

# Debit Card

Service and Price Guide with effect from 15-04-2017

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
Currency Conversion Fees*	2% 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 Worldwide and is applicable to transactions performed in any currency other than UAE Dirhams (approximately 1%).

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 1<sup>st</sup> 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.**