



Credit/ Debit Card usage under Foreign Exchange Regulations

Please use your Credit or Debit card in line with the foreign exchange laws and the Directions on Electronic Fund Transfer Cards (EFTCs) set by the Central Bank of Sri Lanka (CBSL).

Do not use your card for:

- Buying or importing goods for **commercial use**
- **Virtual currency transactions**
- **Foreign exchange trading** (Forex trading)
- **Betting, gaming, or gambling** activities outside Sri Lanka

If you leave Sri Lanka permanently or for work abroad:

- You must surrender the card(s) issued in Sri Lanka to the bank.
- This rule does not apply if your card is specifically tied to any of these foreign currency accounts:
 - Personal Foreign Currency Account (PFCA)
 - Business Foreign Currency Account (BFCA)
 - Diplomatic Foreign Currency Account (DFCA)
 - Diplomatic Rupee Account (ORA)
 - Inward Investment Account (IIA)

Record keeping:

- Keep proof of foreign currency withdrawals (including credit card cash advances), as required by law.
- Ensure these funds are only used for transactions that are **allowed** under the Foreign Exchange Act.

Bank's rights and approvals:

- The bank can **cancel** your card(s) without notice if it suspects any violation of Exchange Control Regulations.
- You must get **written approval** from the Director of the Department of Foreign Exchange for any payment made to someone outside Sri Lanka using an EFTC for purposes **not covered** by CBSL Directions.

For more information, please refer to the [CBSL Directions](#).