

**CBD Credit Card Schedule of Charges (SOC)**

**Disclaimer:** All fees and charges mentioned in the table below are inclusive of 5% (five percent) Value Added Tax (VAT) unless stated not applicable in the Bank's SOC as per taxation regulation.

CREDIT CARD - FEES & CHARGES									
Fee Types	Credit Card Types								
Annual Fee (Primary Card)	Visa Platinum	Visa Signature <sup>1</sup>	Visa Infinite <sup>1</sup>	Super Saver Visa Signature <sup>1</sup>	Smiles Visa Platinum <sup>1</sup>	Smiles Visa Signature	Mastercard Titanium <sup>2</sup>	Mastercard World <sup>2</sup>	Yes Rewards <sup>1</sup>
	Free For Life	AED 525.00	AED 787.50	AED 420.00	AED 208.95	AED 1,048.95	AED 1,050	AED 2625.00	AED 208.95
Annual Fee (Supplementary Card)	Free For Life								
Monthly Membership Fee (Primary Card)	CBD ONE Visa Signature – Starter		CBD ONE Visa Signature - One		CBD ONE Visa Signature – One Plus		CBD ONE Visa Signature - VIP		
	Free For Life		Free for 36 Months (Cards issued from 14 Nov 2023)		Free for 36 Months (Cards issued from 14 Nov 2023)		AED 103.95		
Monthly Membership Fee (Supplementary Card)	Free For Life								
Credit Card Replacement Fee	AED 78.75								
Late Payment Fee	AED 241.50								
Overlimit Fee	AED 288.75 (AED 304.50 effective from 11 July 2024)								
Cash Withdrawal Fee using ATM	Higher of: 3% of the amount or AED 105 (AED 157.50 effective from 11 July 2024)								
Liability Letter Issuance	AED 52.50								
Copy of Sales Slip	AED 26.25								
Credit Shield Insurance	1% of the Total Outstanding Balance								
Foreign Currency Transaction Fee <sup>3</sup>									
a. For Transactions in AED	2.99%								
b. For Transactions in non-AED									
Finance / Interest Charges									
a. on Retail Purchase & Cash Advance	3.85% per month <sup>5</sup>								
b. on Retail Purchase & Cash Advance	1.50% per month <sup>5</sup> (Applicable on CBD Private Visa Infinite Metal Card)								
<sup>5</sup> Monthly percentage of Interest rate is derived from (APR) Annual Percentage Rate. Finance / Interest Charge on Retail Purchases is charged when Total Amount Due is not paid in full by Payment Due Date and charged on each unpaid amount of each transaction from Transaction Date to Statement Date until payment is received in full. Finance / Interest Charge on Cash Advance transactions will be charged from the Transaction Date until the Cash Advance paid in full.									
<b>Balance Transfer (BT)</b>									
a. Interest Charges <sup>4</sup>					up to 1.09% per month				
b. Early Settlement or Cancellation Fee					2% of the remaining BT amount (VAT applicable)				
<b>Balance Transfer (BT) (0% Interest)</b>									
a. Processing Fee					Higher of: up to 4.0% or AED 105 (VAT applicable)				
b. Early Settlement or Cancellation Fee					2% of the remaining BT amount (VAT applicable)				
<b>Cash On Call (COC)</b>									
a. Processing Fee					1.5% of COC amount (VAT applicable)				
b. Interest Charges <sup>4</sup>					up to 1.59% per month				
c. Early Settlement or Cancellation Fee					2% of the remaining COC amount (VAT applicable)				
<b>Easy Payment Plan (Retail Transactions)</b>									
a. Processing Fee					up to 8% of Retail Transaction amount (VAT applicable)				
b. Interest Charges <sup>4</sup>					up to 1.80% per month				
c. Early Settlement or Cancellation Fee					AED 105 or up to 2% of remaining EPP amount (VAT applicable)				
<b>Easy Payment Plan (Retail Balance)</b>									
a. Processing Fee					up to 1.5% of Retail Balance amount (VAT applicable)				
b. Interest Charges <sup>4</sup>					up to 0.99% per month				
c. Early Settlement or Cancellation Fee					AED 105				

All Fees mentioned above in AED are inclusive of 5% Value Added Tax (VAT). VAT is not applicable on Finance / Interest Charges.

- ① Primary Credit Card shall be offered with First Year FREE option. Applicable Annual Fee shall be levied from second (2nd) year onwards, i.e., upon completion of the first (1st) anniversary and thereon in the beginning of each subsequent year. Annual Fee levied shall be automatically reversed on achieving the annual spend target assigned for respective card type. Kindly refer to respective card features and benefits page to know the annual spend target for each card type.
- ② Annual charges on Primary Mastercard World & Mastercard Titanium will be applicable from First Year onwards as of 18 Nov 2023.
- ③ This fee charged is in addition and inclusive of the standard processing fee charged by Mastercard & Visa for transaction done in AED or in foreign currencies at merchant establishments (including physical and e-commerce merchants) that are domiciled outside the UAE. 5% VAT shall be applicable on the Foreign Currency Transaction Fee which shall be determined basis the transaction value.
- ④ Total Interest charged on the Balance Transfer, Cash On Call and Easy Payment Plan (Retail Transactions and Retail Balance) is calculated on the outstanding Balance amount based on reducing balance methodology as decided by the Bank and equivalent fixed interest rate is shown to customers upfront at the time of booking.

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