



Prime Bank

Credit Card related Disputes

Report disputed transaction through:

Channel	Details
24/7 Contact Center	Dial 16218 (locally) or +8809610016218 (from overseas)
Email	cardinfo@primebank.com.bd or contactcenter@primebank.com.bd
Branch Visit	Submit a written complaint to any Prime Bank Branch

Disputes must be reported within **Sixty (60) days** from the transaction date to be eligible for chargeback processing under Payment Scheme rules.

Dispute Resolution Officer:

Name	Contact Email
Mohammad Joynal Abedin	ja061102@primebank.com.bd
Md. Basir Uddin	basir.uddin@primebank.com.bd
Abu Sadat Md. Sayem Bhuyain	sayem.bhuyain@primebank.com.bd

Investigation Process & Timelines

Transaction Type	Expected Resolution Time
Prime Bank Network (Own ATMs, POS, Internet Banking Gateway)	5 to 15 Working Days
Other Bank/Payment Network Transactions	35 to 120 Days (As per Scheme Rules)
Complex Cases (Pre-Arbitration/Arbitration)	Up to 180 Days

Note: Timelines are subject to the specific dispute management guidelines of the relevant card network and the geographical location/time zone of the merchant.

Card Usage During Investigation

During the investigation period of a specific disputed transaction, your credit card will **remain active** for all other legitimate transactions, subject to your available credit limit. Prime Bank will not block your card solely due to a pending dispute investigation unless fraud is suspected or a block is specifically requested by the cardholder.

Financial Handling of Disputed Amounts

- **During Investigation:** In accordance with the Bank's Schedule of Charges, interest and/or applicable service charges may accrue on the disputed transaction amount during the investigation period.
- **Upon Resolution (Valid Dispute):** If the dispute is resolved in your favor (i.e., the transaction is deemed invalid/unauthorized), Prime Bank will **reverse the disputed principal amount, along with any associated interest and charges**, to customer's credit card account. This credit adjustment will be reflected in the **immediate following billing cycle** after the dispute closure.