

TERMS AND CONDITIONS OF CREDIT CARD

1. This Credit Card is a means of payment for your purchase of goods and services at store and online. This Credit Card can also be used for Cash Withdrawal at Automated Teller Machine.
2. The Bank has sanctioned a Credit Limit for your Card which may be revised by the bank at its own discretion.
3. Purchase Limit is up to the Credit Limit and Cash Withdrawal Limit is up to 50% of the Credit Limit.
4. You will be billed monthly with outstanding in your Credit Card Account with option to pay full or minimum or lump sum.
5. Late Payment Fee will be charged if the minimum bill is not paid within the due date.
6. Interest will be charged if the total bill is not paid within the due date.
7. No interest will be charged if the bill is paid full within due date (not applicable for Cash Advance). Cash Advance will attract interest on daily basis from the date of transaction till repaid in full.
8. You can use this Credit Card both at home and abroad.
9. International transaction is subject to your entitlement as per the rules of the country and endorsement of Card in your passport if it is against your Annual Personal Travel Quota.
10. The Card will be renewed automatically if your repayment is in order.
11. This card is the sole property of Pubali Bank PLC. The bank has right to cancel your Card Service any time at its own discretion.
12. Any dispute regarding the transaction with the card has to be reported to the Bank within 7 days of receiving the monthly statement.
13. Bank reserves the right of set-off your Credit Card outstanding from your any Bank Account.
14. Bank will receive no dispute request of fraud and unauthorized transaction if transaction is done with Personal Identification Number (PIN), One Time Password (OTP), Card Verification Value (CVV).
15. Cardholder has to notify the Bank immediately of the lost or theft of the Card.