

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 Card Queries
	Credit Cards Request
	Credit card Transaction History - 30 days
	Pending Authorization Transactions
	Bill Payments using Credit Card
	Card Block/Unblock
	CBI Rewards Balance Inquiry
	Redemption of Rewards
	Rewards Transaction History
Apply for a Credit Card	
ATM and CCDM	Service Type
	E-Statement
	Credit Card Payment
	Credit Card Cash withdrawal
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 Shield Cancellation Request
Credit Cards Request	

Branch	Service Type	
	E-Statement	
	Credit Card Payment	
	Credit Card Cash withdrawal	

Digital Wallet	Service Description	Applications
	Digital wallets are secured online payment tools for your card related payments through an application.	Samsung Pay (Credit Card) Google Pay (Credit Card) Apple Pay (Debit and Credit Card)

Other Credit Card Services
<p>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.cbiau.com</p> <p>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.cbiau.com/en/personal/products-and-services/cards/balance-transfer to know more about 0% balance transfer option.</p>

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

Branch	Service Type	
	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	

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

Internet Banking and Mobile Banking	Service Type	
	Loans / Overdraft Requests	
	E-statement for Loan Accounts	
	Loan Account Details	
	Loan Balance Inquiry	
Loan Transaction History		

Important Information	
Personal Information	<ul style="list-style-type: none"> To continue enjoying your banking benefits, please ensure your personal information is accurately provided and up to date with the Bank. <p>To protect the confidentiality of your personal information, we recommend that you ensure the following:</p> <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 complex password and/or PIN (Personal Identification Number) to access your online banking services and report immediately if you suspect that your personal details have been compromised. Ensure that the operating system of your personal computer/mobile is up to date and the virus protection is active and updated regularly. Close applications that are not in use while accessing banking services and conducting online transactions.
Cooling off period	<ul style="list-style-type: none"> You have the right to cancel this agreement within 5 business days from the date of Final Account Opening (“Cooling-off Period”). The Cooling-off Period is the time given to you to cancel this account in case you want to reconsider the offer. If you do not wish to avail the product, you will have to provide a written notice prior to the end of the Cooling-off Period and the account will be rescinded and cancelled.
Terms and Conditions	<p>Before the Bank implements any changes to its terms and conditions, the Bank will provide a notice. Such changes shall be effective from the date specified by the Bank in the notification sent to you, or when put up on the Bank’s website as the case may be, and such changes will thereafter be binding on you.</p> <ul style="list-style-type: none"> The Bank reserves the right to change the terms and conditions of this Current Account at a later date which might impact what you can and cannot do as a Current Account 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.

<p>Terms and Conditions</p>	<ul style="list-style-type: none"> • Failure to comply with the applicable product Terms and Conditions, at any time prior to the commencement of or during your banking relationship with Commercial Bank International PJSC, may result in consequences including, but not limited to, the application of fees or penalties. Such non-compliance may also lead to restrictions, suspension, blockage, or closure of one or more accounts or services, in accordance with applicable laws and regulations. Where applicable, this may further result in reporting to relevant credit bureaus, initiation of legal or recovery actions, and/or termination of the banking relationship. All actions will be taken in line with applicable regulatory requirements and the Bank’s internal policies • I confirm that I have read and understood the Bank’s Terms and Conditions and Privacy Policy. I hereby consent, where required, to the collection, use, processing, storage, and sharing of my personal data by the Bank for the purposes of onboarding, account administration, regulatory compliance, risk management, and the provision of banking products and services, in accordance with applicable UAE laws and the Consumer Protection Standards and Regulations issued by the Central Bank of the UAE, as amended from time to time.
<p>Service Charges and Fees</p>	<ul style="list-style-type: none"> • Please refer to the schedule of charges for further information on Schedule of fees Personal Banking (cbiuae.com)

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 this 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.cbiuae.com. You can also contact us on 600544440 (within the UAE) and +971 4 503 9000 (outside of the UAE)

<p>Signature</p>	<p>Customer name:</p>
	<p>Date & place:</p>