

Debit Card

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

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|---|-----------------------------|
| 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%).

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.