

# Service and Price Guide for ADCB Islamic Banking TouchPoints Covered Cards (Applicable for card numbers starting with 4546)

Effective 1<sup>st</sup> February 2019. All fees are inclusive of 5% VAT, where applicable.

▶ Annual Membership Fee	Aspire	Privilege Club	Excellency
Infinite Card	-	-	Nil
Platinum Card	AED 630	AED 315	Nil
Rewards Card	Nil	Nil	Nil
Supplementary Card	Nil	Nil	Nil

▶ Other Fees and Charges	
Monthly Profit Rate	3.25%
Cash advance fee	3.15% or AED 105 (whichever is higher)
Balance transfer/Pay order facility/Installment plans	Up to 1.50%
Late payment fee	AED 241.50
Card replacement fee	AED 78.75
Duplicate statement fee	AED 26.25
Returned cheque fee	AED 157.50
Pay order/Installment plan processing fee	AED 52.50
Outstation cheque processing fee	AED 21
Copy of sale voucher	AED 26.25
Islamic Credit Shield (Takaful)	0.9345% of the total outstanding balance
Foreign Currency transaction margin*	2.99% of the total transaction amount
Exchange House payment charge	AED 5.25 (per transaction)
Liability/No Liability letter charges	AED 52.50

▶ 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

\* 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.

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