

### Schedule of Charges

Disclaimer: With effect from January 2019, all fees and charges mentioned below are inclusive of 5% Value Added Tax unless stated not applicable in the bank SOC's as per taxaton regulators.

Charges (in AED)	Solitaire	Mashreq Al Islami Platinum	Mashreq Al Islami Solitaire	Platinum Elite	Cashback	Mashreq Al Islami Cashback	noon	SmartSaver	SmartSaver Global	sMiles Titanium	Gold	Classic	Business Platinum	Mashreq Corporate Credit Card	Novo Titanium	Other Credit Cards				
Joining Fee																				
Principal Annual Fee	AED 1575	AED 682.5	Free for life	AED 682.5	Free for life	Free for life	Free for life	Free for life	AED 787.5	AED 315	Not Applicable	Not Applicable	Not Applicable	Not Applicable	AED 315	Not Applicable				
Supplementary Annual Fee	AED 630	AED 156.45	Free for life	AED 156.45	Free for life	Free for life	Free for life	Free for life	AED 315	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	AED 156.45	Not Applicable				
Maintenance Fee	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	AED 10.5 per month	AED 10.5 per month	Not Applicable	Not Applicable	Not Applicable	Not Applicable				
Card replacement fee	AED 78.8	AED 78.8	AED 78.8	AED 78.8	AED 78.8	AED 78.8	AED 78.8	AED 78.8	AED 78.8	AED 78.8	AED 78.8	AED 78.8	AED 78.8	AED 78.8	AED 78.8	AED 78.8				
Novo Cinema Subscription Fee****	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	-	-	-	AED 315				
Returned Cheque Fee	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315	AED 315				
Late Payment Fee	AED 241.5	AED 241.5	AED 241.5	AED 241.5	AED 241.5	AED 241.5	AED 241.5	AED 241.5	AED 241.5	AED 241.5	AED 241.5	AED 241.5	AED 241.5	AED 241.5	AED 241.5	AED 241.5				
Over Limit Fee	AED 303.45	AED 303.45	AED 303.45	AED 303.45	AED 303.45	AED 303.45	AED 303.45	AED 303.45	AED 303.45	AED 303.45	AED 303.45	AED 303.45	AED 303.45	AED 303.45	AED 303.45	AED 303.45				
Paper Statement Fee	AED 5.25	AED 5.25	AED 5.25	AED 5.25	AED 5.25	AED 5.25	AED 5.25	AED 5.25	AED 5.25	AED 5.25	AED 5.25	AED 5.25	AED 5.25	AED 5.25	AED 5.25	AED 5.25				
Additional copy of Statement fee	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75	AED 15.75				
Tawarruq Profit Rate (p.m.) (VAT not applicable)	Not Applicable	3.45%	2.45%	Not Applicable	Not Applicable	3.45%	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable				
Tawarruq Profit Cash Rate (p.m.) (VAT not applicable)	Not Applicable	3.75%	3.75%	Not Applicable	Not Applicable	3.75%	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable				
Retail Interest Rate (p.m.)	3.85%	Not Applicable	Not Applicable	3.85%	3.85%	Not Applicable	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.75%	3.45%	3.85%	3.85%				
Cash Advance interest Rate (p.m.)	3.85%	Not Applicable	Not Applicable	3.85%	3.85%	Not Applicable	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.75%	3.75% (will be applicable once the option is available on the product)	3.85%	3.85%				
Cash Advance Fee	3.15% or AED 210 whichever is higher	AED 105	AED 105	3.15% or AED 210 whichever is higher	3.15% or AED 210 whichever is higher	AED 105	3.15% or AED 210 whichever is higher	3.15% or AED 210 whichever is higher	3.15% or AED 210 whichever is higher	3.15% or AED 210 whichever is higher	3.15% or AED 210 whichever is higher	3.15% or AED 210 whichever is higher	3.15% or AED 210 whichever is higher	3.15% or AED 210 whichever is higher	3.15% or AED 210 whichever is higher	3.15% or AED 210 whichever is higher				
Spread on international transactions in non AED Currency (VAT not applicable)***	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.79%	2.30%	2.89%	2.89%				
Smart Assure	Charged at 0.93% of Outstanding Amount	Charged at 0.93% of Outstanding Amount	Charged at 0.93% of Outstanding Amount	Charged at 0.93% of Outstanding Amount	Charged at 0.93% of Outstanding Amount	Charged at 0.93% of Outstanding Amount	Charged at 0.93% of Outstanding Amount	Charged at 0.93% of Outstanding Amount	Charged at 0.93% of Outstanding Amount	Charged at 0.93% of Outstanding Amount	Charged at 0.93% of Outstanding Amount	Charged at 0.93% of Outstanding Amount		-	Charged at 0.93% of Outstanding Amount	Charged at 0.93% of Outstanding Amount				
Smart Protect	AED 63 per month	Not Applicable	Not Applicable	AED 63 per month	AED 63 per month	Not Applicable	AED 63 per month	AED 63 per month	AED 63 per month	AED 63 per month	AED 63 per month	AED 63 per month	AED 63 per month	-	AED 63 per month	AED 63 per month				
Pay Protect	Charged at 1.04% of Outstanding Amount	Not Applicable	Not Applicable	Charged at 1.04% of Outstanding Amount	Charged at 1.04% of Outstanding Amount	Not Applicable	Charged at 1.04% of Outstanding Amount	Charged at 1.04% of Outstanding Amount	Charged at 1.04% of Outstanding Amount	Charged at 1.04% of Outstanding Amount	Charged at 1.04% of Outstanding Amount	Charged at 1.04% of Outstanding Amount	Charged at 1.04% of Outstanding Amount	-	Charged at 1.04% of Outstanding Amount	Charged at 1.04% of Outstanding Amount				
Pay Protect Lite	Charged at 0.62% of Outstanding Amount	Not Applicable	Not Applicable	Charged at 0.62% of Outstanding Amount	Charged at 0.62% of Outstanding Amount	Not Applicable	Charged at 0.62% of Outstanding Amount	Charged at 0.62% of Outstanding Amount	Charged at 0.62% of Outstanding Amount	Charged at 0.62% of Outstanding Amount	Charged at 0.62% of Outstanding Amount	Charged at 0.62% of Outstanding Amount	Charged at 0.62% of Outstanding Amount	-	Charged at 0.62% of Outstanding Amount	Charged at 0.62% of Outstanding Amount				
Accident Care	AED 600,000 cover at AED 47.25 p.m. AED 300,000 cover at AED 31.5 p.m.	Not Applicable	Not Applicable	AED 600,000 cover at AED 47.25 p.m. AED 300,000 cover at AED 31.5 p.m.	AED 600,000 cover at AED 47.25 p.m. AED 300,000 cover at AED 31.5 p.m.	Not Applicable	AED 600,000 cover at AED 47.25 p.m. AED 300,000 cover at AED 31.5 p.m.	AED 600,000 cover at AED 47.25 p.m. AED 300,000 cover at AED 31.5 p.m.	AED 600,000 cover at AED 47.25 p.m. AED 300,000 cover at AED 31.5 p.m.	AED 600,000 cover at AED 47.25 p.m. AED 300,000 cover at AED 31.5 p.m.	AED 600,000 cover at AED 47.25 p.m. AED 300,000 cover at AED 31.5 p.m.	AED 600,000 cover at AED 47.25 p.m. AED 300,000 cover at AED 31.5 p.m.	AED 600,000 cover at AED 47.25 p.m. AED 300,000 cover at AED 31.5 p.m.	-	AED 600,000 cover at AED 47.25 p.m. AED 300,000 cover at AED 31.5 p.m.	AED 600,000 cover at AED 47.25 p.m. AED 300,000 cover at AED 31.5 p.m.				
Balance Transfer / Easy Cash Fee / Interest p.m.	As communicated at the point of sale	Not Applicable	Not Applicable	As communicated at the point of sale			Not Applicable	As communicated at the point of sale									-	-	As communicated at the point of sale	
Balance Transfer/ Easy cash (installment plan) cancellation fee	AED 105	Not Applicable	Not Applicable	AED 105		Not Applicable	AED 105	AED 105	AED 105	AED 105	AED 105	AED 105	AED 105	-	AED 105	AED 105				
Processing fee (for 0% Easy Payment Plan at Participating Merchants)	As communicated at the point of sale	0%	0%	As communicated at the point of sale			0%	As communicated at the point of sale									-	As communicated at the point of sale		
Easy Payment Plan Cancellation	AED 262.5	AED 262.5	AED 262.5	AED 262.5	AED 262.5	AED 262.5	AED 262.5	AED 262.5	AED 262.5	AED 262.5	AED 262.5	AED 262.5	AED 262.5	AED 262.5	AED 262.5	AED 262.5				
Credit Card payment at Mashreq Branches	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25				
International Card delivery	AED 210	AED 210	AED 210	AED 210	AED 210	AED 210	AED 210	AED 210	AED 210	AED 210	AED 210	AED 210	AED 210	AED 210	AED 210	AED 210				
Spread on international transactions in AED Currency (VAT not applicable)	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.79%	2.79%	2.89%	2.89%				

\*For Etisalat Platinum card: the joining and annual fee will not be applicable for customer who opt for free for life variant.

\*\*\*This is in addition to the processing charges levied by Mastercard or Visa.

\*\*\*\*Novo Cinema Subscription Fee shall be levied only upon the cardholder's request to activate the Novo Cinema Package in the Credit Card