

VISA Signature Credit Card

KEY FACT STATEMENT | As per BDL Circular No.134

Card Features	
Primary Card Annual Fee	\$200
Supplementary Card Annual Fee	\$200

Card Lifestyle Benefits	
Global Airport Lounge Access	For primary and supplementary cardholders at over 1,000 premium lounges through "LoungeKey"
Global Concierge Service	Complimentary multilanguage 24/7 service; 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

Monthly Interest Charges	
Retail Purchase	<p>Interest Rate: 1.45%</p> <p>Calculation: Interest rate is applied on the outstanding balance, in case the cardholder did not settle the full amount by payment due date</p>
ATM Withdrawals	<p>Interest Rate: 2%</p> <p>Calculation: Interest rate is applied from the transaction date until the balance is settled in full</p>

Other Fees and Charges	
Cash Withdrawal Fees	2.5% with a minimum of \$4
AB credit card payment on Cashier	\$3
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	4%*
SMS Alert	Free
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.

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