

VISA Signature Credit Card

KEY FACT STATEMENT | As per BDL Circular No.134

Card Features	
Credit Limit (Maximum)	\$75,000
Credit Limit (Minimum)	\$10,000
Primary Card Annual Fee	For Elite Customers : Free For Non-Elite Customers with special approval: \$200
Supplementary Card Annual Fee	For Elite Primary Cardholders: Free For Non-Elite Primary Cardholders: \$100

Card Lifestyle Benefits	
Global Airport Lounge Access	For primary and supplementary cardholders at over 550 premium lounges through "LoungeKey"
Global Concierge Service	Complimentary 24/7 service offered in many languages; Customers pay only for the actual goods/services purchased
Protection Program	Travel Insurance, Extended Warranty, Purchase Protection and Medical & Legal Referral Service
Luxury Hotel Collection	Exclusive offers for primary and supplementary cardholders
Global Privileges	Offers and promotions for travel, shopping, dining and lifestyle with participating partners at home and overseas

Monthly Interest Charges	
Retail Purchase	Interest Rate: 1.35% 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: 1.75% Calculation: Interest rate is applied from the transaction date until the balance is settled in full

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) - 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*	
In case of 5% monthly settlement	For Elite Customers: 17.46% For Non-Elite customers: 20.59%
In case of 100% monthly settlement	No interest to be paid if amount is settled in full by payment due date

(*) 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 credit card. 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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