

VISA Credit Cards

KEY FACT STATEMENT | As per BDL Circular No.134

Card Types	Platinum	Gold	Classic	Internet Shopping Card
Credit Limit (Maximum)	\$75,000	\$30,000	\$10,000	\$0
Credit Limit (Minimum)	\$5,000	\$500	\$500	\$0
Primary Card Annual Fee	\$100	\$60	\$30	\$15
Supplementary Card Annual Fee	\$50	\$40	\$20	\$15

Monthly Interest Charges	
Retail Purchase	Value: 1.35% Calculation: Interest rate is applied on the outstanding balance, in case the cardholder did not settle the full amount
ATM Withdrawals*	Value: 1.75% Calculation: Interest rate is applied from the transaction date until the balance is settled in full

(*)Feature not available for the Internet Shopping Card

Payment	
Payment Due Date	the 5th of every month
Minimum Payment Due	Options: 5% - 25% - 50% (of the outstanding balance with a minimum of \$20) or 100%

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
Foreign Currency Transaction Fees	3%
SMS Alert	Free
Pin Replacement Fee	Free
Credit Shield (optional)	0.35% of outstanding balance at billing cycle

Typical APR Examples*				
Credit Limit and Card Type	\$1,000 (Classic)	\$3,000 (Classic)	\$5,000 (Gold)	\$10,000 (Platinum)
In case of 5% monthly settlement	22.22%	19.10%	19.32%	19.01%
In case of 100% monthly settlement	No interest to be paid if amount is settled in full			

(*) Above calculation is based on the purchase Interest Rate i.e. 1.35% monthly
APR may vary according to spending behaviour

Disclaimer:

The above figures are solely for simulation purposes and should not be considered as an offer nor an acceptance for a loan. Arab Bank reserves the right to review and/or amend conditions and terms stipulated in this document at its discretion and without prior notification.

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