

# Service and Price Guide for ADCB Islamic Banking Credit Cards (Applicable for card numbers starting with 4455)

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

▶ Primary Card		Monthly Fees
Standard/Classic		AED 105
Gold		AED 210
Platinum		AED 630
Supplementary Card(s)		Free (unlimited)
▶ Other Fees and Charges		
Cash Advance fee		AED 105
Collection fee*		AED 241.50
Duplicate Statement fee		AED 26.25
Returned Cheque charge		AED 157.50
Outstation Cheque Processing charge		AED 21
Payorder Processing fee		AED 157.50
Copy of sale voucher		AED 26.25
Islamic Credit Shield (Takaful)		0.9345% of the total outstanding balance
Exchange House Payment charge		AED 5.25 (per transaction)
Card Replacement fee		AED 78.75
Foreign Currency transaction margin**		2.99% of the total transaction amount
Liability/No Liability letter charges		AED 52.50
▶ General		
Payment Due Date from Statement Date		20 days
Minimum Payment Due		5% of the total utilized amount or AED 100 whichever is higher + all applicable fee and charges
Cash withdrawal limit per transaction - Classic		AED 2,500
Cash withdrawal limit per transaction - Gold		AED 3,000
Cash withdrawal limit per transaction - Platinum		AED 5,000

\* Paid to charity after deduction of the collection cost.

\*\* 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.

Please note: Charges for services not indicated in this guide are available on request.

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