



Pubali Bank Visa Credit Card:

Pubali Bank Ltd offers a cashless society and a broad range of cards designed to suit all your needs. Whether you are looking for credit card offering a combination of flexibility and benefits, we have the right solution for your needs. Each of our cards also carries a range of value added benefits to suit your lifestyle. With worldwide acceptance at millions of outlets, our cards offer a host of features and benefits that make your life simpler and more convenient.

Types Of Pubali Bank Credit Card:

- Pubali VISA Platinum Credit Card
- Pubali VISA Gold Credit Card
- Pubali VISA Classic Credit Card

Waived Renewal Fee

PUBALI BANK Credit Cards come with a unique offer where you do not need to pay the renewal Fee when you will use your card in certain frequently.

	Classic Credit Card	Gold Credit Card	Platinum Credit Card
Yearly Renewal Fee will be waived on usage of Credit Card through purchases within a year (except Branch POS transaction)	BDT 50000/ Equivalent USD/ 17 transaction per year	BDT 100000/ Equivalent USD/ 17 transaction per year	BDT 200000/ Equivalent USD/ 17 transaction per year

Maximum Interest Free Period

PUBALI BANK Credit Card offer up to 45 days maximum interest free period. Any ecommerce purchase and POS transaction is considered for interest free period of maximum 45 days and minimum 15 days.

Free Airport Lounge Program***

Pubali Bank Platinum and Gold Cardholders are entitled for free entry in Balaka Lounge at Hazrat Shahjalal International Airport, Dhaka, Bangladesh.

Fund Transfer ***

Pubali Credit Card holders can transfer money through ATM, Internet Banking and Mobile Apps.

Fabulous Discounts

PUBALI BANK has partnered with hundreds of shops, restaurants and travel agencies where you can get fabulous discounts on products and services whenever you use Pubali Credit card.

EMI: Installment facility***

EMI facility gives you the flexibility to buy or use your credit and convert it into easy installment. You can avail any of the following EMI Plan using you PUBALI BANK Credit Card -

- **Partners EMI:** Shop in full, pay in parts with Pubali Bank Instant EMI. Instant EMI refers to the conversion into EMI on selected merchant point.
- **Smart EMI :** Apart from selected Merchants, you can still avail EMI facility on any other merchant POS, Pubali Bank Branch POS and ATM withdrawal
- **Smart EMI for outstanding Balance:** Cardholders can have flexible monthly installment on their credit outstanding balance.

Free Supplementary Card***

PUBALI BANK Credit Cardholders will get the supplementary card absolutely free.

Several Card Bill Payment Option

- Cash Payment at Branch.
- Auto Debit Facility from PUBALI BANK Account
- Payment through PUBALI BANK Mobile Banking / PUBALI BANK Internet Banking
- Payment through BEFTN
- Bill Payment through Mobile Financial Service (MFS) App

24-hour Contact Center

For any card related queries, PUBALI BANK Cards Customer care is always there to serve you 24/7. Just dial [16253](tel:16253) from any mobile phone in Bangladesh or dial +88 09612316253 from any phone, anywhere in the world. You can also email your queries to card@pubalibankbd.com

Required Documents:

Required Papers For Salaried Person:

- 02 (two) copies recent passport size colored Photographs.
- Copy of National ID/Copy of Passport MRP.
- Copy of latest e-TIN certificate/latest tax return acknowledgment slip.

- Original Personal Bank statement for last 6(six) months duly signed by the applicant and attested by the source.
- Latest (not more than 3 months old) original salary certificate/ Pay slip stating company's name with seal & signature by the concern authority.
- Employee ID & Visiting card (if available).
- CIB declaration.
- Proof of residence (i.e. an attested copy of holding tax payment receipt or payment of any utility bill like Electricity/ Gas/ WASA/ BTTB Telephone Bill).

In addition to the above, following documents will be required depending upon the category of business and type of self employment:

Sole proprietorship: Last 6 months Bank statement & photocopy of trade license.

Partnership: Last 6 months Bank statement, Partnership deed & photocopy of trade license.

Limited Company: Last 6 months Bank Statement, memorandum of articles duly certified by the RJSC (Register Joint Stock Company).

Income from House Rent: Last 6 months Bank statement & copy of valid rent agreement .

Self income declaration of applicant should duly attested by the Bank's authorized officials

Card fees & Charges:

Schedule of Fees & Charges of Pubali Bank Credit Card			
Particulars	Fees & Charges		
Card Type	Classic Card	Gold Card	Platinum Card
Credit Limit	BDT 25,000 to bellow BDT 2,00,000	BDT 2,00,000 to bellow BDT 4,00,000	BDT 4,00,000 & above
Issuance/Renewal Fee of Primary Card	BDT 1000	BDT 2000	BDT 3000
Yearly Renewal Fee will be waived on usage of Credit Card through purchases within a year (except Branch POS transaction)	BDT 50000/ Equivalent USD/ 17 transaction per year	BDT 100000/ Equivalent USD/17 transaction per year	BDT 200000/ Equivalent USD/17 transaction per year
Renewal Fee of Supplementary Card	01 Card is free. BDT 500 is applicable for next each Card.	02 Card is free. BDT 500 is applicable for next each Card	03 Card is free. BDT 500 is applicable for next each Card
Card Replacement Fee	BDT 250	BDT 350	BDT 500
PIN Reissue Fee	BDT 200	BDT 200	BDT 200
Annual Interest Rate	17%		
Maximum Interest free period	45 days		
Cash Advance of credit limit	50%		

Cash Advance Fee			
Pubali ATM	Free		
NPSB Channel	BDT 200 or 2% of withdrawal amount whichever is higher. Also, BDT 15 for NPSB channel fee		
VISA/MasterCard Channel	BDT 200/USD. 3 or 2% of withdrawal amount whichever is higher for local/international transaction. Also, BDT 40 for VISA/MasterCard channel fee		
ATM Fund Transfer Limit	90% of available credit limit		
ATM Fund Transfer Fee	1% processing fee + VAT on processing fee (Maximum 45 days interest free)		
Branch POS	1% processing fee + VAT on processing fee (Maximum 45 days interest free)		
Charges for Balaka Executive Lounge, Dhaka	USD 25	USD 25	USD 25
No. of free visit of Balaka Executive Lounge	N/A	Per year 01 (One) time free along with 01(One) guest	Per year 02 (Two) times free along with 01(One) guest
Over limit charges	Charges not applicable		
Late payment charges	BDT 200		
	USD 10		
E-statement	Free		
SMS service (transaction alert service)	BDT 120 per annum		
Duplicate statement fee (only for Client)	BDT 50		
Balance Enquiry			
Pubali ATM	Free		
Other ATM	BDT 5 including VAT		
Cheque collection fee within clearing area	Free		
Cheque clearing fee within outside clearing area	BDT 100		
	USD 10		
Certificate issuance fee	BDT 100		
Sales slip verification fee	BDT 100		
CIB Charge	Branch will bear the charge from miscellaneous expenditure account/Card expenditure account		
Charge Documents Fee	As per Bank's policy		

***Terms & Conditions apply

Note:

- 15% VAT will be charged on all fees and charges.
- Pubali Banl Limited have reserves the rights to make any changes of policy and fees & charges
- Credit limit of Credit Card will be fixed as per Bank's policy through Bangladesh Bank (BB) guideline.

- The fees and charges are subject to change as per Bank policy/regulatory guideline.
- Gold/Platinum Card holders must endorse their Pubali Credit Card to avail Balaka Executive Lounge facilities.
- Maximum 01 guest will be allowed with the Card holder at Balaka Executive Lounge. Card holder will pay the applicable charges for per person per visit.

Pubali Bank Limited, Card Division Address:

Pubali Bank Ltd.
Card Division
A-A Bhaban (2nd Floor)
23, Motijheel-C/A
Dhaka-1000.

24/7 Help Desk:

Call: 16253 & +8809612316253