



**PEOPLE'S
BANK**

Pride of the Nation

PEOPLE'S BANK CREDIT CARD TARIFF STRUCTURE



| No. | Type of Charge | People's Bank Fee Structure | | | | |
|-----|---|---|--|--|----------------------|---------------------|
| | | Elegance Visa Infinite | Signature / Master World | Platinum | Gold | Classic |
| 1 | Interest Rate % p.a. (Retail/ Cash) w.e.f 01.09.2023 | 28% | 28 % | 28 % | 28 % | 28 % |
| 2 | Interest Rate % p.a. (Card against FD/ Savings deposit) | 25 % | 25 % | 25 % | 25 % | 25 % |
| 3 | Joining Fee- Primary Card Rs. | FREE | FREE | FREE | 1,500 | 1,000 |
| 4 | Joining Fee - Supplementary Card Rs. | FREE | FREE | FREE | 1,000 | 750 |
| 5 | Annual Fee - Primary Card Rs. | 7,000 1 st Year FREE *2 nd year onward annual fee will refund if the card account Retail usage exceeds LKR 1,000,000 in the previous year. | 4,000 1 st Year FREE 2 nd year onward annual fee will refund if the card account Retail usage exceeds LKR 750,000 in the previous year. | 3,500 1 st Year FREE 2 nd year onward annual fee will refund if the card account Retail usage exceeds LKR 500,000 in the previous year. | 2,500 | 1,500 |
| 6 | Annual Fee - Supplementary Card Rs. | 4,000 1 st Year FREE | 2,000 1 st Year FREE | 1,500 1 st Year FREE | 1,250 | 750 |
| 7 | Product Limit Rs. | Above 1,500,000 | Above 600,000 | From 200,000-599,000 | From 100,000-199,000 | Up to 99,000 |
| 8 | Cash Advance Limit | 50% on credit limit | 50% on credit limit | 50% on credit limit | 50% on credit limit | 50% on credit limit |
| 9 | PIN Replacement Fee Rs. | 200 | 200 | 200 | 200 | 200 |
| 10 | Card Replacement Fee Rs. | 750 | 750 | 750 | 750 | 750 |

| | | | | | | |
|----|---|---|---|---|---|---|
| 11 | Minimum Payment Due | 5% of total outstanding balance or LKR 200/-, whichever is higher | 5% of total outstanding balance or LKR 200/-, whichever is higher | 5% of total outstanding balance or LKR 200/-, whichever is higher | 5% of total outstanding balance or LKR 200/-, whichever is higher | 5% of total outstanding balance or LKR 200/-, whichever is higher |
| 12 | Late Payment Fee Rs. | 5% of Minimum Payment or LKR 900/-, whichever is higher | 5% of Minimum Payment or LKR 900/-, whichever is higher | 5% of Minimum Payment or LKR 900/-, whichever is higher | 5% of Minimum Payment or LKR 900/-, whichever is higher | 5% of Minimum Payment or LKR 900/-, whichever is higher |
| 13 | Cash Advance Fee/ Withdrawal Fee Rs. | 3.5% of the withdrawal amount or LKR 500/-, whichever is higher | 3.5% of the withdrawal amount or LKR 500/-, whichever is higher | 3.5% of the withdrawal amount or LKR 500/-, whichever is higher | 3.5% of the withdrawal amount or LKR 500/-, whichever is higher | 3.5% of the withdrawal amount or LKR 500/-, whichever is higher |
| 14 | Limit Enhancement Fee – Permanent Rs. | 750 | 750 | 750 | 750 | 750 |
| 15 | Limit Enhancement - Urgent/temporary Rs. | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| 16 | Over Limit Fee Rs. | 500 | 500 | 500 | 500 | 500 |
| 17 | Monthly E-Statements | FOC | FOC | FOC | FOC | FOC |
| 18 | Monthly Physical Statements (Per Statement) Rs. | 250 | 250 | 250 | 250 | 250 |
| 19 | SMS Alert Fee | FOC | FOC | FOC | FOC | FOC |
| 20 | Duplicate Statements (Physical Copies) Rs. | 300 | 300 | 300 | 300 | 300 |
| 21 | Duplicate Statements (E-Statements) | FOC up to 12 months, beyond that LKR 50/-Per month | FOC up to 12 months, beyond that LKR 50/-Per month | FOC up to 12 months, beyond that LKR 50/-Per month | FOC up to 12 months, beyond that LKR 50/-Per month | FOC up to 12 months, beyond that LKR 50/-Per month |
| 22 | Clearance Letters(Financial Institutes) Rs. | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| 23 | Balance Confirmation Certificate Charges (Visa, Tax etc.) Rs. | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| 24 | Returned ChequeRs. | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| 25 | Overseas Courier Fee | Applicable country wise courier charges | Applicable country wise courier charges | Applicable country wise courier charges | Applicable country wise courier charges | Applicable country wise courier charges |
| 26 | Fuel Surcharge | 1% | 1% | 1% | 1% | 1% |