

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	
	Statements	
	Credit Card Queries	
	Credit Card Replacement Request	
	Credit Card Payment	
	Credit Card Supplementary Request	
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

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.cbuae.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.cbuae.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

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 help 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 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.

Personal Information	<ul style="list-style-type: none"> 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.
Terms and Conditions	<ul style="list-style-type: none"> 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. 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. 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.cbiauae.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. <p>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>
Service Charges and Fees	<ul style="list-style-type: none"> Please refer to the schedule of charges for further information on Schedule of fees Personal Banking (cbiauae.com)

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

Signature:	Customer name:
	Date & place: