



Important information regarding your HNB Credit Card

The credit limit assigned to a card holder is indicated on the Card Acknowledgement Form which will be delivered with the card. This limit is assigned by the Bank and is based upon the Information submitted in the application.

Cash withdrawal limit is currently 75% of the credit limit for HNB Visa Platinum, Signature & Infinite Cards and 50% of the credit limit for all other HNB Credit Cards and is decided at the sole discretion of the Bank. All cash advances are charged a fee of 3% on the withdrawal amount.

Your new/renewed Credit Card, is sent “deactivated” as a security measure. Once you receive the card call +94114523523 to activate card.

- The card holder is expected to make a minimum payment of 5% of the outstanding balance or for Platinum, Signature and Infinite Cards LKR 2,500.00 and all other Cards LKR 500.00, or the minimum payment due appearing on the monthly statement on or before the payment due date.
- In the event of a bank holiday, the payment due date should be considered as the final working day preceding the Printed due date.
- The card holder has the option of settling the full payment, part payment or the minimum payment as given above on or before the due date. In the event the full payment is not made on the due date, interest will be calculated at 2.33% p.m. (28% p.a.)
- With HNB Credit Cards, card holders can enjoy a minimum of 25 to a maximum of 55 days free of interest depending on the date of purchase and statement date.
- If the account balance exceeds the credit limit at any given time during the month, the card holder will be charged an over limit fee of LKR 500.00.
- All HNB Credit Cards are Free of Joining Fee.
Annual fee is calculated as follows,
 - Infinite Cards – LKR 5,000.00
 - Signature – LKR 4,000.00
 - Platinum cards – LKR 3,000.00
 - Gold cards – LKR 2,000.00
 - Classic & Regular cards – LKR 1,000.00
 - Affinity cards – LKR 1,000.00
 - ODEL Gold cards
 - Cards above the credit limit of LKR 250,000.00 – LKR 2,250.00
 - Cards below the credit limit of LKR 250,000.00 – LKR 1,500.00
- The annual fee is charged from the beginning of each 12 month's cycle from the month the

application is approved and is not linked to the validity period on the card.

- HNB Shareline card holders enjoy Annual Fee free Cards. Annual Fee is waived for the first year for HNB Leasing customers.
- Card holders can obtain Supplementary Credit Cards for immediate family, which are issued free on request.
- International transactions (where the transaction currency is in a currency other than Sri Lankan Rupees) will be subject to a 1% charge over the exchange rate issued by the Payment Associations. Card holders may make card payments by cash or personal cheque drawn on any local Bank through any of HNB Customer Service Centres, island wide. Alternatively, cheques may post to the HNB Card Centre.
- If the card holder maintains a Current or Savings Account at HNB, the following options are available for payments free of charge:
 - Standing order for direct debits
 - Payments through HNB Virtual Branch Internet Banking service
 - Via SMS Banking a Trilingual Mobile Banking Service (3G/GPRS)
 - Through any of the island wide HNB ATMs
 - At any island wide HNB Customer Service Centre
- In order to safeguard the transactions, card holders can register for free SMS Alert service to receive transactions alert to mobile phones. The card holder should inform the Bank when traveling overseas, so that the Bank could monitor those Cards in order to mitigate fraudulent transactions.
- Please ensure to meet the minimum monthly payment in order to keep the Cards active and avoid unnecessary blocking of the Cards as required by the regulations of the Central Bank of Sri Lanka and court of law. The Bank will share the credit data with the Credit Information Bureau and other regulators.

Please note that this document is issued for the card holder convenience and does not replace the terms and conditions of the Cardholder Agreement with the Bank. For additional information, please call our 24 hour hot line +94114523523 or send an e-mail to cardbdu@hnb.lk.