

Cards

Debit Cards

Spend your own money when you want and where you want with the People's Visa / Master Debit card...

Debit Cards

The People's Visa / Master Debit Card is available to any People's Bank customer with a Savings, Current, NRFC, Individual/Joint or Proprietorship Account. If you have any of these accounts, you are eligible for a Debit Card which can be used locally and internationally at merchants that accept Visa / Master cards

Card Type



For Whom

- People's Bank customers with either a Savings, Current, NRFC, Individual/Joint or Proprietorship Account
- Foreigners with a Valid Tourist/ Visit Visa document can apply for domestic use only debit card for their Personnel Foreign Currency Account (PFA)

Features

- Withdraw cash 365 days a year, 24 hours a day with over a million ATM's worldwide.
- Worldwide acceptance at over 20 million merchant outlets.
- 100% Security when you shop online with Verified by VISA/ MasterCard SecureCode services.
- Free SMS alerts after every transaction.

- Enjoy Special Discounts from selected merchants island-wide.
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Daily Usage Limits :

- Local / Overseas Transactions :
 - ATM cash withdrawals limit - LKR 200,000/-
 - Point Of sales(POS) limit - LKR 300,000/-

Note: For Foreign Currency Accounts Daily ATM limit LKR 200,000/- & POS / E-commerce limit LKR 300,000/- will be applicable.

Conditions for Foreign Transactions

- Cross Border Transaction Mark-up fee is 5%
 - Exchange rate applicable for foreign currency transactions on Debit Cards.
Foreign currency transactions will be converted using exchange rates determined by the payment scheme.
- For further details, contact 1961

Credit Cards

Make life more rewarding with the freedom of a People's "VISA" and "MasterCard" Credit Card, a great choice for everyday purchases!

Credit Cards

Discover the world of privileges with People's Credit cards and benefit from exclusive offers that save your money and enhance your life experience. Choose from People's Bank's list of credit cards and apply for a credit card that is suited best for your needs.

For Whom

Sri Lankan Citizens between the ages of 18- 65

Required Documents

If Salaried;

- Duly Completed Credit Card Application
- Copy of valid NIC / Driving License/ Passport
- Copy of Service ID Card/ Service Confirmation Letter Issued by the employer
- Certified last two months' salary slips
- Billing proof documents when required

If Self-employed / Business:

- Duly Completed Credit Card Application
- Copy of valid NIC / Driving License/ Passport
- Copy of Business Registration
- Income Proof Documents (Not Applicable for existing People's Bank Customers)
- Billing proof documents when required

Key Features & Benefits

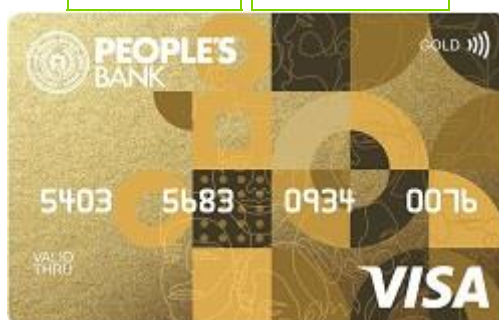
- Great Deals & Offers throughout the year
- Instalment Payment Plans
- Balance Transfer facility
- Free Overseas Travel Insurance
- Supplementary cards for your family members
- Interest-free credit period of up to 51 days for all your purchases
- Multiple credit card bill repayment options through People's Pay mobile banking App, Internet Banking, Cash Deposit Machines, Standing Order & Branch Network
- Tap & Go (NFC) facility for more convenient and safer transactions

- 3D secure service offers added security to your credit card when shopping online
- SMS notification for every transaction made
- FREE e- statement Service
- FREE Missed Call Balance service via 0716490400
- **Card Types**



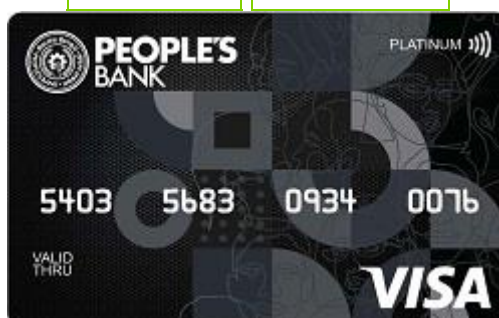
- People's VISA Classic / MasterCard Classic

- [Apply Now](#) [More Details](#)



- People's VISA Gold / MasterCard Gold

- [Apply Now](#) [More Details](#)



- People's VISA Platinum / MasterCard Platinum

- [Apply Now](#) [More Details](#)



- People's VISA Signature / MasterCard World

- [Apply Now](#) [More Details](#)



- Corporate Credit Card

Stored Value Cards

Stored Value Cards

People's Bank Transit Card

People's Bank Transit Card is Sri Lanka's first debit card created to enable convenient traveling with hassle-free top-up service via People's bank Cash Deposit Machines (CDMs) island-wide. This Transit Card which is issued under LankaPay-JCB scheme, can also be used as a normal debit card to make other payments or withdraw cash.

Card Type



For Whom

- Existing People's Bank Account holders
 - Can obtain a Transit card from any of the below mentioned People's Bank branches. The card will be linked to your existing People's Bank Savings/Current Account and can be used as a regular debit card.
 - Non – Accountholders
 - If you do not have an account relationship with the People's Bank, the Transit Card can be used only as a Travel Card.
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Features

- Maximum Top up Limit: Rs. 10,000/-
 - Maximum Per Transaction limit per card: Rs. 4,000/-
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Special Benifits

- Can be used as a Transit Card for travelling purposes.
 - Functions as a normal debit card that can be used at ATMs or POS machines.
 - Initial Card Issuance is Free of Charge. *
 - Lowest ATM Cash withdrawal fee (other bank ATMs) - Rs 15/-
 - Cards can be top-up using People's bank any Cash Deposit Machines(CDMs) island-wide.
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How Can I start using the People's, Transit Card?

- Customer Should Top up the Transit card via People's Bank Cash Deposit Machines(CDMs)
 - ATMs / POS Transactions will be completed the same as normal Debit cards.
 - Transport-related transactions can only be completed as a tap & go/ contactless method.
 - At the initial stage customers can use this card to purchase highway bus tickets
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Transit card Issuing People's bank branches

- Head Quarters (204)
- Duke Street (001)
- Golden Jubilee (320)

- First City (046)
- Union Place (014)
- Narahenpita (119)
- Borella (078)
- Kirulapone (319)
- Thimbirigasaya(086)
- Town Hall (167)
- Dehiwala (019)
- Wellawatte (145)
- Elegance (362)
- Kottawa (328)
- Battaramulla (208)
- Nugegoda (174)
- Nugegoda City (335)
- Galle Main Street (169)
- Hyde Park Corner (025)
- Galle Fort(013)
- Dehiwala Galle Road (337)

For more information:

- Passenger Inquiries/ Ticket Inquires / Transport payment Disputes Contact : 1955

Merchant Services

Point Of Sales (POS)

Keeping pace with changing customer and payment behavior, we provide you with the easiest way of accepting Credit Debit card payments with People's POS service. processing transactions from multiple card brands such as Visa, Mastercard, JCB which will help merchants to cater to their customers in many ways with high-quality standards & security.

Eligibility

- Any business registered in Sri Lanka can apply for the People's Bank Point of Sales (POS) Facility.

Highlights

- Acceptance of Visa, Master, and JCB Cards.
- Scan to pay facility (VISA QR)
- Wireless fully Android terminals.

Features

- Competitive MDR
- Minimum Documentation
- Speedy disbursement of Funds to People's Bank Accounts
- Secured Payments – End to end Encryption, Chip & Contactless Acceptance
- Multi-Currency Facility
- 24 Hours Call center Support Service
- 3 months grace period for monthly target service fee

Tariff Structure

Requirement	Terminal Type	
	PSTN (Land Line Connections)	GPRS (Wireless)
Basic Requirements	Business Registration	Business Registration
Account Type	People's Bank Current Account/ Savings A/C	People's Bank Current Account/ Savings A/C
Monthly Minimum Turnover of the Account (Total Credits in statics report for 6months)	Above Rs. 1 Million Monthly Turnover	Above Rs. 2 Million Monthly Turnover

Requirement	Terminal Type	
	PSTN (Land Line Connections)	GPRS (Wireless)
Target Card Sales	Rs.150,000/-	Rs.300,000/-
Monthly Target Service fee	Rs.2,500/-	Rs.2,500/-
Merchant Commission For LKR	3 %	3 %
Merchant Commission For Foreign Currency	3.5% - 4.0%	3.5% - 4.0%
Technical Requirement	Fixed Land Telephone Line	Availability of Dialog/Mobitel 3G/4G signal coverage


How to apply



- Visit the nearest People's Bank branch/ People's Card Centre to apply for this facility.
- You may also obtain the application via www.peoplesbank.lk

Required Documents

- [Merchant Application](#) ►
- [Merchant Agreement](#) ►
- [Draft Resolution \(if required\)](#) ►
- [Branch Evaluation Report](#) ►

Contact Us

-  0112490400 Ext: 440 / 441

-  WhatsApp: 0772490490
-  acquirecard@peoplesbank.lk

Mobile Point of Sales (mPOS)

Grow your business smarter, by transforming your business with People's mPOS .. Irrespective of the size of your business, People's mPOS will help you to accept payments, securely anywhere, anytime.

- **Eligibility**
- Highlights
 - Features
- How to apply
- Required Documents
 - Contact Us

Eligibility

- Any Micro, Small & Medium level business in Sri Lanka can apply for People's Bank Mobile Point of Sales (mPOS) Facility.

Highlights

- Acceptance of Visa and Master Cards.
- mPOS device complies with Chip & Contactless technology.
- Improved mobility & Flexibility
- Improved security with end-to-end encryption.

Features

- No extra fees & Competitive merchant discount rates
- Funds will be credited to your account on the following first working day.
- Tri-Lingual functionality (Sinhala, Tamil, English)
- Handy & Portable
- Light & Easy to use

- Payment confirmation via SMS & email notification
 - Wi-Fi and SIM connectivity
 - **Price of the device Rs. 13,500/-**
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How to apply

- Visit the nearest People's Bank Branch/ People's Card Centre to obtain the mPOS application
 - You may also obtain the application via www.peoplesbank.lk
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Required Documents

- [mPOS Application](#) ▶
- [Merchant Contract](#) ▶
- Copy of the National Identity Card of the applicant (certified by an officer of People's Bank)
- Copy of receipt of payment for mPOS device.

You may hand over the completed mPOS application with all the required supporting documents to the nearest People's Bank branch or People's Card Centre to obtain the service.

Note: A compatible smart mobile device is required to use this service.

Contact Us

-  1961

-  acquirecard@peoplesbank.lk

Internet Payment Gateway

Experience the pleasure of doing business online with our Payment Gateway (IPG) service. This payment solution Directs your business to grow in new horizons with the latest secure payment authorization and protection

- **Highlights**
 - Features
 - Tariff Structure
- Required Documents
 - Contact Us

Highlights

- Service provided by World-class internet payment gateway solution CyberSource by VISA
- Authorizes Visa / Master card payments processing for e-businesses, online retailers

Eligibility

- Fully complied with PCI-DSS & 3DS
 - Latest industry-standard security protocols
 - Dedicated technical support team
 - Seamless integration
 - 24X7 customer support
 - Global reach & scalability
 - Flexibility of customization
 - Easy documentation
 - Minimum Fees
 - Many value-added features
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Tariff Structure




Charge Type	Amount LKR
One time setup fee	15,000.00
Discount rate	LKR 3% Foreign Currency 3.5 % - 4.0 %
Monthly maintenance Fee	2000/-
Collateral/Guarantee Bond	500,000.00
Annual Fee	50,000.00

(These rates may vary depending on the average transaction size, nature of the business & target clientele, etc)

Required Documents

- [Internet Payment Gateway Application](#) ►
- [Internet Payment Gateway Merchant Agreement](#) ►

Contact Us

-  0112490400 Ext: 440 / 441
-  WhatsApp: 0772490490
-  acquirecard@peoplesbank.lk