

## 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*	Visa Infinite*	Super Saver Visa Signature*	Smiles Visa Platinum*	Smiles Visa Signature	Mastercard Titanium	Mastercard World*
	Free For Life	AED 525.00	AED 787.50	AED 420.00	AED 208.95	AED 1,048.95	Free For Life	AED 787.50
Annual Fee (Supplementary Card)	Free For Life							
Monthly Membership Fee (Primary Card)	CBD ONE Visa Signature – Starter		CBD ONE Visa Signature - One		CBD ONE Visa Signature – One Plus		CBD ONE Visa Signature - VIP	
	Free For Life		AED 40.95		AED 72.45		AED 103.95	
Monthly Membership Fee (Supplementary Card)	Free For Life							
<b>Credit Card Replacement Fee</b>	AED 78.75							
<b>Late Payment Fee</b>	AED 241.50							
<b>Overlimit Fee</b>	AED 288.75							
<b>Cash Withdrawal Fee using ATM</b>	Higher of: 3% of the amount or AED 105							
<b>Liability Letter Issuance</b>	AED 52.50							
<b>Copy of Sales Slip</b>	AED 26.25							
<b>Credit Shield Insurance</b>	1% of the Total Outstanding Balance							
<b>Foreign Currency Transaction Fee ❶</b>								
a. For Transactions in AED	2.75%							
b. For Transactions in non-AED	2.75%							
<b>Finance / Interest Charges</b>								
a. on Retail Purchase transactions	3.69% per month ❶							
b. on Cash Advance transactions	3.69% per month ❶							
❶ Monthly percentage of Interest Rate is derived from annual percentage rate. Finance / Interest Charge on Retail Purchase transactions is charged only when the Total Amount Due is not paid in full by the Payment Due Date and charged on each unpaid amount of Retail Purchase transaction from the Transaction Date to the Statement Date until payment is received in full. Finance / Interest Charges on Cash Advance transactions will be charged from the Transaction Date until the Cash Advance Transaction is paid in full.								
<b>Balance Transfer (BT)</b>								
a. Interest Charges ❷	up to 0.89% per month							
b. Early Settlement or Cancellation Fee	2% of the remaining BT amount (VAT applicable)							
<b>Revolving Balance Transfer (RBT)</b>								
a. Processing Fee	Higher of: up to 4.0% or AED 105 (VAT applicable)							
b. Early Settlement or Cancellation Fee	Not applicable							
<b>Cash On Call (COC)</b>								
a. Processing Fee	1.5% of COC amount (VAT applicable)							
b. Interest Charges ❷	up to 1.59% per month							
c. Early Settlement or Cancellation Fee	2% of the remaining COC amount (VAT applicable)							
<b>Easy Payment Plan (Retail Transactions)</b>								
a. Processing Fee	up to 5% of Retail Transaction amount (VAT applicable)							
b. Interest Charges ❷	up to 1.49% per month							
c. Early Settlement or Cancellation Fee	AED 105 or up to 2% of remaining EPP amount (VAT applicable)							
<b>Easy Payment Plan (Retail Balance)</b>								
a. Processing Fee	up to 1.5% of Retail Balance amount (VAT applicable)							
b. Interest Charges ❷	up to 0.99% per month							
c. Early Settlement or Cancellation Fee	AED 105							

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

\* 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.

❶ 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.

❷ Interest is applied on the outstanding balance of the facility from initiation to settlement of the same on a reducing balance basis.