

## Key Facts Statement Financing product Services

The Key Facts Statement 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 application form, along with the credit facilities agreement required to proceed with the facility.

As a CBI credit facility holder, you are eligible for a host of services to fulfill your banking and financing needs.

### Credit Card Services

Internet Banking and Mobile Banking	Service Type
	E-Statement
	Credit Card Payment
	Credit Cards Request

ATM and CCDM	Service Type
	Credit Card Payment

Telephone Banking	Service Type
	Credit Card Activation
	Credit Card PIN Change
	Credit Card PIN Reset
	Credit Card Block
	Credit Card Queries
	Credit Card Replacement Request
	Credit Card Easy Payment Plan
	Credit Cards Request

Branch	Service Type
	Statements
	Credit Card Queries
	Credit Card Replacement Request
	Credit Card Payment
	Credit Cards Request

### Other Credit Card Services

**Cash transfer:** As a CBI credit card holder, you can apply for a cash transfer facility and withdraw cash, using your CBI credit card. This comes with a flexible repayment term and the requested amount is sent directly to a UAE account of your choice. To know more about the facility, you may view the schedule of charges on [www.cb UAE.com](http://www.cb UAE.com).

**Balance Transfer:** Under the balance transfer facility, you can transfer your balance from another card to a CBI credit card and enjoy lower monthly payments, with 0% interest on the balance transferred

for the first six months. Visit <https://www.cbiuae.com/en/personal/products-and-services/cards/balance-transfer> to know more about 0% balance transfer option.

**Value Added Tax will be levied at the rate of 5% on the fees and charges specified as per UAE Law.**

**All fees and charges may be subject to change; changes will apply from the date specified by the Bank.**

### Loan Services

	Service Type
Branch	Liability / No Liability Letters
	Liability Letter Collection and Clearance
	Postponement of Loan
	Installment Date Change Request
	Full/Partial Loan Settlement
	Loans / Overdraft Requests
	Auto Loan Release
	Home Loan Release of Documents

	Service Type
Telephone Banking	Installment Date Change Request
	Full/Partial Loan Settlement
	Auto Loan Release
	Loans / Overdraft Requests

	Service Type
Internet Banking and Mobile Banking	Loans / Overdraft Requests

Important Information	
Personal Information	<ul style="list-style-type: none"> <li>To continue enjoying your banking benefits, please ensure your personal information is accurately provided and up to date with the Bank.</li> </ul> <p>To help protect the confidentiality of your personal information, we recommend that you ensure the following:</p> <ul style="list-style-type: none"> <li>Do not share your personal information over the telephone or online, unless you know or can verify the identity of the recipient.</li> <li>Always use strong/complex passwords and/or Personal Identification Numbers (PIN) to access your online banking services and report immediately to us, if you suspect that your personal details have been compromised.</li> <li>Ensure that the operating system of your personal computer/mobile is up to date and the virus protection is active and updated regularly.</li> <li>Close applications that are not in use, while accessing banking services and conducting online transactions.</li> </ul>

Terms and Conditions	<ul style="list-style-type: none"><li>• Before the Bank implements any changes to its terms and conditions, we will provide a notice. Such changes shall be effective from the date specified by the Bank, in the notification sent to you and they will thereupon be binding on you.</li><li>• The Bank reserves the right to change the terms and conditions at a later date, which might impact what you can and cannot do as a credit facility user.</li></ul>
Service Charges and Fees	<ul style="list-style-type: none"><li>• Please refer to the schedule of charges for further information on <a href="https://www.cbiauae.com">Schedule of fees   Personal Banking (cbiauae.com)</a></li></ul>

**Disclaimer**

The information in this Key Facts Statement are not the full terms of the contract, which are contained within the final terms of the application form along with the credit facilities agreement.

This document provides you with an overview of the features, fees and charges, which may be incurred by applying for these products.

To know more about our services along with the fees and charges, you may visit our website [www.cbiauae.com](https://www.cbiauae.com). You can also contact us on 600544440 (within the UAE) and +971 4 503 9000 (outside of the UAE).