

Debit Card

Service and Price Guide with effect from 01-04-2020

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	2.2% 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%).

All charges are subject to changes without notice at the sole discretion of the Bank.

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.