EMIRATES NBD CREDIT CARD
INSTALLMENT FACILITIES TERMS
AND CONDITIONS

These terms and conditions ("ENBD CC Installment Facilities Conditions") are subject to the Emirates NBD Bank PJSC ("ENBD" and the "Bank") Credit Card Terms and Conditions ("ENBD CC Conditions") and to the ENBD Schedule of Charges. Each of the ENBD CC Conditions and the ENBD Schedule of Charges are available on the Bank’s website (www.emiratesnbd.com). If there is any conflict between the ENBD CC Installment Facilities Conditions and the ENBD CC Conditions, the ENBD CC Installment Facilities Conditions shall prevail.

1. Definitions

Balance Conversion or BalCon: means a facility granted by the Bank to an Eligible Cardholder within the approved credit limit of the Eligible Card to convert the outstanding balance on the Eligible Card (billed or unbilled, in whole or in part) into EMIs payable to ENBD in accordance these ENBD CC Installment Facilities Conditions.

Balance Transfer or BT: means a facility granted by the Bank to an Eligible Cardholder within the approved credit limit of an Eligible Card (such facility amount not to exceed the unutilized credit limit) to enable the Eligible Cardholder to settle amounts outstanding on a credit card issued by another bank in the UAE.


1- تعريف

تبديل الرصيد: يقصد به تسهيل يمنحه البنك لحامل بطاقة مؤهل ضمن الحد الائتماني المعتمد للبطاقة المؤهلة من أجل تبديل الرصيد غير المسدود على البطاقة المؤهلة (المفتوحة أو غير المفتوحة، وكليًّا أو جزئيًّا) إلى أقساط شهريّة متساوية تحقق الدفع إلى بنك الإمارات دبي الوطني وفقاً لهذه الشروط.

تحويل الرصيد: يقصد به تسهيل يمنحه البنك لحامل بطاقة مؤهل ضمن الحد الائتماني المعتمد للبطاقة المؤهلة (بشرط لا يتجاوز مبلغ التسهيل الحد الائتماني غير المستفاد منه) من أجل تمكين حامل البطاقة المؤهل من تسوية المبالغ غير المدفوعة على أي بطاقة ائتمانية مصادرة على بنك آخر في الإمارات العربية المتحدة.
such facility to be repaid to ENBD in EMIs in accordance these ENBD CC Installment Facilities Conditions.

**CC Installment Facility:** means each of a BalCon, a BT, an LOC, an ALOC and an IPP.

**CC Installment Offer:** means an IPP Merchant Offer, an IPP Balance Offer, a Balance Transfer Offer, a Balance Conversion Offer, a Loan on Card Offer, and a Loan on Card Over Credit Limit Offer.

**Eligible Card:** means: (i) in respect of a BalCon, a BT, an LOC and an ALOC, a credit card issued by ENBD to a Primary Cardholder; and (ii) in respect of an IPP, a credit card issued by ENBD to a Primary Cardholder and/or to a Supplementary Cardholder.

**Eligible Cardholder:** means a Primary Cardholder.

**EMI:** means equal monthly installments.

**Installment Payment Plan or IPP:** means a facility granted by the Bank to an Eligible Cardholder within the approved credit limit of an Eligible Card to convert the outstanding amount on the Eligible Card in respect of some or all retail purchase transaction(s) into EMIs payable to ENBD in accordance these ENBD CC Installment Facilities Conditions.

**Loan On Card or LOC:** means a facility granted by the Bank to an Eligible Cardholder within the approved credit limit of an Eligible Card (such facility amount not to exceed the unutilized credit limit), such facility to be repaid to ENBD in EMIs in accordance these ENBD CC Installment Facilities Conditions.

**.installment_plan:**

the UAE and extending this facility to banks in the UAE, and in accordance with these ENBD CC Installment Facilities Conditions.

**CC Installment Facility:** means each of a BalCon, a BT, an LOC, an ALOC and an IPP.

**CC Installment Offer:** means an IPP Merchant Offer, an IPP Balance Offer, a Balance Transfer Offer, a Balance Conversion Offer, a Loan on Card Offer, and a Loan on Card Over Credit Limit Offer.

**Eligible Card:** means: (i) in respect of a BalCon, a BT, an LOC and an ALOC, a credit card issued by ENBD to a Primary Cardholder; and (ii) in respect of an IPP, a credit card issued by ENBD to a Primary Cardholder and/or to a Supplementary Cardholder.

**Eligible Cardholder:** means a Primary Cardholder.

**EMI:** means equal monthly installments.

**Installment Payment Plan or IPP:** means a facility granted by the Bank to an Eligible Cardholder within the approved credit limit of an Eligible Card to convert the outstanding amount on the Eligible Card in respect of some or all retail purchase transaction(s) into EMIs payable to ENBD in accordance these ENBD CC Installment Facilities Conditions.

**Loan On Card or LOC:** means a facility granted by the Bank to an Eligible Cardholder within the approved credit limit of an Eligible Card (such facility amount not to exceed the unutilized credit limit), such facility to be repaid to ENBD in EMIs in accordance these ENBD CC Installment Facilities Conditions.
Loan On Card Over Credit Limit or ALOC:
means a facility granted by the Bank to an Eligible Cardholder in excess of the approved credit limit of an Eligible Card, such facility to be repaid to ENBD in EMIs in accordance with ENBD CC Installment Facilities Conditions.

Managers Cheque:
means, in respect of a CC Installment Facility, a cheque issued by ENBD in favour of the Eligible Cardholder or such other person as ENBD may determine.

Primary Cardholder:
means the primary cardholder of an Eligible Card.

Principal Amount:
means: (i) the outstanding balance on the Eligible Card, being at least an amount equal to AED 1,000, in respect of which a BalCon is granted; (ii) the facility amount in respect of which a BT is granted; (iii) the outstanding amount on the Eligible Card in respect of which an IPP is granted; and (iv) the facility amount in respect of which an LOC or an ALOC (as applicable) is granted.

Supplementary Cardholder:
means a cardholder of an Eligible Card who is not the Primary Cardholder.

UAE:
means the United Arab Emirates.

2. ELIGIBILITY

2.1 An Eligible Cardholder may apply to avail of a CC Installment Facility, provided that:

2.1.1 the applicable CC Installment Offer has been communicated by the Bank to
the Eligible Cardholder applying for the relevant CC Installment Facility;

2.1.2 other than in respect of an ALOC, the Principal Amount is within the Eligible Cardholder’s available credit limit on the Eligible Card on the date of application; and

2.1.3 the Eligible Cardholder’s Eligible Card is in good standing in accordance with the ENBD CC Conditions, the policies, procedures, guidelines and general terms and conditions of the Bank applicable at the relevant time.

2.2 ENBD may grant a CC Installment Facility to an Eligible Cardholder in respect of an Eligible Card in its sole and absolute discretion and accordingly reserves its right to refuse to grant any such CC Installment Facility to any Eligible Cardholder without any requirement to provide reasons for such refusal. ENBD may, by notice to the Eligible Cardholder, cancel its commitment to make available a CC Installment Facility.

2.3 The Bank may from time to time determine the details of, and any applicable conditions to, each CC Installment Offer communicated by the Bank to applicable Eligible Cardholders.

2.4 The applicable interest, fees, charges, facility term and EMIs may vary in respect of each CC Installment Offer.
2.5 Each Eligible Cardholder accepts these ENBD CC Installment Facilities Conditions, the ENBD CC Conditions and the ENBD Schedule of Charges upon applying to ENBD to avail of a CC Installment Facility pursuant to a CC Installment Offer.

2.6 ENBD may at any time, and without any prior notice or liability to Eligible Cardholders, terminate, cancel and/or vary the benefits, features or terms of any CC Installment Offer ("Offer Variation"). However, no such Offer Variation shall affect the terms and conditions applicable to a CC Installment Facility already granted and disbursed by ENBD to an Eligible Cardholder before such Offer Variation.

2.7 ENBD may, in its sole and absolute discretion, cancel any CC Installment Facility which has been granted and disbursed to an Eligible Cardholder in respect of an Eligible Card. In such circumstances, ENBD shall be entitled to immediately demand repayment in full of all of the aggregate EMIs then outstanding under the CC Installment Facility.

3. CC INSTALLMENT FACILITIES

3.1 Installment Payment Plan
3.1.1 An Eligible Cardholder, in respect of each Eligible Card, may avail of an offer to apply for an Installment Payment Plan in respect of:

3.1.1.1 selected retail transaction(s) with selected merchant(s), subject to a minimum spend and an interest rate of 0% for a specified period (“IPP Merchant Offer”); and/or

3.1.1.2 all retail transactions, subject to a minimum spend and an interest rate higher than 0% for a specified period (“IPP Balance Offer”).

3.1.2 In respect of an IPP Merchant Offer, an Eligible Cardholder may apply for an IPP only after having completed the relevant retail purchase from the relevant merchant on the Eligible Card.

3.1.3 ENBD shall have no liability whatsoever under any circumstances for any products and/or services purchased using an Eligible Card or for any damage, loss, injury or harm incurred by the purchase, installation, use or otherwise of such goods and/or services by any Eligible Cardholder.

3.1.4 No defect in any such goods or services, or breach of any duty (statutory or otherwise) of any merchant to an Eligible Cardholder or third party, shall affect the obligations

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3-1-1-1 يُجيز لأي حامِل بطاقة مؤهلة بخصوص كل بطاقة الاستفادة من عرض لطلب خطة دفع بالتقسيط بخصوص:

3-1-1-1.1 علامات شراء معينة بالتجزئة من تجار معينين على أن لا تقل هذه العلامات عن حد صرف معين وببنسبة فائدة تبلغ 0% لمدة معينة ("عرض خطة دفع بالتقسيط من التاجر"); و/أو

3-1-1-2 كافحة علامات الشراء بالتجزئة على أن لا تقل هذه العلامات عن حد صرف معين وببنسبة فائدة تبلغ 0% لمدة معينة ("عرض خطة دفع للرصيد بالتقسيط"); و/أو

3-1-2-1 فيما يخص عرض خطة دفع بالتقسيط من التاجر يجوز لحامل بطاقة مؤهل أن يطلب خطة دفع بالتقسيط فقط بعد إتمام عملية الشراء المعنية بالتجزئة من التاجر المعني عن طريق البطاقة المؤهلة.

3-1-3-1 لن يتحمل بنك الإمارات دبي الوطني أي مسؤولية تحت أي ظروف عن أي منتجات و/أو خدمات يتم شراؤها باستخدام بطاقة مؤهلة أو عن أي ضرر أو خسارة أو إصابة أو أذى يحدث بسبب شراء أو تركيب أو استخدام البضائع و/أو الخدمات من قبل أي حامِل بطاقة مؤهل.

3-1-4-1 لن يؤثر أي عيب في أي بضائع أو خدمات أو إخلال بأي واجب (قانوني أو خلاف ذلك) من قبل أي تاجر تواجه أي حامِل بطاقة مؤهل أو الغير على
3.2 Balance Transfer

3.2.1 An Eligible Cardholder, in respect of each Eligible Card, may avail of an offer to apply for a Balance Transfer ("Balance Transfer Offer").

3.2.2 If a Balance Transfer is granted to an Eligible Cardholder by ENBD, the applicable Principal Amount shall be made available to the Eligible Cardholder either through the unutilized amount on the Eligible Card or, if so requested of ENBD by the Eligible Cardholder, through a Manager’s Cheque, which may take up to 4 working days from the date of such request.

3.2.3 A Balance Transfer Offer may be made available to a person who becomes an Eligible Cardholder by subscribing to an Eligible Card for the first time. The facility term of the Balance Transfer shall begin on the later of the date of approval by ENBD of the available credit limit of the Eligible Card and date on which the Balance Transfer is granted to the Eligible Cardholder.
regardless of delivery delay, loss or otherwise of the Eligible Card.

3.2.4 Any and all obligations and liabilities owing to the other relevant UAE bank which issued a credit card to the Eligible Cardholder availing of a Balance Transfer are wholly those of the Eligible Cardholder. ENBD shall have no liability whatsoever to such other UAE bank in respect of any amount outstanding on any credit card issued, or other facility granted, by that bank to the Eligible Cardholder.

3.3 Balance Conversion

3.3.1 An Eligible Cardholder, in respect of each Eligible Card, may avail of an offer to apply for a Balance Conversion ("Balance Conversion Offer").

3.3.2 The Principal Amount available under a BalCon shall not exceed the outstanding balance on the Eligible Card in respect of billed or unbilled transactions on the date of a request by the Eligible Cardholder to avail of a BalCon, and such outstanding balance shall expressly exclude: (i) any cash transaction and associated fees and charges (billed or unbilled); (ii) the aggregate of the EMIs outstanding under any CC Installment Facility; and (iii) any amount of such outstanding balance for which credit is received and/or payment is made on or after the...
date of a request by the Eligible Cardholder to avail of a BalCon.

3.4 Loan on Card

An Eligible Cardholder, in respect of each Eligible Card, may avail of: (i) an offer to apply for a Loan on Card ("Loan on Card Offer"); and/or (ii) an offer to apply for a Loan on Card Over Credit Limit ("Loan on Card Over Credit Limit Offer").

4. BILLING AND REPAYMENT OF CC INSTALLMENT FACILITY

4.1 EMI Calculation

4.1.1 In respect of each CC Installment Facility granted by ENBD to an Eligible Cardholder, the EMI payable each month during the facility term shall be calculated by reference to: (i) the Principal Amount; (ii) the applicable interest rate per annum; and (iii) the applicable facility term.

4.1.2 The amount of each EMI payable shall be the same except for the first EMI payable which shall be adjusted to take account of any applicable CC Installment Fees.

4.2 Fees, Charges and Interest

4.2.1 All fees and charges specified in the relevant CC Installment Offer ("CC Installment Fees") (other than the
applicable interest which is accounted for in the calculation of the EMIs payable under the relevant CC Installment Facility) shall be payable upfront by the Eligible Cardholder, unless expressly stated otherwise in the relevant CC Installment Offer.

4.2.2 The applicable interest rate in respect of each CC Installment Facility shall include (a) the flat interest rate offered by the Bank for the applicable CC Installment Facility; and (b) the corresponding reducing interest rate charges as set out in Annexure 1 of these CC Installment Facilities Conditions.

4.3 Payment Obligation

In consideration for ENBD granting the CC Installment Facility to the Eligible Cardholder, the Eligible Cardholder undertakes to pay to ENBD the aggregate of the EMIs payable under the relevant CC Installment Facility, plus all applicable fees and charges, in accordance with these ENBD CC Installment Facilities Conditions.

4.4 Available Credit Limit on Eligible Card

4.4.1 Upon disbursement of the Principal Amount under any CC Installment Facility, an amount equal to the aggregate of the applicable EMIs payable by the Eligible Cardholder under the relevant CC Installment

الالتزام الدفع

4.4.1 عند صرف المبلغ الأساسي وفقاً لأي تسهيل تقسيط عن طريق البطاقة الائتمانية، يتم تجميد مبلغ في البطاقة المؤهلة يعادل مجمل الأقساط الشهرية المتساوية المطلوبة لتسهيل التقسيط وفقاً لشروط التسهيل.
Facility shall be blocked on the Eligible Card and accordingly the available credit limit on the Eligible Card shall be reduced by such aggregate amount.

4.4.2 Upon payment to ENBD by the Eligible Cardholder of an EMI, the blocked amount on the Eligible Card shall be released by an amount equal to the EMI so paid and accordingly the then applicable available credit limit on the Eligible Card shall be increased by such EMI amount paid.

4.5 CC Installment Card Statement

4.5.1 The aggregate of the EMIs payable under the relevant CC Installment Facility, plus all applicable CC Installment Fees, shall be charged to the account of the Eligible Card and shall be set out in the statement of account of the applicable Eligible Card (“CC Installment Card Statement”) immediately following the date of the CC Installment Facility having been granted (“First CC Installment Card Statement”).

4.5.2 The first EMI shall be payable on the due date specified in the First CC Installment Card Statement and the relevant EMI shall be payable every Month thereafter as specified in each subsequent CC Installment Card.

4.4-4.5

2-4.4  بمجرد تسديد حامل البطاقة المؤهل لأي قسط شهري متساوي إلى بنك الإمارات دبي الوطني، يتم تحرير المبلغ المجمد في البطاقة المؤهلة بقيمة تعادل القسط الشهري المتساوي المدفوع وبالتالي يتم زيادة الحد الائتماني الساري الموجود في البطاقة المؤهلة بحسب قيمة القسط الشهري المتساوي المدفوع.

4.5

5-4

كشف التقسيط عن طريق البطاقة الائتمانية

1-5.4 يتم تحويل مجمل الأساقفة الشهرية المتضمنة المؤهلة وفقاً لتسهيل التقسيط المعني عن طريق البطاقة الائتمانية إضافة إلى كافة الرسوم المطبقة على التقسيط عن طريق البطاقة الائتمانية على حساب البطاقة المؤهلة ويتم إظهار ذلك في كشف الحساب الخاص بالبطاقة المؤهلة السارية ("كشف التقسيط عن طريق البطاقة الائتمانية") فوراً بعد تاريخ منح تسهيل التقسيط عن طريق البطاقة الائتمانية ("أول كشف تقسيط عن طريق البطاقة الائتمانية").

2-5.4 يستحق القسط الشهري المتساوي الأول بتاريخ الاستحقاق المحدد في أول كشف تقسيط عن طريق البطاقة الائتمانية ويستحق القسط الشهري المتساوي المعني كل شهر بعد ذلك حسب ما هو محدد في كل كشف تقسيط لاحق حتى سداد آخر قسط شهري
Statement until the final EMI is paid and no further amounts are outstanding under the relevant CC Installment Facility.

4.5.3 All applicable CC Installment Fees as set out in the First CC Installment Card Statement shall be payable on the due date specified in such First CC Installment Card Statement, unless expressly stated otherwise in a CC Installment Offer, in which case such CC Installment Fees shall be payable on the due date specified in a subsequent CC Installment Card Statement.

4.6 Minimum Payment

4.6.1 Following a CC Installment Facility having been granted to an Eligible Card Holder, the minimum payment due ("Minimum Payment Due") on the due date specified in the First CC Installment Card Statement and each subsequent CC Installment Card Statement ("Payment Due Date") shall be the aggregate of (A) and (B) below, such that:

(A) is equal to: the sum of (i) the EMI payable under that CC Installment Facility, all EMIs payable under any other outstanding CC Installment Facility, and the aggregate of all other outstanding transactions which have been billed; multiplied by (ii) the minimum
payment percentage (as determined by ENBD in its sole discretion); and

(B) is equal to the sum of any amounts in excess of the credit limit applicable to the Eligible Card (other than in the case of EMIs payable under a Loan on Card Over Credit Limit) and all amounts which are past due on the Eligible Card.

4.7 Failure to Pay

4.7.1 If an Eligible Cardholder pays less than the Minimum Payment Due on or before the Payment Due Date, delayed payment interest and other charges shall be payable by the Eligible Cardholder in respect of the Eligible Card in accordance with these ENBD CC Installment Facilities Conditions, the ENBD CC Conditions and the ENBD Schedule of Charges.

4.7.2 If the Eligible Cardholder fails to make payment in full of two (2) consecutive EMIs under a CC Installment Facility, the entire amount outstanding on the Eligible Card (including billed and unbilled retail and cash transactions, all outstanding amounts under a CC Installment Facility, and all applicable fees and charges) shall be immediately due and payable by the Eligible Cardholder, whereupon ENBD shall have the right to demand immediate payment thereof.

(حسب ما هي محددة من قبل بنك الإمارات دبي الوطني وفق خياره المطلق)؛ و

(ب) مبلغ يعادل أي مبالغ تزيد عن الحد الائتماني النافذ على البطاقة المؤهلة (بخلاف في حال وجود أقساط شهرية متساوية مستحقة بناءً على قرض على البطاقة الائتمانية فوق الحد الائتماني) وكافة المبالغ التي فات موعد استحقاقها على البطاقة المؤهلة.

القصير في الدفع

4.7-1 في حال دفع أي حامل بطاقة مؤهل مبلغ يقل عن أدنى دفعة مستحقة في أو قبل تاريخ استحقاق الدفع، يتم احتساب فائدة تأخير ورسوم أخرى على حامل البطاقة المؤهل فيما يخص البطاقة المؤهلة وذلك وفقًا لشروط البطاقات الائتمانية مبنية بناء الإمارات دبي الوطني، وкамиك رسوم بنك الإمارات دبي الوطني.

4.7-2 في حالة تقصير حامل البطاقة المؤهل في أن يسدد بشكل كامل قسطين شهريين متتاليين وفقًا لتسهيل تفسيط عن طريق البطاقة الائتمانية، يصبح كامل المبلغ غير المسدد على الائتماني المؤهل (بما في ذلك التحصنيات، التعاملات النقدية المفتوحة، وغير المفتوحة وكافة المبالغ غير المسددة وفقًا لتسهيل تفسيط عن طريق البطاقة الائتمانية وكافة الرسوم والمصروفات السارية) مستحقًا على الفور من حامل البطاقة المؤهل ويتكون من حق بنك الإمارات دبي الوطني حينها المطالبة بالسداد الفوري لتلك المبالغ.
4.7.3 If an Eligible Card is cancelled prior to payment in full of all amounts outstanding under a CC Installment Facility, the entire amount outstanding on the Eligible Card (including billed and unbilled retail and cash transactions, all outstanding amounts under a CC Installment Facility, and all applicable fees and charges) shall be immediately due and payable by the Eligible Cardholder, whereupon ENBD shall have the right to demand immediate payment thereof.

4.8 Prepayment

4.8.1 Neither the amount of each EMI nor the schedule of EMI payments due under a CC Installment Facility shall be reduced or otherwise rescheduled under any circumstances.

4.8.2 An Eligible Cardholder may elect to prepay in one single payment the aggregate of all of the then outstanding EMIs under the relevant CC Installment Facility, subject to: (i) notice to ENBD (through the contact center) of such intention to prepay; (ii) the applicable CC Installment Fees having been paid; and (iii) payment of an early settlement fee in accordance with the ENBD Schedule of Charges (or as otherwise determined by ENBD in its sole discretion).
4.8.3 The Eligible Cardholder intending to make a prepayment in accordance with these ENBD CC Installment Facilities Conditions is solely responsible for notifying ENBD (through the ENBD contact center) of such intention. ENBD shall not be responsible, nor have any liability to the Eligible Cardholder, for any fees and/or charges payable by the Eligible Cardholder due to failure to notify ENBD or any delays in notifying ENDB of such intention to prepay.

5. INTERNET AND TELEPHONIC INSTRUCTIONS

5.1 Each Eligible Cardholder authorizes ENBD to accept its application, requests and other instructions over the following ENBD media (unless otherwise specified in a CC Installment Offer): online banking, mobile application, telephone (through the ENBD NBD call center), SMS, or interactive voice response (using automated telephone banking).

5.2 Provision by the Eligible Cardholder of personal data and/or security information as requested and required in accordance with ENBD policy and procedures shall be sufficient to confirm the identity of the Eligible Cardholder and for ENBD to act upon instructions of such Eligible Cardholder.
5.3 Each Eligible Cardholder consents to the recording and storage by ENBD of all communications and data exchanged between ENBD and the Eligible Cardholder, and that any such data may be used by ENBD in proceedings before a court, arbitral tribunal, regulator or any other body of competent jurisdiction.

5.4 The records of ENBD (in the form of electronic or other data, whether written or otherwise) pertaining to a CC Installment Facility and/or to a CC Installment Offer will be final and binding on the Eligible Cardholder and such Eligible Cardholder shall not argue to the contrary.

6. MISCELLANEOUS

6.1 These ENBD CC Installment Facilities Conditions are governed by the laws of the UAE and the laws applicable in the Emirate of Dubai. Each Eligible Cardholder submits to the exclusive jurisdiction of the courts of Dubai. Nothing shall prevent ENBD from taking proceedings in any other court of competent jurisdiction.

6.2 ENBD shall not be responsible for any delay in the transmission by a merchant or other third party to ENBD of evidence of any purchase made by an Eligible Cardholder using an Eligible Card.

6-1 تخضع هذه الشروط لقوانين دولة الإمارات العربية المتحدة والقوانين النافذة في إمارة دبي، كما يخضع كل حامل بطاقة مؤهل للاختصاص القضائي الحصري لمحاكم دبي. ليس هناك ما يمنع بنك الإمارات دبي الوطني من مبادرة الإجراءات القانونية لدأي محكمة أخرى ضمن الاختصاص القضائي مختص.

6-2 لن يتحمل بنك الإمارات دبي الوطني المسؤولية عن أي تأخير في تقديم أي تاجر أو الغير لأي إثبات يخص أي عملية شراء يجريها حامل بطاقة مؤهل عن طريق بطاقة مؤهلة إلى بنك الإمارات دبي الوطني.
6.3 No points, rewards or credits that would otherwise accrue on an Eligible Card in respect of a rewards program or loyalty program shall accrue in respect of an Eligible Cardholder availing of any CC Installment Facility or making any payments with an Eligible Card in connection with any CC Installment Facility. In particular, any points, rewards or credits accrued, earned or converted on purchases where a Balance Conversion or Installment Payment Plan is subsequently availed of by an Eligible Cardholder shall be cancelled and/or withdrawn.

6.4 All Information in this communication is correct at the time of printing/publishing.
### Annexure 1

**Applicable Rate of Interest**

<table>
<thead>
<tr>
<th>Flat Rate</th>
<th>Reducing Monthly</th>
<th>Reducing Yearly</th>
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<tr>
<td>0.19%</td>
<td>0.35%</td>
<td>4.18%</td>
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<td>0.29%</td>
<td>0.53%</td>
<td>6.36%</td>
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<td>0.71%</td>
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