# Schedule of Charges
# CBI World Elite Exclusive Mastercard

<table>
<tr><th>Annual Fees</th><th>Amount (AED)</th></tr>
<tr><td>Primary Card Annual Membership Fee</td><td>15,750</td></tr>
<tr><td>Primary Card Annual Membership Fee with Skywards Platinum Membership</td><td>76,115</td></tr>
<tr><td>Supplementary Card Annual Membership Fee</td><td>7,875</td></tr>
<tr><td>Retail or Cash Transations Interest Rate</td><td>2.99%</td></tr>
<tr><td>Retail or Cash Transactions Interest Rate in case of missed payment</td><td>3.25%</td></tr>
<tr><td>Balance Transfer - First time*</td><td>0% Interest rate for 3 months repayment and no early settlement fee</td></tr>
<tr><td>Balance Transfer - Equal Monthly Instalment based</td><td>0.99% flat monthly interest rate upto 36 months repayment</td></tr>
<tr><td>Balance Transfer/Cash Transfer interest rate in case of a missed payment</td><td>3.25%</td></tr>
<tr><td>Easy Payment Plan Interest Rate</td><td rowspan="2">1% flat monthly interest rate upto 36 months repayment</td></tr>
<tr><td>Cash to Account Transfer Interest Rate</td></tr>
<tr><td>Cash to Account Transfer Processing Fee</td><td rowspan="2">1% of the transaction amount</td></tr>
<tr><td>Balance Transfer - Equal Monthly Instalments Processing Fee</td></tr>
<tr><td>Cash Advance Fee</td><td>3.15% of the amount or AED 105, whichever is higher</td></tr>
<tr><td>Over Limit Fee</td><td>313.95</td></tr>
<tr><td>Card Replacement/Reissuance Fee (Metal Card)</td><td>525</td></tr>
<tr><td>Duplicate Statement Fee</td><td>47.25</td></tr>
<tr><td>Sales Voucher/Slip Copy request fee</td><td rowspan="2">52.5</td></tr>
<tr><td>Liability/No Liability Letter fee</td></tr>
<tr><td>Interest Free Period</td><td>Up to 55 days from transaction date</td></tr>
<tr><td>Minimum Monthly Payment Due</td><td>4.5% of outstanding balance or AED 100, whichever is higher</td></tr>
</table>

| Annual Fees | Amount (AED) |
|---|---|
| **Late payment fee** | 241.50 |
| **Foreign currency transaction fee** | 2.99% of the transaction amount |
| **Processing fee for international transaction in AED** | |
| **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.**

# Key Facts Statement
# CBI World Elite Exclusive Mastercard

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.

Our CBI World Elite Exclusive Mastercard offers a wide range of bespoke benefits. Designed to suit your individual lifestyle, this card offers a member only access to exclusive privileges such as an enhanced credit limit, access to a private lifestyle specialist, airport lounge access and an impressive rewards program. To learn more about CBI World Elite Exclusive you can visit our website (new website link)

| Interest Rates and Finance Charges (Value Added Tax (VAT) of 5% is applicable on charges with a flat fee) | |
|---|---|
| **Interest Free Period** | An interest free period of up to 55 days from the date of purchase. |
| **Minimum Due Payment** | 4.5% (min AED 100)<br><br>The amount due on the credit card is calculated at 4.5% of the current balance 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)** | 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 https://www.cbiuae.com/en/personal/products-and-services/cards/0-equal-instalment-plans |
| **Annual Percentage Rate (APR) for Retail Transactions** | The monthly interest rate is 2.99%. 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.<br><br>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.<br><br>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.<br><br>These charges are inclusive of Value Added Tax (VAT). |

<table>
<tr><td>Annual Percentage Rate (APR) for Cash Transactions</td><td>The monthly interest rate is 2.99%. 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.<br><br>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.<br><br>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.<br><br>These charges are exclusive of Value Added Tax (VAT).</td></tr>
<tr><td>Cash Advance Fee</td><td>3.15% (min AED 105)<br><br>The cash advance fee is the rate charged for withdrawing cash from a bank or ATM using the credit card.</td></tr>
<tr><td>Annual Percentage Rate (APR) for Retail Transactions in case of missed payment*</td><td>If the amount outstanding is not paid in full by the payment due date, finance charges will be levied by the daily balance method until the entire amount is paid in full.</td></tr>
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<tr><td>Annual Fee</td><td>
<table>
<tr><th colspan="5">World Elite Exclusive</th></tr>
<tr><th></th><th>Option 1</th><th>Option 2</th><th>Option 3</th><th>Option 4</th></tr>
<tr><td>Fees</td><td>No Fee</td><td>Fee (15,750 AED)</td><td>Fee (63,365 AED)</td><td>Fee (76,115 AED)</td></tr>
<tr><td>Joining Bonus</td><td>100,000 Miles after first spend</td><td>100,000 Miles after first spend</td><td>100,000 Miles after first spend</td><td>100,000 Miles after first spend</td></tr>
<tr><td>Skywards Monthly Miles</td><td>No monthly Skywards</td><td>Skywards on monthly spend</td><td>No monthly Skywards</td><td>Skywards on monthly spend</td></tr>
<tr><td>Skywards platinum Membership</td><td>No , Platinum Membership</td><td>No , Platinum Membership</td><td>Yes , Platinum Membership</td><td>Yes , Platinum Membership</td></tr>
</table>
<br>*If the spend is less than AED 1.3 million annually, an amount of AED 15,750 will be charged on the card anniversary date.<br><br>These charges are inclusive of Value Added Tax (VAT).<br><br>Please refer to the schedule of charges on www.cbiuae.com for more details.</td></tr>
<tr><td>International Transaction Processing Fee</td><td>2.99% (exclusive of VAT)<br><br>All amounts stated on your credit card statement will be denominated in UAE Dirhams. A processing fee of AED 2.99% will be applied to all international transactions on your CBI Credit Card.</td></tr>
</table>

| | |
|---|---|
| **Late Payment Fee** | AED 241.50<br><br>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** | AED 313.95<br><br>The over limit fee is charged when the usage exceeds the credit limit of the credit card. |
| **Card Replacement** | AED 525 |
| **Credit Shield Insurance (on statement balance)** | 0.85% (VAT not applicable)<br><br>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, or certain critical illnesses. |

| **Important Information** | |
|---|---|
| **Warning: If you make only the minimum repayment/payment each period, you will pay more in interest/profit/fees and it will take you longer to pay off your outstanding balance.** | |
| **Personal Information** | • To continue enjoying your banking benefits, please ensure your personal information is accurate and up to date.<br><br>**To help protect the confidentiality of your personal information, we recommend the following:**<br><br>• Do not share your personal information over the telephone or online unless you know or can verify the identity of the recipient.<br><br>• 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.<br><br>• Ensure that the operating system of your personal computer/mobile is up to date and that the virus protection is active and updated regularly.<br><br>• Close applications that are not in use while accessing banking services and conducting online transactions.<br><br>• 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 800 224 34778 (within the UAE) and +971 4 503 9100 (outside the UAE). Alternatively, you can also send us an email on contactus@cbi.ae. |

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|---|---|
| **Terms & Conditions** | • Before the Bank implements any changes to its terms and conditions, the Bank will provide a notice. Such changes shall apply from the effective date specified by the Bank in the notification sent to you and such changes will thereupon be binding on you.<br><br>• 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. |

## 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.cbi-uae.com You can also contact us on 800 224 34778 (within the UAE) and +971 4 503 9100 (outside the UAE).

**Client Name** ______________________________  **Client Sign** ____________________

**Place and Date** ____________________