

## Credit Cards

	Best Rate			Rewards				SriLankan
	Gold	Titanium	Platinum	Gold	Titanium	Platinum	World	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 1,000	Waived
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)	75			75				75
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	45			45				45
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)	65			65				65
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	4% of principal outstanding balance			4% of principal outstanding balance				4% of principal outstanding balance
Supplementary card	Free			Free				Free
Supplementary replacement	75			75				75
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	230			230				230
Credit card manager's cheque	100			100				100
Cash Advance Fee (POS)	3% or 100, whichever is higher			3% or 100, whichever is higher				3% or 100, whichever is higher

Effective 16 July 2018 Noor Bank rates and fees are exclusive 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>Noor Wealth 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)	75	75	75
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	45	45	45
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)	65	65	65
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	4% of principal outstanding balance	4% of principal outstanding balance	4% of principal outstanding balance
Supplementary card	Free	Free	Free
Supplementary replacement	75	75	75
Payment due date (from the statement date)	21 days	21 days	21 days
Cash withdrawal limit	100% of credit limit	75% of credit limit	75% of credit limit
Late payment fee	230	230	230
Credit card manager's cheque	100	100	100
Cash Advance Fee (POS)	3% or 100, whichever is higher	3% or 100, whichever is higher	3% or 100, whichever is higher

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## 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
Card replacement fee (lost/stolen)	75					75						
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						
Overseas transaction service fee <sup>7</sup>	2.5%					2.5%						
International transaction fee (DCC_Dynamic Currency Conversion) <sup>5</sup>	2%					2%						
Overlimit service fee	250					250						
Monthly paper statement fee	10					10						
E-statement fee	Free					Free						
Duplicate statement fee	45					45						
Return cheque fee	100					100						
Outstation cheque fee	25					25						
Sales voucher retrieval (non T&E)	50					50						
Sales voucher retrieval (T&E)	65					65						
Charge dispute fee	At actual					At actual						
Cancellation fee for Balance build product (installment plans) Easy cash/Balance transfer/Equal payment plan	4% of principal outstanding balance					4% of principal outstanding balance						
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						
Supplementary card	Free					Free						
Supplementary replacement	75					75						
Payment due date (from the statement date)	21 days					21 days						
Cash withdrawal limit	75% of credit limit					75% of credit limit						
Late payment fee	230					230						
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						
Cash Advance Fee (POS)	3% or 100, whichever is higher					3% or 100, whichever is higher						

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.

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