

Key Facts Statement (KFS) Credit Cards

A Credit Card lets you borrow funds to pay for your purchases. This KFS provides indicative information about key features, fees and charges of this product.

Credit Card Type



Annual Fee (AED)	Skywards Infinite	UBE Infinite	Marriott Bonvoy	Infinite	Ethad Guest Elevate	DNATA World	Skywards Signature	Ethad Guest Inspire
	1,575	1,575	1,575	1,575	1,575	1,048.95	735	735
	UBE Signature	Visa Flexi	Lulu 247 Platinum	Lulu 247 Titanium	Duo	DNATA Platinum	Platinum	Go4it Platinum
	262.50	735	262.50	Free	840	525	735	208.95
	Go4it Gold	UBE Family	Titanium	Man United	Diners	Business Rewards	Business Card	
	103.95	Free	420	262.50	420	1,050.00	787.50	

Important Terms and Charges

Minimum Monthly Repayment

You must pay the Minimum Payment Due by the Payment Due date each month. Minimum payment is **5%** of the closing balance outstanding, or **AED 100**, whichever is higher. If the closing balance is less than AED 100, it must be paid in full.

Annualised Percentage Rate (APR) for Purchase*¹

Annualised Percentage Rate (APR) is a reference rate, which includes applicable interest, fees and charges of the product, expressed as an annualised rate.

39.0% annual rate i.e., (3.25% per month) when you open your card account, and it may be reviewed from time to time.

- If we receive payment of the statement balance in full on or before the payment due date, you do not have to pay any interest charge on the statement balance
- If you do not pay the statement balance, in full on or before the payment due date, we may charge, without prior notice, a finance charge even if you have paid the minimum payment due in full
- Interest charges will be applicable on the Total Amount Due as noted in the previous month's Statement of Account as well as on all new transactions (from the respective transaction date) till such time as the total outstanding amounts are paid in full including all Interest Charges and fees levied on the Card Account.



Annualised Percentage Rate (APR) for Cash Advance	<p>39.0% starting rate, to be reviewed from time to time, as per Bank's discretion</p> <ul style="list-style-type: none"> Interest Charges are always applicable on all Cash Advance transactions and the fees and charges are applicable thereon from the date of the Cash Advance transaction until the date of repayment in full <p>Cash Advance means any amount obtained using the Card, the Card number, or the PIN or in any manner authorised by the Cardholder from the Bank or any other bank or financial institutions or ATM displaying the Diners Club/ Pulse scheme logo. Cash Advance transactions include ATM, Over-the-Counter, Returned Payment and Cash Equivalent (money orders, foreign currency, travelers checks from a non-financial institution, person-to-person money transfers, betting, lottery tickets, casino gaming chips, off-track betting wagers at racetracks, gambling, bail bonds, Quasi Cash as defined by Diners Club International, VISA and MasterCard).</p>
Cash Advance Fee	3.15% of cash advance amount or AED 103.95 whichever is higher will be charged for each Cash Advance transaction. Maximum cash advance per transaction is 75% for Business Cards & 50% of the card limit for all other cards.
Interest-free period	Up to 55 days for Retail Purchases together with any related fees and charges, and any interest or fees that are not related to a specific balance type. For example, this interest free period does not apply for Cash Advances, Balance Transfers, Special Promotions, and any interest or fees related to these balance types.
Late Payment Fee	AED 241.50 per month will be charged to the Card Account if the Minimum Payment Due is not received, in full, by the Payment Due Date.
Over Limit Fee	AED 292.95 per month will be charged to the Card Account, if at any time during the billing cycle, the Current Balance in the Card Account exceeds the Credit Limit assigned. Such fee will be charged once during each the billing cycle.
Replacement Card Fee	AED 52.50 for Go4it cards AED 21.00 for all other cards
Installment Cancellation / Pre-closure Fee	1.05% of the principal outstanding will be levied as a cancellation fee if an Installment Plan / Balance Conversion / Loan on Card / Balance Transfer / ALOC / 0% Installment Plan are early settled.
No Liability / Liability Letter	AED 52.50 will be charged for an issuance of No Liability / Liability letter
Foreign currency transaction fee	1.99% currency conversion fee is charged to the Card Account for all transactions incurred outside UAE. All such transactions are converted to AED at the Bank's prevailing exchange rate on the date the amount was posted to the Card Account rather than the date the Card was used. This fee is charged on all foreign currency transactions on the Credit Card. This fee is charged in addition to the standard processing fee charged by MasterCard International or Visa International and is applicable to transactions performed outside UAE (approximately 1.15%).
Fee relating to settling Foreign currency transaction in UAE dirhams	1.99% currency conversion fee is charged for transactions where customers may sometimes be offered the option to settle a foreign currency transaction in UAE Dirhams at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the bank (card issuer). In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in UAE Dirhams may involve a cost higher than the foreign currency transaction fee.
Return Payment Fee	AED 105 surcharge will be levied towards handling charge on Returned Cheque / Direct Debit
Duplicate Statement Copy	Up to last 3 Months AED 15.75 and AED 47.25 per month for over 3 Months

***1 Annualised Percentage Rate (APR) for Purchase Illustration:**

Transaction	AED
Purchase on 01st July 2021	2,000
Statement Date: 06/07/2021	
Total Amount Due as of statement dated 06/07/2021	2,000
Minimum Amount Due as of statement dated 06/07/2021	100
Payment Due Date: 31/07/2021	
Minimum Payment by customer on the payment due date	100
On statement Date: 06/08/2021, following interest charges will be levied:	
a) Interest on AED 2,000 for 30 days (from 1st July - 31st July)	61.97
b) Interest on AED 1,900 for 6 days (from 1st Aug - 06th Aug)	14.21
Total interest charged in the statement dated 06/08/2021	76.18

Note: In the case of an AED 2,000 credit balance with an 39.0% annual rate, with a minimum monthly payment of 5% of the balance, or AED 100, whichever is greater, it would take 33 months or just under 3 years to pay off. The total interest payable would be approximately AED 1,300.

Additional Information


- The Bank's Terms and Conditions (including any relevant applications and documents) shall be read and implemented in line with this KFS.
- Bank may from time to time, and at its sole discretion, change or amend any of the Terms and Conditions pertaining to this product. Such changes will be communicated to you with a 60-day prior notice.
- The cooling-off period allows you to cancel the product within five (5) business days of signing the application or offer letter and the Bank will not be able to proceed until this period expires, unless you waive this right. To cancel within this period you must the Bank notice.
- Bank, without referring to the Customer, may debit the Customer's account with any charges, expenses, or commission payable against the banking services rendered in accordance with the approved and announced banking charges and commissions.
- Bank does not charge interest on accrued interest.
- There may be circumstances in which you have to pay other fees. You may visit this link to view these other fees: www.emiratesnbd.ae/kfs/creditcards.
- You can contact the Bank for any enquires, assistance or complaints at any of its branches or by visiting its website <https://beta.emiratesnbd.com/help-and-support>.

Important Links



For full and latest fees & charges and other product details please visit our website www.emiratesnbd.com/kfs or scan QR code



Warning !!!



If you do not meet the repayments on your credit card, your account will go into arrears and incur late payment fees. This may affect your credit score, which may limit your ability to access financing in the future.

Warning !!!



If you make only the minimum repayment each period, you will pay more in interest, and it will take you longer to pay off your outstanding balance.

Warning !!!



In case you fail to fulfil your obligations as per the product Terms and Conditions, before and during your relationship with us, there will be consequences including, but not limited to penalties.

Warning !!!



You are required to provide the Bank with copies of your updated documents at all times. Not providing these documents might result in the charges, transactions being restricted, account being blocked, or account being closed.

Warning !!!



Any other accounts you have with the Bank may be used to set off against amounts owed under your credit card(s).