

## Prime Bank Credit Card Schedule of Charges (Conventional)

Dynamic Currency Card					International Card			
Particulars	World	Platinum	Gold	Classic	World	Platinum	Gold	Classic
Annual Fee (Basic)	BDT 7,500	BDT 5,000	BDT 2,500	BDT 2,000	USD 80	USD 60	USD 40	USD 25
Annual Fee (Supplementary)	Free (1 <sup>st</sup> & 2 <sup>nd</sup> ) 50% of Annual Fee from 3 <sup>rd</sup> & onwards				Free (1 <sup>st</sup> & 2 <sup>nd</sup> ) 50% of Annual Fee from 3 <sup>rd</sup> & onwards			
Late Payment Fee	BDT 1,000	BDT 1,000	BDT 1,000	BDT 700	USD 15	USD 15	USD 15	USD 15
Over Limit Fee	BDT 1,500	BDT 1500	BDT 1,000	BDT 1,000	USD 10	USD 10	USD 10	USD 10
Reward Point Accumulation	BDT 50 = 2 Points	BDT 50 = 1 Point	BDT 50 = 1 Point	BDT 50 = 1 Point	USD 1 = 4 Points	USD 1 = 2 Points	USD 1 = 2 Points	USD 1 = 2 Points
No. of Free Int. Lounge Visit (in Bangladesh) <sup>1</sup>	Unlimited (Cardholder with 02 companions)	Unlimited (Cardholder with 01 companion)	Conditional <sup>1</sup>	N/A	Unlimited (Cardholder with 02 companions)	Unlimited (Cardholder with 01 companion)	Conditional <sup>1</sup>	N/A
No. of Free Int. Lounge Visit (Abroad) <sup>2</sup>	6 Visits	Conditional <sup>2</sup>	N/A	N/A	6 Visits	Conditional <sup>2</sup>	N/A	N/A
Interest Rate (annually)	24%				24%			
Cash Advance/ Transfer Processing Fee	Cash Advance	BDT 200 or 3% of the transaction amount (whichever is higher)			USD 5 or 3% of the transaction amount (whichever is higher)			
	Card Cheque	BDT 200 or 3% of the transaction amount (whichever is higher)			N/A			
	Fund Transfer	1%			N/A			
Wallet Transfer Processing Fee	Free				Free			
Annual Fee Waiver <sup>3</sup>	15 Transactions				15 Transactions			
Card Replacement	BDT 1000				USD 6			
PIN Replacement (MyPrime/IVR)	Free				Free			
PIN Replacement (Paper Based)	BDT 500				USD 5			
CIB	BDT 100				USD 2			
Certificate Fee	BDT 300				USD 5			
Markup <sup>4</sup>	3%				3%			
Statement Retrieval	Free				Free			
SMS Alert Fee	BDT 300				USD 3			
Insurance Premium <sup>5</sup>	0.35%				0.35%			
Cheque Issuance Fee	1 <sup>st</sup> free; BDT 500 (2 <sup>nd</sup> & onwards)				N/A			
Cheque Return Fee for Insufficient Balance	BDT 500							
Easy Pay Plan (EPP) Interest Rate	11% (flat)							
Preferred Easy Pay Plan (EPP) Interest Rate <sup>6</sup>	9% (flat)							
EPP Processing Fee (Transfer)	2%							
EPP Early Settlement	2%							

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

\*\* Credit Card against ERQ account is free of all charges and fees. However, interest rate & mark-up fee will be applicable as per respective product category.

1. i) Balaka Lounge visit is complimentary for World Mastercard Credit Cardholders with 02 companions & Platinum Credit Cardholders with 01 companion. BDT 2190 per person per visit will be applicable for additional accompanying guests. In case of international card, equivalent USD amount will be charged.

ii) Gold credit cardholders will get the visit fee waived by spending equivalent of USD 500 in overseas transaction during the travel period. In addition, Gold cardholders can waive their companion's (01 person) lounge visit fee as well by spending equivalent of USD 1,000 in overseas transaction in total during that travel period. Waiver must be claimed by calling our 24/7 Contact Center 16218. iii) Lounge visit fee will be charged at actual and may vary (other than free visits).

2. i) World and Platinum primary cardholders will enjoy complimentary Priority Pass or LoungeKey access.

ii) World Mastercard credit cardholders will enjoy six free visits per year including companions (each person will be considered as one visit).

iii) Platinum credit cardholders will get the visit fee waived by spending equivalent of USD 500 in overseas transaction during the travel period. In addition, Platinum cardholders can waive their companion's (01 person) lounge visit fee as well by spending equivalent of USD 1,000 in overseas transaction during that travel period. Waiver must be claimed by calling our 24/7 Contact Center 16218. iv) Lounge visit fee will be charged at actual (other than free visits).

3. 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.

4. All overseas transactions will be converted using Visa/Masrercard/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.

5. Cardholders will be charged 0.35% of total card outstanding as Triple Benefit Insurance Coverage Fee 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.

6. For non-revolving customers only (those who pay full dues every month).

**Effective from March 20, 2025**

**Prime Bank Credit Card Schedule of Charges (Hasanah)**

Particulars		Platinum	Gold
Annual Fee (Basic)		BDT 5,000	BDT 2,500
Annual Fee (Supplementary)		Free (1 <sup>st</sup> & 2 <sup>nd</sup> ) 50% of Annual Fee from 3 <sup>rd</sup> & onwards	Free (1 <sup>st</sup> & 2 <sup>nd</sup> ) 50% of Annual Fee from 3 <sup>rd</sup> & onwards
Late Payment Fee		BDT 1000	BDT 1000
Over Limit Fee		BDT 1500	BDT 1,000
Reward Point Accumulation		BDT 50 = 1 Point	BDT 50 = 1 Point
No. of Free Int. Lounge Visit (in Bangladesh) <sup>1</sup>		Unlimited (Cardholder with 01 companion)	Conditional <sup>1</sup>
No. of Free Int. Lounge Visit (Abroad) <sup>2</sup>		Conditional <sup>2</sup>	N/A
Monthly Maintenance Fee		BDT 3500	BDT 2500
Cash Advance/Transfer Processing Fee	Cash Advance	BDT 1,000	
	Card Cheque	BDT 1,000	
	Fund Transfer	BDT 500	
Wallet Transfer Processing Fee		Free	
Annual Fee Waiver <sup>3</sup>		15 Transactions	
Card Replacement		BDT 1000	
PIN Replacement (MyPrime/IVR)		Free	
PIN Replacement (Paper Based)		BDT 500	
CIB		BDT 100	
Certificate Fee		BDT 300	
Markup <sup>4</sup>		3%	
Statement Retrieval		Free	
SMS Alert Fee		BDT 300	
Insurance Premium <sup>5</sup>		0.35%	
Cheque Issuance Fee		1 <sup>st</sup> free; BDT 500 (2 <sup>nd</sup> & onwards)	
Cheque Return Fee for Insufficient Balance		BDT 500	

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

1. i) Balaka Lounge visit is complimentary for Platinum Credit Cardholders with 01 companion. BDT 2190 per person per visit will be applicable for additional accompanying guests.

ii) Gold credit cardholders will get the visit fee waived by spending equivalent of USD 500 in overseas transaction during the travel period. In addition, Gold cardholders can waive their companion's (01 person) lounge visit fee as well by spending equivalent of USD 1,000 in overseas transaction during that travel period. Waiver must be claimed by calling our 24/7 Contact Center 16218.iii) Lounge visit fee will be charged at actual and may vary (other than free visits).

2. i) Platinum primary cardholders will enjoy complimentary Priority Pass or LoungeKey access.

iii) Platinum credit cardholders will get the visit fee waived by spending equivalent of USD 500 in overseas transaction during the travel period. In addition, Platinum cardholders can waive their companion's (01 person) lounge visit fee as well by spending equivalent of USD 1,000 in overseas transaction during that travel period. Waiver must be claimed by calling our 24/7 Contact Center 16218. iii) Lounge visit fee will be charged at actual (other than free visits).

3. 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.

4. All overseas transactions will be converted using Visa 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.

5. Cardholders will be charged 0.35% of total card outstanding as Triple Benefit Insurance Coverage Fee 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.

**Effective from March 23, 2025**