

Gold & Platinum Credit Cards

Service and Price Guide with effect from 10-08-2018

Annual Fees	(AED)
Primary Card	Free for life
Supplementary Card	Free for life
Murabaha Profit rate for Gold Card (per month)	3.45%
Murabaha Profit rate for Platinum Card (per month)	3.45%
Other Fees & Charges	
Cash Withdrawal Fee	3% or AED 50 (whichever is higher)
Card Replacement Fee	75
Over limit Fee	NA
Late Payment Fee	230
Duplicate Statement Fee (before last statement)	45 (each statement)
Returned Cheque Fee	100
Sales Voucher Copy Fee	65
International Courier Charges	100
Credit Card Cheque (CCC) Processing Fee	1% (Min AED 50, Max AED 250)
Smart Cash Processing fees	100
Balance Transfer (BT) Processing Fee	Free
BT/CCC/SC Cancellation Fee	249
International Transaction Fee for Purchase	
in Non AED Currency	2% of Transaction Amount ¹
in AED Currency	2.5% of Transaction Amount
Takaful charges (Credit Shield)	0.99%
Payment through Exchange House Fee	3 (per transaction)
International Remittance Fee ²	75
Fate enquiry of International Remittance ³	50
Fee for issuance of Managers Cheque for refund of excess balance on Card	25

Gold & Platinum Credit Cards (Contd.)

Service and Price Guide with effect from 10-08-2018

Case release charge	525
e-statement Fee	Nil
Printed Statement Delivery Fee	5 per statement
Liability/No Liability Letter	50

Repayment Terms

Minimum Amount Due	3% or AED 100 (whichever is higher)
No. of days from Statement Date to Payment Due Date	25 days
Cash Advance Limit	80% of Credit Card Limit

1. This fee is charged in addition to the standard processing fee charged by MasterCard International or Visa International and is applicable to transactions performed in any currency other than UAE Dirhams (approximately 1.15%).
2. International Remittance will be treated as a Cash Advance transaction. Cash Advance fee is not applicable. Overseas bank charges, if any, will be applicable
3. Overseas bank charges, if any, will be applicable.

Please Note

- No late payment fee will be charged if Minimum Amount Due is paid on or before the Payment Due Date.
- These fees & charges are applicable from 10-08-2018 and are subject to change.
- Additional expenses, eg. postage, telex, courier, fax, legal fees, etc., will be charged where incurred.
- For details on Takaful Credit Shield please refer to Takaful Credit Shield Terms and Conditions.

In line with the UAE's Value Added Tax (VAT) implementation from 1st January 2018, VAT at the rate of 5% will be levied on RAKBANK's fees and charges specified herein, wherever applicable and as per UAE law.

MY RAS AL KHAIMAH Platinum Credit Cards

Service and Price Guide with effect from 10-08-2018

Annual Fees	(AED)
Primary Card	Free for life
Supplementary Card	Free for life
Murabaha Profit rate	3.45%
Other Fees & Charges	
Cash Withdrawal Fee	3% or AED 50 (whichever is higher)
Card Replacement Fee	75
Late Payment Fee	230
Over limit Fee	NA
Duplicate Statement Fee	45 (each statement)
Returned Cheque Fee	100
Sales Voucher Copy Fee	65
International Courier Charges	100
Credit Card Cheque (CCC) Processing Fee	1% (Min AED 50, Max AED 250)
Smart Cash Processing fees	100
Balance Transfer (BT) Processing Fee	Free
BT/CCC/SC Cancellation Fee	249
Issuance of Managers Cheque for refund of excess balance on Card	25
International Remittance Fee ¹	75
Fate enquiry of International Remittance ²	50
International Transaction Fee for Purchase	
in Non AED Currency	2% of Transaction Amount ³
in AED Currency	2.5% of Transaction Amount
Takaful charges (Credit Shield)	0.99%
Payment through Exchange House Fee	3 (per transaction)
Case release charge	525
e-statement Fee	Nil

MY RAS AL KHAIMAH Platinum Credit Cards (Contd.)

Service and Price Guide with effect from 10-08-2018

Printed Statement Delivery Fee	5 per statement
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Liability/No Liability Letter	50
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Repayment Terms

Minimum Amount Due	3% or AED 100 (whichever is higher)
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No. of days from Statement Date to Payment Due Date	25 days
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Cash Advance Limit	80% of Credit Card Limit
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1. International Remittance will be treated as a Cash Advance transaction. Cash Advance fee is not applicable. Overseas bank charges, if any, will be applicable
2. Overseas bank charges, if any, will be applicable.
3. This fee is charged in addition to the standard processing fee charged by MasterCard International or Visa International and is applicable to transactions performed in any currency other than UAE Dirhams (approximately 1.15%).

Please Note

- No late payment fee will be charged if Minimum Amount Due is paid on or before the Payment Due Date.
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Credit Card

Service and Price Guide with effect from 10-08-2018

Card Type	Monthly Fee	Credit Limit	Free Supplementary Cards
Standard	AED 120	3k – < 8k	2
	AED 240	8k – < 15k	3
	AED 345	15k – < 25k	3
Titanium	AED 365	15k – < 30k	5
	AED 485	30k – < 50k	8
	AED 725	50k – < 80k	9
	AED 1090	80k +	9

Fee Line	(AED)
Cash Withdrawal Fee	100
Card Replacement Fee	75
Late Payment Fee	230
Duplicate Statement Fee (before last statement)	45 (each statement)
Returned Cheque Fee	100
Sales Voucher Copy Fee	65
International Courier Charges	100
Credit Card Cheque (CCC) Processing Fee*	150
e-statement Fee	Nil
Printed Statement Delivery Fee	5 per statement
Fee for issuance of Managers Cheque for refund of excess balance on Card	25
Balance Transfer Processing Fee	Free
BT/CCC/SC Cancellation Fee	245
Smart Cash Processing Fees	100
International Transaction Fee for Purchase	
in Non AED Currency	2% of Transaction Amount**
in AED Currency	2.5% of Transaction Amount
International Remittance Fee****	75
Supplementary Card Fee***	100

Credit Card (Contd.)

Service and Price Guide with effect from 10-08-2018

Case release charge	525
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Liability/No Liability Letter	50
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Repayment Terms

Minimum Amount Due	3% or AED 100 (whichever is higher)
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No. of days from Statement Date to Payment Due Date	25 days
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Cash Advance Limit	80% of Credit Card Limit
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* Maximum AED 15,000 per CCC transaction

** This fee is charged in addition to the standard processing fee charged by MasterCard International or Visa International and is applicable to transactions performed in any currency other than UAE Dirhams (approximately 1.15%).

*** Applicable if the number of supplementary card issued exceeds the number of free supplementary cards allowed (the maximum allowed is 9 cards)

**** International Remittance will be treated as a Cash Advance transaction. Cash Advance fee is not applicable. Overseas bank charges, if any, will be applicable

Titanium Business Credit Card

Service and Price Guide with effect from 10-08-2018

Monthly Fee	Credit Limit
AED 530	25k – < 50k
AED 1,190	50k – < 100k
AED 1,580	100k – < 150k
AED 1,980	150k – < 200k
Fee Line	(AED)
Cash Withdrawal Fee ¹	500
Card Replacement Fee	75
Late Payment Fee	230
Duplicate Statement Fee (before last statement)	45 (each statement)
Returned Cheque Fee	100
Sales Voucher Copy Fee	65
International Courier Charges	100
Credit Card Cheque (CCC) Processing Fee*	100
Balance Transfer (BT) Processing Fee	NA
CCC/BT/SC Cancellation Fee	249
Smart Cash Processing fees	500
International Transaction Fee for Purchase	
in Non AED Currency	2% of Transaction Amount ²
in AED Currency	2.5% of Transaction Amount
Takaful charges (Credit Shield)	0.99%
Payment through Exchange House Fee	3 (per transaction)
International Remittance Fee ³	75
Fee for issuance of Managers Cheque for refund of excess balance on Card	25
Case release charge	525
e-statement Fee	Nil
Printed Statement Delivery Fee	5 per statement

Titanium Business Credit Card (Contd.)

Service and Price Guide with effect from 10-08-2018

Liability/No Liability Letter	50
Minimum amount due	3% + Fees and Charges
Number of days from statement date to payment due date	25 days
Cash withdrawal limit	90%

1. This fee will be charged on Cash Advances which includes transactions at Exchange Houses, funds transfer to any RAKBANK account and remittances.
2. This fee is charged in addition to the standard processing fee charged by MasterCard International or Visa International and is applicable to transactions performed in any currency other than UAE Dirhams (approximately 1.15%).
3. International remittance through the Card will be treated as a Cash Advance transaction. This fee will be charged over and above the Cash Advance fee applicable for the transaction.

Please Note:

- No late payment fee will be charged if Minimum Amount Due is paid on or before the Payment Due Date.
 - All fees and charges mentioned in this guide are in UAE Dirhams.
 - Charges, fees, etc. listed in this guide are applicable to RAKBANK - Islamic Banking Division Titanium Business Credit Cardholders.
 - Additional expenses, eg. Postage, telex, courier, fax, legal fees, etc., will be charged where incurred.
 - Charges for services not indicated in this guide are available on request.
 - For any enquiries on fees or charges etc. please call 04-213 00 00.
- * Maximum AED 50,000 per CCC transaction

In line with the UAE's Value Added Tax (VAT) implementation from 1st January 2018, VAT at the rate of 5% will be levied on RAKBANK's fees and charges specified herein, wherever applicable and as per UAE law.

World Card

Service and Price Guide with effect from 10-08-2018

Annual Fees	(AED)
Primary Card ¹	Free
Supplementary Card - First Card	Free
Additional Supplementary Cards	AED 200 (each)
Murabaha Profit rate (per month)	3.25%
Other Fees & Charges	
Cash Withdrawal Fee	3% or AED 50 (Whichever is higher)
Card Replacement Fee	75
Over limit Fee	NA
Late Payment Fee	230
Duplicate Statement Fee (before last statement)	45 (each statement)
Returned Cheque Fee	100
Sales Voucher Copy Fee	65
International Courier Charges	100
Credit Card Cheque (CCC) Processing Fee	1% (Min AED 50, Max AED 250)
Smart Cash Processing fees	100
Balance Transfer (BT) Processing Fee	Free
BT/CCC/SC Cancellation Fee	249
International Transaction Fee for Purchase	
in Non AED Currency	2% of Transaction Amount ²
in AED Currency	2.5% of Transaction Amount
Takaful charges (Credit Shield)	0.99%
Payment through Exchange House Fee	3 (per transaction)
International Remittance Fee ³	75
Fate enquiry of International Remittance ⁴	50
Fee for issuance of Managers Cheque for refund of excess balance on Card	25

World Card (Contd.)

Service and Price Guide with effect from 10-08-2018

Case release charge	525
e-statement Fee	Nil
Printed Statement Delivery Fee	5 per statement
Liability/No Liability Letter	50
Repayment Terms	
Minimum Amount Due	3% or AED 100 (whichever is higher)
No. of days from Statement Date to Payment Due Date	25 days
Cash Advance Limit	80% of Credit Card Limit

1. No Annual fee will be charged for the first year. For subsequent years also, the Card is free if you spend an amount of AED 50,000 in the previous year. The bank may charge an Annual fee of AED 750 (or as applicable in the S&P) at the beginning of the second year and subsequent years if a minimum spend of AED 50,000 is not achieved during the previous year (RAKMoney Transfer transactions will be excluded for annual fee waiver).
2. This fee is charged in addition to the standard processing fee charged by Mastercard Worldwide and is applicable to transactions performed in any currency other than UAE Dirhams (approximately 1.15%).
3. International Remittance will be treated as a Cash Advance transaction. Cash Advance fee is not applicable. Overseas bank charges, if any, will be applicable.
4. Overseas bank charges, if any, will be applicable.

Please Note

- No late payment fee will be charged if Minimum Amount Due is paid on or before the Payment Due Date.
- These fees & charges are applicable from 10-08-2018 and are subject to change.
- Additional expenses, eg. postage, telex, courier, fax, legal fees, etc., will be charged where incurred.
- For details on Takaful Credit Shield please refer to Takaful Credit Shield Terms and Conditions.

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Debit Card

Service and Price Guide with effect from 10-08-2018

Subscription Fee	No Charges
Card Replacement Fee	AED 25
PIN Reissue/Replacement Fee	AED 25
Cash Withdrawal at RAKBANK ATMs	No charges
Cash Withdrawal at UAE Switch ATMs	AED 2
Cash Withdrawal at GCC Switch ATMs	AED 6
Cash Withdrawal at MasterCard ATMs Worldwide (other than GCC Switch ATMs)	AED 20
Balance Enquiry at RAKBANK ATMs	No Charges
Balance Enquiry at UAE Switch ATMs	AED 1
Balance Enquiry at GCC Switch ATMs/ MasterCard ATMs Worldwide	AED 3
Declined Transaction Charges	AED 1
International Transaction Fee for Purchase	
in Non AED Currency	2% of Transaction Amount*
in AED Currency	2.5% of Transaction Amount
Sales Voucher Copy Fee	AED 25
International Courier Charges	AED 150
e-statement Fee	Nil
Printed statement Delivery Fee	5 per statement

* This fee is charged in addition to the standard processing fee charged by Mastercard International or Visa International and is applicable to transactions performed in any currency other than UAE Dirhams (approximately 1.15%).

In line with the UAE's Value Added Tax (VAT) implementation from 1st January 2018, VAT at the rate of 5% will be levied on RAKBANK's fees and charges specified herein, wherever applicable and as per UAE law.