

Schedule of Charges

CBI World Elite Exclusive Mastercard

Annual Fees	Amount (₪)
Primary Card Annual Membership Fee	₪ 15,750
Primary Card Annual Membership Fee with Skywards Platinum Membership	₪ 76,115
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 ₪ 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 ₪ 100, whichever is higher
Annual Fees	Amount (₪)
Late payment fee	₪ 241.50
Foreign currency transaction fee	2.99% of the transaction amount
Processing fee for international transaction in ₪	
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