

Credit Card Eligibility

Nationality	Applicant must be the citizen of Bangladesh or Non-Bangladeshi having valid work-permit.
Age Range	Unsecured Card 18-70 Secured Card 18-70 & Above
Length of Service/ Business/Practice	<p>Salaried: Total Service Length should be 1 year should be considered as follows-</p> <ul style="list-style-type: none"> • For permanent employees- 3 months with current organization. • For contractual employees- 6 Months with current organization <p>Businessman:</p> <ul style="list-style-type: none"> • 1 year of business existence for SBL business account holders having minimum relation for 6 months and 2 years (to be considered based on issuing date of respective certificates) for others.
Minimum Income	<p>Salaried Individuals:</p> <ul style="list-style-type: none"> • Fully A/C Payee & Partially A/C payee Salary: BDT 40,000 • Fully cash payee: Discouraged • Business Individuals/Self Employed Professionals: BDT 50,000 • SBL Staff: BDT 30,000 <p>** Income for a particular customer segment to be assessed as per the income assessment guideline.</p>
SBL STAFF	<ul style="list-style-type: none"> • Minimum income BDT 30,000 • Employee Category All Permanent Staff • GMI Multiplier: • Permanent Staff: Maximum 6 Times MUE: 15 Times • Length of service: Permanent employee (Along with probation employee) minimum 3 months with SBL • CPV waiver • Clean CIB report • Documents Requirement: All documents applicable for salaried individuals (photocopies allowed) Maximum 95% of Secured Card • No Annual/Renewal Fee
Lien/Secured Card	<ul style="list-style-type: none"> • Maximum 25,00,000 card limit • Lien over FDR/MTDR, DPS/Mudaraba Monthly Deposit & AL- WADEAH/MSA Account • Investment to Value (ITV) Ratio 90% • Clean CIB report • Income documents waiver (Bank statement, Salary Certificate & CPV)
Card Limit Enhancement	<ul style="list-style-type: none"> • Card Age- 6 months • Card Status- Active • Maximum 2 late payment allowed over 6 months • Maximum 2 over limit allowed over 6 months • Income multiplier- As per income multiplier slab • DBR- As per DBR grid • MUE- As per MUE grid • CPV- Required for change of residence & office-business • No investment or credit limit increase in last 3 months • In case of limit reduction CIB report may not be necessary
Profit Free Period	<ul style="list-style-type: none"> • Minimum 15 days • Maximum 45 days.
Reference	<ul style="list-style-type: none"> • Two references shall be required for all credit card applications. • References should be applicants relative, colleague and/or friends not living with applicant.