Credit Card Services and Price Guide (Inclusive of VAT)¹

<table>
<thead>
<tr>
<th>Primary Card</th>
<th>Annual Fee¹ (AED)</th>
<th>Finance Charges² (per month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>U by Emaar Infinite/Signature/Family</td>
<td>1,575/262.50/Free</td>
<td>3.25%/3.25%/3.49%</td>
</tr>
<tr>
<td>Skycards Infinite/Signature</td>
<td>1,575/735</td>
<td>3.25%</td>
</tr>
<tr>
<td>Marriott Bonvoy World Elite/World</td>
<td>1,575/315</td>
<td>3.25%</td>
</tr>
<tr>
<td>Etihad Guest Visa Limitless/Elevate/Inspire</td>
<td>1,575/1,575/735</td>
<td>3.25%</td>
</tr>
<tr>
<td>Infinite/Priority Banking Infinite</td>
<td>1,575</td>
<td>3.25%</td>
</tr>
<tr>
<td>Flexi</td>
<td>735</td>
<td>3.25%</td>
</tr>
<tr>
<td>LuLu 247 Platinum/Titanium</td>
<td>262.50/Free</td>
<td>3.49%</td>
</tr>
<tr>
<td>dnata World/Platinum</td>
<td>1,048.95/525</td>
<td>3.25%/3.49%</td>
</tr>
<tr>
<td>Duo/Platinum</td>
<td>840/735</td>
<td>3.49%</td>
</tr>
<tr>
<td>Titanium</td>
<td>420</td>
<td>3.49%</td>
</tr>
<tr>
<td>Manchester United Titanium</td>
<td>262.50</td>
<td>3.49%</td>
</tr>
<tr>
<td>Go4it Platinum/Gold</td>
<td>208.95/103.95</td>
<td>3.49%</td>
</tr>
<tr>
<td>Business Rewards/Business Cards</td>
<td>1,050/787.50</td>
<td>3.25%</td>
</tr>
</tbody>
</table>

Other Fees and Charges

- **Credit Shield Pro Insurance**: 1.04% per month of the Current Balance
- **Installment Payment Plan/Balance Conversion/Loan on Card/Balance Transfer/ALOC**: 0.29% - 1.99% flat monthly interest rate (0.53% - 3.46% reducing monthly interest rate)
- **0% Installment Plan**: AED 51.45 per transaction
- **Cancellation Fee: Installment Plan/Balance Conversion/Loan on Card/Balance Transfer/ALOC/0% IPP**: 1.05% of Principal Outstanding
- **Cash Advance Fee**: 3.15% or AED 103.95 or whichever is higher
- **Over Limit Fee**: AED 292.95 per month
- **Late Payment Fee**: AED 241.50 per month
- **International Transaction Fee (Purchases in Non-AED/AED Currency)²**: 1.99% of Transaction Amount
- **Card Replacement Fee: Go4it/Others**: AED 52.50/AED 21
- **International Delivery Charge**: AED 157.50 per Credit Card
- **Cheque/Direct Debit Return Fee**: AED 105
- **Paper Statement Fee**: AED 5.25 per month
- **Managers Cheque Issuance**: AED 26.25
- **Duplicate Statement Fee (per copy) - Up to last 3 Months/Over 3 Months**: AED 15.75/AED 47.25 per month
- **Sales Voucher Copy**: AED 10.50
- **Issue of Secret Pin**: Free
- **Issue of Supplementary Card**: Free

**General**

- **Payment due date (from the statement date)**: 25 days
- **Cash Advance Limit – Business Card/Others**: 75%/50% of Credit Limit

**Please Note:**

1. All fees and charges are inclusive of Value Added Tax (VAT) or similar sales tax. These fees and charges are subject to change, which will apply from the effective date specified by the Bank.
2. **Finance Charges are levied on all transaction types (Retail Purchases/Cash Advance), calculated from transaction date till repayment date (calculated based on average daily balance).**
   - For all UAE Nationals, a finance charge of 3.25% p.m. will be uniformly applicable across all products.
   - No finance charges (except for Cash Advances) will be levied in case 100% payment is made on or before the payment due date.
   - This is subject to increase by 0.5% p.m. in case the Card Account is past due at least twice in last six months. An account is considered past due if Minimum Payment Due is not received before the Payment Due Date. Subsequently, these charges will revert to above published Finance Charges if the Card account is no longer past due more than once in the last six months.
3. Annual fee billed will not be reversed if the Card is activated, used or cancelled.
4. This fee is charged in addition to standard processing fee (approx. 1.15%) charged by Mastercard or Visa International or Diners Club and mark-up fee charged by the acquirer, if any. This is waived for dnata World Cards.

For latest Terms and Conditions and Schedule of Charges, please visit our website emiratesnbd.com/cards.
دليل خدمات ورسوم بطاقة الائتمان (VAT) تشتمل الأحجام من ضريبة القيمة المضافة (VAT) (VAT)

1. يتم فرض رسوم التمويل على جميع أنواع المعاملات (مشتريات التجزئة/الخصم النقدية)، وتعتمد收費 لـ كل نوع معاملة على البائع، إذا وجد، في حالة فرضه في P
d
2. يتم فرض هذه الرسوم بالإضافة إلى الرسوم الإدارية القياسية (حوالي 4% برتغال/175/105) للاطلاع على أحدث الشروط والأحكام و على جدول الرسوم والأجور، تفضل بزيارة موقعنا الإلكتروني
3. emiratesnbd.com/ar/cards

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