

Fees & Charges of Prime Bank Credit Cards (Mastercard/Visa/JCB)

S/N	Particulars	Local/Dual Currency Card				International Card	
		World	Platinum	Gold	Classic/ Standard	Gold	Classic
1	Annual Fee - Primary ¹	BDT 7,500 or USD 80	BDT 5,000 or USD 60	BDT 2,500 or USD 40	BDT 2,000 or USD 25	USD 80	USD 40
2	Annual Fee - Supplementary	Free (1st & 2nd); 3rd & Onwards 50% of Annual Fee	Free (1st & 2nd); 3rd & Onwards 50% of Annual Fee	Free (1st & 2nd); 3rd & Onwards 50% of Annual Fee	Free (1st & 2nd); 3rd & Onwards 50% of Annual Fee	Free (1st & 2nd); 3rd & Onwards 50% of Annual Fee	Free (1st & 2nd); 3rd & Onwards 50% of Annual Fee
3	Interest Rate (Monthly)	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%
4	Late Payment Fee	BDT 1000/USD 20 or 3% of Min Pay which one is higher	BDT 1000/ USD 20 or 3% of Min Pay which one is higher	BDT 850/USD 15 or 3% of Min Pay which one is higher	BDT 700/USD 12 or 3% of Min Pay which one is higher	USD 15 or 3% of Min Pay which one is higher	USD 12 or 3% of Min Pay which one is higher
5	Over Limit Fee	BDT 1500/USD 25 or 4% of excess limit which one is higher	BDT 1500/USD 25 or 4% of excess limit which one is higher	BDT 1,000/USD 20 or 4% of excess limit which one is higher	BDT 850/USD 15 or 4% of excess limit which one is higher	USD 20 or 4% of excess limit which one is higher	USD 15 or 4% of excess limit which one is higher
6	Card Replacement Fee	BDT 700	BDT 700	BDT 700	BDT 700	USD 20	USD 20
7	PIN Replacement Fee	BDT 500	BDT 500	BDT 500	BDT 500	USD 10	USD 10
8	Cash Advance Fee (Prime Bank ATM)	BDT 200 or 2.5% of withdrawal amount which one is higher	BDT 200 or 2.5% of withdrawal amount which one is higher	BDT 200 or 2.5% of withdrawal amount which one is higher	BDT 200 or 2.5% of withdrawal amount which one is higher	N/A	N/A
9	Cash Advance Fee (Other Bank ATM) ²	BDT 300/USD 5 or 3% of withdrawal amount which one is higher	BDT 300/USD 5 or 3% of withdrawal amount which one is higher	BDT 300/USD 5 or 3% of withdrawal amount which one is higher	BDT 300/USD 5 or 3% of withdrawal amount which one is higher	USD 5 or 3% of withdrawal amount which one is higher	USD 5 or 3% of withdrawal amount which one is higher
10	CIB Processing Fee	BDT 100	BDT 100	BDT 100	BDT 100	USD 2	USD 2
11	Certificate Charge	BDT 300	BDT 300	BDT 300	BDT 300	USD 5	USD 5
12	Duplicate Statement Fee Per Month	BDT 250	BDT 250	BDT 250	BDT 250	USD 5	USD 5
13	SMS Transaction Alert Fee	BDT 300	BDT 300	BDT 300	BDT 300	USD 5	USD 5
14	Returned Card Cheque Fee (Due to Insufficient Fund)	BDT 500	BDT 500	BDT 500	BDT 500	N/A	N/A
15	Cheque Book Fee (1st Free; 2nd & Onwards)	BDT 250	BDT 250	BDT 250	BDT 250	N/A	N/A
16	Card Cheque Processing Fee	BDT 150/ 2% of Card Cheque amount which one is higher	BDT 150/ 2% of Card Cheque amount which one is higher	BDT 150/ 2% of Card Cheque amount which one is higher	BDT 150/ 2% of Card Cheque amount which one is higher	N/A	N/A
17	Triple Benefit Insurance Premium ³	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
18	Easy Pay Plan Finance Charges ⁴	10.99% p.a. (flat rate)	10.99% p.a. (flat rate)	10.99% p.a. (flat rate)	10.99% p.a. (flat rate)	N/A	N/A
19	Easy Pay Plan Processing Fee ⁴	2%	2%	2%	2%	N/A	N/A
20	Preferred EMI Rate	10.99% p.a. (flat rate)	10.99% p.a. (flat rate)	10.99% p.a. (flat rate)	10.99% p.a. (flat rate)	N/A	N/A
21	Easy Pay Plan/Preferred EMI Early Settlement Fee	2% of the remaining balance	2% of the remaining balance	2% of the remaining balance	2% of the remaining balance	N/A	N/A
22	Priority Pass Issuance/ Replacement Fee ⁶	BDT 1,000	BDT 1,000	N/A	N/A	N/A	N/A
23	Priority Pass Lounge Visit Fee ⁷	USD 32 per visit per person	USD 32 per visit per person	N/A	N/A	N/A	N/A
24	Balaka Lounge Visit Fee ⁸	USD 25 per visit per person	USD 25 per visit per person	USD 25 per visit per person	N/A	USD 25 per visit per person	N/A

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* 15% VAT will be charged as applicable & Excise duty is also applicable once in a year as per NBR prescribed slab.

** Payment of the USD bill of the credit card needs to be made as per the prevailing Prime Bank USD cash selling rate on the payment date.

1. Annual Fee will be reversed/waived based on 15 transactions (ATM excluded). Please call our 24/7 Contact Center at 16218 for Annual Fee waiver after fulfilment of aforementioned criteria.
2. Balance Enquiry/ Mini Statement Fee BDT 5.00 (Inclusive of VAT) will be applicable for all ATMs other than Prime Bank ATMs.
3. World, Platinum, Gold and Classic/Standard cardholders will be charged 0.35% Triple Benefit Insurance Coverage Fee of total card outstanding on a monthly basis on the months' end outstanding balance. Cardholders will be auto enrolled and can de-enroll after the 1st month by informing our 24/7 Contact Center at 16218.
4. For non-revolving customers only (those who pay full dues every month).
5. All overseas transactions will be converted using VISA/Mastercard/JCB exchange rates. A foreign currency factor (Markup Rate) of 3% will be applied in case of overseas transactions when the transaction currency is non USD.
6. World Mastercard and Visa/Mastercard/JCB Platinum primary credit cardholders will get complimentary Priority Pass.
7. i) World Mastercard credit cardholders will enjoy six free visits per year including companions (each person will be considered as one visit).
ii) Platinum credit cardholders will get the visit fee waived by spending USD 500 during the travel period. In addition, Platinum cardholders can waive their companion's (01 person) lounge visit fee as well by spending USD 1000 in total during that travel period. Waiver must be claimed by calling our 24/7 Contact Center 16218.
8. i) Balaka Lounge visit is complimentary for World Mastercard Credit Cardholders (with 02 companions) & Platinum Credit Cardholders (with 01 companion). USD 25 per person per visit will be applicable for additional accompanying guests.
ii) Gold credit cardholders will get the visit fee waived by spending USD 500 during the travel period. In addition, Gold cardholders can waive their companion's (01 person) lounge visit fee as well by spending USD 1000 in total during that travel period. Waiver must be claimed by calling our 24/7 Contact Center 16218.

Effective from May 01, 2024

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Fees & Charges of Prime Bank Visa Hasanah Credit Cards (Islamic)

S/N	Particulars	Hasanah Dual Currency Card	
		Platinum	Gold
1	Annual Fee - Primary ¹	BDT 5,000 or USD 60	BDT 2,500 or USD 40
2	Supplementary Card on Local Part	Free (1st & 2nd); 3rd & Onwards 50% of Annual Fee	Free (1st & 2nd); 3rd & Onwards 50% of Annual Fee
3	Cash Advance Fee (Local)	BDT 500	BDT 500
4	Cash Advance Fee (International) ²	USD 10	USD 10
5	Monthly Maintenance Fee - (Local)	BDT 3,500	BDT 2,500
6	Monthly Maintenance Fee - (Int'l)	USD 45	USD 30
7	Card Replacement/Re-issue Fee	BDT 700	BDT 700
8	Late payment Fee (Local)	BDT 1,000	BDT 850
9	Late payment Fee (International)	USD 20	USD 15
10	Excess Limit Fee (Local)	BDT 1,500	BDT 1,000
11	Excess Limit Fee (International)	USD 25	USD 20
12	Card Cheque Return Fee (Due to I/F)	BDT 500	BDT 500
13	Card Cheque Book Issuance Fee (1 st Book Free, 2 nd & onward)	BDT 500	BDT 500
14	Card Cheque Transaction Fee	BDT 1,000	BDT 1,000
15	Sales Slip Retrieval Fee (Local)	BDT 500	BDT 500
16	Sales Slip Retrieval Fee (International)	USD 7	USD 7
17	Statement Retrieval Fee (Local)	BDT 300	BDT 300
18	Statement Retrieval Fee (International)	USD 5	USD 5
19	PIN Replacement Fee	BDT 500	BDT 500
20	SMS Alert Fee	BDT 300	BDT 300
21	Minimum Payment (which one is higher)	5% or BDT 500	5% or BDT 500
22	Priority Pass Issuance/ Replacement Fee ⁴	BDT 1,000	N/A
23	Priority Pass Lounge Visit Fee ⁵	USD 32 per visit per person	N/A
24	Balaka Lounge Visit Fee ⁶	USD 25 per visit per person	USD 25 per visit per person

* 15% VAT will be charged as applicable & Excise duty is also applicable once in a year as per NBR prescribed slab.

** Payment of the USD bill of the credit card needs to be made as per the prevailing Prime Bank USD cash selling rate on the payment date.

1. Annual Fee will be reversed/waived based on 15 transactions (ATM excluded). Please call our 24/7 Contact Center at 16218 for Annual Fee waiver after fulfilment of aforementioned criteria.
2. Balance Enquiry/ Mini Statement Fee BDT 5.00 (Inclusive of VAT) will be applicable for all ATMs other than Prime Bank ATMs.
3. All overseas transactions will be converted using VISA/Mastercard/JCB exchange rates. A foreign currency factor (Markup Rate) of 3% will be applied in case of overseas transactions when the transaction currency is non USD.
4. Visa Hasanah Platinum primary cardholders will get complimentary Priority Pass.
5. Platinum credit cardholders will get the visit fee waived by spending USD 500 during the travel period. In addition, Platinum cardholders can waive their companion's (one person) lounge visit fee as well by spending USD 1000 in total during that travel period. Waiver must be claimed by calling our 24/7 Contact Center 16218.
6. i) Balaka Lounge visit is complimentary for Platinum cardholders (with 01 companion). USD 25 per person per visit will be applicable for additional accompanying guests.
ii) Gold credit cardholders will get the visit fee waived by spending USD 500 during the travel period. In addition, Gold cardholders can waive their companion's (01 person) lounge visit fee as well by spending USD 1000 in total during that travel period. Waiver must be claimed by calling our 24/7 Contact Center 16218.

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