

Service and Price Guide for ADCB Islamic Banking TouchPoints Cards

▶ Annual Membership Fee	Aspire	Privilege Club	Excellency
Infinite Card	-	-	Nil
Platinum Card	AED 600	AED 300	Nil
Rewards Card	Nil	Nil	Nil
Supplementary Card	Nil	Nil	Nil

▶ Other Fees and Charges	
Monthly Profit Rate	3.25%
Cash advance fee	3% or AED 50, whichever is higher
Late payment fee	AED 275
Card replacement fee	AED 95
Duplicate statement fee	AED 25
Returned cheque fee	AED 150
Pay order processing fee	AED 150
Outstation cheque processing fee	AED 20
Copy of sale voucher	AED 25
Islamic Credit Shield (Takaful)	0.89% of the total outstanding balance
Non AED Transaction Processing Fee (Fixed)	3.89% of the total transaction amount
Exchange House payment charge	AED 5 (per transaction)

▶ General	
Payment due date from statement date	25 days
Minimum payment due	5% of the total utilised amount or AED 100 whichever is higher + All applicable fees and charges
Cash advance limit	60% of credit limit available

This guide is subject to any modification by the Bank at any time, at its sole discretion, without prior notice.