issue?**

A: For any sort of cards dispute related queries, please contact the following person:

**Name:** Md. Zafar Ullah

**Contact No:** 9574745 Ext: 212

**Designation:** Associate Manager, Chargeback & Dispute Management