

**Complimentary Credit Card  
For  
Elite Customer**

**January 2025  
Card Business Division  
Head Office, Dhaka**



## 1. Background:

Pubali Bank PLC. has been the issuer of Visa Credit Card since 2015 in Bangladesh. The Bank has enriched its Credit Card product with competitive features and technologies. Now, it is time to promote the product among the potential customers and ensure considerable market share among the peer Card issuers. In order to penetrate the market amidst fierce competitiveness the Bank needs to onboard the prime customers in its fleet by offering special offer. The elite customers expect special consideration, higher credit limit and love to feel be honored. They also give us the expected business, as they remain to be the best users of card. Job security, regular income and stability of employer are to be taken in consideration while selecting customers. Therefore, we think it is the right time to attract the best customers with “Complimentary” offer to enrich our card base.

## 2. Objective:

Acquisition of elite customers in our Credit Card base offering “Complimentary Credit Card” without Issuance/Annual/Renewal Fee and other Service Charges.

## 3. Offer Details:

- No Issuance/Annual/Renewal/ Re-issue Fee for Principal and Supplementary Card.
- No service charge like CIB charge, SMS charge etc.
- Interest and Late Payment fee will be charged as usual.

## 4. Target Group:

- High Officials of Government Employee, Private Company, Public Company, Multinational Company, NGO etc.
- Professionals like Doctor, Engineers, Architects, and Chartered Accountants etc.
- Reputed personnel of the society

## 5. Documentation:

- National Id
- TIN Certificate
- Proof of employment/ Salary Certificate / Letter of Introduction / Income declaration
- Professional Registration Certificate where applicable
- Bank Account Statement
- STD CIB Report
- Proof of residence (if any)
- Standard charge documents
- Tax return / Acknowledgement slip
- Office ID / Visiting Card



## 6. Credit Limit:

A set Credit Limit will be allocated to the customers depending on their status and position so that we will have speedy negotiation while selling our product as under:

Profession	Position	Credit Limit	Complimentary
Government Secretariat	Secretary and Equivalent	BDT 10,00,000	Life time
	Additional Secretary and Equivalent	BDT 8,00,000	Life time
	Joint Secretary and Equivalent	BDT 7,00,000	Life time
	Deputy Secretary and Equivalent	BDT 5,00,000	Lifetime
	Sr. Assistant Secretary	BDT 4,00,000	Lifetime
	Assistant Secretary	BDT 3,00,000	Lifetime
Government Service Holder	Grade 01	BDT 10,00,000	Lifetime
	Grade 02	BDT 8,00,000	Lifetime
	Grade 03	BDT 7,00,000	Lifetime
	Grade 04	BDT 5,00,000	Lifetime
	Grade 05	BDT 4,00,000	Lifetime
	Grade 06 & 07	BDT 3,00,000	Lifetime
	Grade 08 & 09	BDT 2,00,000	First 2 years
	Grade 10	BDT 1,50,000	First 2 years
MBBS Doctor (Government and Private Medical College and Hospital)	Professor / Director/ VC/ Chief Medical Officer	Upto BDT 10,00,000	Lifetime
	Associate Professor / Sr. Consultant /Sr. Surgeon/ Deputy Medical Officer	Upto BDT 8,00,000	Lifetime
	Assistant Professor / Consultant / Assistant Director/ Registrar/ Controller / Sr. Medical officer	BDT 5,00,000	Lifetime
	Jr. Consultant / Deputy Registrar / Vice Controller	BDT 3,00,000	First 2 years
	Medical Officer/ RMO / Lecturer /EMO/Assistant Registrar	BDT 2,00,000	First 2 years
	Self-Employed Doctor (Only Chamber Doctor)	BDT 1,50,000	First 2 years
	Intern Doctor	BDT 50,000	First 2 years
BDS Doctor (Government and Private Medical College and Hospital)	Professor	BDT 6,00,000	Lifetime
	Associate Professor	BDT 5,00,000	Lifetime
	Assistant Professor / Registrar/ Sr. Dental Surgeon	BDT 3,00,000	Lifetime
	Medical Officer/ Sr. Lecturer / Lecturer/ Research Assistant / Dental Surgeon	BDT 2,00,000	First 2 years
	Self-Employed Doctor (Only Chamber Doctor)	BDT 1,50,000	First 2 years
Engineer (Government/ Autonomous Body)	Additional Chief Engineer / Chief Engineer	Upto BDT 1,00,000	Lifetime
	Superintending Engineer or Equivalent	BDT 7,00,000	Lifetime
	Executive Engineer or Equivalent	BDT 5,00,000	Lifetime
	Sub Divisional Engineer or Equivalent	BDT 3,00,000	Lifetime
	Assistant Engineer or Equivalent	BDT 2,00,000	First 2 years
	Sub Assistant Engineers	BDT 1,00,000	First 2 years
Teacher (Government and Private College and University)	Professor	BDT 7,00,000	Life time
	Associate Professor	BDT 5,00,000	Life time
	Assistant Professor	BDT 4,00,000	Life time
	Lecturer/Sr. Lecturer	BDT 2,00,000	First 2 years



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Profession	Position	Credit Limit	Complimentary
Teacher (Government Primary School Teacher)	Head Teacher	BDT 1,00,000	First 2 years
	Assistant Teacher	BDT 60,000	First 2 years
Teacher (Government High School Teacher)	Head Teacher	BDT 2,00,000	First 2 years
	Assistant Head Teacher	BDT 1,50,000	First 2 years
	Sr. Assistant Teacher	BDT 1,00,000	First 2 years
	Assistant Teacher	BDT 80,000	First 2 years
Teacher (All Cantonment Board School & College, MPO Listed High School & College, Reputed English Medium School & College)	Principal	Upto BDT 4,00,000	Life time
	Vice- Principal	Upto BDT 3,00,000	Life time
	Lecturer	Upto BDT 2,00,000	First 2 years
	Sr. Teacher	Upto BDT 1,50,000	First 2 years
	Assistant Teacher	Upto BDT 1,00,000	First 2 years
Teacher (Govt. Polytechnic Institute) <b>** Recruited Under PSC</b>	Principal	Upto BDT 4,00,000	Life time
	Vice- Principal	Upto BDT 3,00,000	Life time
	Chief Instructor	Upto BDT 2,00,000	First 2 years
	Instructor	Upto BDT 1,50,000	First 2 years
	Jr. Instructor/ Assistant Instructor	BDT 1,00,000	First 2 years
Bangladesh Bank	Executive Director & Above	BDT 10,00,000	Life time
	GM /Director	BDT 8,00,000	Life time
	DGM /Additional Director	BDT 6,00,000	Life time
	Joint Director	BDT 5,00,000	Life time
	Deputy Director	BDT 4,00,000	Life time
	Assistant Director	BDT 2,50,000	Life time
Bank/ NBFIs	EVP/SEVP/GM/ Equivalent and Above	BDT 10,00,000	Life time
	FVP – SVP/ DGM/ Equivalent	BDT 7,00,000	Life time
	AVP – SAVP/ AGM/ Equivalent	BDT 5,00,000	Life time
	SEO/ SPO/ FAVP/ Equivalent	BDT 4,00,000	First 2 years
	PO/ EO/ JAVP/ Equivalent	BDT 3,00,000	First 2 years
	Senior Officer/ Equivalent	BDT 2,00,000	First 2 years
	Officer	BDT 1,50,000	First 2 years
	Assistant Officer /Junior Officer or Equivalent	BDT 1,00,000	First 2 years





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Profession	Position	Credit Limit	Complimentary
Bangladesh Police	Additional Inspector General of Police & Above	BDT 10,00,000	Life time
	Deputy Inspector General of Police	BDT 9,00,000	Life time
	Additional Deputy Inspector General of Police	BDT 8,00,000	Life time
	Superintendent of Police	BDT 7,00,000	Life time
	Additional Superintendent of Police	BDT 6,00,000	Life time
	Sr. Assistant Superintendent of Police	BDT 5,00,000	Life time
	Assistant Superintendent of Police	BDT 3,00,000	Life time
	Inspector	BDT 2,00,000	First 2 years
	Sub Inspector	BDT 1,50,000	First 2 years
Combined Military Force Army/Navy/Air	Major General/ Rear Admiral/ Air Vice Marshal & above	BDT 10,00,000	Life time
	Brigadier/ Commodore/Air Commodore	BDT 8,00,000	Life time
	Colonel/ Captain/Group Captain	BDT 5,00,000	Life time
	Lieutenant Colonel/Commander/Wing Commander	BDT 4,00,000	Life time
	Major/Lieutenant Commander/Squadron Leader	BDT 3,00,000	First 2 years
	Captain/Lieutenant/Flight Lieutenant	BDT 2,00,000	First 2 years
	Lieutenant/Sub Lieutenant/Lieutenant	BDT 1,00,000	First 2 years
Other	ICMAB, ICAB, ICSB, ACCA members (Certificate and membership proof documents required), High Official (above Managerial Level) of Multinational Company / Local Large Company (LLC), NGO's Management Level employee with monthly gross income / salary at least Tk. 1.50 lac.	Thrice of Monthly Income/ gross salary but not more than Tk. 10 lac	Life time