

## ► Service and Price Guide

### Annual Fee

Ethad Infinite Card	AED 2,500
TouchPoints Infinite Card	Nil
Ethad Platinum Card	AED 1,000
Lulu Platinum Card	Nil
TouchPoints Platinum Card	AED 600
Titanium/ Gold/ Classic Card (all)	Nil
Business Card	AED 199
Supplementary Cards	AED 99 (Business Card only) Nil (other cards)

### Other Fees and Charges

Finance charges (Retail purchase)	3.09% per month
Finance charges (Cash advance)	3.15% per month
Cash advance fee	3% or AED 50 (whichever is higher)
Over limit fee	AED 275
Late payment fee	AED 275 (if minimum payment due is not paid by Payment Due Date)
Card replacement fee	AED 95
Duplicate statement fee	AED 25
Returned cheque charge	AED 150
Outstation cheque processing charge	AED 20
Copy of sale voucher	AED 25
Processing fee for non AED transactions	3% (Business Card only) 2.99% (Ethad Card only) 2.89% (other Cards)
Credit Shield fee (optional)	0.89% (of outstanding at billing cycle)
Temporary credit limit increase fee	AED 50
Exchange house payment fee	AED 5 (per transaction)
Paper statement fee	AED 5 (per statement)
Foreclosure fee (BT/PPP/CCL/0% IPP)	AED 100 and 1 month applicable interest

### General

Payment due date (from statement date)	25 days
Minimum payment due	5% or AED 100 (whichever is higher)
Cash advance limit	60% of credit limit

#### Please note

No finance charge will be levied (excluding cash advances) in case 100% payment is made on or before payment due date. Finance charges are levied on all transaction types, calculated on daily closing balance from transaction date till repayment date. Processing fee for non AED transactions is charged in addition to any standard processing fee (approximately 1%) charged by MasterCard or Visa. All fees and charges mentioned in this guide are subject to change without notice and are applicable on each Credit Card held. No refund of annual fees will be made if the Credit Card is cancelled. Additional expenses, eg: postage, cable, courier, fax, legal fees, etc. will be charged for where incurred. Charges for services not indicated in this guide are available on request. For any enquiries on fees, charges, interest rates, etc. please call Toll Free on 800 2030. Other terms and conditions apply. The details on this Service and Price Guide are applicable with effect from 1<sup>st</sup> January 2016 and include all existing charges and revisions made prior to this date.