

## ► Service and Price Guide

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

Annual Fee	
Ethad Infinite Card	AED 2,625
TouchPoints Infinite Card	Nil
Betaqti World Elite Card	AED 2,100
Ethad Platinum Card	AED 1,050
Traveller World Card	AED 1,050
Lulu Platinum Card	Nil
TouchPoints Platinum Card	AED 630
Titanium/Gold Card (All)	Nil
Business Card	AED 208.95
Supplementary Cards	AED 103.95 (Business card) AED 1,050 (Betaqti card) Nil (Other cards)
Other Fees and Charges	
Finance charges (Retail purchase)	3.25% per month
Finance charges (Cash advance)	2.50% per month (Betaqti card)
Finance charges (Balance Transfer/ Credit Card Loan/Installment Plans)	3.50% per month Up to 1.50% per month
Cash advance fee	3.15% or AED 105 (Whichever is higher)
Over limit fee	AED 288.75
Late payment fee	AED 241.50 (If minimum payment due is not paid by payment due date)
Card replacement fee	AED 78.75
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	0% (Traveller card) 2.99% (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 (Balance Transfer/ Credit Card Loan/Installment Plans)	AED 210
Processing fee on 0% interest payment plans at participating merchants and credit card loans	AED 52.50
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 80% of credit limit (Betaqti card)

### 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 levied on the wholesale foreign exchange market rate (including any processing fee) that is selected and applied by 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 600 50 2030. Other terms and conditions apply. The details on this Service and Price Guide are applicable with effect from 2<sup>nd</sup> December 2018 and include all existing charges and revisions made prior to this date.