

RAKBANK RED, Standard, nmc, Géant La Carte Mastercard®, Classic & Gold Visa

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

	(AED)
Annual Fees	
Primary Card	Free for life
Supplementary Card	Free for life
Finance Charges (per month)	
Retail Transactions	3.45%
Balance Transfers (BT) ¹	1.50%
Credit Card Cheques (CCC) ²	2.25%
Cash Advances ²	3.45%
Smart Cash (SC) ²	2%
Other Fees & Charges	
Cash Advance Fee	3% or AED 50 (whichever is higher)
Card Replacement Fee	75
Overlimit Fee	275
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 (SC) Processing Fee	100
Processing fee for Easy Payment Plan (EPP) at participating merchants	3 months AED 49 6 months AED 49 9 months 1.5% 12 months 2%
Early Settlement/Cancellation Fee for BT/CCC/SC/All EPP plans (current month interest will be fully charged)	249
International Transaction Fee for Purchase	
in Non AED currency	2% of Transaction Amount ³
in AED currency	2.5% of Transaction Amount
Credit Shield Insurance (on monthly statement balance)	0.99%
Payment through Exchange House Fee	3 (per transaction)
International Remittance Fee ⁴	75
Fate enquiry of International Remittance ⁵	50

RAKBANK RED, Standard, nmc, Géant La Carte Mastercard[®], Classic & Gold Visa (Contd.)

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

Fee for issuance of Managers Cheque for refund of excess balance on Card	25
Rescheduling Fees	Up to 1% of the Card Outstanding
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
Maximum interest free period (retail transactions only)	Up to 55 days
Cash Advance Limit	80% of Credit Card Limit

1. No processing fee is applicable for these BT transactions. Finance charges will be applicable from the date of transaction till the amount is paid in full.
2. Finance charges will be applicable from the date of transaction till the amount is paid in full.
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%).
4. International Remittance will be treated as a Cash Advance transaction. Cash Advance fee is not applicable. Overseas bank charges, if any, will be applicable.
5. Overseas bank charges, if any, will be applicable.

Please Note

- No Finance Charges on retail transaction balances will be levied if 100% of the statement outstanding balance is paid on or before the Payment Due Date.
- 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 without notice.
- 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 details on Credit Shield please refer to Credit Shield Terms and Conditions.

RAKBANK Titanium & RAKBANK Kalyan Jewellers Credit Cards

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

	(AED)
Annual Fees	
Primary Card	Free for life
Supplementary Card	Free for life
Finance Charges (per month)	
Retail Transactions	3.45%
Balance Transfers (BT) ¹	1.50%
Credit Card Cheques (CCC) ²	2.25%
Cash Advances ²	3.45%
Smart Cash (SC) ²	2%
Other Fees & Charges	
Cash Advance Fee	3% or AED 50 (whichever is higher)
Card Replacement Fee	75
Overlimit Fee	275
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 (SC) Processing Fee	AED 100
Processing fee for Easy Payment Plan (EPP) at participating merchants	3 months AED 49 6 months AED 49 9 months 1.5% 12 months 2%
Early Settlement/Cancellation Fee for BT/CCC/SC/All EPP plans (current month interest will be fully charged)	249
International Transaction Fee for Purchase	
in Non AED currency	2% of Transaction Amount ³
in AED currency	2.5% of Transaction Amount
Credit Shield Insurance (on monthly statement balance)	0.99%
Payment through Exchange House Fee	3 (per transaction)
International Remittance Fee ⁴	75

RAKBANK Titanium & RAKBANK Kalyan Jewellers Credit Cards (Contd.)

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

Fate enquiry of International Remittance ⁵	50
Fee for issuance of Managers Cheque for refund of excess balance on Card	25
Rescheduling Fees	Up to 1% of the Card Outstanding
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
Maximum interest free period (retail transactions only)	Up to 55 days
Cash Advance Limit	80% of Credit Card Limit

1. No processing fee is applicable for these BT transactions. Finance charges will be applicable from the date of transaction till the amount is paid in full.
2. Finance charges will be applicable from the date of transaction till the amount is paid in full.
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%).
4. International Remittance will be treated as a Cash Advance transaction. Cash Advance fee is not applicable. Overseas bank charges, if any, will be applicable.
5. Overseas bank charges, if any, will be applicable.

Please Note

- No Finance Charges on retail transaction balances will be levied if 100% of the statement outstanding balance is paid on or before the Payment Due Date.
- 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 without notice.
- 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 details on Credit Shield please refer to Credit Shield Terms and Conditions.

MY RAS AL KHAIMAH Platinum Credit Card

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

	(AED)
Annual Fees	
Primary Card	Free for life
Supplementary Card	Free for life
Finance Charges (per month)	
Retail Transactions	3.45%
Balance Transfers (BT) ¹	1.50%
Credit Card Cheques (CCC) ²	2.25%
Cash Advances ²	3.45%
Smart Cash (SC) ²	2%
Other Fees & Charges	
Cash Advance Fee	3% or AED 50 (whichever is higher)
Card Replacement Fee	75
Overlimit Fee	275
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 (SC) Processing Fee	AED 100
Processing fee for Easy Payment Plan (EPP) at participating merchants	3 months AED 49 6 months AED 49 9 months 1.5% 12 months 2%
Early Settlement/Cancellation Fee for BT/CCC/SC/All EPP plans (current month interest will be fully charged)	249
International Transaction Fee for Purchase	
in Non AED currency	2% of Transaction Amount ³
in AED currency	2.5% of Transaction Amount
Credit Shield Insurance (on monthly statement balance)	0.99%
Payment through Exchange House Fee	3 (per transaction)
International Remittance Fee ⁴	75

MY RAS AL KHAIMAH Platinum Credit Card (Contd.)

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

Fate enquiry of International Remittance ⁵	50
Fee for issuance of Managers Cheque for refund of excess balance on Card	25
Rescheduling Fees	Up to 1% of the Card Outstanding
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
Maximum interest free period (retail transactions only)	Up to 55 days
Cash Advance Limit	80% of Credit Card Limit

1. No processing fee is applicable for these BT transactions. Finance charges will be applicable from the date of transaction till the amount is paid in full.
2. Finance charges will be applicable from the date of transaction till the amount is paid in full.
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%).
4. International Remittance will be treated as a Cash Advance transaction. Cash Advance fee is not applicable. Overseas bank charges, if any, will be applicable.
5. Overseas bank charges, if any, will be applicable.

Please Note

- No Finance Charges on retail transaction balances will be levied if 100% of the statement outstanding balance is paid on or before the Payment Due Date.
- 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 without notice.
- 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 details on Credit Shield please refer to 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.

RAKBANK Air Arabia Platinum Credit Card

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

	(AED)	
Joining Fees¹	400	
Annual Fees		
Primary Card ²	Free	
Supplementary Card	Free	
Finance Charges (per month)		
Retail Transactions	3.45%	
Balance Transfers (BT) ³	1.50%	
Credit Card Cheques (CCC) ⁴	2.25%	
Cash Advances ⁴	3.45%	
Smart Cash (SC) ⁴	2%	
Other Fees & Charges		
Cash Advance Fee	3% or AED 50 (whichever is higher)	
Card Replacement Fee	75	
Overlimit Fee	275	
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 (SC) Processing Fee	100	
Processing Fee for Easy Payment Plan (EPP) at Participating Merchants	3 months AED 49 6 months AED 49 9 months 1.5% 12 months 2%	
Processing Fee for Easy Payment Plan (EPP) for Air Arabia Tickets for Minimum of 500 AED	3 months 0% 6 months 0% 9 months 0% 12 months 0%	
Early Settlement/Cancellation Fee for BT/CCC/SC/All EPP plans (current month interest will be fully charged)	249	
International Transaction Fee for Purchase		
in Non AED currency	2% of Transaction Amount ⁵	
in AED currency	2.5% of Transaction Amount	
Credit Shield Insurance (on monthly statement balance)	0.99%	

RAKBANK Air Arabia Platinum Credit Card (Contd.)

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

Payment through Exchange House Fee	3 (per transaction)
International Remittance Fee ⁶	75
Fate enquiry of International Remittance ⁷	50
Fee for issuance of Managers Cheque for refund of excess balance on Card	25
Rescheduling Fees	Up to 1% of the Card Outstanding
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
Maximum interest free period (retail transactions only)	Up to 55 days
Cash Advance Limit	80% of Credit Card Limit

1. An amount of AED 400 will be charged as a Joining Fee. This will reflect on the 1st statement and will be part of the minimum amount due.
2. No Annual fee will be charged for the First year. For subsequent years also, the Card is free, if you perform retail spend of AED 20,000 in the previous year. The bank may charge an Annual fee of AED 400 at the beginning of the second year and subsequent years if the minimum retails spend of AED 20,000 is not achieved during the previous year (RAKMoney Transfer transactions will be excluded for annual fee waiver).
3. No processing fee is applicable for these BT transactions. Finance charges will be applicable from the date of transaction till the amount is paid in full.
4. Finance charges will be applicable from the date of transaction till the amount is paid in full.
5. 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%).
6. International Remittance will be treated as a Cash Advance transaction. Cash Advance fee is not applicable. Overseas bank charges, if any, will be applicable.
7. Overseas bank charges, if any, will be applicable.

Please Note

- No Finance Charges on retail transaction balances will be levied if 100% of the statement outstanding balance is paid on or before the Payment Due Date.
- 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 without notice.
- 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 details on Credit Shield please refer to 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.

RAKBANK High Flyer Platinum Credit Card

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

(AED)

Annual Fees

Primary Card Free for life

Supplementary Card Free for life

Finance Charges (per month)

Retail Transactions 3.45%

Balance Transfers (BT)¹ 1.50%

Credit Card Cheques (CCC)² 2.25%

Cash Advances² 3.45%

Smart Cash (SC)² 2%

Other Fees & Charges

Cash Advance Fee 3% or AED 50
(whichever is higher)

Card Replacement Fee 75

Overlimit Fee 275

Late Payment Fee 230

Duplicate Statement Fee 45 (each statement)
(before last 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 (SC) Processing Fee AED 100

Processing fee for Easy Payment 3 months AED 49
6 months AED 49

Plan (EPP) at participating merchants 9 months 1.5%
12 months 2%

Early Settlement/Cancellation Fee for BT/CCC/SC/All EPP plans
(current month interest will be fully charged) 249

International Transaction Fee for Purchase

in Non AED currency 2% of Transaction Amount³
in AED currency 2.5% of Transaction Amount

Credit Shield Insurance (on monthly statement balance) 0.99%

Payment through Exchange House Fee 3 (per transaction)

International Remittance Fee⁴ 75

RAKBANK High Flyer Platinum Credit Card (Contd.)

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

Fate enquiry of International Remittance ⁵	50
Fee for issuance of Managers Cheque for refund of excess balance on Card	25
Rescheduling Fees	Up to 1% of the Card Outstanding
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
Maximum interest free period (retail transactions only)	Up to 55 days
Cash Advance Limit	80% of Credit Card Limit

1. No processing fee is applicable for these BT transactions. Finance charges will be applicable from the date of transaction till the amount is paid in full.
2. Finance charges will be applicable from the date of transaction till the amount is paid in full.
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%).
4. International Remittance will be treated as a Cash Advance transaction. Cash Advance fee is not applicable. Overseas bank charges, if any, will be applicable.
5. Overseas bank charges, if any, will be applicable.

Please Note

- No Finance Charges on retail transaction balances will be levied if 100% of the statement outstanding balance is paid on or before the Payment Due Date.
- 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 without notice.
- 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 details on Credit Shield please refer to 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.

RAKBANK World Mastercard® Credit Card

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

	(AED)
Annual Fees	
Primary Card ¹	Free
Supplementary Card	
First Card	Free
Additional Cards	200 (each)
Finance Charges (per month)	
Retail Transactions	3.25%
Balance Transfers (BT) ²	1.50%
Credit Card Cheques (CCC) ³	2.25%
Cash Advances ³	3.25%
Smart Cash (SC) ³	2%
Other Fees & Charges	
Cash Advance Fee	3% or AED 50 (whichever is higher)
Card Replacement Fee	75
Overlimit Fee	275
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 (SC) Processing Fee	100
Processing fee for Easy Payment Plan (EPP) at participating merchants	3 months AED 49 6 months AED 49 9 months 1.5% 12 months 2%
Early Settlement/Cancellation Fee for BT/CCC/SC/All EPP plans (current month interest will be fully charged)	249
International Transaction Fee for Purchase	
in Non AED currency	2% of Transaction Amount ⁴
in AED currency	2.5% of Transaction Amount
Credit Shield Insurance (on monthly statement balance)	0.99%
Payment through Exchange House Fee	3 (per transaction)
International Remittance Fee ⁵	75

RAKBANK World Mastercard® Credit Card (Contd.)

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

Fate enquiry of International Remittance ⁶	50
Fee for issuance of Managers Cheque for refund of excess balance on Card	25
Rescheduling Fees	Up to 1% of the Card Outstanding
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
Maximum interest free period (retail transactions only)	Up to 55 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 at the beginning of the second year and subsequent years if the minimum spend of AED 50,000 is not achieved during the previous year (RAKMoney Transfer transactions will be excluded for annual fee waiver).
2. No processing fee is applicable for these BT transactions. Finance charges will be applicable from the date of transaction till the amount is paid in full.
3. Finance charges will be applicable from the date of transaction till the amount is paid in full.
4. 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%).
5. International Remittance will be treated as a Cash Advance transaction. Cash Advance fee is not applicable. Overseas bank charges, if any, will be applicable.
6. Overseas bank charges, if any, will be applicable.

Please Note

- No Finance Charges on retail transaction balances will be levied if 100% of the statement outstanding balance is paid on or before the Payment Due Date.
- 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 without notice.
- 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 details on Credit Shield please refer to 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.

RAKBANK Titanium Business Credit Card

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

Annual Fees	(AED)
Primary Card	Free for life
Additional Card	Free for life
Finance Charges (per month)	
Retail Transactions	3.45%
Credit Card Cheques (CCC) ¹	3.45%
Cash Advances ¹	3.45%
Balance Transfers ¹	3.45%
Smart Cash (SC) ¹	3.45%
Other Fees & Charges	
Cash Advance Fee ²	2% of transaction amount
Card Replacement Fee	75
Overlimit Fee	275
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
Smart Cash (SC) Processing Fee	1% or AED 100 (whichever is higher)
Early Settlement/Cancellation Fee for BT/CCC/SC/All EPP plans (current month interest will be fully charged)	249
International Transaction Fee for Purchase	
in Non AED currency	2% of Transaction Amount ³
in AED currency	2.5% of Transaction Amount
Credit Shield Insurance (on monthly statement balance)	0.99%
Payment through Exchange House Fee	3 (per transaction)
International Remittance fee ⁴	75

RAKBANK Titanium Business Credit Card (Contd.)

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

Fee for issuance of Managers Cheque for refund of excess balance on Card	25
Rescheduling Fees	Up to 1% of the Card Outstanding
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)

Number of days from Statement date to Payment Due date	25 days
Maximum Interest – free period (retail transactions only)	Up to 55 days
Cash Advance Limit	90% of Credit Card Limit

1. Finance Charges will be applicable from the date of transaction till the amount is paid in full.
2. This fee will be charged on Cash Advances which includes transactions at Exchange Houses, funds transfer to any RAKBANK account and remittances.
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%).
4. 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 Finance Charges on retail transaction balances will be levied if 100% of the statement outstanding balance is paid on or before the Payment Due Date.
- 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. These fees and charges are applicable from 10-08-2018 and are subject to change without notice.
- Charges, fees, etc. listed in this guide are applicable to RAKBANK 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 Interest rates, fees, charges etc. please call 04-213 00 00.

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.

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%).

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.

Travel Prepaid Cards

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

Fees & Charges

Service Fees

	AED
New Card Fee ¹	10

Card Replacement Fee	25
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Card Personalisation Fee	50
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Balance Transfer Fee ²	20
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Sales Voucher Copy Fee	65
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Inactivity Fee ³	5
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Transaction Fees

Domestic Cash Withdrawal Fee

RAKBANK ATM	Free
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Other Bank ATM	2
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International Cash Withdrawal Fee	10
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International Transaction Fee for Purchase

in Non AED currency ⁴	2% of Transaction Amount
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in AED currency	2.5% of Transaction Amount
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Wallet-to-Wallet Transfer Fee	Free
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Card Load Fee ⁷	Nil
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Balance Unload Fee ⁵	25
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Courier Fee	15
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Transaction Limits

Transaction Type

Maximum Daily Transaction Limit ⁶	50,000
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Maximum Daily Cash Withdrawal Limit ⁶	9,000
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Maximum Balance Permitted on Card	50,000
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Notes:

1. This fee is charged at the time of applying for a new Prepaid Card and renewal of an existing Prepaid Card.
2. This fee is charged when transferring balance from one Prepaid Card to another.
3. This fee is charged after 6 consecutive months of inactivity on the Card.
Cards with NIL balance for 6 consecutive months will be closed automatically.
4. 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%).
5. This fee is charged for refund of balance on the Card upon Card closure.
6. These limits apply separately for domestic and international transactions.
7. AED 3 will be charged for exchange house loads.

For updated Services and Price guide, please visit www.rakbank.ae.

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.

Bayani Prepaid Card

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

Service Fees	(AED)
New Card Fee	35*
Card Replacement Fee	25
Card Personalisation Fee	50
Sales Voucher Copy Fee	65
Inactivity Fee ¹	10
Transaction Fees	
Cash Withdrawal Fee (in Philippines Pesos)	Free**
Cash Withdrawal Fee (currencies other than Philippines Pesos)	2% or AED 10, whichever is higher
International Transaction Fee for Purchase	
in Non AED currency ²	2% of Transaction Amount
in AED currency	2.5% of Transaction Amount
Card-to-Card Transfer Fee ³	5
Wallet-to-Wallet Transfer Fee	Free
Card Load Fee	3 (per transaction)
Balance Unload Fee ⁴	25
Transaction Limits⁵	
Maximum Daily Transaction Limit ⁵	10,000
Maximum Daily Cash Withdrawal Limit ⁵	1,000
Maximum Balance Permitted on Card	50,000

* This fee is charged on the Main Card upon first load. The Add-on Card that accompanies the Main Card is free.

** This is applicable only on the Add-on Card for ATM Cash withdrawals in Philippines in Philippines Pesos.

Notes:

1. This fee is charged after 6 consecutive months of inactivity on the Card. Cards with NIL balance for 6 consecutive months will be closed automatically.
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. This fee is charged when transferring funds between two Bayani Prepaid Cards of the same Customer.
4. This fee is charged for refund of balance on the Card upon Card closure at any RAKBANK branch.
5. These limits are applicable for each Card, and apply separately for domestic and international transactions.

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.

Bling, Loaded Prepaid Cards

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

Fees & Charges

Service Fees

New Card Fee¹ 10

Card Replacement Fee 25

Card Personalisation Fee 50

Balance Transfer Fee² 20

Sales Voucher Copy Fee 65

Inactivity Fee³ 5

Transaction Fees

Domestic Cash Withdrawal Fee

RAKBANK ATM Free

Other Bank ATM 2

International Cash Withdrawal Fee 10

International Transaction Fee for Purchase

in Non AED currency⁴ 2% of Transaction Amount

in AED currency 2.5% of Transaction Amount

Card Load Fee⁷ Nil

Balance Unload Fee⁵ 25

Courier Fee 15

Transaction Limits

Transaction Type

Maximum Daily Transaction Limit⁶ 10,000

Maximum Daily Cash Withdrawal Limit⁶ 1,000

Maximum Balance Permitted on Card 50,000

Notes:

1. This fee is charged at the time of applying for a new Prepaid Card and renewal of an existing Prepaid Card.
2. This fee is charged when transferring balance from one Prepaid Card to another.
3. This fee is charged after 6 consecutive months of inactivity on the Card.
Cards with NIL balance for 6 consecutive months will be closed automatically.
4. 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%).
5. This fee is charged for refund of balance on the Card upon Card closure.
6. These limits apply separately for domestic and international transactions.
7. AED 3 will be charged for exchange house loads.

For updated Services and Price guide, please visit www.rakbank.ae.

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.