

NBAD CREDIT CARDS SCHEDULE OF CHARGES

Charges	Classic	Gold	Titanium	Platinum	Infinite	World	Internet	Corporate
Annual Fee - Primary Card	No Annual Fee	No Annual Fee	No Annual Fee	First Year Free. Annual fee of AED 1,000 will be charged as annual fee if annual spend (retail & cash) is below AED 75,000	AED 2,000	AED 5,000	No Annual Fee	No Annual Fee
Annual Fee - Supplementary Card	No Annual Fee	No Annual Fee	No Annual Fee	No Annual Fee	No Annual Fee	AED 5,000	-	No Annual Fee
Retail Interest Rate (per month)*	2.99%	2.99%**	2.75%	2.59%**	2.25%	0.99%	2.25%	2.00%
Cash Advance Interest Rate (per month)	3%							
Cash Advance Fee	3% or AED 100 (whichever is higher)							
Grace Period - Retail Purchases	Up to 56 days** on purchases (if amount outstanding is settled in full on or before the due date)							
Grace Period - Cash	None							
Cash Advance Limit (% of Credit Limit)	40%	40%	60%	60%	60%	60%	-	As per company request
Choice of monthly payment	5% to 100% of outstanding							
Minimum Monthly Payment	5% of outstanding or AED 100 whichever is higher					5% of outstanding or AED 1,000 whichever is higher	5% of outstanding or AED 100 whichever is higher	100% payment mandatory
Late Payment Fee (in any month that the payment is late, or not made, or is less than the minimum amount due)	AED 179**							
Over Limit Fee (in any month that the outstanding balance is greater than the assigned credit limit)	AED 179**							
Credit Shield Plus	Charged per month at 0.75% of statement outstanding balance (maximum AED 1,500)							
Statement Reprint Charges	AED 25 per statement							
Copies of Transaction Slip	AED 25 per transaction slip							
Card dispute claims charge	AED 25							
PIN Reprint fee (First request free)	AED 25 per request							
International transaction charges	2.75%**							
Education Protection Cover (only for NBAD GEMS Titanium Co-brand)	-	-	AED 28 per child per month	-	-	-	-	-
Card Replacement Fee	Free					AED 1,000	Free	
Cheque Returned Fees	AED 200							
Card Delivery via Branch	AED 50							
Card Delivery via Courier	Free of cost							
Credit Card Payment at NBAD Branches	Free of cost							
Credit Card Payment at third party partner locations	Free of cost							

*If the outstanding amount is not paid in full on or before the due date, interest will be charged on the amount outstanding from the transaction date.

**These rates will be effective from 1st June 2012.

For any queries or billing information simply call our 24-hr Call Centre on 800 2211, or walk into any NBAD branch or visit www.nbad.ae. This information, updated on 12th April 2012, was accurate as of that date and is subject to change. For current rate information, please call 800 2211. NBAD reserves the right to change its card pricing at any time.