

## Credit Card Service and Price Guide (Inclusive of VAT)

Annual Fees	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium	Visa Platinum <sup>5</sup>
Primary Card <sup>7</sup>	Free <sup>1</sup>	AED 840	Free <sup>2</sup>	Free	AED 157.50
Supplementary Card (first 3 cards free) <sup>7</sup>	AED 105	AED 105	AED 26.25	AED 26.25	AED 26.25
Finance Charge (per month)					
Retail Transactions	2.99%	3.45%	3.45%	3.45%	2.25%
Retail Transactions in case of missed payment	3.25%	3.70%	3.70%	3.70%	3.70%
Cash Transactions	2.99%	3.75%	3.75%	3.75%	3.39%
Cash Transactions in case of missed payment	3.25%	3.95%	3.95%	3.95%	3.95%
Balance Transfer (BT) (Once within the first 6 months from the first issuance date of credit card)	0% for 3 months	0% for 3 months	0% for 3 months	0% for 3 months	0% for 3 months
Balance Transfer (BT) - EMI based	0.99% <sup>3</sup> up to 36 months	0.99% <sup>3</sup> up to 36 months	0.99% <sup>3</sup> up to 36 months	0.99% <sup>3</sup> up to 36 months	0.99% <sup>3</sup> up to 36 months
Interest rate on promotional rate Balance Transfer/Cash Transfer in case of a missed payment	3.25%	3.50%	3.50%	3.50%	3.50%
Easy Payment Plan (EPP)	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months
Cash to Account Transfer <sup>6</sup>	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months	1% <sup>3</sup> up to 36 months
One Time Fee					
Cash to Account Transfer Processing Fee	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount
Balance Transfer (BT) - EMI based Processing Fee	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount
Cash Advance Fee	3.15% of the amount or AED 105 whichever is higher	3.15% of the amount or AED 105 whichever is higher	3.15% of the amount or AED 105 whichever is higher	3.15% of the amount or AED 105 whichever is higher	3.15% of the amount or AED 105 whichever is higher
Other Fees & Charges					
Late Payment Fee (VAT not applicable)	AED 230.00	AED 230.00	AED 230.00	AED 230.00	AED 230.00
Over Limit Fee	AED 313.95	AED 313.95	AED 313.95	AED 313.95	AED 313.95
Card Replacement/Reissuance Fee	AED 78.75	AED 78.75	AED 78.75	AED 78.75	AED 78.75
Duplicate Statement Fee	AED 47.25	AED 47.25	AED 47.25	AED 47.25	AED 47.25
Sales Voucher/Slip Copy request	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50
Foreign Currency Transaction Fee (VAT not applicable)	2.99% <sup>6</sup>	2.99% <sup>6</sup>	2.99% <sup>6</sup>	2.99% <sup>6</sup>	2.99% <sup>6</sup>
Processing fee for International Transaction in AED (VAT not applicable)	2.99% <sup>4</sup>	2.99% <sup>4</sup>	2.99% <sup>4</sup>	2.99% <sup>4</sup>	2.99% <sup>4</sup>
Credit Shield Insurance (on statement balance)	0.85%	0.85%	0.85%	0.85%	0.85%
Liability/No liability letter	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50
Repayment Terms					
Interest free period	Up to 55 days				
Minimum Payment Due	4.5% of the principle balance plus fees and charges or AED 100 whichever is higher				

**Notes:**

1. Subject to meeting CBI First Criteria.
2. Reward Platinum Card is free-for-life but you can opt to pay rewards accelerator fee of AED 525 to earn more rewards points.
3. Flat Interest Rate.
4. Effective 1st Jan 2022. Applicable on transaction amount.
5. Visa Platinum card applications are no longer being accepted.
6. Rate based on transaction amount. This fee is charged in addition to standard processing fee (approx. 1.15%) charged by Mastercard or Visa International and mark-up fee charged by the acquirer, if any.
7. If credit card is cancelled, there will be no refund of the annual fee.
8. Finance Charges are levied on all transaction types (Retail Purchases / Cash Advances), 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.