

## Key Facts Statement Credit cards

The Key Facts document 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 card along with information on the documentation required to proceed with the credit card application.

CBI credit cards offer a host of benefits including free movie offers, 0% Easy Payment Plan (EPP) and dining offers. Additionally, we also offer a loyalty program that provides you with the flexibility to use your reward points for your needs. To learn more about CBI rewards you can visit <https://cbirewards.cbiuae.com/>.

Interest Rates and Finance Charges (Value Added Tax (VAT) of 5% is applicable of charges with a flat fee)									
Interest Free Period	Interest free period: If you choose to pay the outstanding credit card balance in full as shown on your statement at the statement generation date, and on the agreed payment due date, you will avail a maximum of 55 days interest free period for all your purchases made on the first day of your new statement. For purchases made on the last day of your statement cycle, you will have a minimum of 25 days interest free period. Cash Advances are exempt from interest free periods.								
Minimum Due Payment	4.5% (min AED 100) The amount due on the credit card is calculated at 4.5% of the current principal balance (plus fees and charges) on the statement date or AED 100, whichever is higher. If the balance exceeds the credit limit then the full excess amount will be added to 4.5% of the credit limit to arrive at the minimum amount due.								
Easy Payment Plan (EPP)	<p>The EPP gives you the flexibility to convert high-value purchases into monthly instalments with 0% interest at selected retail outlets. For more details, please visit <a href="https://www.cbiuae.com/en/personal/products-and-services/cards/0-equal-installment-plans">https://www.cbiuae.com/en/personal/products-and-services/cards/0-equal-installment-plans</a></p> <p>Cooling-Off Period for EPP</p> <ul style="list-style-type: none"> <li>You have the right to cancel your Easy Payment Plan (EPP) within five (5) business days from the date of your request (the Cooling-Off Period).</li> <li>On the 6th business day, the EPP will be considered confirmed and accepted.</li> <li>During the Cooling-Off Period, you may terminate the agreement without penalty, and the Bank will refund any fees charged for the EPP.</li> <li>You remain responsible for any costs or charges incurred for transactions processed during this period.</li> <li>To cancel, you must notify the Bank and settle any outstanding balance on your card. You may also waive your right to the Cooling-Off Period by notifying the Bank in writing.</li> </ul>								
Finance charges	If you do not pay your total outstanding balance shown on your statement as at generation date in full on or before the payment due date, interest will be charged at the applicable rate. Interest will be shown on your next statement calculated daily and individually on each transaction from the transaction date. This will continue until the next statement date, or until the amount is settled in full. In such instances, it would be to your benefit to pay the whole amount as early as possible to reduce interest charges. The bank does not calculate or charge interest on interest.								
Annual Percentage Rate (APR) for Retail Transactions	<table border="1"> <thead> <tr> <th>CBI First</th> <th>Rewards World</th> <th>Rewards Platinum</th> <th>Mastercard Titanium</th> </tr> </thead> <tbody> <tr> <td>2.99% per month</td> <td>3.45% per month</td> <td>3.45% per month</td> <td>3.45% per month</td> </tr> </tbody> </table> <p>No finance charge will be levied on transactions when the current statement balance is paid in full by the payment due date; this excludes cash advances, balance transfer, instalment payment plans and cash transfers.</p> <p>If the current statement balance is not paid in full by the payment due date then the APR will be applied from the transaction date based on the daily balance method.</p> <p>The daily balance method sums up the daily balance for the billing cycle and then divides it by the total number of days in that billing cycle. The balance is then multiplied by the monthly interest rate to determine the finance charge that is to be applied.</p> <p>These charges are exclusive of Value Added Tax (VAT).</p>	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium	2.99% per month	3.45% per month	3.45% per month	3.45% per month
CBI First	Rewards World	Rewards Platinum	Mastercard Titanium						
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Annual Percentage Rate (APR) for Cash Transactions	<table border="1"> <thead> <tr> <th>CBI First</th> <th>Rewards World</th> <th>Rewards Platinum</th> <th>Mastercard Titanium</th> </tr> </thead> <tbody> <tr> <td>2.99% per month</td> <td>3.75% per month</td> <td>3.75% per month</td> <td>3.75% per month</td> </tr> </tbody> </table> <p>No finance charge will be levied on transactions when the current statement balance is paid in full by the payment due date; this excludes cash advances, balance transfer, instalment payment plans and cash transfers.</p> <p>If the current statement balance is not paid in full by the payment due date, then the APR will be applied from the transaction date based on the daily balance method.</p> <p>The daily balance method sums up the daily balance for the billing cycle and then divides it by the total number of days in that billing cycle. The balance is then multiplied by the monthly interest rate to determine the finance charge that is to be applied.</p> <p>These charges are exclusive of Value Added Tax (VAT).</p>	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium	2.99% per month	3.75% per month	3.75% per month	3.75% per month
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Cash Advance Fee	3.15% (min AED 105) The cash advance fee is the rate charged for withdrawing cash from a bank or ATM using the credit card.								

Annual Percentage Rate (APR) for Cash Transactions in case of missed payment	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium
	3.25% per month	3.95% per month	3.95% per month	3.95% per month
Annual Fee	<b>Primary Card</b>			
	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium
	Free	AED 840	Free	Free
	<b>Supplementary Card (first three cards free)</b>			
CBI First	Rewards World	Rewards Platinum	Mastercard Titanium	
AED 105	AED 105	AED 26.25	AED 26.25	
Please refer the schedule of charges on <a href="http://www.cbiuae.com">www.cbiuae.com</a> for more details.				
Foreign Currency Transaction Fee	2.99% (exclusive of VAT) All amounts stated on your credit card statement will be denominated in UAE Dirhams. A transaction originated in foreign currency will be converted into UAE Dirhams at a rate of exchange determined by the bank or card organisation.			
Late Payment Fee	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium
	AED 230	AED 230	AED 230	AED 230
This charge will be levied if the bank does not receive at least the minimum due amount on or before the payment due date.				
Over Limit Fee	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium
	AED 313.95	AED 313.95	AED 313.95	AED 313.95
The over limit fee is charged when the usage exceeds the credit limit of the credit card.				
Card Replacement	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium
	AED 78.75	AED 78.75	AED 78.75	AED 78.75
Credit Shield Insurance (on statement balance)	CBI First	Rewards World	Rewards Platinum	Mastercard Titanium
	0.85%	0.85%	0.85%	0.85%
Credit Shield is an optional insurance product available to primary credit cardholders that provides credit protection in the event of the cardholder's death, permanent total disability, and certain critical illnesses.				

## WARNING

- Warning: If you do not meet your credit card repayments, your account will go into arrears and incur late payment fees. This may negatively affect your credit score and limit your ability to access financing in the future.**
- Warning: If you make only the minimum payment each period, you will pay more in interest/fees, and it will take longer to clear your outstanding balance.**
- Warning: The Bank may authorize certain transactions that exceed your credit limit. You will be required to immediately settle any over-limit amount to avoid being charged Over Limit fee.**
- Warning: In the event your card is lost or stolen, you remain liable for all transactions made before the card is blocked.**
- Warning: If you owe money on your Credit Card(s), the Bank may use money from your other accounts to cover it.**
- Warning: Finance charges and interest apply to all transaction types (Retail Purchases, Cash Advances, etc.) and are calculated from the transaction date until repayment, based on the average daily balance. No finance charges—except for Cash Advances—will be applied if 100% of the outstanding amount is paid on or before the due date.**
- Warning: Late payment fees will be charged if the minimum amount due is not received by the payment due date.**

Important Information	
Personal Information	<ul style="list-style-type: none"> <li>To continue enjoying your banking benefits, please ensure your personal information is accurate and up to date.</li> </ul> <p>To help protect the confidentiality of your personal information, we recommend the following:</p> <ul style="list-style-type: none"> <li>Do not share your personal information over the telephone or online unless you know or can verify the identity of the recipient.</li> <li>Always use a complex password and/or Personal Identification Number (PIN) to access your online banking services. If you suspect that your personal details have been compromised, report it immediately.</li> <li>Ensure that the operating system of your personal computer/mobile is up to date and that the virus protection is active and updated regularly.</li> <li>Close applications that are not in use while accessing banking services and conducting online transactions.</li> <li>If your credit card is lost or stolen, or in the event of unauthorised transactions on your card, you can call our 24/7 customer service on 600544440 (within UAE) and +971 4 503 9000 (overseas). Alternatively, you can also send us an email on <a href="mailto:contactus@cbi.ae">contactus@cbi.ae</a></li> </ul>
Terms and Conditions	<ul style="list-style-type: none"> <li>Before the Bank implements any changes to its terms and conditions, the Bank will provide a notice. Such changes shall apply on the effective date specified by the Bank in the notification sent to you and such changes will thereupon be binding on you.</li> <li>The Bank reserves the right to change the terms and conditions of the credit cards at a later date which might impact what you can and cannot do as a credit card holder.</li> <li>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 (<a href="http://www.cbuae.com">www.cbuae.com</a>) 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.</li> </ul> <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>

### 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 the credit card 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.cbuae.com](http://www.cbuae.com). You can also contact us on 600544440 (within UAE) and +971 4 503 9000 (overseas).

Signature:	Customer name:
	Date & place: