



পূবালী ব্যাংক পিএলসি.  
PUBALI BANK PLC.

CARD BUSINESS DIVISION

A-A Bhaban (2<sup>nd</sup> Floor), 23, Motijheel C/A, Dhaka-1000  
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Classification: Internal

PBPLC/HO/CBD/INSTRUCTION CIRCULAR NO. 2352

January 6, 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 Senior Citizen Pubali Deposit Scheme (SCPDS).**

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 1452<sup>nd</sup> meeting held on 18/12/2024 approved 'Issuance of Credit Card against Senior Citizen Pubali Deposit Scheme (SCPDS)' as under:

Product Name	Senior Citizen Credit Card
Objective	To extend Credit Card facility to the Senior Citizens of the country
Eligibility	<ul style="list-style-type: none"><li>• SCPDS Accountholder</li><li>• Age not more than 70 years</li><li>• National ID</li><li>• TIN Certificate</li></ul>
Credit Limit	<ul style="list-style-type: none"><li>• BDT 3.00 lac without collateral security</li><li>• 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 SCPDS Account.</li></ul>
Interest Rate	18% per annum
Card Fee	Complimentary. No Card Issuance/Renewal Charge for lifetime
Type of Card	Visa Platinum
Special Benefit	<ul style="list-style-type: none"><li>• EMI on medical bill up to 12 months @ 5% fee</li><li>• Loungekey (free for 3 times with 1 guest in a year except Domestic Lounge in Bangladesh)</li><li>• Balaka Lounge (free for 2 times with 1 guest in a year)</li><li>• Meet and Greet at Airport for International Travel (free for 2 times with 1 guest in a year)</li></ul>

*Handwritten signature*





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	<ul style="list-style-type: none"><li>All other regular EMI, Discount, BOGO, Cashback, Campaign</li></ul>
Documents	<ul style="list-style-type: none"><li>Customer will provide the signed Application Form and Credit Information Undertaking.</li><li>There is no necessity to collect copies of NID, TIN Certificate and Account statement from the customer as those are already available with branch.</li><li>There is no necessity to verify the NID if the same has been done during opening account with branch.</li></ul>
Auto Debit Instruction	<ul style="list-style-type: none"><li>Mandatory to realize Card Bill from SCPDS Account</li></ul>
Delegation for	<ul style="list-style-type: none"><li>Branch Manager/Corporate Branch Manager/Principal Branch Manager irrespective of Designation</li></ul>

Branches are advised to:

1. Ensure issuance of Credit Cards at the earliest to all existing Senior Citizen Pubali Deposit Scheme (SCPDS) Accountholders having minimum balance of Tk. 10 lac at the time of issuance.
2. Ensure Issuance of Credit Cards to the new Senior Citizen Pubali Deposit Scheme (SCPDS) Accountholders while opening the account.

Please bring the content of this letter to all concerned.

Yours faithfully,

**(Mohammad Anisuzzaman)**  
Deputy Managing Director

**(N.M. Firoz Kamal)**  
DGM & Division Head  
Card Business Division