

PUBALI BANK CREDIT CARD

Pubali Bank Limited 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. 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

WAIVER OF 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 regular frequency.

Yearly Renewal Fee will be waived on usage of Credit Card through purchases within a year (except Branch POS transaction)

CLASSIC	GOLD	PLATINUM
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 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 Bank Credit Card holders can transfer money through Pubali ATM, Branch POS, Internet Banking and Mobile Apps.

FABULOUS DISCOUNTS

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

EMI: INSTALLMENT FACILITY***

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

- **0% Instant EMI:** Shop in full, pay in parts with Pubali Bank Instant EMI. Instant EMI refers to the conversion into EMI on selected merchant point (up to 36 months).
- **Smart EMI:** Apart from selected Merchants, you can still avail EMI facility at 9% interest rate on any other merchant POS, Pubali Bank Branch POS and 10% flat interest rate on ATM withdrawal
- **Smart EMI for outstanding Balance:** Cardholders can have flexible monthly installment on their credit card outstanding balance.
- **Health EMI:** Cardholders can convert their POS transactions on health services at flat 7% interest rate.

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 Apps (PI Banking).
- Payment through NPSB
- Bill Payment through Mobile Financial Service

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/ BTB 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 month's Bank statement & photocopy of trade license.

Partnership: Last 6 month's 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 month's Bank statement & copy of valid rent agreement.

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



PLATINUM

GOLD

CLASSIC

24-HOUR CONTACT CENTER

PUBALI BANK Cards Customer care is always there to serve you 24/7. Just dial 16253 from Bangladesh or dial +88 09612316253 from overseas.

You can also email your queries to: card@pubalibankbd.com

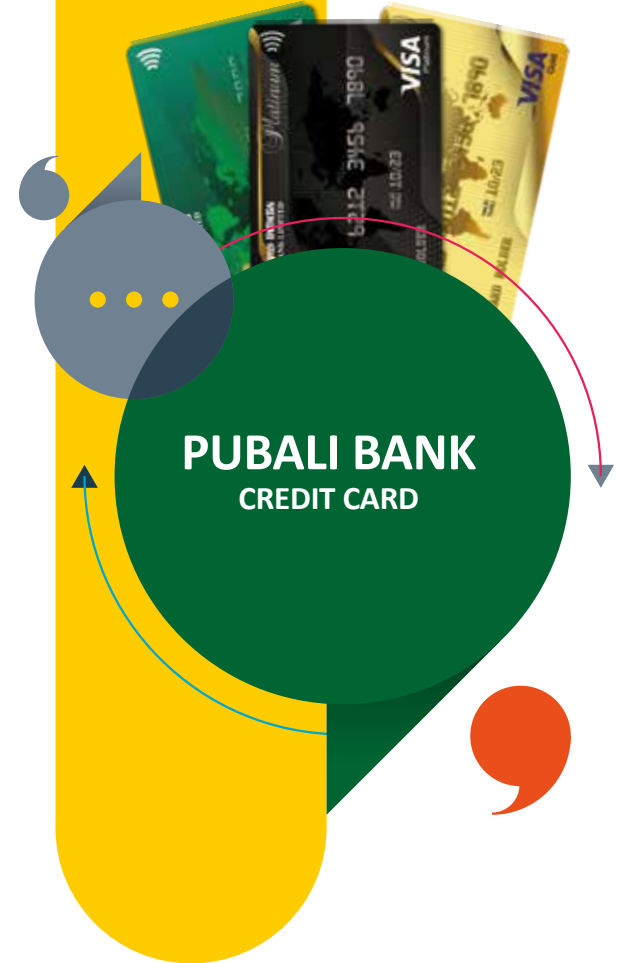
For any card related queries,
Pubali Bank Limited
Card Division
A-A Bhaban (2nd floor)
23, Motijheel C/A
Dhaka-1000.

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 below BDT 2,00,000	BDT 2,00,000 to below BDT 4,00,000	BDT 4,00,000 & above
Issuance/Renewal Fee of Primary Card	BDT 1000	BDT 2000	BDT 3000
Waiver of Renewal Fee	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
Late payment charges	BDT 200		
E-statement	Free		
SMS service (transaction alert service)	BDT 120 per annum		
Duplicate statement fee	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		
CCTV Video Footage	BDT 1000		

NOTE:

- 15% VAT will be charged on all fees and charges.
- Credit limit of Credit Card will be fixed as per Bank's policy through Bangladesh Bank (BB) guideline.
- Branch POS Transactions will not count for fee waiver.
- Gold/Platinum Card holders must endorse their Passport against Pubali Bank Credit Card to avail Balaka Executive Lounge facilities.
- Pubali Bank Limited have reserves the rights to make any changes of policy and fees & charges.

***Terms & Conditions apply



পুতলা ব্যাংক লিমিটেড
PUBALI BANK LIMITED