Bangladesh Bank
Head Office
Motijheel, Dhaka-1000
Bangladesh

website: www.bb.org.bd

Banking Regulation & Policy Department-1

BRPD-1 Circular No. 17

Date: 06 September 2026
22 Vadro 1433

Managing Directors/Chief Executives
All Scheduled Banks in Bangladesh

Dear Sir,

Launching the 'e-Payment Credit' Facility

In recent years, the rapid expansion of internet connectivity, mobile communications, and access to digital devices has accelerated the adoption of digital banking and payment services in Bangladesh. These developments have enhanced payment efficiency, promoted financial inclusion and literacy, and contributed to improving users' quality of life and advancing a cashless society. However, temporary liquidity constraints may occasionally prevent customers from making timely payments for essential and recurring obligations, such as utility bills, mobile recharge, educational and healthcare expenses, savings deposit installments, insurance premiums, tolls and tickets, taxes, government service fees, and other essential payments. Such delays may result in service disruptions, financial penalties, and other adverse consequences.

2. To help customers overcome temporary liquidity constraints, ensure the uninterrupted settlement of eligible recurring payment obligations, and promote the responsible use of digital payment services, Bangladesh Bank hereby introduces a fee-based instead of interest rate, instant, end-to-end digital 'e-Payment Credit' facility for eligible customers. The 'e-Payment Credit' facility shall be used exclusively for the settlement of digital payment obligations of up to BDT 10,000 for various services, subject to the following instructions:

a) The 'e-Payment Credit' shall initially cover payment for (i) utility bill; (ii) mobile recharge; (iii) educational fees; (iv) healthcare expenses; (v) toll/ticket related expenses; (vi) tax and other government service fees; (vii) deposit installments; (viii) insurance premiums; (ix) other expenses/fees as approved by Bangladesh Bank.

b) The loan amount, tenure, and maximum applicable fee under the credit facilities shall be as follows:

Table: 'e-Payment Credit' Limits and Fee (in BDT)

Credit Limit	Fee		
	7 days	15 days	30 days
50 – 250	3	4	6
251 – 500	5	8	15
501 – 1,000	7	12	20
1,001 – 2,000	10	20	30
2,001 – 3,000	15	30	50
3,001 – 5,000	20	40	70
5,001 – 7,000	25	50	90
7,001 – 10,000	35	70	130

Cont. page/2

c) The loan principal and applicable fee shall be fully recovered on the due date; being the 8th, 16th, or 31st day from the date of disbursement, as applicable.

d) The sanctioned credit shall only be utilized for direct payment to the designated biller through an approved digital payment channel and shall not be converted into cash, added to customer's wallet, or be transferable to any account of the customer;

e) This loan shall not be disbursed for any purpose other than those specified in Clause 2(a), including consumer financing;

f) All activities related to this loan shall be conducted through an end-to-end digital process using bank-approved applications;

g) In place of wet signatures on loan application, customer identity shall be verified using electronic authentication mechanism;

h) No additional fee, interest, charge, prepayment, early settlement, foreclosure, or any similar fee, by whatever name called, shall be charged if the credit is repaid on or before its due date;

i) If the customer fails to repay the outstanding credit amount, including the applicable service fee, by the due date, a penalty not exceeding the daily service fee applicable to the initial tenure shall be charged for each day. However, the daily penalty or fee applicable to the overdue period shall not exceed the daily fee applicable for the 30 tenure of that credit limit. Calculation method: Total additional fee/penalty = Daily applicable fee* number of overdue days= (Fee for 30 days tenure of applicable credit limit/30 days)* number of overdue days;

j) All applicable Bangladesh Bank regulations, including those relating to loan classification, provisioning, write-off, accounting treatment, customer protection, and other prudential requirements, shall apply to this credit facility;

k) After the loan becomes classified, the bank may, where necessary, conduct physical inspections or initiate legal recovery measures to recover the loan;

l) Before obtaining the customer's consent, the bank shall clearly disclose all key terms and conditions, including the nature of credit, amount, tenure, fee, repayment mechanism, etc. Necessary steps shall be taken to enhance customers' financial literacy;

m) Until API-based automated CIB system becomes fully operational (24/7), CIB inquiries shall remain temporarily relaxed. However, CIB inquiry reports must be collected and preserved immediately after loan approval/disbursement;

n) If any borrower avails an 'e-Payment Credit' facility, the loan must be adjusted immediately upon detection of adverse CIB report or such concealment;

o) No CIB inquiry fee shall be charged to the customer for this credit facility;

p) Bank shall place appropriate measures to prevent lending to defaulted borrowers in compliance with the section 27(kaka) of the Bank-Company Act, 1991;

q) Banks shall obtain a customer's digital 'Yes/No' regarding his/her overall loan classification status and existing borrowings under 'e-Payment Credit' facility. A clause specifying financial or non-financial penalties or punishment shall be included in the Product Program Guidelines (PPG) upon the detection of false self-declaration.

Cont. page/3

r) Banks shall utilize alternative digital credit-scoring models and determine risk-based credit limits in accordance with the board-approved policy;

s) Customer onboarding shall be conducted using bank-approved digital channels using customer's registered mobile number. Customer identity shall be verified using OTP (One-Time Password) together with Two-Factor Authentication (2FA), Multi-Factor Authentication (MFA), or such other secure authentication mechanism as approved by the bank;

t) Banks may engage third-party service providers, including Mobile Financial Services (MFS) providers, Payment Service Providers (PSPs), Payment System Operators (PSOs), and other FinTech companies, as service delivery channels, subject to compliance with all applicable Bangladesh Bank regulations and instructions;

u) In accordance with the *Guidelines on Cloud Computing* and the *Cybersecurity Framework*, customers' personally identifiable information (PII) and loan-related data must be stored in data warehouses located within Bangladesh. Banks shall ensure data security and privacy based on relevant regulations issued by BB and the Government;

v) Banks shall comply with all applicable Bangladesh Bank regulations, risk management requirements, operational guidelines, and prevailing laws in implementing this credit facility;

w) Banks shall comply applicable anti-money laundering (AML) and combating the terrorism financing (CFT) regulations;

x) Information on this loan shall be reported quarterly to this department using 'Annexure-Ka' and monthly to the Statistics Department using the prescribed RIT template; and

y) Upon failure to comply with this circular, Bangladesh Bank may take measures against the non-compliant bank under Section 109 of the Bank-Companies Act, 1991.

3. Prior to commercial launch of 'e-Payment Credit', banks shall conduct pilot implementation for a minimum period of six (06) months. Based on the evaluation, positive and viable outcome and incorporating the feedback the Product Program Guidelines (PPG) for this credit shall be finalized and launched commercially with the approval of the Board of Directors. Following the commercial launch of 'e-Payment Credit,' banks shall notify this office, along with the evaluation report on the pilot implementation and the approved PPG, within 15 (fifteen) working days of the launch.

4. This circular has been issued by Bangladesh Bank in exercise of its powers conferred under Section 45 of the Bank-Companies Act, 1991.

5. This circular will come into force immediately.

Yours faithfully,

(Gazi Md. Mahfuzul Islam)
Director (BRPD-1)
Phone: 9530252

Annexure-Ka

Quarterly Statement for Digital Bill Payment

Name of Bank :---
Quarter :---

SL	**Product Name**	**Date of Commercial Launch of the Product**	**Disbursed Amount (in BDT Crore)**		**Outstanding Amount (in BDT Crore)**	**Overdue Amount (in BDT Crore)**	**CL (%)**
			Current Quarter	**Cumulative (up to …. Quarter)**			
Total							