

Schedule of Charges

With effect from 1st January 2018, all fees & charges mentioned below are subject to additional 5% Value Added Tax (except those fees & charges which are explicitly stated as inclusive of VAT).

Charges (in AED)	Solitaire	Mashreq Al Islami Platinum	Platinum Elite	SmartSaver	SmartSaver Global	sMiles Titanium	Gold	Classic	Business Platinum	Mashreq Corporate Credit Card	The FIFA World Cup™ Card	Novo Titanium	Etisalat Signature	Etisalat Platinum*	Etisalat Classic	Etisalat Gold	Air Arabia Classic	Air Arabia Platinum	
Joining Fee													AED 1000	AED 300					
Principal Annual Fee	AED 1500	AED 650****	AED 650	Free for life	AED 750	AED 300	No Charge	No Charge	No Charge	No Charge	AED 200	AED 300	AED 500	AED 200	No Charge	No Charge	AED 100	AED 350	
Supplementary Annual Fee	AED 600	AED 149****	AED 149	Free for life	AED 300	No Charge	No Charge	No Charge	No Charge	No Charge		AED 149	AED 149	AED 149	No Charge	No Charge	AED 149	AED 149	
Maintenance Fee	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	AED 10 per month	AED 10 per month	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	
Card replacement fee	AED 75	AED 75	AED 75	AED 75	AED 75	AED 75	AED 75	AED 75	AED 75	AED 75	AED 75	AED 75	AED 75	AED 75	AED 75	AED 75	AED 75	AED 75	
TAP n GO Sticker Replacement fee	AED 30	No Charge	AED 30	AED 30	AED 30	AED 30	AED 30	AED 30	AED 30	-	AED 30	AED 30	AED 30	AED 30	AED 30	AED 30	AED 30	AED 30	
Novo Cinema Subscription Fee****	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	-	AED 300	-	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	
Returned Cheque Fee	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	AED 300	
Late Payment Fee	AED 230	AED 230	AED 230	AED 230	AED 230	AED 230	AED 230	AED 230	AED 230	AED 230	AED 230	AED 230	AED 230	AED 230	AED 230	AED 230	AED 230	AED 230	
Over limit Fee	AED 279	AED 279	AED 279	AED 279	AED 279	AED 279	AED 279	AED 279	AED 279	AED 279	AED 279	AED 279	AED 279	AED 279	AED 279	AED 279	AED 279	AED 279	
Paper Statement Fee	AED 5	AED 5	AED 5	AED 5	AED 5	AED 5	AED 5	AED 5	AED 5	AED 5	AED 5	AED 5	AED 5	AED 5	AED 5	AED 5	AED 5	AED 5	
Additional copy of Statement fee	AED 15	AED 15	AED 15	AED 15	AED 15	AED 15	AED 15	AED 15	AED 15	AED 15	AED 15	AED 15	AED 15	AED 15	AED 15	AED 15	AED 15	AED 15	
Tawarruq Profit rate (p.m.)	No charge	3.45%****	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	
Tawarruq Profit Cash rate (p.m.)	No charge	3.75%****	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	
Retail interest Rate (p.m.) **	3.45%	Not Applicable	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.25%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	
Cash Advance interest Rate (p.m.)**	3.75%	Not Applicable	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75% (will be applicable once the option is available on the product)	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	
Cash Advance Fee	3% or AED 200 whichever is higher	AED 100 per transaction	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	3% or AED 200 whichever is higher	
Foreign Transaction Fee ***	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.30%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	
Credit Shield	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	-	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	Charged at 0.89% of Outstanding Amount	
Smart Protect	AED 60 per month		AED 60 per month	AED 60 per month	AED 60 per month	AED 60 per month	AED 60 per month	AED 60 per month	AED 60 per month	-	AED 60 per month	AED 60 per month	AED 60 per month	AED 60 per month	AED 60 per month	AED 60 per month	AED 60 per month	AED 60 per month	
Pay Protect	Charged at 0.99% of Outstanding Amount		Charged at 0.99% of Outstanding Amount	Charged at 0.99% of Outstanding Amount	Charged at 0.99% of Outstanding Amount	Charged at 0.99% of Outstanding Amount	Charged at 0.99% of Outstanding Amount	Charged at 0.99% of Outstanding Amount	Charged at 0.99% of Outstanding Amount	-	Charged at 0.99% of Outstanding Amount	Charged at 0.99% of Outstanding Amount	Charged at 0.99% of Outstanding Amount	Charged at 0.99% of Outstanding Amount	Charged at 0.99% of Outstanding Amount	Charged at 0.99% of Outstanding Amount	Charged at 0.99% of Outstanding Amount	Charged at 0.99% of Outstanding Amount	
Pay Protect Lite	Charged at 0.59% of Outstanding Amount		Charged at 0.59% of Outstanding Amount	Charged at 0.59% of Outstanding Amount	Charged at 0.59% of Outstanding Amount	Charged at 0.59% of Outstanding Amount	Charged at 0.59% of Outstanding Amount	Charged at 0.59% of Outstanding Amount	Charged at 0.59% of Outstanding Amount	-	Charged at 0.59% of Outstanding Amount	Charged at 0.59% of Outstanding Amount	Charged at 0.59% of Outstanding Amount	Charged at 0.59% of Outstanding Amount	Charged at 0.59% of Outstanding Amount	Charged at 0.59% of Outstanding Amount	Charged at 0.59% of Outstanding Amount	Charged at 0.59% of Outstanding Amount	
Accident Care	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.		AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	-	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	AED 600,000 cover at AED 45 p.m. AED 300,000 cover at AED 30 p.m.	
SMS Service	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	
Balance Transfer / Easy Cash Fee / Interest p.m.	As communicated at the point of sale	-	As communicated at the point of sale							-	-	As communicated at the point of sale							
Balance Transfer/ Easy cash (installment plan) cancellation fee	AED 100		AED 100	AED 100	AED 100	AED 100	AED 100	AED 100	AED 100	-	AED 100	AED 100	AED 100	AED 100	AED 100	AED 100	AED 100	AED 100	
Processing fee (for 0% Easy Payment Plan at Participating Merchants)	As communicated at the point of sale	0%	As communicated at the point of sale							-	-	As communicated at the point of sale							
Installment Plan Cancellation (only applicable for 0% EPP offers)	AED 250	AED 250	AED 250	AED 250	AED 250	AED 250	AED 250	AED 250	AED 250	-	AED 250	AED 250	AED 250	AED 250	AED 250	AED 250	AED 250	AED 250	
Credit Card payment at Mashreq Branches	AED 25	AED 25	AED 25	AED 25	AED 25	AED 25	AED 25	AED 25	AED 25	AED 25	AED 25	AED 25	AED 25	AED 25	AED 25	AED 25	AED 25	AED 25	
Credit Card payment at 3 rd Party Locations.	No Charge	No Charge	No Charge	AED 4	No Charge	AED 4	AED 4	AED 4	AED 4	AED 4	AED 4	AED 4	AED 4	AED 4	AED 4	AED 4	AED 4	AED 4	
International Card delivery	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200	
Dynamic Currency Conversion Fee - Non Islamic cards	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	
International Transaction Fee (DCC) - Mashreq Al Islami Platinum																			

*For Etisalat Platinum card: the joining and annual fee will not be applicable for customer who opt for free for life variant. **Revision in rate with effect from 10th November 2018. Retail and Cash interest rates are subject to increase by 1%, unless advised otherwise, in case the Cardholder is one or more payments overdue. Original retail interest rates will be reinstated when all overdue payments have been made. Retail interest charged, if any, would be rounded up to a minimum of AED 25 for Platinum Credit Cards, and AED 10 for all other Credit Cards in the Credit Card Statement *** This fee is charged in addition to the standard processing fee charged by MasterCard or Visa and is applicable to transactions performed in any currency other than UAE Dirham. Terms and Conditions apply, please visit www.mashreq.com. **** Mashreq Al Islami Platinum Credit Card Fee and Tawarruq Profit Rate changes will be effective 1st November, 2018. *****Novo Cinema Subscription Fee shall be levied only upon the cardholder's request to activate the Novo Cinema Package in the Credit Card.