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the Tariff

Important Information Document

What you need to know to navigate every situation and avoid any inconvenience with your card:

- Please take note of your statement date and payment due date. To enjoy up to 51 days of interest-free credit, ensure the full outstanding balance is paid by the due date.
- The late payment fees apply if the card's minimum amount is not settled by the date.
- Over-limit fee will be charged if your card's outstanding balance exceeds the approved credit limit.
- Annual fee will be charged on the anniversary date of your card issuance.
- Interest on cash advances will accrue from the date of withdrawal.
- Your card will be activated following a security verification call to +94 (11) 466 7222.
- Failure to make timely payments may result in account suspension, blocking of the card, negative credit reporting, difficulty in obtaining future credit, and potential legal action.
- A renewal card will be delivered prior to the expiry date of your current card.
- Please inform the Bank if you are migrating or leaving Sri Lanka for permanent residence or employment purposes.
- In case of a lost or stolen card, report it immediately by calling +94 (11) 466 7222 through our hotline. You are liable for any transactions made prior to reporting the loss.
- The Bank may use your information for cross-selling and upselling financial products and services.

By submitting this application, I acknowledge that Pan Asia Banking Corporation PLC will collect and process my personal data in accordance with the Personal Data Protection Act (PDPA), No. 9 of 2022 for the purpose of assessing my credit card application and, if approved, administering the facility. My credit information may be verified with and reported to the Credit Information Bureau of Sri Lanka (CRIB) and other authorities as required by law. I confirm that I have read and understood the Bank's Privacy Notice, available at www.pabcbank.com/privacy-notice/ to this, which explains how the Bank collects, uses, shares, and protects personal data, and how I may exercise my/our rights under the PDPA.

For feedback, complaints, or suggestions:

- Call: +94 (11) 466 7222
- Email: card@pabcbank.com
- Mail: No. 408, Galle Road, Colombo 03.
- Website: [www.pabcbank.com]

Complaints will be acknowledged and addressed within 5 working days. If unresolved, you may contact the Financial Ombudsman of Sri Lanka at +94 (11) 2595 624/5.