

## 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.<br>(Retail/ Cash)                        | 26%   | 26 %   | 26 %   | 26%  | 26 %  |
| 2   | Interest Rate % p.a.<br>(Card against FD/<br>Savings deposit) | 22 %  | 22 %   | 22 %   | 22 %   | 22 %  |
| 3   | Joining Fee-<br>Primary Card Rs.                              | FREE  | FREE   | FREE   | 1,500<br>*Joining fee waived until<br>31.12.2026                         | 1,000<br>*Joining fee waived<br>until 31.12.2026                            |
| 4   | Joining Fee -<br>Supplementary Card Rs.                       | FREE  | FREE   | FREE   | 1,000<br>*Joining fee waived until<br>31.12.2026                         | 750<br>*Joining fee waived<br>until 31.12.2026                              |
| 5   | Annual Fee - Primary Card Rs.                                 | 7,000<br>1 <sup>st</sup> Year FREE<br><br>*2 <sup>nd</sup> year onward annual fee will<br>refund if the card account Retail<br>usage exceeds LKR 1,000,000<br>in the previous year. | 4,000<br>1 <sup>st</sup> Year FREE<br><br>2 <sup>nd</sup> year onward annual fee will<br>refund if the card account Retail<br>usage exceeds LKR 750,000 in<br>the previous year. | 3,500<br>1 <sup>st</sup> Year FREE<br><br>2 <sup>nd</sup> year onward annual fee will<br>refund if the card account Retail<br>usage exceeds LKR 500,000 in<br>the previous year. | 2,500<br><br>*1 <sup>st</sup> year Annual Fee waived<br>until 31.12.2026 | 1,500<br><br>*1 <sup>st</sup> year Annual Fee<br>waived until<br>31.12.2026 |
| 6   | Annual Fee - Supplementary<br>Card Rs.                        | 4,000<br>1 <sup>st</sup> Year FREE  | 2,000<br>1 <sup>st</sup> Year FREE   | 1,500<br>1 <sup>st</sup> Year FREE   | 1,250<br><br>*1 <sup>st</sup> year Annual Fee<br>waived until 31.12.2026 | 750<br><br>*1 <sup>st</sup> year Annual Fee<br>waived until<br>31.12.2026   |
| 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<br>Replacement Fee Rs.             | 750   | 750  | 750  | 750  | 750   |
| 11  | Minimum Payment Due   | 5% of total outstanding<br>balance or LKR 200/-,<br>whichever is higher   | 5% of total outstanding<br>balance or LKR 200/-,<br>whichever is higher  | 5% of total outstanding<br>balance or LKR 200/-,<br>whichever is higher  | 5% of total outstanding<br>balance or LKR 200/-,<br>whichever is higher  | 5% of total<br>outstanding balance<br>or LKR 200/-,<br>whichever is higher  |

|    |   |   |   |   |   |   |
|----|---|---|---|---|---|---|
| 12 | Late Payment Fee Rs.  | 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.                          | 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                       |
| 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)"