



পূবালী ব্যাংক পিএলসি.
PUBALI BANK PLC.

CARD BUSINESS DIVISION

A-A Bhaban (2nd Floor), 23, Motijheel C/A, Dhaka-1000

Telephone: +8802-9512035, 9512051, 9512082

cardbusiness@pubalibankbd.com

Classification: Internal

PBPLC/HO/CBD/INSTRUCTION CIRCULAR NO. 2361

January 27, 2025

All Head of Branches, Sub-Branches & Islamic Banking Windows

All Head of Regions

All Head of Principal Offices

All Head of Divisions & Islamic Banking Wing

Pubali Bank PLC., Bangladesh

Subject: Issuance of Credit Card against Swadhin Sanchay and Swapna Puran Account.

In order to optimize cross-selling practices and elevate the quality of the customer service and increase of the brand visibility, the Board of the Directors of the Bank in its 1456th meeting held on 22/01/2025 approved '**Issuance of Credit Card against Swadhin Sanchay and Swapna Puran Account**' as under:

Eligibility	<ul style="list-style-type: none">Swadhin Sanchay/Swapna Puran AccountholderAge of Swadhin Sanchay/Swapna Puran Account: Minimum 1 yearMinimum Account Balance of Swadhin Sanchay/Swapna Puran Account at the time of sanctioning Credit Card: Tk. 1.00 lacAge of Accountholder: 18-70 yearsNational IDTIN Certificate
Credit Limit	<ul style="list-style-type: none">Up to BDT 3.00 lac against 1) Personal Guarantee of the Applicant 2) One master cheque covering full amount of credit limit.For Credit Limit exceeding BDT 3.00 lac (maximum up to BDT 25.00 lac): Additional Limit will be covered by Lien on equivalent amount in Swadhin Sanchay/Swapna Puran Account.
Interest Rate	<ul style="list-style-type: none">20% per annum
Card Fee	<ul style="list-style-type: none">Complimentary. No Card Issuance/Annual/Renewal Charge for lifetime.
Necessary Documents	<ul style="list-style-type: none">Customer will provide the signed Application Form and Credit Information Undertaking.There is no necessity to collect copies of NID, TIN Certificate, TAX Return and Account statement from the customer as those are already available with branch.There is no necessity to verify the NID if the same has been done during opening account with branch.
Delegation for	<ul style="list-style-type: none">Branch Manager/Corporate Branch Manager irrespective of Designation.

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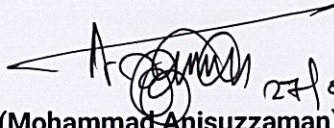
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Therefore, Branches are hereby instructed to issue Credit Cards to all Swadhin Sanchay and Swapna Pura Accounts **with utmost importance**.

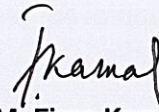
Please bring the content of this letter to all concerned.

Yours faithfully,

 27/01/2025

(Mohammad Anisuzzaman)

Deputy Managing Director



(N.M. Firoz Kamal)

DGM & Division Head

Card Business Division