‡mvbvjx e¨vsK wjwg‡UW
KvW© wWwfkb
cavb Kvhv©jq, XvKv

cavb Kvhv©jq B‡¯nvi bs -122

ZvwiL t 19.06.2012

‡Rbv‡ij g¨v‡bRvi/ wmwbqi Kbmvj‡U›U/
‡WcwU †Rbv‡ij g¨v‡bRvi/Gwm÷¨v›U †Rbv‡ij g¨v‡bRvi/g¨v‡bRvi
‡Rbv‡ij g¨v‡bRvm Awdm/¯vbxq Kvhv©jq/
cavb Kvhv©j‡qi mKj wefvM/wcwÝcvj Awdm/÷vd K‡jR/
AvÂwjK Kvhv©jq/†Uwbs Bbw÷wUDU/mKj kvLv
‡mvbvjx e¨vsK wjwg‡UW
evsjv‡`k|

‡mvbvjx e¨vsK wjwg‡UW KZK wc-‡cBW KvW© cPjb cm‡½

cwiPvjbv cl‡`i Rb 13, 2012 Zvwi‡Li 261Zg mfvq MvnK‡`i RvZxq ivR¯ †ev‡Wi mKj ai‡bi Ki Rgv Kiv, GwUGg †_‡K bM` UvKv D‡Ëvjb I Point Of Sale (POS) †_‡K †KbvKvUvi wej cwi‡kva Kiv Ges †iwg‡U‡Ýi UvKv D‡Ëvjb Kivi j‡¶¨ AÎ e¨vs‡K wc-‡cBW KvW© Pvj Kivi wm×vš MnxZ nq|

2.00t B-‡c‡g›U c×wZi AvIZvq wKD-K¨vk Kb‡mwUqvgf³ 26wU e¨vs‡Ki †WweU, †µwWU I wc‡cBW Kv‡Wi gva¨‡g RvZxq ivR¯ †ev‡Wi mKj ai‡bi Ki Rgv Kiv hv‡e| eZgv‡b AÎ e¨vs‡K †KejgvÎ †WweU I †µwWU KvW© Pvj i‡q‡Q| †KejgvÎ e¨w³ chv‡qi MvnKMY G `B ai‡bi KvW© Øviv †jb‡`b Ki‡Z cv‡ib| B-‡c‡g›U c`v‡b AvMnx e¨w³ I cwZôvb wc-‡cBW Kv‡Wi gva¨‡g RvZxq ivR¯ †ev‡Wi mKj ai‡bi Ki Rgv Kivmn Ab¨vb¨ B-‡c‡g›U w`‡Z m¶g n‡eb| GQvov wc‡cBW Kv‡Wi gva¨‡g GwUGg n‡Z bM` A_ D‡Ëvjb, POS †_‡K †KbvKvUvi wej cwi‡kva BZ¨vw` †mev c`vb Kiv hv‡e|

wc-‡cBW KvW© Bm¨i j‡¶¨ wb‡gv³ c`‡¶c MnY Kiv Avek¨K n‡e t

01. KvW© wWwfkb KZK wc‡cBW KvW© c¯Z Kivi hveZxq Kvhµg MnY Ges Pre-paid Card Parameter Document ciYceK AvBwU Kbmvj‡U›Um wjt eive‡i †ciY Kiv| D‡jL¨ Pre-paid Card Parameter Document G c‡`q D‡jL‡hvM¨ Z_¨vw` wbgiƒc t

K) wc †cBW Kv‡Wi gva¨‡g B-‡c‡g›U, GwUGg †_‡K bM` UvKv D‡Ëvjb, e¨v‡jÝ Bb‡Kvqvwi, wcb cwieZb I POS Gi gva¨‡g †KbvKvUvi wej cwi‡kva Kiv hv‡e|

L) wc †cBW KvW© MvnK‡`i General Primary, VIP Primary I Corporate GB wZb fv‡M fvM Kiv n‡e|

M) wc-†cBW KvW© wjwgU n‡e wbgiƒc t

Limit Name	Value	Currency(In Tk.)
Invalid PIN Retry Count	3/day	
Total ATM Card use limit	4/day	
ATM cash withdrawal	4/day	
Balance check	4/day	
Mini statement	1/day	
PIN change	1/day	
ATM Cash withdawal use limit		50,000
E-Commerce transaction use limit	Unlimited	
E-Commerce transaction amount limit		Full limit
POS purchase amount per transaction		50,000
POS card usage counter	4/day	
General Group limit		Full limit
VIP Group		Full limit
Corporate Group	Only E-commerce Transaction	Full limit

N) KvW© ewl©K/bevqb wd t

Card Group	Fees	VAT	Fee Applicable From
General	100.00	15%	Free for 1st year (Only for one year from live of Pre-paid Card product)
VIP	150.00	15%	Free for 1st year (Only for one year from live of Pre-paid Card product)
Corporate	200.00	15%	Free for 1st year (Only for one year from live of Pre-paid Card product)

O) KvW© cwiZ¨vcb wd t

Card Group	Fees	VAT
General	100.00	15%
VIP	150.00	15%
Corporate	200.00	15%

P) PIN cwiZ¨vcb wd t

Card Group	Fees	VAT	Fee Applicable From
General	50.00	15%	Fron 1st year
VIP	50.00	15%	Fron 1st year
Corporate	50.00	15%	Fron 1st year

02. GwUGg I GwUGg B›Uvi‡dwms i‡q‡Q Ggb kvLv Ges Pwn`v Ávcb Kvix I RvZxq ivR¯^ †evW© KZ©K g‡bvbxZ kvLv‡K kb³ e¨vs‡jÝ G wcb‡gBjvimn wc‡cBW KvW© Bm¨ Ki‡Z n‡e|

03. kvLvmgn‡K wb‡gv³ c×wZ AbmibceK wc‡cBW KvW© Bm¨ Ki‡Z n‡e t

K, e¨w³i †¶‡Î MvnK KZ©K KYC dig ciY Kwi‡q KvW© I wcb‡gBjvi n¯Švšíi K‡i Bm¨ msµvšÍ Z_¨ KvW© wWwfk‡b †ciY Kiv| KYC dig ciYKv‡j Aek¨B Av‡e`bKvixi †gvevBj †dvb b¤^i D‡jL Ki‡Z n‡e| wc-‡cBW KvW© Bm¨i Rb¨ cwZôv‡bi †¶‡Î †UW jvB‡mÝ, f¨vU, TIN Ges wjwg‡UW †Kv¤úvbxi †¶‡Î †UW jvB‡mÝ, f¨vU, TIN mwUwd‡KU Ges Certificate of Incorporation MnY K‡i MvnK‡K KvW© Bm¨ Ges IPIN Ges CVV2 ‡ciY Kiv n‡e|

L. MvnK †h †Kvb kvLvq wc-‡cBW Kv‡W© UvKv Rgv w`‡Z cvi‡eb| MvnK KZ©K kvLvq †µwWU Kv‡W© UvKv Rgv Kivi Rb¨ wbawiZ Rgvi wˆ‡c (hv cavb Kvhvj‡qi Kgb mwf©mm wWwfkb †_‡K msMn Ki‡Z n‡e) RgvKZ UvKv kvLv KZ©K RMS+ Gi gva¨g ¯'vbxq Kvhvj‡q iw¶Z wc-‡cBW KvW© GKvD‡›U Rgv Kivi j‡¶¨ ‰`wbK wfwË‡Z †ciY Ki‡e Ges GKBm‡½ KvW© wWwfk‡b Rgv msµvšÍ Z_¨ †ciY Ki‡e| MvnK ¯'vbxq Kvhvj‡q UvKv Rgv Ki‡j Zv mivmwi wc-‡cBW KvW© GKvD‡›U Rgv Kiv n‡e Ges ¯'vbxq Kvhvjq KvW© wWwfk‡b Rgv msµvšÍ Z_¨ †ciY Ki‡e|

04. evsjv‡`k e¨vs‡Ki wbqgvbhvqx c‡hvR¨ †¶‡Î CTR/STR wi‡cvU Ki‡Z n‡e|

05. MvnK KZ©K wc‡cBW Kv‡W© gva¨‡g AÎ e¨vs‡Ki †h †Kvb kvLvi GwUGg wKsev Ab¨ e¨vs‡Ki GwUGg †_‡K bM` UvKv D‡Ëvj‡bi †¶‡Î KvW© wWwfkb AvBwU Kbmvj‡U›U wjt †_‡K ˆ`wbK wfwË‡Z cvß wi‡cvU mswkó kvLvq †ciY Ki‡e| kvLv G wi‡cwU©i wfwË‡Z RMS+ Gi gva¨g ¯'vbxq Kvhvjq ‡_‡K UvKv Av`vq Kivi e¨e¯'v †b‡e | ¯'vbxq Kvhvjq †µwWU wUAviG cwß ci wc-‡cBW KvW© wnmve †WweU K‡i wUAviG †imcÛ Ki‡e|

06. wc-‡cBW KvWavix MvnK B-‡c‡g›U Ki‡j KvW© wWwfkb ‰`wbK wfwË‡Z Bbdi‡gkb †UK‡bvjwR wWwfkb I ¯'vbxq Kvhvjq‡K wi‡cvU †ciY Ki‡e| ¯'vbxq Kvhvjq cvß wi‡cv‡Ui wfwË‡Z wc-‡cBW wnmve †WweU K‡i RvZxq ivR¯^ †ev‡W©i UvKv cavb Kvhvj‡qi miKvix wnmve wefv‡M †ciY Ki‡e|

07. Point of Sale (POS) G Uvb‡RKk‡bi †¶‡Î t

K) KvW© wWwfkb AvBwU Kbmvj‡U›U wjt †_‡K cvß wi‡cvU ¯'vbxq Kvhvjq I igbv K‡cv‡iU kvLvq (†m‡Uj‡g›U kvLv) †ciY Kivi e¨e¯'v †b‡e |

L) ¯'vbxq Kvhvjq wi‡cvU cwßi ci wc‡cBW KvW© GKvD›U †WweU K‡i RMS+ Gi gva¨‡g igbv K‡cv‡iU kvLvq †WweU wUAviG ‡ciY Ki†e|

M) wc‡cBW Kv‡W©i gva¨‡g B-‡c‡g›U cwiµqvq RvZxq ivR¯^ †ev‡W©i hveZxq Ki cwi‡kv‡ai †¶‡Î KvW© wWwfkb AvBwU Kbmvj‡U›U wjt †_‡K cvß wi‡cvU ¯'vbxq Kvhvjq I Bbdi‡gkb †UK‡bvjwR wWwfk‡b †ciY Kivi e¨e¯'v †b‡e| ¯'vbxq Kvhvjq cvß wi‡cv‡Ui wfwË‡Z RvZxq ivR¯^ †ev‡W©i UvKv cavb Kvhvj‡qi miKvix wnmve wefv‡M †ciY Ki‡e|

08. wc‡cBW KvW GKBm‡½ †iwg‡UÝ KvW wn‡m‡e I e¨eüZ n‡e| GB Kv‡W we‡`k †_‡K †cwiZ UvKv †jvW Kiv hv‡e hvi gva¨‡g mweav‡fvMx GwUGg †_‡K bM` D‡Ëvjb Ges POS †_‡K †KbvKvUv Ki‡Z cvi‡eb wc‡cBW Kv‡W ¯vbxq †iwg‡U‡Ýi UvKvI D‡Ëvjb Kiv hv‡e |

09. wc‡cBW KvWavix MvnK KZK RvZxq ivR¯ †ev‡W †h †Kvb ai‡bi Ki Rgv Kivi †¶‡Î KvW wWwfkb AvBwU Kbmvj‡U›Um wjt ‡_‡K cvß Rgv msµvš Z_¨ AvBwU wWwfkb I ¯vbxq Kvhvjq‡K ‡K AewnZ Ki‡e |

10. bZb wc‡cBW KvW c¯Z bv nIqv chš eZgv‡b †WweU KvW wn‡m‡e e¨eüZ KvWB wc‡cBW KvW wn‡m‡e Bm¨ Kiv n‡e|

11. GwUGg I GwUGg B›Uvi‡dwms i‡q‡Q Ggb kvLv Ges Pwn`v Ávcb Kvix Ges RvZxq ivR¯ †ev‡Wi g‡bvbxZ kvLvmg‡ni g‡a¨ wcb‡gBjvimn wc‡cBW KvW Bm¨ Kiv n‡e|

4.00t GgZve¯vq Dc‡iv³ bxwZ‡Kškj I wbqgvPvi Abhvqx wc-‡cBW KvW Kvhµg cwiPvjbv Kivi Rb¨ mKj kvLv‡K civgk †`qv n‡jv| GZ`we l‡q †Kvb e¨vL¨vi c‡qvR‡b KvW wWwfk‡bi mv‡_ †hvMv‡hvM Kivi Rb¨ Ab‡iva Kiv n‡jv|

Avcbv‡`i wek¯,

¯vt/-
(†gvt mwn` †nvmvBb)
†Rbv‡ij g¨v‡bRvi

¯vt/-
(†gvt Ave`j Rwj j)
†WcwU †Rbv‡ij g¨v‡bRvi