

Schedule of Charges

CBI World Elite Exclusive Mastercard

Annual Fees	Amount (AED) - Inclusive of VAT
Primary Card Annual Membership Fee	15,750
Primary Card Annual Membership Fee with Skywards Platinum Membership	57,750
Supplementary Card Annual Membership Fee	7,875
Retail or Cash Transactions Interest Rate	2.99%
Retail or Cash Transactions Interest Rate in case of missed payment	3.25%
Balance Transfer - First time*	0% Interest rate for 3 months repayment and no early settlement fee
Balance Transfer - Equal Monthly Instalment based	0.99% flat monthly interest rate upto 36 months repayment
Balance Transfer/Cash Transfer interest rate in case of a missed payment	3.25%
Easy Payment Plan Interest Rate	1% flat monthly interest rate upto 36 months repayment
Cash to Account Transfer Interest Rate	
Cash to Account Transfer Processing Fee	1% of the transaction amount
Balance Transfer - Equal Monthly Instalments Processing Fee	
Cash Advance Fee	3.15% of the amount or AED 105, whichever is higher
Over Limit Fee	313.95
Card Replacement/Reissuance Fee (Metal Card)	525
Duplicate Statement Fee	47.25
Sales Voucher/Slip Copy request fee	52.5
Liability/No Liability Letter fee	
Interest Free Period	Up to 55 days from transaction date
Minimum Monthly Payment Due	4.5% of outstanding balance or AED 100, whichever is higher

Annual Fees	Amount (AED) - VAT not applicable
Late payment fee	230
Foreign currency transaction fee	2.99% of the transaction amount
Processing fee for international transaction in AED	
Credit Shield Insurance Rate (on monthly statement outstanding balance)	0.85% per month of credit card outstanding balance

Notes

(*) Applicable for the first balance transfer within 6 months from credit card issuance date.

1. All fees and charges are subject to the regulations of the Central Bank of UAE and the bank's policies.
2. VAT @ 5% will be levied on fees & charges specified herein, wherever applicable, as per the UAE Law.

Key Facts Statement

CBI World Elite Exclusive Mastercard

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.

Our CBI World Elite Exclusive Mastercard offers a wide range of bespoke benefits. Designed to suit your individual lifestyle, this card offers a member only access to exclusive privileges such as an enhanced credit limit, access to a private lifestyle specialist, airport lounge access and an impressive rewards program. To learn more about CBI World Elite Exclusive you can visit our website www.cbiauae.com

Interest Rates and Finance Charges (Value Added Tax (VAT) of 5% is applicable on 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 principal balance (plus fees and charges) on the statement date or AED 100, whichever is higher. If the principle balance plus fees and charges 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.cbiauae.com/en/personal/products-and-services/cards/0-equal-instalment-plans
Annual Percentage Rate (APR) for Retail Transactions	No finance charge will be levied on transactions when the current statement balance is paid in full by the payment due date; this excludes cash advances, balance transfer, instalment payment plans and cash transfers. If the current statement balance is not paid in full by the payment due date, then the APR will be applied from the transaction date based on the daily balance method. The daily balance method sums up the daily balance for the billing cycle and then divides it by the total number of days in that billing cycle. The balance is then multiplied by the monthly interest rate to determine the finance charge that is to be applied. These charges are exclusive of Value Added Tax (VAT).

Annual Percentage Rate (APR) for Cash Transactions	<p>No finance charge will be levied on transactions when the current statement balance is paid in full by the payment due date; this excludes cash advances, balance transfer, instalment payment plans and cash transfers.</p> <p>If the current statement balance is not paid in full by the payment due date, then the APR will be applied from the transaction date based on the daily balance method.</p> <p>The daily balance method sums up the daily balance for the billing cycle and then divides it by the total number of days in that billing cycle. The balance is then multiplied by the monthly interest rate to determine the finance charge that is to be applied.</p> <p>These charges are exclusive of Value Added Tax (VAT).</p>										
Cash Advance Fee	<p>3.15% (min AED 105)</p> <p>The cash advance fee is the rate charged for withdrawing cash from a bank or ATM using the credit card.</p>										
Annual Percentage Rate (APR) for Retail Transactions in case of missed payment*	<p>If the amount outstanding is not paid in full by the payment due date, finance charges will be levied by the daily balance method until the entire amount is paid in full.</p>										
Annual Percentage Rate (APR) for Cash Transactions in case of missed Payment	<p>If the amount outstanding is not paid in full by the payment due date, finance charges will be levied by the daily balance method until the entire amount is paid in full.</p>										
Annual Fee	<p>World Elite Exclusive</p> <table border="1" data-bbox="525 1346 1450 1585"> <tr> <td>No Skywards on monthly spend*</td> <td>With Skywards Platinum Membership and Skywards on monthly spend</td> <td>With Skywards on monthly spend</td> <td>Skywards Platinum Membership without Skywards on monthly spend*</td> <td>Supplementary Card</td> </tr> <tr> <td>No Annual Fee</td> <td>AED 57,750</td> <td>AED 15,750</td> <td>AED 42,000</td> <td>AED 7,875</td> </tr> </table> <p>*If the spend is less than AED 1.3 million annually, an amount of AED 15,750 will be charged on the card anniversary date.</p> <p>Please refer to the schedule of charges on www.cbiuae.com for more details.</p>	No Skywards on monthly spend*	With Skywards Platinum Membership and Skywards on monthly spend	With Skywards on monthly spend	Skywards Platinum Membership without Skywards on monthly spend*	Supplementary Card	No Annual Fee	AED 57,750	AED 15,750	AED 42,000	AED 7,875
No Skywards on monthly spend*	With Skywards Platinum Membership and Skywards on monthly spend	With Skywards on monthly spend	Skywards Platinum Membership without Skywards on monthly spend*	Supplementary Card							
No Annual Fee	AED 57,750	AED 15,750	AED 42,000	AED 7,875							
International Transaction Processing Fee	<p>2.99% (exclusive of VAT)</p> <p>All amounts stated on your credit card statement will be denominated in UAE Dirhams. A processing fee of AED 2.99% will be applied to all international transactions on your CBI Credit Card.</p>										

Late Payment Fee	AED 230 (VAT not applicable) This charge will be levied if the Bank does not receive at least the minimum due amount on or before the payment due date.
Over Limit Fee	AED 313.95 The over limit fee is charged when the usage exceeds the credit limit of the credit card.
Card Replacement	AED 525
Credit Shield Insurance (on statement balance)	0.85% (VAT not applicable) 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, or certain critical illnesses.

WARNING:

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.

Warning: Any other accounts you have with the bank may be used to set off the amount due on your credit card(s).

Warning: Finance Charges are levied on all transaction types (Retail Purchases / Cash Advance), calculated from transaction date until repayment date (calculated based on average daily balance).

No finance charges (except for Cash Advances) will be levied in case 100% payment is made on or before the payment due date.

Important Information
Personal Information

• 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:

- 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 800 224 34778 (within the UAE) and +971 4 503 9100 (outside the UAE). Alternatively, you can also send us an email on contactus@cbi.ae.

Terms and Conditions

- Before the Bank implements any changes to its terms and conditions, the Bank will provide a notice. Such changes shall apply from 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.
 - To the extent permitted by applicable laws, the Bank may change, replace, supplement or delete any of the Terms and Conditions or schedule of charges mentioned on the webpage (www.cbiuae.com) in its sole discretion and at any time. If there are any changes to these Terms and Conditions or schedule of charges, the Bank will provide the Customer sixty (60) calendar days' notice of such changes through the Bank's website and/or via e-mail and/or through any other means of communication as deemed appropriate by the Bank. Such changes shall apply on the effective date specified by the Bank in the notification sent to you or when published on the Bank's website (as the case may be). As a customer of CBI, you acknowledge and agree that the period of notice of a variation may vary depending on the nature of the variation. However, in all cases, the Bank shall comply with applicable laws when implementing any variation, including as to the period of notice provided.
- If you don't meet your responsibilities as outlined in the Terms and Conditions, both before and during your banking relationship with us, you may face outcomes. These could include penalties, amongst other things.

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.cbi-uae.com You can also contact us on 800 224 34778 (within the UAE) and +971 4 503 9100 (outside the UAE).

Client Name _____**Client Sign** _____**Place and Date** _____