

Credit Cards - Key Fact Statement

Products Description:

Visa Classic Credit Card	<p>Visa Classic Credit Card entitles you to a host of benefits designed to offer you the financial flexibility and purchasing power that meet your needs and lifestyle. The Visa Classic Credit Card is for customers who want maximum value from their credit card as well as complete flexibility in repayment convenience.</p> <p>Benefits:</p> <ul style="list-style-type: none">- Convenient Easy Payment Plans starting from as low as 1%.- Automatic enrollment to our Credit Card Rewards Program "Arabi Points"- Discreet card design equipped with Smart Chip technology to provide you with greater security in addition to the Contactless payment technology that allows you to pay for your everyday purchases quickly and securely with just a tap of your contactless-enabled card
Platinum MasterCard Credit Card	<p>Arab Bank Platinum MasterCard Credit Card is your pass to a world of benefits and privileges that goes beyond the offering of most credit cards. Coming to you from one of the largest regional Arab Banking Networks, the Arab Bank Platinum MasterCard® Credit Card gives you every reason to feel special.</p> <p>With a host of handpicked features and extensive global acceptance, it is designed to ensure that you receive unparalleled financial flexibility and optimal purchasing power that meet your needs and lifestyle.</p> <p>The Arab Bank Platinum MasterCard Credit Card is for customers who want exclusive features and benefits from their credit card.</p>
Visa Signature Credit Card	<p>Arab Bank's Visa Signature card is your own personalized key to a world of absolute luxury and convenience. Coming to you from the largest regional Arab banking network, this unique card gives you a host of prestigious benefits and salient features designed to ensure that you always enjoy the instant recognition and ultimate financial power you deserve locally and across the world. This card is offered exclusively to our most valued clients like yourself to enrich your lifestyle with exclusive privileges, refined rewards and unrivalled access to world-class benefits.</p>
World Elite MasterCard Credit Card	<p>The World Elite MasterCard card is unique in being able to meet the needs of ultra high net worth individuals, setting new standards in the world of luxury credit cards through its unique services and benefits such as Global Concierge, which provides essential support to every lifestyle aspect, from booking jets to arranging invitations to exclusive openings around the world.</p>
Internet Shopping Card	<p>The Arab Bank Internet Shopping Card is designed to provide you with a secure, convenient, and flexible way to access and manage online shopping. The card offers quick issuance, flexible limits, and enhanced security features to ensure a safe and efficient online purchasing experience.</p>

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Visa Platinum Credit Card	<p>The Visa Platinum Credit Card is for customers who demand the very best in exclusive features and benefits from their credit card. With this in mind the card comes with the following benefits:</p> <ul style="list-style-type: none"> • Automatic enrollment to our Credit Card Rewards Program "Arabi Points" • Complimentary access to the exclusive Platinum benefits under the VISA Premium Privileges Program* including: <ul style="list-style-type: none"> A. Guaranteed exclusive deals at selected hotels and rent car agencies B. Free Purchase Protection Cover – insuring purchases made with your eligible card against theft / accidental damage occurring within 365 days from the date of purchase, as stated on the store receipt C. Free Extended Warranty Cover – providing an additional warranty on top of any manufacturers' warranty
Visa Travel Mate Credit Card	<p>The Visa Travel Mate Credit Card is specifically designed for customers seeking exclusive travel-related benefits and premium credit card services, offering enhanced flexibility, security, and convenience for both local and international use.</p>

Examples on Credit Card Cycle	Saving, Call Account, e-Tawfeer, Precious Metals
Visa	A purchase on March 10 appears on the April 9 statement and is due by April 30 (51 days to repay).
MasterCard	A purchase on March 15 appears on the April 14 statement and is due by May 5 (51 days to repay).

Outstanding balances and all due installments, interest, and other fees will become immediately due if:

- Employment terminates for any reason;
- Salary (if card granted against salary assignment) is transferred elsewhere without prior approval;
- Breach of obligations under the agreement;
- Failure to pay three consecutive or six nonconsecutive installments without approval;
- Submission of incorrect information or invalid undertakings;
- The Bank identifies grounds for inability to fulfill obligations per Central Bank regulations.

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Product Features	
Visa Classic Credit Card	Competitive interest rates
	High cash advance limit of up to 75%
	Flexible repayment instructions including: 5%, 25%, 50%, or 100% of the balance
	Grace period of interest free credit up to 52 days
	Optional Credit Shield Insurance which covers 100% of the outstanding balance, in the event of the death or permanent total disability of the primary cardholder
	Free supplementary credit cards
	Transfer the outstanding balance(s) from your Credit Cards of other banks to your Arab Bank Visa Credit Card through Balance Transfer Service.
	Extra measures of security when using your card online via the "Arab bank Verified by Visa/ MasterCard Secure Code Service", a simple to use service which makes it more secure to shop online using your Arab Bank credit card. Every time you use your Arab Bank card on an online portal that has the "Verified by Visa/ MasterCard Secure Code Service" you will be prompted to provide the "one-time" password which will be sent to your mobile number registered with us.
	Settle your credit card payments conveniently through our Direct Banking Services (Internet Banking, Phone Banking and ATMs)
	Manage your credit card account through the Internet and Phone Banking Services for free
	Access to 24 hours Customer Contact Center
	Quick credit card application processing time
	Extensive national and worldwide acceptance
Dedicated Sales Team - ready to serve you at your convenience	
Platinum MasterCard Credit Card	10% off car rental when booking on Rentalcars.com
	20% off your next car rental with Avis. Visit avisworld.com/mastercardmea and book with your Mastercard.
	Up to 10% off on your next car or truck rental with Budget.
	Up to 7% with Mastercard when booking your next stay on booking.com through booking.com 's Mastercard landing page.
	15% discount on IHG Hotels & Resorts across Europe, Maldives, India, Middle East & Africa. Terms & Conditions apply.
	Up to 20% off flights and hotels bookings on Trip.com with your Mastercard card and enjoy your next trip!

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Platinum MasterCard Credit Card	Discounts and complimentary concierge services when seeking medical treatment in Turkey, India, UAE, Thailand or Germany with Vaidam Medical Tourism Concierge
	Up to 4 complimentary food and/or drink items from Costa when traveling from an airport in Dubai. Download the Mastercard Travel Pass App from Google Play or Apple Store and enjoy your complimentary coffee or food!
	12% off Heathrow Express tickets (Express & Business First). Tap to book
	50 % off on Go Gamers Premium Membership to unlock access to world renown tournaments like FIFA, League of Legends
	20% off 1 order per month on the Talabat app using the promo code "Mastercard".
	Shop over 100,000 MyUS retailers with Free Premium Membership, account set-up and 30% off shipping to anywhere, with your TIER Mastercard.
	25% discount on your first Fiit subscription payment with your Mastercard.
	1 week complimentary of LingoKids plus and a 50% discount on subsequent memberships.
	50% off on Shahid VIP monthly plan with Mastercard.
	40% extra UC points and a 10% discount on your next UC points purchase with Mastercard on Midasbuy!
	30-day complimentary trial and subsequent discounts on ExpressVPN and enjoy real digital peace of mind today
	Automatically protect your purchases from theft or accident for 180 days with Purchase Protection from your Platinum Mastercard
	Automatic enrollment to our Credit Card Rewards Program "Arabi Points"
	Exclusive Platinum design Credit Card equipped with Smart Chip technology -giving you greater anti-fraud protection and security whenever you use your card
	Personalized credit limit to meet your evolving financial requirements
	Competitive interest rates
	High cash advance limit
	Convenient Easy Payment Plan starting from as low as 1%
	Extra measures of security when using your card online via the "Arab Bank Verified by Visa/ MasterCard Secure Code Service" , a simple to use service which makes it more secure to shop online using your Arab Bank credit card. Every time you use your Arab Bank card on an online portal that has the "Verified by Visa/ MasterCard Secure Code Service" you will be prompted to provide the "one-time" password which will be sent to your mobile number registered with us.
Settle your credit card payments conveniently through our Direct Banking Services (Internet Banking, Phone Banking, Arabi Mobile and ATMs)	

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Platinum MasterCard Credit Card	Flexible repayment instructions including: 5%, 25%, 50%, or 100% of the balance
	Grace period of interest-free credit on retail purchases up to 52 days
	Optional Credit Shield Insurance which covers 100% of outstanding balance, in the event of death or permanent total disability of primary cardholder
	Free SMS alert service to keep you updated on all your card transactions
	Manage your credit card account through the Internet and Phone Banking, and "Arabi Mobile" services for free
	Access to 24-hour Customer Contact Center
	Quick credit card application processing time
	Extensive national and worldwide acceptance
	Dedicated Sales Team - ready to serve you at your convenience
Visa Signature Credit Card	Free "Careem Plus" annual subscription. (Offer is valid until July 31st 2026)
	"Buy 1 get 1" movie tickets at VOX, Reel, Roxy and Novo Cinemas. (Offer is valid on 4 tickets maximum per day)
	20% off on Aleen's nutritious meals healthy plans.
	(Offer is valid for online purchases with VISA signature credit card only)
	Travel Benefits as per the below: <ul style="list-style-type: none"> • Access to 1300+ airport loungers in more than 500 cities worldwide • YQ meet and assist • DUBZ Offers - Dubai Airport • GetTransfer.com • Rental Car Offers • Multi-trip Travel Insurance • Medical Travel Insurance
	The 24-hour concierge service offers personal assistance, including restaurant recommendations and reservations, travel arrangements, shopping advice, sourcing products, and organizing special gifts.
	All Visa cardholders enjoy USD15 off USD300 / USD50 off USD500 / USD150 off USD1000 when shopping on FARFETCH.

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World Elite MasterCard Credit Card	Personalized credit limit to meet your evolving financial requirements
	Points granted for credit card usage whether locally or internationally in Arab Bank's loyalty program "Arabi Points"
	Special card design equipped with Smart Chip technology to provide you with greater security in addition to the Contactless payment technology that allows you to pay for your everyday purchases quickly and securely with just a tap of your contactless-enabled card
	Ability to issue supplementary cards
	Local and global usage for point-of-sale purchases, online purchases and ATM cash withdrawals
	Credit Shield insurance* with 100% coverage of outstanding balances
	Convenient Easy Payment Plans at competitive interest rates starting from 0%
	Competitive interest rates
	High cash advance limit
	More secure online shopping with "MasterCard SecureCode"
	Easy and simple card management through Arab Bank's alternative channels
	Grace period of interest-free credit on retail purchases up to 45 days when full repayment occurs by payment due date
	Flexible repayment instructions including 5%, 25%, 50% or 100% of the Balance
Dedicated Sales Team - ready to serve you at your convenience	
Internet Shopping Card	Designed for convenient, secure and easy access to the world of online shopping
	Can be issued with either; <ul style="list-style-type: none"> • Designed for convenient, secure and easy access to the world of online shopping • Low Limit
	Minimal card issuance fees
	Instant issuance of card from branch
	Extra measures of security when using your card online via the ""Arab bank Verified by Visa/ MasterCard Secure Code Service" ,a simple to use service which makes it more secure to shop online using your Arab Bank credit card. Every time you use your Arab Bank card on an online portal that has the "Verified by Visa/ MasterCard Secure Code Service" you will be prompted to provide the "one-time" password which will be sent to your mobile number registered with us.
	Internet Shopping Card can be used at any website that displays the Visa logo
	Separate monthly statement to manage your purchases more efficiently
	View balances and details of your card through our Internet Banking Services (Arabi Online)

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Internet Shopping Card	Free SMS alerts and notification service to keep you updated on all your card transactions
	Quick card application processing time
Visa Platinum Credit Card	Personalized credit limit to meet your evolving financial requirements
	Competitive interest rates
	High cash advance limit of up to 75%
	Flexible repayment instructions including: 5%, 25%, 50%, or 100% of the balance
	Grace period of interest free credit up to 52 days , in case of full repayment at payment due date
	Special card design equipped with Smart Chip technology to provide you with greater security in addition to the Contactless payment technology that allows you to pay for your everyday purchases quickly and securely with just a tap of your contactless-enabled card
	Optional Credit Shield insurance which covers 100% of the outstanding balance, in the event of the death or permanent total disability of the primary cardholder
	Free supplementary credit cards
	Convenient Easy Payment Plans starting from as low as 1%
	Transfer the outstanding balance(s) from your Credit Cards of other banks to your Arab Bank Visa Credit Card through Balance Transfer Service.
	Extra measures of security when using your card online via the ""Arab bank Verified by Visa/ MasterCard Secure Code Service" , a simple to use service which makes it more secure to shop online using your Arab Bank credit card. Every time you use your Arab Bank card on an online portal that has the "Verified by Visa/ MasterCard Secure Code Service" you will be prompted to provide the "one-time" password which will be sent to your mobile number registered with us.
	Settle your credit card payments conveniently through our Direct Banking Services (Internet Banking, Phone Banking, Mobile Banking and ATMs)
	Manage your credit card/cards account through the Internet , Phone Banking , and Arabi Mobile Services for free
	Access to 24 hours Customer Contact Center
	Quick credit card application processing time
	Extensive national and worldwide acceptance
Dedicated Sales Team - ready to serve you at your convenience	

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Visa Travel Mate Credit Card	Access to a bundle of travel related benefits both financial and non financial
	0% cross border/foreign exchange commission on transactions in USD, EUR, GBP, JOD, SAR, CAD, TRY
	High cash advance limit
	Flexible repayment instructions including: 5%, 25%, 50%, or 100% of the balance
	Convenient Easy Payment Plan starting from as low as 1%
	Special card design equipped with Smart Chip technology to provide you with greater security in addition to the Contactless payment technology that allows you to pay for your everyday purchases quickly and securely with just a tap of your contactless-enabled card
	Competitive interest rates
	Grace period of interest-free credit up to 52 days, in case of full repayment at payment due date
	Optional Credit Shield insurance* which covers 100% of the outstanding balance, in the event of the death or permanent total disability of the primary cardholder
	Manage your credit card/cards account through the Internet ,Phone Banking and Arabi Mobile Services for free
	Extra measures of security when using your card online via the "Arab Bank Verified by Visa/ MasterCard Secure Code Service" , a simple to use service which makes it more secure to shop online using your Arab Bank credit card. Every time you use your Arab Bank card on an online portal that has the "Verified by Visa/ MasterCard Secure Code Service" you will be prompted to provide the "one-time" password which will be sent to your mobile number registered with us.
	Access to 24 hour Customer Contact Center
	Quick credit card application processing time
	Extensive national and worldwide acceptance
	Dedicated Sales Team - ready to serve you at your convenience
	Complimentary access to wide variety of offers under the VISA Premium Privileges Program** including:
	Free Purchase Protection Cover** – insuring purchases made with your eligible card against theft / accidental damage occurring within 365 days from the date of purchase, as stated on the store receipt.
Free Extended Warranty Cover** – providing an additional warranty on top of any manufacturers warranty	

Interest Rate

- Monthly interest rate: 3.59% on the outstanding balance
- Interest on cash withdrawal is charged from the transaction date

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Fees & Charges:

Credit Card	
Issuance/Annual Fee – Visa Classic (Primary)	Free for life
Issuance/Annual Fee – Visa Platinum (Primary)	AED 500 (Free for Elite & Premium)
Issuance/Annual Fee – Visa Signature (Primary)	AED 1,000 (Free for Elite)
Issuance/Annual Fee – Visa Travel Mate (Primary)	AED 600 (Elite Program only)
Issuance/Annual Fee – MasterCard Titanium (Primary)	AED 300 (AED 150 for Elite)
Issuance/Annual Fee – MasterCard World Elite (Primary)	AED 1,900 (Elite Program only)
Issuance and annual fee for Supplementary Card Fees (Classic/Platinum/MasterCard)	Free
Issuance and annual fee Supplementary Visa Signature	AED 500 (Free for Elite)
Issuance and annual fee Supplementary Visa Travel Mate	AED 300 (Elite Program only)
Issuance and annual fee Supplementary MasterCard World Elite	AED 950 (Elite Program only)
Internet Shopping Card	AED 50
Overlimit Fee	AED 275
Early Payment Plan Cancellation	AED 50
Duplicate Statement	AED 25
Late Payment Fee	AED 230
Monthly Interest Rate	3.59%
Cash Withdrawal Fee	3% (min AED 100)
Insurance Premium (optional)	0.5% of outstanding balance
Charge for Credit Card Dispute – Successful Transaction	AED 100
Card Replacement	AED 75
PIN Replacement	AED 25
Copy of Sales Voucher	AED 65
Cross-Border/Foreign Exchange Commission	Up to 3% of the amount value + Exchange rate

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Certificates

Liability Certificate	AED 50
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* 5% VAT applies on all fees and charges mentioned above.

Example of monthly payment allocation

Outstanding Statement Balance	Min Due (5% or AED 100 whichever is higher)	Monthly Interest Rate	No. of months to pay off the Outstanding Balance	Estimated Interest Charge
2,000	100	3.59%	36	1,589.13

Example Table Credit Card Illustration:

Transaction	AED
Purchases on 01/03/2026	5,000.00
Statement Date: 09/03/2026	
Total Amount Due as of statement dated 09/03/2026	5,000.00
Minimum Amount Due as of statement dated 09/03/2026	250.00
Payment Due Date: 30/03/2026	
Minimum Payment by customer on the payment due date	250.00
On Statement Date: 09/04/2026 following interest will be levied:	
a) Interest on AED 5,000 for 30 days (From 1st of March -31st March)	179.50
b) Interest on AED 4,750 for 9 days (from 1st April - 9th April)	51.16
Interest charged in the statement date 09/04/2026	230.66

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WARNING!

- If you do not meet your credit card repayment obligations, your account will fall into arrears and late payment fees will be applied. This may negatively impact your credit score and limit your ability to obtain future financing.
- The Bank may authorize certain transactions that exceed your credit limit. You are required to settle any over-limit amounts immediately to avoid incurring over-limit charges.
- Failure to fulfill your obligations under the product Terms and Conditions, either before or during your relationship with the Bank, may result in consequences including, but not limited to, the application of penalties.
- The Bank may use funds from any other accounts you hold with us to set off amounts owed on your credit cards.
- If you pay only the minimum amount due each period, the total interest paid will be higher and it will take you longer to repay your outstanding balance
- You are required to provide the Bank with up - to - date copies of your documents at all times. Failure to do so may result in charges, restricted transactions, account blocking, or account closure.

Cooling-off period

The cooling-off period allows you to cancel the product within five (5) business days of signing the application 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 by sending an email to Info.ConsumerBanking@arabbank.ae

Additional Information:

- Arab Bank reserves the right to amend its Terms and Conditions, with 60 days prior notice in accordance with applicable laws and regulations.
- The bank does not charge compounded interest, interest is calculated on the outstanding principle only.
- Security cheques will be returned only upon written customer request and consent.
- You can contact the Bank for any enquiries, assistance at any of its branches or by visiting its website. In case of any complaints, you may refer to the customer complaints unit: Complaints.Management-UAE@Arabbank.com.jo

Acknowledgement

I acknowledge receiving the Key Facts Statement of this product, and have also read and understood the product's key features, risks and fees at the time of signing the application/offer document. I acknowledge that the interest rate, fees, and costs are subject to change which I will check on the Bank's website on a regular Basis.

Customer Name: _____ Employee Name: _____

Date: _____ Date: _____

Signature: _____ Signature Verified by: _____

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