

Prime Bank Credit Card Schedule of Charges (Conventional)

Dynamic Currency Card						International Card				
Particulars		Signature	World	Platinum	Gold	Classic	World	Platinum	Gold	Classic
Annual Fee (Basic)		Free	BDT 7,500	BDT 5,000	BDT 2,500	BDT 2,000	USD 80	USD 60	USD 40	USD 25
Annual Fee (Supplementary)		Free	Free (1 st & 2 nd) ; 50% of Annual Fee from 3 rd & onwards				Free (1 st & 2 nd) ; 50% of Annual Fee from 3 rd & onwards			
Over Limit Fee		Free	BDT 1,500	BDT 1,500	BDT 1,000	BDT 1,000	USD 10	USD 10	USD 10	USD 10
Late Payment Fee		BDT 1,000	BDT 1,000	BDT 1,000	BDT 1,000	BDT 700	USD 15	USD 15	USD 15	USD 15
Reward Point Accumulation		BDT 50 = 1 Point	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) ¹		N/A	Unlimited (with 02 companions)	Unlimited (with 02 companions)	Conditional ¹	N/A	Unlimited (with 02 companions)	Unlimited (with 01 companion)	Conditional ¹	N/A
No. of Free Int. Lounge Visit (Abroad) ²		N/A	6 Visits	Conditional ²	N/A	N/A	6 Visits	Conditional ²	N/A	N/A
Interest Rate (annually)		24%					24%			
Cash Advance/ Transfer	Cash Advance	3%	BDT 200 or 3% of the transaction amount (whichever is higher)				USD 5 or 3% of the transaction amount (whichever is higher)			
	Card Cheque	3%	BDT 200 or 3% of the transaction amount (whichever is higher)				N/A			
Processing Fee	Fund Transfer	1%	1%				N/A			
Easy Pay Plan (EPP) Interest Rate		12%	11% (flat)				N/A			
Preferred (EPP) Interest Rate ³		10%	9% (flat)							
EPP Processing Fee		Free	2%							
Certificate Fee		Free	BDT 300				USD 5			
SMS Alert Fee		Free	BDT 300				USD 3			
Wallet Transfer Processing Fee		Free				Free				
Card Replacement Fee		BDT 1,000				USD 6				
PIN Replacement (MyPrime/IVR)		Free				Free				
PIN Replacement (Paper Based)		BDT 500				USD 5				
CIB Fee		BDT 100				USD 2				
Markup Fee ⁴		3%				3%				
Excess Usage Fee ⁵		BDT 1,500				N/A				
Statement Retrieval Fee		Free				Free				
Insurance Premium ⁶		0.35% of outstanding balance				0.35% of outstanding balance				
Cheque Issuance Fee		1 st free; BDT 500 (2 nd & onwards)				N/A				
Cheque Return Fee for Insufficient Balance		BDT 500								
EPP Early Settlement		2% of remaining balance								

*15% VAT will be charged as applicable. Excise duty will be realized annually 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.
*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.

1. i) Balaka Lounge visit is complimentary for World Mastercard Credit Cardholders with 02 companions & Platinum Credit Cardholders with 01 companion. For additional accompanying guests, cardholder will be charged at actual per person per visit.
ii) Visa Signature credit cardholders will be charged at actual for each visit.
iii) 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. iv) Lounge visit fee will be charged at actual and may vary (other than free visits).
2. i) Signature, 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) Visa Signature credit cardholders will be charged at actual for each visit.
iv) 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. v) Lounge visit fee will be charged at actual (other than free visits).
3. For non-revolving customers only (those who pay full dues every month).
4. 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.
5. Excess Usage Fee will be charged on monthly basis if card usage exceeds three times of the assigned limit within a calendar month.
6. 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 31.08.2025 to 31.12.2025

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

* 15% VAT will be charged as applicable. Excise duty will be realized annually as per NBR prescribed slab.

*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.

1. i) Balaka Lounge visit is complimentary for Platinum Credit Cardholders with 01 companion. For additional accompanying guests, cardholder will be charged at actual per person per visit.

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 (other than free visits).

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

ii) 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. 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.

4. Excess Usage Fee will be charged on monthly basis if card usage exceeds three times of the assigned limit within a calendar month.

5. Cardholders will be charged 0.35% of total card outstanding as Takaful 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 31.08.2025 to 31.12.2025