

Go4it Credit Card Service and Price Guide

	Go4it Platinum	Go4it Gold
Joining fee (1 st year)	AED 199	AED 99
Annual fee (2 nd year onwards)	AED 199	AED 99
Annual fee for Supplementary Cards	AED 49 per Supplementary card	AED 49 per Supplementary card
Finance charges per month (retail purchase)	3.09%	3.09%
Finance charges per month (cash advance)	3.09%	3.09%
Cash advance fee	3% or AED 99 (whichever is higher)	3% or AED 99 (whichever is higher)
Over limit fee	AED 199	AED 199
Late payment fee	AED 199	AED 199
Foreign currency transaction fee**	1.84%	1.84%
Card replacement fee	AED 20	AED 20
Cheque and direct debit return fee	AED 100	AED 100
Copy of sales voucher	AED 10	AED 10
Paper statement fee	AED 5 (per month)	AED 5 (per month)
Duplicate statement fee (per copy) - up to last 3 months - over 3 months	AED 15 per month AED 50 per month	AED 15 per month AED 50 per month
Lifestyle Protector Insurance (free for the first 2 months)	0.95% of the current balance at billing cycle	0.95% of the current balance at billing cycle
Cancellation fee: Installment plans/Dial-A-Cheque/Balance transfer/ Balance conversion	AED 250	

General

Payment due date (from the statement date)	25 days	25 days
Minimum payment due	5% or AED 100 (whichever is higher)	5% or AED 100 (whichever is higher)
Cash advance limit	50% of credit limit	50% of credit limit

Please Note

All fees and charges mentioned in this guide are subject to change. Such changes will apply from the effective date specified by the Bank.

Annual fee will not be reversed once the Card has been used or terminated.

No Finance charges (except for Cash Advances) will be levied in case 100% payment is made on or before the payment due date.

Finance charges are levied on all transaction types, calculated from transaction date till repayment date (calculated on average daily balance method).

Finance charges are subject to increase by 0.5% in case the Cardholder is one or more payments overdue. Original Finance charges will be reinstated when all overdue payments have been made.

This Service and Price Guide is applicable with effect from July 1st, 2014.

Please refer to Terms and Conditions for full details.

**This fee is charged in addition to the standard processing fee charged by Visa International and is applicable to transactions performed in any currency other than UAE Dirhams.

For more information,

call now on 600 54 0000

> Visit your local branch

> emiratesnbd.com/cards