

Prime Bank Credit Card Schedule of Charges (Conventional)

Dynamic Currency Card							International Card			
Particulars	Signature 'ZERO'	CPA Co-branded Platinum	World	Platinum	Gold	Classic	World	Platinum	Gold	Classic
Annual Fee (Basic)	Free	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	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	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 1,000	BDT 700	USD 15	USD 15	USD 15	USD 15
Reward Point Accumulation	BDT 50 = 1 Point	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	06 visits	Unlimited (with 02 companions)	Unlimited (with 01 companion)	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	Conditional ²	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%	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%	3%	BDT 200 or 3% of the transaction amount (whichever is higher)			N/A			
Processing Fee	Fund Transfer	1%	1%	1%			N/A			
	Wallet Transfer	Free	0.5%	0.5%			N/A			
Fee	From MyPrime App	Free	1%	1%			N/A			
	Add Money from MFS	Free	1%	1%			N/A			
Easy Pay Plan (EPP) Interest Rate (Flat) ³	12%	12%	11%			N/A				
EPP Processing Fee	Free	Free	2%			N/A				
Certificate Fee	Free	Free	BDT 300			USD 5				
SMS Alert Fee	Free	BDT 300	BDT 300			USD 3				
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)						
Cheque Return Fee for Insufficient Balance				BDT 500			N/A			
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) Signature 'ZERO' credit cardholders will be charged at actual for each Balaka lounge visit.

iii) CPA Co-branded Visa Platinum credit cardholders will enjoy six free visits per year including companions (each person will be considered as one 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 'ZERO', World and Platinum primary cardholders will enjoy 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) Signature 'ZERO' 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. Effective interest rate may vary from 17.91% to 21.20% (for Signature ZERO & CPA Co-branded Platinum) & 16.43% to 19.57% (for other credit cards) based on the tenure selected.

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.

Effective from 01 July 2026 to 31 December 2026

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 Fee		BDT 500
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 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.

Effective from 01 July 2026 to 31 December 2026