

First Abu Dhabi Bank PJSC
ETIHAD GUEST SIGNATURE CREDIT CARD

Card Benefits

- 50% Etihad Guest Miles discount voucher on an annual spend of AED 150,000
- Fast Track enrolment to Etihad Guest Silver Membership
- **Condition:** Complete 2 return flights with Etihad within 6 months of activating the card
- 2 complimentary inflight Wifi vouchers for up to 24hrs of uptime on Etihad flights
- Enjoy up to 8 complimentary access to 1000+ airport lounges in 300+ cities all around the world using Lounge key.
- Enjoy 2 Airport Transfers per year to and from Abu Dhabi or Dubai airports for AED 40 per trip (in the city)
- **Condition:** The Flight ticket to be booked using FAB Etihad Guest Platinum credit card within the last 90 days before the travel date/ required drop-off or pick-up date
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- Enjoy 4 Movie tickets per month at discounted rates with Reel Cinemas, Cine Royal & Oscar Cinemas
- **Condition:** Monthly minimum spend of AED 4,000 required to avail the discounted tickets
- Get up to 10% cashback all year round at leading global online stores using your FAB Credit Card and SHOP SMART through the [FAB Mobile app](#).and many more offers from visa, please visit <https://www.visamiddleeast.com/> for the latest update

Loyalty

- Earn up to 5.5 Etihad guest miles for every AED 10 you spend
- Earn 2.5 Tier Miles for ever AED 10 you spend on all purchase transactions (domestic & International)
- 35,000 Etihad Guest Miles as a one time Joining Bonus Mile's
- Joining Bonus Miles of 5,000 Etihad Guest Miles on Supplementary Credit card
- Earn up to 6.5 Etihad Guest Miles with Miles Accelerator Program with a monthly charge of AED 262.50 (inclusive of VAT)

For complete list of benefits available on FAB Etihad Guest Signature Credit card please visit www.bankfab.com

Interest and Charges

Annualized Percentage Rate (APR) for Purchases

From 19.92% to 45% is applied as per the below mentioned details

Financial charges are not levied if full payment is received on or before the payment due date. The Financial charge will be imposed only if:

- We receive minimum payment against the latest Credit Card Statement
- Less than the total payment due on the latest Credit Card Statement
- Less than min Payment due on the latest credit card statement
- Late or Non-Payment against the latest Credit Card Statement

Financial charges will accrue daily, calculated at the interest up to 3.5% /month on following outstanding balances:

- Carry forward amount appearing in the statement generated in the previous month from the statement generation date
- On every transaction from the date of transaction till the latest statement generation date

FOR EXAMPLE:

Monthly Interest	3.50% - Fixed
Daily Interest	0.12%
Billing Date	10 th of Every Month
Due Date	7 th October 2021

Note:

- Since less than full payment was received, hence interest will be charged on total outstanding
- Additional interest may be charged in case of delinquent cases*

	Date	Debits	Credits
Transaction 01	15/08/2021	AED 4,000.00	
Transaction 02	24/08/2021	AED 2,500.00	
Bill Date	10/9/2021	AED 6,500.00	
Payment	5/10/2021		AED 2,500.00
Balance Carry Forward		AED 4,000.00	
Transaction 03	25/09/2021	AED 1,500.00	
Interest	10/10/2021	AED 390.00	

Bill Date	10/10/2021	AED 5,890.00	
INTEREST CALCULATION			
August Transactions			
AED 2,500.00 *	15/08/2021	AED 4,000.00 Transaction dated 15/08/2021	No of Days
AED 1,500.00**	15/08/2021		51
AED 2,500.00	24/08/2021		55
			46
AED 6,500.00			
			Interest per day
			Total Interest
			AED 3.00
			AED 1.80
			AED 3.00
			AED 390.00
*Interest of AED2,500 out of AED4,000 is calculated based on 51 days (from transaction date till payment date)			
** Interest of AED1,500 out of AED4,000 is calculated based on 55 days (from transaction date till billing date)			
APR for Cash Advance / Finance charge for Cash Advance	From 19.92% to 45% for Cash Advance / Finance charge for Cash Advance In Cash Advance transactions even if we receive full payment on due date, interest is charged from the date of transaction till the date full payment is received. However, interest calculation is same as Retail Transactions as explained above		
Delinquent APR*	Interest rate on Retail Purchases and Cash Advance balances are subject to increase by 0.5% in case the card account is past due. An account is considered past due if the minimum payment due is not received before the payment due date. Subsequently, interest charges will revert to the prevailing product interest rate at the next billing date if the Card account is no longer past due.		
Interest Free Period	Up to 55 Days (depending on the date of transaction) For example, if a transaction is made next day after bill generation date, the transaction will appear in next generated statement, i.e. in 30 days, additionally next due date is approximately 20 – 24 days apart from statement date.		
Balance Transfer/ Quick Cash/ Loan on Card / Easy Buys Interest Rate and Transaction Fee	Up to 2% per month flat rate on booking amount as per agreed with Bank Up to 3% transaction fee on total principal amount as per agreed with Bank.		
Minimum Payment Due	Minimum payment will be 5% of the total outstanding balance Inclusive of current Easy buy / Balance Transfer / Loan on card instalments or AED 100, whichever is higher Any funds used over the limit of credit card will add up in the minimum payment and need to be paid immediately by the due date		
Fees			
Annual Fee Due	AED 1,575		
Credit Shield	Up to 0.99% on statement balance + 5% VAT (This service is not mandatory and optional i.e., up to customers discretion to avail the facility) For details, please refer to our terms and conditions Credit Card Shield FAB. UAE (bankfab.com)		
Cash Advance Fee and Handling Fee	A fee of 3.15% of transaction amount or AED 150 + AED 7.5 VAT (Calculated at 5% of charge amount), per transaction, which ever is higher is applicable For each cash advance, we will charge you on the date of the cash advance		
Foreign Currency Transaction Fee	2.49% + (Scheme Charges) of every card transaction which is affected in currencies other than UAE Dirhams Here, scheme charges refer to 1% (Approx.) of every card transaction which is affected in currencies other than UAE Dirhams. This amount is charged by VISA or MasterCard, considering which card you are holding		
Fee relating to Settling Foreign Currency Transaction in the currency of the credit card	International Merchants may provide customers with option to settle foreign currency transaction in the currency of credit card i.e. AED As such this fee is not charged by card issuer i.e FAB, therefore customers are advised to verify from the merchants regarding foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered. Settling foreign currency transactions in the currency of the credit card may involve a cost higher than the foreign currency transaction fee		

Late Fee	AED 230 + AED 11.5 VAT (Calculated at 5% of charge amount) <i>The late payment fee will be charged In case the payment is not received by Bank until Due Date as per the credit card statement or In case the payment received is less than the minimum payment due. Payment Behaviors will be shared with the regulatory bodies including "Etihad Credit Bureau"</i>
Overlimit Fee	AED 275 + 13.75 VAT (Calculated at 5% of charge amount) <i>If the statement balance (Inclusive of all fees and charges currently billed to your card account) exceeds the credit limit on your card we will charge you over limit charges.</i>

Warning: If you make only the minimum repayment/payment each period, you will pay more in interest/profit/fees and it will take you longer to pay off your outstanding balance.

Notes:

- If the Cardholder does not pay the Minimum Amount by the Payment Date, a Late Payment Fee shall be debited from the Card Account.
- If the Cardholder does not pay the Closing Balance in full by the Payment Date, interest in respect of the amount outstanding on the Card Account shall accrue at the rate specified in the Schedule of Charges and shall be debited from the Card Account
- If there is any conflict or inconsistency between these Master Credit Card Conditions, any Additional Conditions and any guidelines, agreement or other document specified by the Bank relating to Card Services, then these Master Credit Card Conditions shall prevail to the extent of that conflict or inconsistency.
- All Credit Cards are offered at the Bank's sole and absolute discretion. The Bank reserves the right, at any time, without liability, penalty, or reason, to refuse to provide the same
- The customer shall submit to the Bank all documents that the Bank may require, and must inform the bank of any change in the information provided at the time of making an initial request
- FAB reserves the right, at its absolute discretion, to add / amend / delete / cancel any of the terms and conditions and will provide customer with 60 days written notice prior to making such changes. The detailed terms and conditions are provided in FAB's website
- All the information / options provided by the bank are for customers' informed decision making and this will not be deemed as a specific advice.
- The Cardholder shall only utilize a Card for transactions which are legally acceptable in the UAE and the country in which such Card is utilized. The Bank reserves the right to reject any transaction which it believes may cause a breach of this Clause.
- All Card Transactions will be subject to maximum daily restrictions on the number of transactions conducted on a Card as well as the value of such transactions (whether individually or in aggregate) and any other conditions as the Bank may deem appropriate. The Bank may change any daily restrictions without giving any reason or prior notice to the Cardholder. Such changes shall apply immediately.
- Customer can contact the "atyourservice@bankfab.com" mailbox for any queries related to T&Cs
- The schedule of charges is provided in FAB's website <https://www.bankfab.com/-/media/fabgroup/home/personal/charges-and-fees/fees-and-charges-first-abu-dhabi-bank.pdf?view=1>

Detailed Terms & Conditions

- For details, please refer to our terms and conditions provided in FAB's website <https://www.bankfab.com/en-ae/personal/terms-and-conditions>