

**Banking Regulation and Policy Department
Bangladesh Bank
Head Office
Dhaka-1000**

BRPD Circular No- 06

20 June, 2018
Date:-----
06 Ashar, 1425

**Chief Executives
All Scheduled Banks in Bangladesh**

Dear Sir,

Prudential Regulations for Consumer Financing (Credit Card).

Please refer to Appendix-XX (Product Program Guideline-Credit Card) of Prudential Guidelines for Consumer Financing & Small Enterprise Financing, circulated vide BRPD Circular no-07; dated 03 November, 2004 and Section-8(a) & Section 10(a) of 'Guidelines on Credit Card Operations of Banks' circulated vide BRPD Circular no-07; dated 11 May, 2017.

02. To remove the inconsistency in terms of age limit of customers stipulated in the above guidelines, it has been decided to replace the **Credit Card PPG Guideline No.2-Age** (BRPD Circular no-07/2004) which will now stand as under:

- For Primary Card - 18 years and above
- For Supplementary Card - 18 years and above, the age may be relaxed to 16 years for students who are directly dependent on the Principal Cardholders.

03. All other instructions mentioned in the above Guidelines will remain unchanged.

Yours sincerely,



(Abu Farah Md. Nasser)
General Manager
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