

The New Style of Youth: Zero Fee Credit Card

With time, people's needs are changing and with those needs, new services are arriving in the market. The credit card industry in Bangladesh is no exception. Today, credit card usage is rapidly increasing across the country. From paying bills, online shopping and international travel to managing emergency expenses, credit cards have become an essential financial product. For many, a credit card is now more than a financial tool, it is a constant companion. Especially for urban youth, professionals and travel enthusiasts, life without a credit card seems almost incomplete. Yet, the burden of multiple fees often discourages many from using credit cards.

According to Bangladesh Bank data, domestic credit card usage showed an overall upward trend from April 2024 to April 2025. The credit card industry has seen remarkable growth, with the number of cards increasing by 65 percent from 1.5 million to 2.5 million. However, along with this rise, customers collectively spend nearly BDT 1,500 crore annually just on credit card fees, an amount that often feels like an unnecessary burden.

Imagine, at the end of the month, when you are balancing your budget and suddenly find an issuance fee or an annual fee of credit card added on top.

Annoying, right? Many customers hesitate to use credit cards because of these additional and often unexpected charges. To address this pain point, Prime Bank PLC. has introduced Bangladesh's first-ever Visa Signature Credit Card with zero fees.

The Zero Fee Credit Card by Prime Bank is not just another financial product; it is a lifestyle statement, carefully designed to match the aspirations of the new generation. No unnecessary charges, no hidden costs—only freedom, comfort and a touch of modern living solution for smart life. Think about it: you apply for a credit card but you never have to worry about fees. How does that feel? Relaxing, isn't it? This is the reality now. With Prime Bank's Zero Fee Credit Card, you do not pay issuance fees, annual fees, EMI processing fees, SFS transfer fees, SMS alert fees or even over-limit fees. There are no hidden charges either. Which means— you can use your card with absolute peace of mind while elevating your lifestyle.

Take the example of Tuhin Hasan, a private sector professional who loves traveling with his family and kids. Every month, he saves a portion of his salary to plan a year-end vacation. Nevertheless, often, due to budget constraints, he cannot fully enjoy his trips. On top of that, he avoids using credit cards because of the extra fees. This meant many of his travel dreams remained incomplete. Recently, Tuhin came across news that Prime Bank had launched a Zero Fee Credit Card. Curiously, he visited a nearby branch to learn more and applied for the "Zero by Prime Bank" card. Within three working days, the card was delivered to his office address. Now, with his upcoming December vacation, he is confident that this time budget constraints won't stop him from creating memorable family moments.

This card brings freedom to every lifestyle. For those who love to travel, booking flights, hotels or arranging a last-minute holiday becomes effortless. For shopaholics, from trendy outfits to gadgets, shopping feels more enjoyable without the burden of extra charges. For the digital generation, Netflix, Spotify, online gaming and other subscriptions are easier to manage and when there are

no extra fees, the card becomes the perfect digital lifestyle partner. Even during emergencies such as medical needs, unexpected travel or sudden expenses, a credit card often acts as a lifesaver. Without extra fee pressure, this card becomes even more reliable and trustworthy.

Prime Bank's Zero Fee Credit Card is more than just a payment tool— it is an enabler of financial freedom and modern living. For today's youth and professionals, it reflects a lifestyle that values both smart spending and stress-free financial management. With no fees and no hidden charges, the card promises one thing: the freedom to live your life, your way.

