



Key Facts Statement (KFS) Credit Cards

A Credit Card lets you borrow funds to pay for your purchases. This KFS provides indicative information about key features, fees and charges of this product.

		Credit Card Type							
 Joining Fee (AED)	Skywards Infinite	UBE Infinite	Marriott Bonvoy World Elite	Marriott Bonvoy World	Infinite	Priority Banking Infinite	Etihad Guest Limitless/Elevate	dnata World	
	3,149	2,625	1,575	315	1,575	Free	2,625	1,048.95	
	Skywards Signature	Etihad Guest Inspire	UBE Signature	Visa Flexi	Lulu 247 Platinum	Lulu 247 Titanium	Duo	dnata Platinum	
1,574	1,575	525	735	525	Free	840	525		
	Platinum	Go4it Platinum	Go4it Gold	UBE Family	Titanium	Man United	Business Rewards	Business Card	
735	208.95	103.95	Free	420	262.50	1,575	787.50		

		Credit Card Type							
 Renewal Fee (AED)	Skywards Infinite	UBE Infinite	Marriott Bonvoy World Elite	Marriott Bonvoy World	Infinite	Priority Banking Infinite	Etihad Guest Limitless/Elevate	dnata World	
	1,575	1,575	1,575	315	1,575	1,575	1,575	1,048.95	
	Skywards Signature	Etihad Guest Inspire	UBE Signature	Visa Flexi	Lulu 247 Platinum	Lulu 247 Titanium	Duo	dnata Platinum	
735	735	262.50	735	262.50	Free	840	525		
	Platinum	Go4it Platinum	Go4it Gold	UBE Family	Titanium	Man United	Business Rewards	Business Card	
735	208.95	103.95	Free	420	262.50	1,050	787.50		

Credit Card Type



	Skywards Infinite	UBE Infinite	Marriott Bonvoy World Elite	Marriott Bonvoy World	Infinite	Priority Banking Infinite	Etihad Guest Limitless/Elevate	dnata World
	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%
APR (% p.a.)	Skywards Signature	Etihad Guest Inspire	UBE Signature	Visa Flexi	Lulu 247 Platinum	Lulu 247 Titanium	Duo	dnata Platinum
	39.00%	39.00%	39.00%	39.00%	41.88%	41.88%	39.00%	41.88%
	Platinum	Go4it Platinum	Go4it Gold	UBE Family	Titanium	Man United	Business Rewards	Business Card
	41.88%	41.88%	41.88%	41.88%	41.88%	41.88%	39.00%	39.00%

Important Terms and Charges

Minimum Payment Due

You must pay the Minimum Payment Due by the Payment due date each month. Minimum payment is calculated as 5% of the total payment due or AED 100, whichever is higher, plus following amount in full, if applicable:

- Installments
- Insurance
- Overdue amount
- Overlimit amount

Please note, if the current balance is less than AED 100, it must be paid in full.

Finance Charge

The Finance Charge may vary based on the type of Credit Card and the transaction:

- Retail Purchases: Up to 41.88% per annum (i.e. 3.49% per month);
- Cash Advance: Up to 41.88% per annum (i.e. 3.49% per month); and
- For all UAE Nationals, a finance charge of 39% per annum (i.e. 3.25% per month). will be uniformly applicable across all products for both Retail Purchases and Cash Advance

The above is levied if you:

1. Pay Emirates NBD an amount less than the Total Amount Due by the Payment Due Date;
 2. Have taken a Cash Advance;
 3. Effect any other Credit Card Transaction that Emirates NBD may determine from time to time, which is subject to a Finance Charge.
- The applicable Finance Charge will be applied on unpaid Credit Card Transactions from the date of the Credit Card Transaction, at the rate mentioned in the Schedule of Charges (or otherwise communicated to the Cardholder), until the total payment due is paid in full.



- If you do not pay the total payment due, in full on or before the payment due date, we may charge, without prior notice, a finance charge on balance amount, even if you have paid the minimum payment due in full.
- If you do not pay the total payment due, for two cycles, interest charges will be applicable on the current balance as noted in the previous month's Statement of Account as well as on all new transactions (from the respective transaction date) till such time as the total payment due is paid in full including all Interest Charges and fees levied on the Card Account.

Cash Advance Fee	3.15% of cash advance amount or AED 103.95 whichever is higher will be charged for each Cash Advance transaction. Maximum cash advance is 75% for Business Cards & 50% of the card limit for all other cards.
Payment Due Date from Statement of Account Date	Payments are due within 25 days post statement date
Interest-free period	25 to 55 days from the Credit Card Transaction date (subject to payment in full of the Total Amount Due by the Payment Due Date) with an exception if the previous month's balance not been cleared in full, or if Cash Advance or any other product has been availed that is excluded from the interest free period.
Late Payment Fee	AED 241.50 per month will be charged to the Card Account if the Minimum Payment Due is not paid, by the Payment Due Date.
Over Limit Fee	AED 292.95 per month will be charged to the Cardholder's Credit Card Account, if at any time or during the billing cycle, the current balance in the Card Account exceeds the Credit Limit assigned and will become payable as part of the Minimum Payment Due and the Over Limit Amount will be payable immediately.
Replacement Card Fee	AED 52.50 for Go4it cards AED 21.00 for all other cards
Installment Payment Plan, Balance Conversion, Loan on Card, Balance Transfer and Advance Loan on Card (ALOC)	Up to 3.46% reducing monthly interest rate (up to 41.52% per annum) The above is levied if you have accepted an interest-bearing Installment plan/ Balance Conversion/ Loan on Card/ Balance Transfer or ALOC on your Credit Card. One time Processing fees up to 5% will apply in case of 0% Interest bookings. 0% Installment Plan Processing Fees - AED 51.45 per transaction
Installment Cancellation / Pre-closure Fee	1.05% of the principal outstanding will be levied as a cancellation fee if an Installment Plan / Balance Conversion / Loan on Card / Balance Transfer / ALOC / 0% Installment Plan are early settled.
No Liability / Liability Letter	AED 52.50 will be charged for an issuance of No Liability / Liability letter
Foreign currency transaction fees	1.99% currency conversion fee is charged to the Card Account for all transactions incurred outside UAE. All such transactions are converted to AED at the prevailing exchange rate on the date the amount was posted to the Card Account rather than the date the Card was used. This fee is charged on all foreign currency transactions on the Credit Card. This fee is charged in addition to the standard processing fee charged by MasterCard International or Visa International and is applicable to transactions performed outside UAE (approximately 1.15%).

Fee relating to settling Foreign currency transaction in UAE dirhams	1.99% currency conversion fee is charged for transactions where customers may sometimes be offered the option to settle a foreign currency transaction in UAE Dirhams at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the bank (card issuer). In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in UAE Dirhams may involve a cost higher than the foreign currency transaction fee.
Return Payment Fee	AED 105 surcharge will be levied towards handling charge on Returned Cheque / Direct Debit
Duplicate Statement Copy	Up to last 3 Months AED 15.75 and AED 47.25 per month for over 3 Months
Credit Shield Pro	Credit Shield Pro is an optional service which covers your Credit Card outstanding balance against any emergencies. The Credit Shield fee is 0.99% of the total amount outstanding at billing cycle. Please refer to https://www.emiratesnbd.com/en/cards/credit-shield-pro for further details

Annualised Percentage Rate (APR) for Purchase Illustration (APR 39%):

Transaction	AED
Purchase on 1 st January	2,000
Statement Date: 6th January	
Total Amount Due as of statement dated 6 th January	2,000
Minimum Amount Due as of statement dated 6 th January	100
Payment Due Date: 31st January	
Minimum Payment by customer on the payment due date	100
On statement Date: 6th February, following interest charges will be levied:	
Interest on AED 1,900 for 31 days (from 7 th January - 6 th February)	67.58
Total interest charged in the statement dated 6 th February 2024	67.58
Statement Date: 6th February	
Total Amount Due as of statement dated 6 th February	1,967.58
Minimum Amount Due as of statement dated 6 th February	100

Transaction	AED
Payment Due Date: 2nd March	
Minimum Payment by customer on the payment due date	100
On statement Date: 6th February, following interest charges will be levied:	
a) Interest on AED 1,900 for 25 days (from 7 th February - 2 nd March)	54.50
b) Interest on AED 1,800 for 4 days (from 3 rd - 6 th March)	8.72
Total interest charged in the statement dated 6 th March	63.22
Statement Date: 6th March	
Total Amount Due as of statement dated 6 th March	1,930.80
Minimum Amount Due as of statement dated 6 th March	100
Payment Due Date: 31st March	
Full Payment by customer after the statement on 10 th March	1,930.80
*On statement Date: 6th April, following interest charges will be levied:	
Interest on AED 1,800 for 4 days (from 7 th - 10 th March)	8.26
Total interest charged in the statement dated 6 th April	8.26

For 3.25% Interest (39.00%): In the case of an AED 2,000 credit balance with an 39.0% annual rate, with a minimum monthly payment of 5% of the balance, or AED 100, whichever is greater, it would take 32 months or just under 3 years to pay off. The total interest payable would be approximately AED 1,200.

For 3.49% Interest (41.88%): In the case of an AED 2,000 credit balance with an 41.88% annual rate, with a minimum monthly payment of 5% of the balance, or AED 100, whichever is greater, it would take 34 months or just under 3 years to pay off. The total interest payable would be approximately AED 1,400.

***Effective 22nd September 2024**

Additional Information



- The Bank reserves the right to amend the Special Features and Bank's General Terms and Conditions for Consumer Banking Products (including any relevant applications and documents) by notice to you in accordance with applicable law.
- Emirates NBD reserves the right to change the Terms and Conditions and fees and Charges mentioned in the SoF (Schedule of Fees) by providing sixty (60) days' notice to the Customer on the Customer's registered email/SMS on the Customer's registered mobile number or any other means decided by Emirates NBD, from time to time, in accordance with the Applicable Laws and Emirates NBD's Consumer Banking Terms and Conditions, applicable to the Customer, available on the Emirates NBD website [emiratesnbd.com](https://www.emiratesnbd.com)
- The cooling-off period allows you to cancel the product within five (5) business days of signing the application or offer letter and the Bank will not be able to proceed until this period expires, unless you waive this right. To cancel within this period you must give the Bank notice.
- The Bank may debit the Customer's account with any charges, expenses, or commission payable against the banking services rendered in accordance with the approved and announced banking charges and commissions, as notified to the Customer from time to time.
- Bank does not charge interest on accrued interest.
- There may be circumstances in which you have to pay other fees. You may visit this link to view these other fees: <https://www.emiratesnbd.com/en/schedule-of-fees-and-charges>.
- You can contact the Bank for any enquires, assistance or complaints at any of its branches or by visiting its website: <https://www.emiratesnbd.com/en/help-and-support/contact-us>.

Important Links



For full and latest fees & charges and other product details please visit our website www.emiratesnbd.com/kfs or scan QR code



Warning !!!



- **If you do not meet the repayments on your credit card, your account will go into arrears and incur late payment fees. This may affect your credit score, which may limit your ability to access financing in the future.**
- **If you make only the minimum repayment each period, you will pay more in interest, and it will take you longer to pay off your outstanding balance.**
- **Bank may authorize specific transactions to surpass the credit limit. Customers will be responsible to clear the over limit amount immediately to avoid overlimit charges.**
- **Bank may not validate CVV (the 3rd digit number printed on the back of the card) for some transactions when there are other authentication options available such as OTP or Biometrics.**
- **In case of lost or stolen card, customer will remain liable to pay for all the transactions done before the card blocking.**

- In case you fail to fulfill your obligations as per the product Terms and Conditions, before and during your relationship with us, there will be consequences including, but not limited to penalties.
- You are required to provide the Bank with copies of your updated documents at all times. Not providing these documents might result in the charges, transactions being restricted, account being blocked, or account being closed.
- Any other accounts you have with the Bank may be used to set off against amounts owed under your credit card(s).

I/We hereby irrevocably and unconditionally declare that I/ we have read the above Key Facts Statement and clearly understand all the information and references provided herein.

Customer Name: _____ Customer Signature: _____ Date: _____