

SCHEDULE OF FEES

Credit Card

Platinum Smart Covered Card (Free for life)	Classic	Gold	Platinum
Annual Fee (Primary Card)	NIL	NIL	NIL
Profit Rate (Murabaha)	2.65%	2.65%	3.25%
Profit Rate (Murabaha) UAE NSTL	-	-	3.25%
Supplementary Card Fee - (up to 3 free)	Free	Free	Free
Fee for non AED Transactions (Exchange Markup)	2.89%	2.89%	2.89%
Smart Covered Card	Classic	Gold	Platinum
Annual Fee (Primary Card)	AED 265	AED 525	AED 787.50
Profit Rate (Murabaha)	2.40%	2.40%	2.25%
Supplementary Card Fee - (up to 3 free)	Free	Free	Free
Fee for non AED Transactions (Exchange Markup)	2.89%	2.89%	2.89%
Fixed Fee Card	Classic	Gold	Platinum
Annual Fee (Primary Card)	NIL	NIL	NIL
Monthly Fee (Primary Card)	AED 210	AED 315	AED 525
Supplementary Card Fee - (up to 3 free)	Free	Free	Free
Cash Advance Fee (per transaction)	AED 94.5	AED 94.5	AED 94.5
Cash Advance Limit (per transaction)	AED 5,000	AED 5,000	AED 5,000
Fee for non AED Transactions (Exchange Markup)	2.89%	2.89%	2.89%
AHB Football Card	Platinum		
Annual Fee (Primary Card)	AED 420		
Profit Rate (Murabaha)	2.85%		
Supplementary Card Fee - (up to 3 free)	Free		
Fee for non AED Transactions (Exchange Markup)	2.89%		
AHB Qibla Card	Platinum		
Annual Fee (Primary Card)	AED 525		
Profit Rate (Murabaha)	2.50%		
Supplementary Card Fee	AED 110		
Fee for non AED Transactions (Exchange Markup)	2.63%		
Laha al hilal Card	Platinum		
Annual Fee (Primary Card)	AED 1,050		
Profit Rate (Murabaha)	1.5%		
Supplementary Card Fee	AED 110		
Fee for non AED Transactions (Exchanging Markup)	2.63%		

All above fees/ charges displayed are inclusive of VAT.

OTHER CHARGES	Classic	Gold	Platinum
Additional supplementary card	AED 105	AED 105	AED 105
Cash Advance Fee (excluding Fixed Fee Card)	3.15%	3.15%	3.15%
Cash Advance Percentage	60%	60%	60%
Over limit Charges	NIL	NIL	NIL
Late Payment Amount (to be paid to charity)	AED 100	AED 100	AED 100
Card Replacement Fee / Re-issuance / Lost / Stolen	AED 78.75	AED 78.75	AED 78.75
Duplicate Statement - up to 3 months	AED 26.25	AED 26.25	AED 26.25
Duplicate Statement - over 3 months	AED 47.25	AED 47.25	AED 47.25
Temporary Credit Limit Enhancement Fee	AED 105	AED 105	AED 105
Returned Cheque Handling Fee	AED 105	AED 105	AED 105
Copy of Sales Voucher (normal)	AED 42	AED 42	AED 42
Hotel (T&E) Sales Copy Request	AED 105	AED 105	AED 105
Outstation cheque processing fee	AED 31.5	AED 31.5	AED 31.5

Note:

* Late payment amount collected will be donated on your behalf to charity under the supervision of the bank's Fatwa and Shariah Supervisory Board.

* For 24-Hour Assistance and enquiries, please contact our Call Centre on 600 52 22 29.

Disclaimer: Al Hilal Bank at its sole discretion may from time to time amend the Schedule of Charges without any prior notice. Such amendments will be effected as and when declared by Al Hilal Bank. In addition, for the purpose of clarity, amendments means the amendments or replacement of the current applicable fees and charges or any other additional fees and charges which may be imposed thereafter pursuant to the Bank's policies and procedures.