

TBL Sena Card FAQ (Frequently Asked Questions)

1. What is the TBL Sena Card?

The TBL Sena Card is a special credit card offered by Trust Bank specifically for Non-Commission Rank defense personnel (JCOs and NCOs) who have a salary account with the Trust Bank. It provides a pre-approved credit limit based on their rank, with various benefits tailored to their needs.

2. Who is eligible for the TBL Sena Card?

The TBL Sena Card is available to Non-Commission Rank defense personnel (JCOs and NCOs) who have a salary account with Trust Bank.

3. What is the minimum and maximum credit limit for the TBL Sena Card?

SL	Rank (or equivalent)	Minimum Guaranteed Card Limit (BDT) (Without any requirement based on rank)	Maximum Card Limit (BDT)
1	Sainik	25,000	The applicants will get higher limit (maximum up to twice their salary) upon satisfactory DBR (Debt Burden Ratio).
2	Lance Corporal	35,000	
3	Corporal	40,000	
4	Sergeant	50,000	
5	Warrant Officer (JCO)	60,000	
6	Senior Warrant Officer	80,000	
7	Master Warrant Officer- Honorary Captain	100,000	

4. What documents are required to apply for the TBL Sena Card?

Mandatory Required Documents:

- Office ID photocopy
- NID card photocopy
- e-TIN Certificate copy
- e-Return copy / Undertaking

5. Are there any fees associated with the TBL Sena Card?

- No card issuance fee
- No renewal fee if you make at least 18 transactions yearly in POS and e-commerce

6. How do I apply for the TBL Sena Card?

- To apply, visit the nearest Trust Bank branch and provide your Salary Account number. The bank staff will guide you through the application process.
- Through Call Centre (16201)
- Contacting DST (Direct Sales Team)

To start the registration process, eligible customers will need to provide their salary account number. Once the credit card is prepared for pickup, they will need to sign some documents for final verification.

7. How can I increase my credit limit?

The credit limit can be increased based on your rank and satisfactory Debt Burden Ratio (DBR). For specific requests or increases, contact Trust Bank's customer service for further assistance.

8. How can I get annual fee waived for TBL Sena Card?

Currently, if customer makes minimum 18 or more transactions (POS and E-commerce) with their credit card in a year before annual fee due date and inform the branch then annual card fee will be waived.

9. Can I get a supplementary card for my family?

Yes, the TBL Sena Card offers a lifetime free 1st supplementary credit card. Additional supplementary cards may be available based on bank policies.

10. What should I do if my card is lost or stolen?

Immediately report the loss or theft to Trust Bank's customer service. They will block the card to prevent unauthorized transactions and assist with issuing a replacement.

11. How can I manage my TBL Sena Card account?

You can manage your account through Trust Bank's Internet Banking and Trust Money App, which provide options for bill payments, checking transactions, and more.

12. Is there a cash withdrawal facility with the TBL Sena Card?

Yes, you can withdraw cash at Trust Bank ATMs as well as ATMs of other banks. Note that there may be a charge for cash withdrawals.

13. How do I contact customer service for the TBL Sena Card?

You can reach Trust Bank's customer service 24/7 through helpline 16201 or visit a branch for assistance with your TBL Sena Card.

14. I am a Corporal who has already availed a credit Card of BDT 40,000. Will I get another credit card of BDT 40,000?

In that case, the limit for your current credit card will be increased which is up to twice the salary with DBR calculation. If DBR allows you will receive the maximum amount. No new card will be provided.