



fees & charges

monthly plan - starter	free	foreign transaction fee (forex)	2.75%*
monthly plan - one	aed 39	foreign transaction fee (in aed)	2.75%*
monthly plan - one plus	aed 69	copy of sales slip	aed 25
monthly plan - one vip	aed 99	liability issuance letter	aed 50
annual fee supplementary card	free	fees & charges - balance transfer, cash on call & installment plans	
card replacement fee	aed 75	revolving balance transfer	
late payment fee	aed 209	processing fee	up to 4% or AED 100 whichever is higher
over limit fee	aed 209	cancelation fee	non applicable
retail interest**	3.45% per month	regular balance transfer	
cash interest**	3.49% per month	interest rate**	up to 0.89% flat per month
cash advance fee or AED 100 (whichever is higher)	3%	cancelation fee	2% the remaining balance or AED 250 whichever is higher
credit shield insurance per month on the outstanding balance	0.89%		

*This fee is charged in addition to the standard processing fee charged by Visa for transaction done in AED or in foreign currencies at merchant establishments (including physical and e-commerce merchants) that are domiciled outside the UAE

All Fees & Charges mentioned above for Credit Cards are subject to additional 5% Value Added Tax (VAT) except those which are explicitly marked with the indicator** are not applicable for VAT



fees & charges

fees & charges - balance transfer, cash on call & installment plans

cash on call

processing fee	1.5% of the transaction amount
interest rate**	up to 1.09% flat per month
cancelation fee	2% the remaining balance or AED 250 whichever is higher

installment plans - retail balances

processing fee**	Up to 1.5% flat on the transaction amount
cancelation fee	AED 100

installment plans - retail transactions

processing fee	Up to 5% on the transaction amount
cancelation fee	AED 100

*This fee is charged in addition to the standard processing fee charged by Visa for transaction done in AED or in foreign currencies at merchant establishments (including physical and e-commerce merchants) that are domiciled outside the UAE

All Fees & Charges mentioned above for Credit Cards are subject to additional 5% Value Added Tax (VAT) except those which are explicitly marked with the indicator** are not applicable for VAT