Credit Cards - Key Fact Statement Products

Description:

Visa Classic Credit Card	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. **Benefits:** - 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	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. 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. The Arab Bank Platinum MasterCard Credit Card is for customers who want exclusive features and benefits from their credit card.
Visa Signature Credit Card	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.
World Elite Mastercard Credit Card	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.
Internet Shopping Card	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.

Visa Platinum Credit Card	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: • Automatic enrollment to our Credit Card Rewards Program “Arabi Points” • Complimentary access to the exclusive Platinum benefits under the VISA Premium Privileges Program* including: 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	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.

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.

Interest Rate

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

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 1,100 (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

Certificates	
Liability Certificate	AED 50

* 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: 09/03/206	
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

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: ComplaintsUAE@Arabbank.ae

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: ______________________________