KEY FACTS DOCUMENT

CREDIT CARD				
Nature of the Product	Benefits to the Customer	Charges	Eligibility Criteria	Terms and Conditions
Credit Card	Cards are accepted at over 30Mn merchant outlets & at over 3Mn ATMs globally Access to Master Global Services (World Master Card only) Free travel insurance cover up to USD 250,000/-* for BOC premier cardholders (World Master & Visa Platinum Cards only) Access 1000+ airport lounges with "LoungKey" from MasterCard (www.loungekey.com/mastercardsa) (World Master Card only) Emergency hospitalization limit enhancement facility Seasonal/throughout the year discounts & offers Supplementary cards for your loved ones for same or lower limit Easy settlement plan (up to 24 months) 50% Cash Advances once a month.(if balance is available) Interest-free credit period (minimum 22 days & maximum 52 days) 24 Hours Customer Service via 1975	Interest Rate 26% per annum Late Fee Rs.900/= (If not paid minimum amount in full) Over limit Fee Rs.600/= (If you exceed your limit at any time during statement cycle) Cash Advance fee 4%, (Minimum Rs.300 per transaction)	A citizen or a resident of Sri Lanka who is above 18 years of age. Monthly net Income should be more than Rs.30,000.00. The purpose of requesting a Credit Card should be valid and legal Credit Cards shall be issued to Corporate Executives under the indemnity of the respective corporate.	**Refer following link** **https://www.boc.lk/boc-credit-card-tc**

OTHER CHARGES

PIN Re issue Rs.500/-
Limit Enhancement fee
Temporary Rs.1000/-
Permanent Rs. 1000/-
Card security change fee Rs.500/-
Statement copy fee
Up to 06 months Rs.200/-
After 06 months Rs.300/-
Embassy letter Rs.1000/-
Balance confirmation letter Rs.1000/-
Lost card replacement Rs. 750/-
Reactivation fee for defaulted Rs.1000/-
Overseas courier fee Actual charge or minimum Rs. 2,500/ whichever is higher.

1% of surcharge will be applicable for fuel purchase on Fuel and Credit Cards.

Government stamp duty of 2.5% will be applicable for all international transactions and debited to the account in the same billing cycle.

JOINING FEES AND ANNUAL FEES

CARD TYPE	JOINING FEES (RS)		ANNUAL FEES (RS)	
	PRINCIPAL CARD	SUPPLEMENTARY CARD	PRINCIPAL CARD	SUPPLYMENTARY CARD
WORLD MASTER FOR DOCTORS & CHARTERED ACCOUNTANTS	Free of Charge	N/A	Free of Charge	N/A

WORLD MASTER	1500	1200	3500	2000
WORLD MASTER STATE SECTOR	Free of Charge	N/A	2500	N/A
MASTER PLATINUM STATE SECTOR	Free of Charge	N/A	1500	N/A
MASTER TITANIUM	1000	750	1500	1000
VISA PLATINUM	1500	1200	3500	2000
VISA GOLD	1500	1200	2500	1500
VISA CLASSIC	1000	750	1500	1000
FUEL CARD	N/A	N/A	1000	N/A

Important things to remember when using the card

Card is valid for a period of 04 years.

If the card is lost card holder should inform to the Call Centre immediately (011-2204444/ 1975).

If the card holder intends to use the card abroad it should be informed to the Call Centre.

Credit card statement will be sent via email in each month containing the transactions done by card holder during the month

SMS will be sent for the credit card transactions to the registered mobile number.

Internet Banking Users can add their credit card to online banking service by calling 011-2205637 / 5628 or visit your nearest branch.

Credit Card cannot be used for any unlawful activity deemed as an offence under Sri Lankan Law.

The customer is required to make a request to change any personal data i.e. residential address, employment data, phone number, billing cycle etc. through the branch or directly by post or registered email. In case of a change of address, acceptable documentary proof in the name of the cardholder is required.

If the lost/misplaced card is found, a request along with the signature (by post or through fax) or an email (through a registered email address) should be provided by the cardholder requesting to reactivate the card.

Share Your feedback with us

Customers can share their feedback and complaints, if any by following options

You can lodge your complements / complaints through our Customer Experience Management Unit. Your requests will be attended t o with priority through an automated system.

Phone: +94 11 220 4750 / +94 11 243 5814 Fax: +94 11 243 5815 Email: bocexmgt@boc.lk Website: https://www.boc.lk
Post: Customer Experience Manager, 22nd Floor, BOC Tower, BOC Square, No. 1, Bank of Ceylon Mawatha, Colombo 01.
Contact any of our branches, service unit, or Call Centre
Any concerns/inquiries regarding our products or services can be referred to any of our branches or the Contact Centre. Find your nearest branch via 1975 (Contact Centre)