

Commercial Cards Tariff Sheet – Business Banking

November 2009

	Standard Card	Gold Card	Gold Card (USD)	Purchasing	Lodged Card
Card Fee	AED 150	AED 400	USD 125	AED 400	AED 50
Finance Charge on Purchases	2.49%	2.49%	1.5%	1.75%	1.75%
Finance Charge on Cash Advance per month	3%	3%	3%	N/A	N/A
Minimum Payment	25%	25%	25%	100%	100%
Cash Advance Fee	3% or AED 100 (min)	3% or AED 100 (min)	3% or USD 40 (min)	N/A	N/A
Late Payment Fee	AED 150	AED 150	USD 40	AED 150	AED 150
Over Limit Fee	AED 150	AED 150	N/A	N/A	N/A
Copy of sales slip	AED 25	AED 25	USD 10	AED 25	AED 25
Copy of Card Statement	AED 25	AED 25	USD 10	AED 25	AED 25
Returned Cheque	AED 100	AED 100	USD 27	AED 100	AED 100
Charge for disputing a transaction subsequently found genuine	AED 100	AED 100	USD 27	AED 100	AED 100
Foreign currency transactions (Card transactions not in your billing currency will be converted at a wholesale market rate attracting a processing fee)	upto 2.8%	upto 2.8%	upto 2.8%	upto 2.8%	upto 2.8%

SDOL Charges	
Annual Fee	AED 750
Implementation Fee(one time)	AED 500
Training fee (one time)	AED 500
User Registration Fees (Per User)	AED 100
Lodged SDOL Charges	
Annual Fee	AED 100
Additional User registration fee	AED 50

Payment allocation:

Payments to your credit card account will be applied in the following order:

- Balances on promotional interest rates
- Fees
- Billed Cash Advances
- Billed Purchases
- Unbilled Fees
- Unbilled Cash Advances
- Unbilled Purchases