

## ► Service and Price Guide

Effective 1<sup>st</sup> January, 2018. All fees are inclusive of 5% VAT.

Annual Fee	
Ethiad Infinite Card	AED 2,625
TouchPoints Infinite Card	Nil
Ethiad Platinum Card	AED 1,050
Traveller World Card	AED 1,050
Lulu Platinum Card	Nil
TouchPoints Platinum Card	AED 630
Titanium/ Gold/ Classic Card (all)	Nil
Business Card	AED 208.95
Supplementary Cards	AED 103.95 (Business Card only) Nil (other cards)
Other Fees and Charges	
Finance charges (Retail purchase)	3.25% per month
Finance charges (Cash advance)	3.50% per month
Cash advance fee	3.15% or AED 105 (whichever is higher)
Over limit fee	AED 288.75
Late payment fee	AED 315 (if minimum payment due is not paid by Payment Due Date)
Card replacement fee	AED 99.75
Duplicate statement fee	AED 26.25
Returned cheque charge	AED 157.50
Outstation cheque processing charge	AED 21
Copy of sale voucher	AED 26.25
Foreign Currency transaction margin	3% (Business Card only) 2.99% (Ethiad Card only) 0% (Traveller Card only) 2.89% (other Cards)
Credit Shield fee (optional)	1.0395% (of outstanding at billing cycle)
Temporary credit limit increase fee	AED 52.50
Exchange house payment fee	AED 5.25 (per transaction)
Paper statement fee	AED 5.25 (per statement)
Foreclosure fee (BT/PPP/CCL/0% IPP)	AED 105 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. Foreign Currency transaction margin is charged in addition to the wholesale foreign exchange market rate that is selected and applied by the card scheme provider on the date of conversion. 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 2018 and include all existing charges and revisions made prior to this date.