

## CBD Credit Card 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)	CBD One Visa Signature	Visa Infinite <sup>①</sup>	Super Saver Visa Signature <sup>①</sup>	Smiles Visa Signature <sup>②</sup>	Yes Rewards <sup>①</sup>
	Free	AED 787.50	AED 420.00	AED 525.00	AED 208.95
Annual Fee (Supplementary Card)	Free For Life				

Credit Card Replacement Fee	AED 78.75	<b>Balance Transfer (BT)</b>	
Late Payment Fee	AED 241.50	a. Interest Charges <sup>④</sup>	up to 1.09% per month
Overlimit Fee	AED 288.75 (AED 304.50 effective from 11 July 2024)	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 (AED 157.50 effective from 11 July 2024)	<b>Balance Transfer (BT) (0% Interest)</b>	
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	<b>Cash On Call (COC)</b>	
<b>Foreign Currency Transaction Fee <sup>③</sup></b>		a. Processing Fee	1.5% of COC amount (VAT applicable)
a. For Transactions in AED	2.99%	b. Interest Charges <sup>④</sup>	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)
<b>Finance / Interest Charges</b>		<b>Easy Payment Plan (Retail Transactions)</b>	
a. on Retail Purchase & Cash Advance	3.85% per month <sup>⑤</sup>	a. Processing Fee	up to 8% of Retail Transaction amount (VAT applicable)
b. on Retail Purchase & Cash Advance	1.50% per month <sup>⑤</sup> (Applicable on CBD Private Visa Infinite Metal Card)	b. Interest Charges <sup>④</sup>	up to 1.80% 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 <sup>④</sup>	up to 0.99% per month
		c. Early Settlement or Cancellation Fee	AED 105

<sup>⑤</sup> 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 The annual fee of AED 1048.95 will be changed to AED 525.00 effective 1<sup>st</sup> March 2025 for new customers, and 1<sup>st</sup> April 2025 for existing customers.
- 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.

**\*\*For CBD World & Titanium Credit Cards upgraded to a Visa Credit Card (e.g. Visa Infinite, Visa Supersaver or other) between 15 Nov 2024 & 28 Feb 2025:**

- For CBD World Credit Card Customers receiving the upgraded Visa Credit Card, the fees & charges currently applied on the existing World Credit Card will remain as-is with no change on the upgraded Visa Credit Card post activation of Visa Credit Card (i.e. no change in the current fees & charges for this upgrade).
- For CBD Titanium Credit Card Customers receiving the upgraded Visa Credit Card, the fees & charges currently applied on the existing Titanium Credit Card will remain as-is with no change on the upgraded Visa Credit Card post activation of Visa Credit Card (i.e. no change in the current fees & charges for this upgrade).
- Fees & charges marked as ① above will not be applicable to World & Titanium Credit Cards upgraded to a Visa Credit Card between 15 Nov 2024 & 28 Feb 2025.

CREDIT CARD - FEES & CHARGES FOR DISCONTINUED PRODUCTS (APPLICABLE TO EXISTING CUSTOMERS)								
Fee Types	Credit Card Types							
	Smiles Visa Platinum	Visa Platinum	Visa Signature	Mastercard Titanium**	Mastercard World**	CBD One Visa Signature		
Annual Fee (Primary Card)						Starter	One Plus	VIP
		AED 208.95	Free for Life	AED 525.00	AED 1050.00	AED 2625.00	Free for Life	Free for 36 months (cards issued from 14 Nov 2023)
Annual Fee (Supplementary Card)	Free For Life							

Commercial Bank of Dubai PSC, Dubai, UAE, licensed by the Central Bank of the UAE. Ittihad Street, Port Saeed, Deira, Dubai, P.O.Box: 2668, Dubai, UAE. Telephone: 600 575 556  
 For feedback/complaints, please email us at [customercare@cbd.ae](mailto:customercare@cbd.ae). Website: [www.cbd.ae](http://www.cbd.ae)