BRight Card – Tariff of Charges

	Charges		
Fee Type	BRight Titanium	BRight Platinum	BRight World
Profit Rate (p.m.)	3.50%	3.50%	3.50%
Annual Fee	Free for Life	AED 1,000	AED 1,500
Supplementary Fee	1st 2 cards are free, then AED 50 per annum per card	AED 50	AED 50
Late Payment Fees (Forced Donation)	AED 125		
Cash advance Fee	AED 150		
Card Replacement Fee	AED 75		
Duplicate Statement	AED 45 per month		
Copy of sales Voucher	AED 65		
Over limit Fee	AED 125		
Processing Fee for FX transactions	2% of transaction amount	0%	0%
Credit Shield	0.89% p.m.		
General			
Payment Due date from statement date	Up to 25 days		
Minimum amount due	5% of outstanding and all fees and charges		
Cash Advance (% of Credit Limit)	90%		
EPP Foreclosure fee	AED 200		

Note:

The above mentioned charges are subject to change as per Central Bank guidelines All terms and conditions are subject to bank policy / discretion