

VISA Credit Cards

KEY FACT STATEMENT | As per BDL Circular No.134

Card Types	Platinum	Gold	Internet Shopping Card
Primary Card Annual Fee	\$130	\$60	\$20
Supplementary Card Annual Fee	\$100	\$60	\$20
Monthly Interest Charges			
Retail Purchase	Interest Rate: 1.45% Calculation: Interest rate is applied on the outstanding balance, in case the cardholder did not settle the full amount by payment due date		
ATM Withdrawals*	Interest Rate: 2% Calculation: Interest rate is applied from the transaction date until the balance is settled in full		
(*)Feature not available for the Internet Shopping Card			
Other Fees and Charges			
Cash Withdrawal Fees	2.5% with a minimum of \$4		
ATM Balance Inquiry	\$0.50		
Overlimit Fees	\$15		
Late Payment Fees	\$15		
Card Replacement Fees	\$10		
Transfer of Current Balance Fees	2.5% with a minimum of \$4		
Returned Payment Fees	\$10		
Foreign Currency Transaction Fees	3.5% - 4%*		
SMS Alert	Free		
AB credit card payment on Cashier	\$3		
Pin Replacement Fee	\$5		
Credit Shield (optional)	0.35% of the outstanding balance at billing cycle		

*4% for the following European countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom, Iceland, Liechtenstein, Norway; 3.5% for all other countries.

Banned Countries : Afghanistan, Belarus, Brazil, Central African Republic, CONGO, Cuba, Eritrea, Guinea, Guinea-Bissau, Haiti, Iran, Israel, Liberia, Libya, Mexico, Myanmar, North Korea, Somalia, South Sudan, Sudan, Syria, Venezuela, Yemen, Zimbabwe.

Disclaimer: Arab Bank reserves the right to review and/or amend the conditions, terms and pricing stipulated in this document at its discretion, provided that customers are notified through any appropriate communication means.

