

PEOPLE'S BANK CREDIT CARD TARIFF STRUCTURE



No.	Type of Charge	People's Bank Fee Structure (Rs)				
		Elegance Visa Infinite	Signature / Master World	Platinum	Gold	Classic
1	Interest Rate % p.a. (Retail/ Cash)	26%	26 %	26 %	26%	26 %
2	Interest Rate % p.a. (Card against FD/ Savings deposit)	22 %	22 %	22 %	22 %	22 %
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/Lost 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. (With effect from 15.11.2025)	5% of Minimum Payment or LKR 1,200/-, whichever is higher	5% of Minimum Payment or LKR 1,200/-, whichever is higher	5% of Minimum Payment or LKR 1,200/-, whichever is higher	5% of Minimum Payment or LKR 1,200/-, whichever is higher	5% of Minimum Payment or LKR 1,200/-, whichever is higher
13	Cash Advance Fee/ Withdrawal Fee Rs. (With effect from 15.11.2025)	4% of the withdrawal amount or LKR 500/-, whichever is higher	4% of the withdrawal amount or LKR 500/-, whichever is higher	4% of the withdrawal amount or LKR 500/-, whichever is higher	4% of the withdrawal amount or LKR 500/-, whichever is higher	4% of the withdrawal amount or LKR 500/-, whichever is higher
14	Limit Enhancement: Permanent Rs.	1,000	1,000	1,000	1,000	1,000
15	Limit Enhancement: Instant/ Urgent (Rs).	2,000	2,000	2,000	2,000	2,000
16	Limit Enhancement: Temporary (With effect from 15.11.2025)	2,000	2,000	2,000	2,000	2,000
17	Over Limit Fee Rs.	600	600	600	600	600
18	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%

Note : Stamp Duty - "Rs.25/- for every Rs.1,000/- or part thereof spent, where the merchant country is a country other than Sri Lanka (Government levy)"