

5% Value Added Tax (VAT) will be additionally added to the amount of the Banking Services fees and charges mentioned below unless explicitly mentioned that VAT is not applicable or inclusive in such amount.

## ADIB Covered Cards Schedule of Charges and Fees

Item / Covered Card Types	ADIB Cashback Visa Card (23)	ADIB Cashback Visa Platinum Card (23)	ADIB Cashback Visa Card <sup>(18)</sup>	ADIB Exceed Visa Card	ADIB Exceed Visa Platinum Card	ADIB Etihad Guest Visa Classic Card (23)	ADIB Etihad Guest Visa Gold Card	ADIB Etihad Guest Visa Platinum Card	ADIB Etihad Guest Visa Infinite Card	ADIB Football Card (23)	ADIB Fast Card (23)	ADIB Smiles Classic card	ADIB Smiles Gold Card (23)	ADIB Smiles Visa Platinum Card (23)	ADIB Smiles Visa Signature Card	ADIB SHARE Visa Infinite Card	ADIB SHARE Visa Platinum Card	ADIB Egde Card (23)	ADIB Value + Card (23)	ADIB Value Card (23)	ADIB Spice Card (23)	ADIB Dana Master Card (23)	ADIB Rotana Rewards Exclusive Visa Card (23)	ADIB Booking.com Visa Signature Card	ADIB Booking.com Visa Infinite Card (23)	ADIB Emirates Skywards Signature Card	ADIB Emirates Skywards Infinite Card	
Covered Card Annual Fee	500	1,000	99	99	199	500 <sup>(13)</sup>	1,000 <sup>(13)</sup>	2,000 <sup>(13)</sup>	3,000 <sup>(13)</sup>	250 <sup>(1)</sup>	Free <sup>(8)</sup>	Free <sup>(8)</sup>	299	999	1,199	999 <sup>(21)</sup>	199 <sup>(22)</sup>	750 <sup>(9)</sup>	Free <sup>(8)</sup>	Free <sup>(8)</sup>	199 <sup>(14)</sup>	299	1,250	299	2,000	1,500	4,500	
5th Supplementary Card Annual Fee <sup>(19)</sup>	500	1,000	99	99	199	500 <sup>(13)</sup>	1,000 <sup>(13)</sup>	2,000 <sup>(13)</sup>	3,000 <sup>(13)</sup>	250	NA	NA	299	999	1,199	999	199	250 <sup>(12)</sup>	250	250	199	299	1,250	299	2,000	1,500	4,500	
Monthly Profit Rate <sup>(20)</sup>	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	
Monthly Profit Rate (W/ Salary Transfer)	2.99%	2.99%	3.49%	3.75%	3.75%	2.99%	2.99%	2.99%	2.99%	2.99%	0.83%	3.29% <sup>(15)</sup>	3.29% <sup>(15)</sup>	3.29% <sup>(15)</sup>	3.29% <sup>(15)</sup>	3.75%	3.75%	2.99%	2.99%	2.99%	3.09%	2.99%	2.99%	3.75% <sup>(10)</sup>	3.29%	3.33%	3.33%	
Monthly Profit Rate (W/O Salary Transfer)	3.09%	3.09%	3.49%	3.75%	3.75%	3.09%	3.09%	3.09%	3.09%	3.09%	1.25%	3.29% <sup>(16)</sup>	3.29% <sup>(16)</sup>	3.29% <sup>(16)</sup>	3.29% <sup>(16)</sup>	3.75%	3.75%	2.99%	2.99%	3.09%	3.09%	3.09%	3.09%	3.75% <sup>(10)</sup>	3.29%	3.33%	3.33%	
Cash Withdrawal Limit	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
ATM Cash Withdrawal Fee (2)	3% minimum 99	3% minimum 99	3% minimum 99	3% minimum 99	3% minimum 99	3% minimum 99	3% Minimum 99	3% minimum 99	3% Minimum 99	3% Minimum 99	3% Minimum 99	3% Minimum 99	3% minimum 99	3% minimum 99	3% minimum 99	3% minimum 99	3% minimum 99	3% minimum 99	3% minimum 99	3% minimum 99	3% minimum 99	3% minimum 99						
Card Replacement Fee (3)	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75 <sup>(11)</sup>	75	75	75	75	75	75	75	75	75	75
Transfer of Excess Funds over the Cash Cover from Card to Account	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Minimum Monthly Payment	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	2.85% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100	5% Minimum 100					
Grace Period For Monthly Payment	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days	Up to 55 days					
Al Etihad Credit Bureau Fee	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30
Donation Commitment to Charity in case of Late Payment Event (4) (VAT is not applicable)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Temporary Increase Limit Fee	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
Non-AED Transaction Service Fee (5)	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	
AED International Transaction Service Fee (6)	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%	
Copy of Sales Receipt Fee	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
Copy of Travel Fares / Hotel Receipt Fee	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
Copy of Additional Statement Fee	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45
Liability / No Liability Certificate	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50
Returned Cheque Fee	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Monthly Contribution Amount (Optional) (7)	0.77 fils per 100 utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 Utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 Utilized cover amount	0.77 fils per 100 Utilized cover amount	0.77 fils per 100 Utilized cover amount	0.77 fils per 100 Utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 utilized cover amount	0.77 fils per 100 utilized cover amount						

All of the above currencies are in AED unless mentioned otherwise.

For the purpose of this Schedule of Charges and Fees "VAT" means value added tax imposed on the supply of goods and/or services under the UAE Federal Decree-Law No. 8 of 2017 and the related executive regulations or any similar future tax. Any payments made by the Customer to the Bank under this Schedule of Charges and Fees for products and/or services provided shall be exclusive of VAT. The Customer shall pay to the Bank an amount equal to any applicable VAT, in addition to and at the same time as such payments are made.

### Notes:

- (1) 20% of annual fee collected will be donated to Football Club printed on your Card.
- (2) Includes cash withdrawal at ATMs, Exchange Houses or similar, transfer of the original cover of the Card to any ADIB Account. This will also include all Transactions at merchants classified as "Security Brokers/Dealers" including but not limited to National Bonds Corporation Transactions. Additionally, such Transactions will not qualify for Etihad Guest Miles, Cashback or any other reward scheme.
- (3) For damaged Cards, no fee shall be applicable if the Cardholder delivers the damaged Card to the branch.
- (4) If agreed upon with the customer and stipulated in the relevant document.
- (5) Added to the Non-AED transactions' wholesale foreign exchange market spot rate that is selected and applied by Visa/MasterCard on the date of conversion in addition to the fee of Visa/MasterCard.
- (6) For transfer fee applicable to transactions that take place outside the UAE where the Cardholder pays for goods and services in foreign currencies in AED (FX transaction converted at Visa spot prevailing exchange rate for such transaction date).
- (7) The Monthly Contribution includes the Monthly Takaful Contribution and the fee of the arrangement, distribution and other services related to the Takaful scheme. For Takaful products, all contribution amounts are inclusive of VAT if applicable. For all Cards including Supplementary Cards, Monthly Contribution amount shall be linked to the Principal Card.
- (8) Free for life
- (9) No annual fee for Diamond customers in relation to the Principal Card of this card type.
- (10) Monthly Profit Rate of 3.29% applicable for ADIB Booking.com Signature Card issued prior 18 December 2023.

- (11) Free for Diamond customers of this card type.
- (12) AED750 for Diamond customers of this card type.
- (13) For ADIB Etihad Guest Self funded Card, ADIB Etihad Guest Classic Card Annual fees is AED 200, ADIB Etihad Guest Gold Card is AED 350 and ADIB Etihad Guest Visa Platinum Card is AED 700.
- (14) Free for Gold customers of this Card type
- (15) For existing ADIB Etisalat classic, Gold, Platinum and Signature covered cardholders (W/salary transfer) the monthly profit rate will remain 2.99%
- (16) For existing ADIB Etisalat Classic, Gold, Platinum and Signature covered cardholders (W/O salary transfer) the monthly profit rate will remain 3.09%
- (17) Free for Gold customers of this Card type
- (18) Applicable on Cashback cards sourced from 23 Dec 2022.
- (19) Entitled to four Free Supplementary Cards until further notice. Annual fees will be applied on the 5th supplementary card and onwards.
- (20) The Monthly Profit Rate applicable on new Covered Cards issued from 15 February 2024 onwards.
- (21) From 2nd year onwards, annual fee will be reversed upon Non-AED spends equivalent to AED 30,000 or total spend locally and internationally of AED 75,000 in the previous year.
- (22) From 2nd year onwards, annual fee will be reserved upon Non-AED spends equivalent to AED 15,000 or total spend locally and internationally of AED 45,000 in the previous year.
- (23) Discontinued for new customers.

- For the purpose of Banking Services and Tariff Board, "VAT" means value added tax imposed on the supply of goods and/or services under the UAE Federal Decree-Law No. 8 of 2017 and the related executive regulations or any similar future tax. Any payments made by the Customer to the Bank under these Banking Services and Tariff Board for products and/or services provided shall be exclusive of VAT. The Customer shall pay to the Bank an amount equal to any applicable VAT, in addition to and at the same time as such payments are made.

