

SCHEDULE OF CHARGES (SOC)

Disclaimer: All fees and charges mentioned in the table below are inclusive of 5% (five percent) Value Added Tax (VAT) unless stated not applicable in the Bank's SOC as per taxation regulation.

| CREDIT CARD - FEES & CHARGES | | | | | | | | | |
|---------------------------------|-------------------|-----------------------------|----------------------------|---|-----------------------------------|-----------------------|----------------------------------|-------------------------------|--------------------------|
| Fee Types | Credit Card Types | | | | | | | | |
| Annual Fee (Primary Card) | Visa Platinum | Visa Signature ¹ | Visa Infinite ¹ | Super Saver Visa Signature ¹ | Smiles Visa Platinum ¹ | Smiles Visa Signature | Mastercard Titanium ² | Mastercard World ² | Yes Rewards ¹ |
| | Free For Life | AED 525.00 | AED 787.50 | AED 420.00 | AED 208.95 | AED 1,048.95 | AED 1,050 | AED 2625.00 | AED 208.95 |
| Annual Fee (Supplementary Card) | Free For Life | | | | | | | | |

| | CBD ONE Visa Signature – Starter | CBD ONE Visa Signature - One | CBD ONE Visa Signature – One Plus | CBD ONE Visa Signature - VIP |
|---|----------------------------------|--|--|------------------------------|
| Monthly Membership Fee (Primary Card) | Free For Life | Free For First 36 Months (Cards issued from 14 Nov 2023 to 14 Jan, 2024. A fee of AED 40.95 will apply from 37th month onwards) | Free For First 36 Months (Cards issued from 14 Nov 2023 to 14 Jan, 2024. A fee of AED 72.45 will apply from 37th month onwards) | AED 103.95 |
| Monthly Membership Fee (Supplementary Card) | Free For Life | | | |

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| Credit Card Replacement Fee | AED 78.75 | Balance Transfer (BT) | |
| Late Payment Fee | AED 241.50 | a. Interest Charges ⁴ | up to 0.89% per month |
| Overlimit Fee | AED 288.75 | b. Early Settlement or Cancellation Fee | 2% of the remaining BT amount (VAT applicable) |
| Cash Withdrawal Fee using ATM | Higher of: 3% of the amount or AED 105 | Balance Transfer (BT) (0% Interest) | |
| Liability Letter Issuance | AED 52.50 | a. Processing Fee | Higher of: up to 4.0% or AED 105 (VAT applicable) |
| Copy of Sales Slip | AED 26.25 | b. Early Settlement or Cancellation Fee | 2% of the remaining BT amount (VAT applicable) |
| Credit Shield Insurance | 1% of the Total Outstanding Balance | Cash On Call (COC) | |
| Foreign Currency Transaction Fee ³ | | a. Processing Fee | 1.5% of COC amount (VAT applicable) |
| a. For Transactions in AED | 2.99% | b. Interest Charges ⁴ | up to 1.59% per month |
| b. For Transactions in non-AED | | c. Early Settlement or Cancellation Fee | 2% of the remaining COC amount (VAT applicable) |
| Finance / Interest Charges | | Easy Payment Plan (Retail Transactions) | |
| a. on Retail Purchase & Cash Advance | 3.85% per month ⁵ | a. Processing Fee | up to 5% of Retail Transaction amount (VAT applicable) |
| b. on Retail Purchase & Cash Advance | 1.50% per month ⁵ (Applicable on CBD Private Visa Infinite Metal Card) | b. Interest Charges ⁴ | up to 1.49% per month |
| | | c. Early Settlement or Cancellation Fee | AED 105 or up to 2% of remaining EPP amount (VAT applicable) |
| | | Easy Payment Plan (Retail Balance) | |
| | | a. Processing Fee | up to 1.5% of Retail Balance amount (VAT applicable) |
| | | b. Interest Charges ⁴ | up to 0.99% per month |
| | | c. Early Settlement or Cancellation Fee | AED 105 |

⁵ Monthly percentage of Interest rate is derived from (APR) Annual Percentage Rate. Finance / Interest Charge on Retail Purchases is charged when Total Amount Due is not paid in full by Payment Due Date and charged on each unpaid amount of each transaction from Transaction Date to Statement Date until payment is received in full. Finance / Interest Charge on Cash Advance transactions will be charged from the Transaction Date until the Cash Advance paid in full.

All Fees mentioned above in AED are inclusive of 5% Value Added Tax (VAT). VAT is not applicable on Finance / Interest Charges.

- ① Primary Credit Card shall be offered with First Year FREE option. Applicable Annual Fee shall be levied from second (2nd) year onwards, i.e., upon completion of the first (1st) anniversary and thereon in the beginning of each subsequent year. Annual Fee levied shall be automatically reversed on achieving the annual spend target assigned for respective card type. Kindly refer to respective card features and benefits page to know the annual spend target for each card type.
- ② Annual charges on Primary Mastercard World & Mastercard Titanium will be applicable from First Year onwards as of 18 Nov 2023.
- ③ This fee charged is in addition and inclusive of the standard processing fee charged by Mastercard & 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. 5% VAT shall be applicable on the Foreign Currency Transaction Fee which shall be determined basis the transaction value.
- ④ Total Interest charged on the Balance Transfer, Cash On Call and Easy Payment Plan (Retail Transactions and Retail Balance) is calculated on the outstanding Balance amount based on reducing balance methodology as decided by the Bank and equivalent fixed interest rate is shown to customers upfront at the time of booking.