



Press Release for immediate distribution

Punjab National Bank Partners with Zaggle to Launch Eco-Friendly Co-branded Twin Credit Cards

Lifestyle-focused biodegradable credit cards offer rewarding experiences across travel, entertainment, wellness and everyday spending



New Delhi, 19 June 2026: Punjab National Bank (PNB), one of India's leading public sector banks, has partnered with Zaggle Prepaid Ocean Services Limited, SaaS FinTech and spend management company, to launch the **PNB-Zaggle Co-branded Twin Credit Cards**.

Designed for the modern, environmentally conscious consumer, the PNB-Zaggle Co-branded Twin Credit Cards combine rewarding lifestyle benefits with sustainability. Manufactured using biodegradable materials, the cards reflect the shared commitment of PNB and Zaggle towards responsible banking and environmental stewardship, while delivering a secure and feature-rich payment experience.

The PNB-Zaggle Co-branded Twin Credit Cards is available on dual network offered as a primary card. **The Twin Benefit Card proposition brings together the global acceptance and travel privileges of Visa and lifestyle benefits of RuPay with the UPI-enabled convenience**, offering customers a wider range of rewards, exclusive offers, and seamless payment flexibility through two complimentary card proposition.

Built on a customer-centric value proposition, the card introduces benefits such as **complimentary railway lounge access, OTT subscriptions, fitness memberships, travel and shopping vouchers, 1.5% Discount on jewellery purchases, dining benefits, airport lounge access, personal accident insurance cover, and fuel surcharge waivers**, ensuring a comprehensive and rewarding customer experience.

Speaking on the launch, **Shri Ashok Chandra, MD&CEO, PNB**, said, "Punjab National Bank is committed to building innovative and customer-centric digital payment solutions that cater to the evolving needs of India's young and digitally savvy population. With huge Gen Z and Millennials, we see immense potential in the credit card segment, which remains significantly underpenetrated in the country. Our partnership with Zaggie marks another important milestone in our journey to strengthen PNB's credit card ecosystem through technology, innovation, and seamless customer experiences. Backed by robust digital infrastructure and streamlined onboarding capabilities, we are confident that the PNB–Zaggie Co-branded Twin Credit Cards will accelerate customer acquisition, enhance engagement, and contribute significantly to our vision of becoming a leading player in India's credit card market."

Commenting on the partnership, **Shri Avinash Ramesh Godkhindi, MD&CEO, Zaggie Prepaid Ocean Services Limited**, said, "At Zaggie, we believe great financial products should also be conscious ones. By combining our deep expertise in rewards, spend management and consumer FinTech with PNB's unmatched banking reach and trust, we are bringing millions of Indians a card that rewards every purchase, every journey and every aspiration, while leaving a lighter footprint on the earth. This partnership is central to our strategy of building differentiated, high-impact consumer FinTech products that create lasting value for customers, partners, and shareholders."

The PNB-Zaggie Co-branded Twin Credit Cards are available across India and offer a compelling combination of rewards, convenience and sustainability for customers seeking a smarter and greener way to pay. Applicants will be able to avail the PNB-Zaggie Co Brand Twin Credit Cards through zagg.money App.

For more information log on to www.pnb.bank.in.
