

Key Facts Statement Credit cards

The Key Facts document provides you with information about the features, fees and charges of this product. Please refer to and accept the bank's terms and conditions for the final terms of the card along with information on the documentation required to proceed with the credit card application.

CBI credit cards offer a host of benefits including free movie offers, 0% Easy Payment Plan (EPP) and dining offers. Additionally, we also offer a loyalty program that provides you with the flexibility to use your reward points for your needs. To learn more about CBI rewards you can visit <https://cbirewards.cbuae.com/>.

Interest Rates and Finance Charges (Value Added Tax (VAT) of 5% is applicable of charges with a flat fee)												
Interest Free Period	An interest free period of up to 55 days from the date of purchase.											
Minimum Due Payment	4.5% (min AED 100) The amount due on the credit card is calculated at 4.5% of the current balance on the statement date or AED 100, whichever is higher. If the balance exceeds the credit limit then the full excess amount will be added to 4.5% of the credit limit to arrive at the minimum amount due.											
Easy Payment Plan (EPP)	The EPP gives you the flexibility to convert high-value purchases into monthly instalments with 0% interest at selected retail outlets. For more details, please visit https://www.cbuae.com/en/personal/products-and-services/cards/0-equal-instalment-plans											
Annual Percentage Rate (APR) for Retail Transactions	<table border="1"> <thead> <tr> <th>CBI First</th> <th>Rewards World</th> <th>Rewards Platinum</th> <th>Mastercard Titanium</th> </tr> </thead> <tbody> <tr> <td>2.99% per month</td> <td>3.45% per month</td> <td>3.45% per month</td> <td>3.45% per month</td> </tr> </tbody> </table>				CBI First	Rewards World	Rewards Platinum	Mastercard Titanium	2.99% per month	3.45% per month	3.45% per month	3.45% per month
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Cash Advance Fee	3.15% (min AED 105) The cash advance fee is the rate charged for withdrawing cash from a bank or ATM using the credit card.											
Annual Percentage Rate (APR) for Retail Transactions in case of missed payment*	<table border="1"> <thead> <tr> <th>CBI First</th> <th>Rewards World</th> <th>Rewards Platinum</th> <th>Mastercard Titanium</th> </tr> </thead> <tbody> <tr> <td>3.25% per month</td> <td>3.70% per month</td> <td>3.70% per month</td> <td>3.70% per month</td> </tr> </tbody> </table>				CBI First	Rewards World	Rewards Platinum	Mastercard Titanium	3.25% per month	3.70% per month	3.70% per month	3.70% per month
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Annual Fee	Primary Card										
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	<p><u>Supplementary Card (first three cards free)</u></p> <table border="1"> <tr> <th>CBI First</th> <th>Rewards World</th> <th>Rewards Platinum</th> <th>Mastercard Titanium</th> </tr> <tr> <td>AED 105</td> <td>AED 105</td> <td>AED 26.25</td> <td>AED 26.25</td> </tr> </table> <p>Please refer the schedule of charges on www.cbiau.com for more details.</p>	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium	AED 105	AED 105	AED 26.25	AED 26.25
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AED 105	AED 105	AED 26.25	AED 26.25						
Foreign Currency Transaction Fee	2.99% (exclusive of VAT) All amounts stated on your credit card statement will be denominated in UAE Dirhams. A transaction originated in foreign currency will be converted into UAE Dirhams at a rate of exchange determined by the bank or card organisation.								
Late Payment Fee	<table border="1"> <tr> <th>CBI First</th> <th>Rewards World</th> <th>Rewards Platinum</th> <th>Mastercard Titanium</th> </tr> <tr> <td>AED 230</td> <td>AED 230</td> <td>AED 230</td> <td>AED 230</td> </tr> </table> <p>This charge will be levied if the bank does not receive at least the minimum due amount on or before the payment due date.</p>	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium	AED 230	AED 230	AED 230	AED 230
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Over Limit Fee	<table border="1"> <tr> <th>CBI First</th> <th>Rewards World</th> <th>Rewards Platinum</th> <th>Mastercard Titanium</th> </tr> <tr> <td>AED 313.95</td> <td>AED 313.95</td> <td>AED 313.95</td> <td>AED 313.95</td> </tr> </table> <p>The over limit fee is charged when the usage exceeds the credit limit of the credit card.</p>	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium	AED 313.95	AED 313.95	AED 313.95	AED 313.95
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Card Replacement	<table border="1"> <tr> <th>CBI First</th> <th>Rewards World</th> <th>Rewards Platinum</th> <th>Mastercard Titanium</th> </tr> <tr> <td>AED 78.75</td> <td>AED 78.75</td> <td>AED 78.75</td> <td>AED 78.75</td> </tr> </table>	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium	AED 78.75	AED 78.75	AED 78.75	AED 78.75
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Credit Shield Insurance (on statement balance)	<table border="1"> <tr> <th>CBI First</th> <th>Rewards World</th> <th>Rewards Platinum</th> <th>Mastercard Titanium</th> </tr> <tr> <td>0.85%</td> <td>0.85%</td> <td>0.85%</td> <td>0.85%</td> </tr> </table> <p>Credit Shield is an optional insurance product available to primary credit cardholders that provides credit protection in the event of the cardholder's death, permanent total disability, and certain critical illnesses.</p>	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium	0.85%	0.85%	0.85%	0.85%
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Important Information

Warning: If you make only the minimum repayment/payment each period, you will pay more in interest/profit/fees and it will take you longer to pay off your outstanding balance.

Personal Information	<ul style="list-style-type: none"> To continue enjoying your banking benefits, please ensure your personal information is accurate and up to date. To help protect the confidentiality of your personal information, we recommend the following: <ul style="list-style-type: none"> Do not share your personal information over the telephone or online unless you know or can verify the identity of the recipient. Always use a complex password and/or Personal Identification Number (PIN) to access your online banking services. If you suspect that your personal details have been compromised, report it immediately. Ensure that the operating system of your personal computer/mobile is up to date and that the virus protection is active and updated regularly. Close applications that are not in use while accessing banking services and conducting online transactions. If your credit card is lost or stolen, or in the event of unauthorised transactions on your card, you can call our 24/7 customer service on 600544440 (within UAE) and +971 4 503 9000 (overseas). Alternatively, you can also send us an email on contactus@cbi.ae
Terms and Conditions	<ul style="list-style-type: none"> Before the Bank implements any changes to its terms and conditions, the Bank will provide a notice. Such changes shall apply on the effective date specified by the Bank in the notification sent to you and such changes will thereupon be binding on you. The Bank reserves the right to change the terms and conditions of the credit cards at a later date which might impact what you can and cannot do as a credit card holder.

Disclaimer

The information in this Key Facts Statement is not the full terms of contract; these are contained within the final terms of the credit facilities agreement along with the information on the documentation required to proceed with the credit card application.

By signing this document, you agree that you fully understand the features, fees and charges which may be incurred by applying for this product. To learn more about our services, along with the fees and charges, you may visit our website www.cbiau.com. You can also contact us on 600544440 (within UAE) and +971 4 503 9000 (overseas).

Signature:	Customer name:
	Date & place: