

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 taxation regulations.

Charges (in AED)	Solitaire	Mashreq Al Islami Platinum	Mashreq Al Islami Solitaire	Platinum Elite	Cashback	noon VIP	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																						
Principal Annual Fee	AED 1575	AED 682.5	Free for life	AED 682.5	Free for life	Free for life	Free for life	AED 787.5	AED 315	Not Applicable	Not Applicable	Not Applicable	Not Applicable	AED 210	AED 315	AED 1050	AED 315	AED 210	Not Applicable	Not Applicable	AED 105	AED 367.5
Supplementary Annual Fee	AED 630	AED 156.45	Free for life	AED 156.45	Free for life	Free for life	Free for life	AED 315	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	AED 210	AED 315	AED 1050	AED 315	AED 210	Not Applicable	Not Applicable	AED 105	AED 367.5
Maintenance Fee	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	Not Applicable	Not Applicable	Not Applicable	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	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	-	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	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	AED 241.5	AED 241.5	AED 241.5	AED 241.5	AED 241.5	AED 241.5
Over Limit Fee	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95	AED 292.95
Penalty 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	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	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	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	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	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	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.)** (VAT not applicable)	up to 3.69%	Not Applicable	Not Applicable	up to 3.69%	up to 3.69%	up to 3.69%	up to 3.69%	up to 3.69%	up to 3.69%	up to 3.69%	up to 3.69%	up to 3.69%	3.45%	up to 3.69%	up to 3.69%	up to 3.69%	up to 3.69%	up to 3.69%	up to 3.69%	up to 3.69%	up to 3.69%	up to 3.69%
Cash Advance interest Rate (p.m.)** (VAT not applicable)	3.75%	Not Applicable	Not Applicable	3.75%	3.75%	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%	3.75%
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	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	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
Foreign Transaction Fee**** (VAT not applicable)	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.30%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%
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	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	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	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	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	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 Late	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	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	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.	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.	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																		
Balance Transfer/ Easy cash (installment plan) cancellation fee	AED 105	Not Applicable	Not Applicable	AED 105	AED 105	AED 105	AED 105	AED 105	AED 105	AED 105	AED 105	AED 105	-	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																		
Installment Plan Cancellation (only applicable for 0% EPP offers)	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	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	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	AED 210	AED 210	AED 210	AED 210	AED 210	AED 210
Service Fee for International Transactions in AED (VAT not applicable)	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%	2.79%	2.79%	2.79%	2.79%

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

**The bank may, at its sole discretion, assign a preferential (lower) Retail Interest Rate to select customers from time to time based on the customers' profile and usage & payment behavior on the card. 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.

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