PAN ASIA BANK
The Truly Sri Lankan Bank

Terms and conditions: Pan Asia Bank Credit Cards Balance Transfer & Cash Installment Plan Facility

- You can transfer your other bank Credit Card Balances to your Pan Asia Bank Credit Card and pay in monthly installments with a low handling fee.
- Credit cards with a limit of Rs.200,000 or above are eligible for BT & CIP facilities subject to regular CRIB performances.
- The minimum balance transfer amount is Rs.50,000/- and the maximum balance transfer amount would be up to 75% of the existing PABC credit card limit depending on the available balance.
- You can pay back in equal monthly installments up to 3, 6 ,9, 12, 15, 18, 24 & 36 months subject to a handling fee and Processing fee.
- Available tenor and processing fee is as follows:

Tenor	**03 Months**	**06 Months**	**09 Months**	**12 Months**	**15 Months**	**18 Months**	**24 Months**	**36 Months**
Handling Fee	-	3.90%	5.85%	7.80%	9.75%	11.70%	15.6%	23.40%
Processing fee (Rs.)	5,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00

- The BT & CIP monthly installment will be billed to the Cardholder on the next billing date.
- As per the BT & CIP process respective amounts will be directly transferred to other bank credit cards or customer accounts in the form of a CEFTS transfer.
- In case the Cardholder wishes to settle the BT & CIP before the expiry of the tenor, a written request should be submitted by the Cardholder and an early settlement fee of 4% will be charged for the remaining BT & CIP outstanding amount.