



## Product Details

Get the flexibility to make purchases, pay bills conveniently and securely. United Arab Bank (UAB) Credit Card gives you a pre-set credit limit to make purchases instantly and pay later.

This Key Facts Statement (KFS) provides you with indicative information about interest, fees and charges for the Credit Card.



Primary Card	World
Annual Fee (AED)	Free (subject to Sadara criteria)
Finance Charges Per Month	3.79%

Fees and Charges	
Annualized Percentage Rate (APR) for Purchase	Annualized Percentage Rate (APR) for purchase is a reference rate, which includes applicable interest, fees and charges of the product, expressed as an annualized rate. For example: 45.48% annual rate i.e. 3.79% per month.
Cash Advance Fee	Cash advance fee of 3.15% of cash amount or AED 157.5 whichever is higher will be charged for each cash transaction. Interest rate of 3.79% per month will be applied on the cash advance outstanding. Maximum cash advance amount is 15% of the card limit (capped at AED 10,000).
Interest Free Period	Up to 50 days (subject to payment being made in full).
Over Limit Fee	Over Limit Fee of AED 288.75 per month will be charged to the Card Account, if at any time during the billing cycle, the Current Balance in the Card Account exceeds the Credit Limit assigned.
Late Payment Fee	Late Payment Fee AED 241.50 per month will be charged to the Card Account if the payment due is not received by the payment due date.
Foreign Currency Transaction Fee	Currency Conversion Fee: 3.15%
Liability Letter Fee	AED 52.50
Card Replacement (Lost/Stolen )	Free

\*\* Effective Date 15<sup>th</sup> April 2025

Fees and Charges are applicable until 14 <sup>th</sup> April 2025	
Finance Charges per month	2.79%
Over Limit Fee	AED208.95
Cash Advance Interest rate	3%
Cash Advance Fee	Cash advance fee of 3.15% of cash amount or AED 105 whichever is higher will be charged for each cash transaction.



## Illustration Example

Minimum Payment (Titanium Credit Card)		Full Payment	
Credit Card Limit AED	10,000.00	Credit Card Limit AED	10,000.00
Credit Card Statement Date	14/12/2021	Credit Card Statement Date	14/12/2021
Credit Card Retail Transactions AED on 15/11/2021	1,000.00	Credit Card Retail Transactions AED on 15/11/2021	3,938.26
Interest Rate	3.79%	Interest Rate	3.79%
Interest Charged	37.90	Interest Charged	-
Credit Card Outstanding as Billing Statement AED	1,037.9	Credit Card Outstanding as Billing Statement AED	3,938.26
Available Credit Limit AED	8,962.10	Available Credit Limit AED	6,061.74
Repayment	5%	Repayment	100%
Minimum Due Amount AED	51.89	Minimum Due Amount AED	3,938.26
Available Credit Limit After Payment	9,013.99	Available Credit Limit After Payment	10,000.00

## Product Requirements

<b>Identity Documents</b>	ID documents (Valid Passport & Emirates ID). UAB adheres to AML & Sanctions and CBUAE requirements.
<b>Visa Details</b>	Visa details for applicant and sponsor visa details for dependent.
<b>Minimum Salary</b>	As per Sadara criteria.
<b>Undated Security Cheque</b>	Undated security cheque up to 120% of credit card limit (Applicable if approved limit > AED 100,000).

## Important Terms & Conditions

<b>Credit Shield Insurance (in case of job loss, permanent or temporary disability)</b>	Optional for customer to choose credit shield insurance. It will be applied as 0.0600% of credit card outstanding amount.
<b>Change in Contact details / Employer</b>	The customer should inform UAB for any change in the customer contact details ,change in employment status etc...
<b>Change in Terms</b>	UAB reserves the right to revise Terms & Conditions and Schedule of Charges. In case of any change, you will be notified on your registered contact details 60 days prior to the change.
<b>Card Cancellation</b>	If the Cardholder notifies UAB that he wishes to cancel the Credit Card, the Cardholder must pay the total outstanding balance, as it will be immediately due once cancellation request is approved.
<b>Third Party Disclosure</b>	UAB is obligated to share customer information with the designated Government Entities as per the applicable Bank Terms & Conditions. In case of non payment of the credit card outstanding balance, UAB can allocate a third party to recover the amount.
<b>Cooling off Period</b>	You have the right to cancel the facility by informing us in writing to info@uab.ae within 5 business days after signing the application form. All applicable bank fees will apply from the 6 <sup>th</sup> day onwards.
<b>FX Transaction Markup Fees (CC)</b>	Issuer Markup Fee - FX Transaction 2.63% (This fee is applicable to transactions performed in any currency other than UAE Dirhams)
<b>Cashback Entitlement %</b>	World: eligible for unlimited cashback on retail purchases *T&C applies please refer to UAB website for more information
<b>Credit Card Limit</b>	Additional 5% over and above the credit card limit will be allowed to process the transaction .However, any transaction in excess of the credit card limit will attract over limit fee.
<b>Please note that any repayments to the credit card will be adjusted towards the outstanding balance in the following order</b>	<ul style="list-style-type: none"> <li>Fixed Installment payment (excluding Balance transfer).</li> <li>Interest (Retail &amp; Cash advance).</li> <li>Fees.</li> <li>Principal (Retail &amp; Cash advance).</li> <li>Balance transfer payment.</li> </ul>



### Additional Information

- You need to pay at least the minimum amount by the due date.
- If you have any queries or questions, you can reach our customer service 24/7 on 800 72 32 72 or info@uab.ae.
- In order to check your eligibility to apply for other UAB products, please contact a UAB sales representative or visit our website www.uab.ae.
- To obtain the best deal for you, you may check other bank offers to compare interest rates, fees & features. You can compare the other bank key fact statements when deciding on the best option that suits your needs.
- Customer can apply for free supplementary credit card for family members.
- Please refer to www.uab.ae for Terms & Conditions and Schedule of Charges.
- If you are unsatisfied with our services or to report fraud/complaint/dispute, please contact our 24/7 customer service on 800 72 32 72 or info@uab.ae.



### Important Warnings

- If you make only the minimum repayment/payment each period, you will pay more in interest/fees and it will take you longer to pay off your outstanding balance.
- In case of default on payment, a delayed payment penal charges may apply. All fees are inclusive of applicable VAT (value-added tax).
- If you do not meet the repayments/ payments on your credit card on time, your credit card will go into arrears. This may affect your credit rating (Al Etihad Credit Bureau) and may limit your ability to access financing in future.
- If default persists in case of not receiving payments as per schedule and agreed terms, UAB may initiate action for recovery, restrict usage and accessibility to services and or legal action.
- In case of any change in your KYC details, please inform UAB so your account is updated and transactions are not disrupted.
- UAB may refuse to execute any requests, instructions or services requested by you if you fail to comply with the necessary procedures; or if the information or data are incorrect or are in violation of the applicable laws in the United Arab Emirates.
- This information is not final and subject to approval and signed by both parties, and it does not replace the Credit Card application, agreement document. You have the right for a copy of the Credit Card application, Credit Card agreement document upon disbursement of the credit facility.

### Your Acknowledgment

I acknowledge the receipt of and understanding of this Key Fact Statement. I also acknowledge that I have an understanding of the product/service features, pricing, benefits, risks, fees, and Consumer's rights and obligations as detailed in the Key Fact Statement. I acknowledge and agree that the provision of any banking services shall be at UAB's discretion and subject to all applicable Terms & Conditions of UAB Banking Services General Terms & Conditions, which may be revised from time to time.

Applicant Name

Applicant Signature

UAB Representative

Date : \_\_\_\_/ \_\_\_\_/ \_\_\_\_