



**PRIME VISA GOLD CREDIT CARD**

Dear Customer,

The information on charges and facilities are as mentioned below.

**1. Transactions Set Allowed**

**i. ATM**

**PRIME ATMs**

a	Fast Cash	YES
b	Cash Withdrawal	YES
c	Balance Enquiry	YES
d	PIN Change	YES
e	Mini Statement	YES

**Member ATMs**

a	Cash Withdrawal	YES
b	Balance Enquiry	YES
c	Mini Statement	YES
d	PIN Change	YES

**ii. POS**

a	Purchase	YES
b	Cash Advance	YES
c	Tips Adjustment	YES

**2. Transaction Limits**

a	Daily Cash Withdrawal (Maximum Amount)	10% of credit limit or Rs. 375,000 whichever is lower
b	Daily Cash Withdrawal (Maximum Count)	40 (Combi of ATM/POS)
c	Per Transaction Cash Withdrawal Limit (Maximum Amount) (Prime ATM)	Rs. 25,000
d	Per Transaction Cash Withdrawal Limit (Maximum Amount) (Other ATM in Nepal)	Rs. 25,000
e	Monthly Cash Withdrawal Limit (Prime ATM)	10% of credit limit or Rs. 375,000 whichever is lower
f	Monthly Cash Withdrawal Limit (Other ATM in Nepal)	10% of credit limit or Rs. 375,000 whichever is lower
g	Purchase Per Transaction (Maximum Amount)	Rs. 100,000
h	Daily Purchase (Maximum Amount)	Rs.1,000,000
i	Monthly Purchase (Maximum Amount)	Rs. 1,500,000
j	Daily Purchase (Maximum count)	40 (Combi of ATM/POS)
k	Total Daily Limit (Purchase+ Cash)	Rs. 1,000,000 (POS) + (ATM) 10% of credit limit or Rs. 375,000 whichever is lower
l	Total Daily Count (Purchase+ Cash)	40

**For Use in India**

a.	Daily Cash Withdrawal (Maximum Amount)- ATM	Rs. 16,000
b.	Per Transaction Withdrawal- ATM	Rs. 16,000
c.	Monthly withdrawal- ATM	10% of credit limit or Rs. 160,000 whichever is lower
d.	Per Transaction Limit (POS)	Rs. 50,000
e.	Daily Transaction Limit (POS)	Rs. 100,000
f.	Monthly Transaction Limit (POS)	Rs. 160,000
g.	Transaction (POS +Cash Withdrawal) per day count	10

**3. Card Fee**

a.	Card Subscription fee	Rs. 1,000
b.	Card Annual Fee	Rs. 1,000
c.	Card Replacement Fee	Rs. 700
d.	Card Reissuance Fee	Rs. 700
e.	PIN Generation Fee	-
f.	PIN Regeneration Fee	Rs. 150
g.	Limit Enhancement Fee	Rs. 500
h.	Other Services Fee	-
i.	Card Block Fee	-

**4. Transactional Fees  
PRIME ATMs**

a	Cash Withdrawal	Rs. 250 or 2.5% whichever is higher
b	Balance Enquiry	-
c	PIN Change	-

**Member ATMs/Non-Member ATMs**

a	Cash Withdrawal	Rs. 250 or 2.5% whichever is higher
b	Balance Enquiry	Rs. 20

**Int'l ATMs (For India)**

a	Cash Withdrawal	Rs. 250 or 2.5% whichever is higher
b	Balance Enquiry	Rs. 50

**5. Card Operation**

a.	First Transaction- PIN to be changed	Yes
b.	PIN Retry Count	3

**6. Billing Related Fee**

a.	Interest	24% p.a. on remaining dues , Compounding Monthly
b.	Late payment Fee	Rs. 300
c.	Over Limit Fee	Rs. 500

**7. Billing**

a.	Billing Date	1 <sup>st</sup> day of English Month
b.	Pay Due Date	15 <sup>th</sup> day from Billing Date

**8. Limit**

a.	Credit Limit	User Defined
b.	Cash Limit	10% of Credit Limit

**Minimum Security Terms:**

1. Immediately change the PIN as soon as you receive it from your bank.
2. Don't tell your PIN to others.
3. Don't allow others to use your Debit/Credit cards.
4. In case if your card has been used by another person, change your PIN as soon as possible.
5. In case of lost/theft of your debit card, inform your Bank to block your card as soon as possible.

**Procedure to change your PIN Number:**

1. Go to one of the ATM outlet of your bank.
2. Insert your card and choose language.
3. Dial your PIN.
4. Select PIN change option.
5. Dial New PIN.
6. Again dial New PIN to confirm.
7. ATM will give you the PIN changed information along with Receipt.

**List of Member Banks:**

- Sunrise Bank Limited
- Machhapuchhre Bank Limited
- Siddhartha Bank Limited
- NIC Asia Bank Limited
- Citizens Bank International Limited
- Bank of Kathmandu Limited
- Janata Bank Limited
- Kasthamandap Development bank Limited

Please visit our website

[www.primebank.com.np](http://www.primebank.com.np) for the

latest updated list of Member banks.