

## Credit Cards

	Best Rate			Rewards			SriLankan
	Gold	Titanium	Platinum	Gold	Titanium	Platinum	Titanium
Profit rate (per month) new credit cards (effective 1 July 2017)	1.66%			3.25%			3.25%
Profit rate (per month) cards booked prior to 1 July 2017	1.66%			3%			2.99%
Annual fee	100	100	200	1st year free 2nd year 300	1st year free 2nd year 300	1st year free 2nd year 500	1st year free** 2nd year 300
Annual fee for new credit cards (effective 12 November 2017)	N/A	N/A	N/A	Waived			1st year free 2nd year 300
Card replacement fee (lost/stolen)	100			100			100
Cash withdrawal fee - Noor Bank ATMs	3% or 100, whichever is higher			3% or 100, whichever is higher			3% or 100, whichever is higher
Cash withdrawal fee - non Noor Bank ATMs	3% or 100, whichever is higher			3% or 100, whichever is higher			3% or 100, whichever is higher
Overseas transaction service fee <sup>7</sup>	2.50%			2.50%			2.50%
International Transaction Fee (DCC - Dynamic Currency Conversion) <sup>5</sup>	2%			2%			2%
Overlimit service fee	250			250			250
Monthly paper statement fee	10			10			10
E-statement fee	Free			Free			Free
Duplicate statement fee	50			50			50
Repeat personal identification number (PIN) request	75			75			50
Return cheque fee	100			100			100
Outstation cheque fee	25			25			25
Sales voucher retrieval (non T&E)	50			50			50
Sales voucher retrieval (T&E)	100			100			100
Charge dispute fee	At actual			At actual			At actual
Credit shield	0.99% of the outstanding balance at the time of billing cycle			0.99% of the outstanding balance at the time of billing cycle			0.99% of the outstanding balance at the time of billing cycle
Cancellation fee for Balance build product (installment plans) Easy cash/Balance transfer/Equal payment plan	1% of principle outstanding balance			1% of principle outstanding balance			1% of principle outstanding balance
Supplementary card	Free			Free			Free
Supplementary replacement	100			100			100
Payment due date (from the statement date)	21 Days			21 Days			21 Days
Cash withdrawal limit	75% of credit limit			75% of credit limit			75% of credit limit
Late payment fee	250			250			250
Credit card manager's cheque	100			100			100

Effective 1 January 2018 Noor Bank rates and fees are inclusive of VAT (where applicable) and are subject to change as per Central Bank's guidelines.

## Credit Cards

	<b>My Wallet Platinum</b>	<b>Wafa Gold/Titanium</b>	<b>Priority World</b>
Profit rate (per month) new credit cards (effective 1 July 2017)	0.99%	3.25%	3.25%
Profit rate (per month) cards booked prior to 1 July 2017	0.99%	3%	3%
Annual fee	Free	1st year free 2nd year 300	1,000*
Annual fee for new credit cards (effective 12 November 2017)	N/A	Waived	Waived
Processing fee	500 for finance limit up to 74,999 1,000 for finance limit from 75,000 - 149,999 2,000 for finance limit from 150,000 - 250,000	N/A	N/A
Card replacement fee (lost/stolen)	100	100	100
Cash withdrawal fee - Noor Bank ATMs	0%	3% or 100, whichever is higher	3% or 100, whichever is higher
Cash withdrawal fee - non Noor Bank ATMs	3% or 100, whichever is higher	3% or 100, whichever is higher	3% or 100, whichever is higher
Overseas transaction service fee <sup>7</sup>	2.50%	2.50%	2.50%
International Transaction Fee (DCC - Dynamic Currency Conversion) <sup>5</sup>	2%	2%	2%
Overlimit service fee	250	250	250
Monthly paper statement fee	10	10	10
E-statement fee	Free	Free	Free
Duplicate statement fee	50	50	50
Repeat personal identification number (PIN) request	75	75	75
Return cheque fee	100	100	100
Outstation cheque fee	25	25	25
Sales voucher retrieval (non T&E)	50	50	50
Sales voucher retrieval (T&E)	100	100	100
Charge dispute fee	At actual	At actual	At actual
Credit shield	0.99% of the outstanding balance at the time of billing cycle	0.99% of the outstanding balance at the time of billing cycle	0.99% of the outstanding balance at the time of billing cycle
Cancellation fee for Balance build product (installment plans) Easy cash/Balance transfer/Equal payment plan	1% of principle outstanding balance	1% of principle outstanding balance	1% of principle outstanding balance
Supplementary card	Free	Free	Free
Supplementary replacement	100	100	100
Payment due date (from the statement date)	21 days	21 days	21 days
Cash withdrawal limit	75% of credit limit	75% of credit limit	75% of credit limit
Late payment fee	250	250	250
Credit card manager's cheque	100	100	100

\*Annual fee waived for Priority and Home Finance customers.

\*\*All existing Srilankan Credit Card customers sourced before 12 November 2017 will be charged annual fee effective 1 February 2017.

1) All fees and charges mentioned are subject to change. Such changes will apply from the effective date specified by the Bank.

2) All fees and charges are in AED currency.

3) Cash advance fees will be applicable on cash advance transactions as defined under the Terms & Conditions.

4) Please refer to the Terms & Conditions for full details.

5) DCC is a financial service where the card holder, when making a payment in a foreign country has the option to convert the transaction from AED real time on Point of Sale (POS). DCC is calculated on the AED value of the transaction.

6) All upgraded Classic/Gold cards to Titanium will be charged the same annual fee as agreed when the card was sourced.

7) The fee charged will be over and above both spot rates that are applied by Mastercard® on the date of the conversion and the Mastercard International Service Assessment fee (1.15%). Effective 1 October 2017.

Credit Cards

	Charge Card					Fixed Fee						
	Classic	Gold	Titanium	Platinum	World	Classic	Classic Plus	Gold (Titanium)	Gold Plus (Titanium Plus)	Platinum	Platinum Plus	World
Annual fee	200	500	500	1,000	2,000	100*		250*		400*		Nil
Cash withdrawal fee - Noor Bank ATMs	3% or 100, whichever is higher					3% or 100, whichever is higher						
Cash withdrawal fee - non Noor Bank ATMs	3% or 100, whichever is higher					3% or 100, whichever is higher						
Late payment fee	250					250						
Monthly fee	-					75	150	225	300	550	750	2,000
Monthly Fee (effective 8 July 2017)	-					200	300	450	550	1,000	1,200	2,000
Credit card manager's cheque	100					100						

\*Effective 8 July 2017