Credit Card Service and Price Guide (Inclusive of VAT)

Annual Fees	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium	Visa Platinum[5]
Primary Card[7]	Free[1]	Đ 840	Free[2]	Free	Đ 157.50
Supplementary Card (first 3 Cards free)[7]	Đ 105	Đ 105	Đ 26.25	Đ 26.25	Đ 26.25
Finanace 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%[3] up to 36 months	0.99%[3] up to 36 months	0.99%[3] up to 36 months	0.99%[3] up to 36 months	0.99%[3] 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%[3] up to 36 months	1%[3] up to 36 months	1%[3] up to 36 months	1%[3] up to 36 months	1%[3] up to 36 months
Cash to Account Transfer[6]	1%[3] up to 36 months	1%[3] up to 36 months	1%[3] up to 36 months	1%[3] up to 36 months	1%[3] 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 Đ 105 whichever is higher	3.15% of the amountor Đ 105 whichever is higher	3.15% of the amount or Đ 105 whichever is higher	3.15% of the amount or Đ 105 whichever is higher	3.15% of the amount or Đ 105 whichever is higher
Other Fees & Charges					
Late Payment Fee	Đ 241.5	Đ 241.5	Đ 241.5	Đ 241.5	Đ 241.5
Over Limit Fee	Đ 313.95	Đ 313.95	Đ 313.95	Đ 313.95	Đ 313.95
Card Replacement/ Reissuance Fee	Đ 78.75	Đ 78.75	Đ 78.75	Đ 78.75	Đ 78.75
Duplicate Statement Fee	Đ 47.25	Đ 47.25	Đ 47.25	Đ 47.25	Đ 47.25
Sales Voucher/Slip Copy request	Đ 68.25	Đ 68.25	Đ 68.25	Đ 68.25	Đ 68.25
Foreign Currency Transaction Fee (VAT not applicable)	2.99%[6]	2.99%[6]	2.99%[6]	2.99%[6]	2.99%[6]
Processing fee for International Transaction in AED (VAT not applicable)	2.99%[4]	2.99%[4]	2.99%[4]	2.99%[4]	2.99%[4]
Credit Shield Insurance (on statement balance)	0.85%	0.85%	0.85%	0.85%	0.85%
Liability/ No liability letter	Đ 52.50	Đ 52.50	Đ 52.50	Đ 52.50	Đ 52.50

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Repayment Terms	
Interest free period	Up to55 days
Minimum Payment Due	4.5% of the principle balance plus fees and charges or AED100 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 Đ 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 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.
9. During the Cooling-Off Period (5 working days), you may terminate the agreement without any cancellation fees, penalties, or charges, and the Bank shall refund any EPP-related fees charged during this period.
10. **All fees and charges are subject to the regulations of the Central Bank of the UAE and CBI's Policies.**
11. **Fees and Charges specified herein are inclusive of VAT at 5%, as per UAE Laws & Regulations.**