

Schedule of charges (Credit Cards)

Charges (in QAR)	Limited Edition Package	Sadara Package	Platinum Package	Titanium Package	Classic Card
Cards Offered	Diners Club Black/ MasterCard World	Diners Club/ Visa Infinite	Diners Club/ Visa Platinum	Diners Club/ MasterCard Titanium	Visa Classic or MasterCard Classic
Principal Card Joining Fees	Free	Free	Free	Free	Free
Principal Card Annual fees	QAR 1,000	Free (QAR 850 for non Sadara members)	QAR 750	QAR 600	QAR 250
Minimum Monthly Repayment	3%	3%	3%	3%	3%
Supplementary Annual fees	Free	Free	Free	Free	Free
Replacement fees	QAR 50/-	QAR 50/-	QAR 50/-	QAR 50/-	QAR 50/-
Re-issue fees	QAR 100	QAR 100	QAR 100	QAR 100	QAR 100
Return cheque fees	QAR 100 per cheque	QAR 100 per cheque	QAR 100 per cheque	QAR 100 per cheque	QAR 100 per cheque
Over limit Fees	QAR 150/- if the balance is over by 2% and above	QAR 150/- if the balance is over by 2% and above	QAR 150/- if the balance is over by 2% and above	QAR 150/- if the balance is over by 2% and above	QAR 150/- if the balance is over by 2% and above
Payment holiday fees	QAR 50	QAR 50	QAR 50	QAR 50	QAR 50
Limit increase fees	QAR 50	QAR 50	QAR 50	QAR 50	QAR 50
Overdue/Late payment fees	0.25% or QAR 100/- whichever is greater	0.25% or QAR 100/- whichever is greater	0.25% or QAR 100/- whichever is greater	0.25% or QAR 100/- whichever is greater	0.25% or QAR 100/- whichever is greater
Cash Advance fees	4% for Diners Club and 4.5% for Visa and MasterCard, 3.5% for Retail Internet Banking and Mobile Cash Advance	4% for Diners Club and 4.5% for Visa and MasterCard, 3.5% for Retail Internet Banking and Mobile Cash Advance	4% for Diners Club and 4.5% for Visa and MasterCard, 3.5% for Retail Internet Banking and Mobile Cash Advance	4% for Diners Club and 4.5% for Visa and MasterCard, 3.5% for Retail Internet Banking and Mobile Cash Advance	4.5% for Visa and MasterCard, 3.5% for Retail Internet Banking and Mobile Cash Advance
Installment Process Fee	QAR 15	QAR 15	QAR 15	QAR 15	QAR 15
Additional copy of Statement fee	Free	Free	Free	Free	Free
Request for copy	QAR 25 per copy request	QAR 25 per copy request	QAR 25 per copy request	QAR 25 per copy request	QAR 25 per copy request
Retail Interest Rate*	1% p.m.	1% p.m.	1% p.m.	1% p.m.	1% p.m.
Cash Advance Interest Rate*	1% p.m. from date of transaction	1% p.m. from date of transaction	1% p.m. from date of transaction	1% p.m. from date of transaction	1% p.m. from date of transaction
Call For Credit Interest	3% p.a.	3% p.a.	3% p.a.	3% p.a.	3% p.a.
Call for Cash Interest	1% p.m.	1% p.m.	1% p.m.	1% p.m.	1% p.m.
Credit Shield Plus	0.65%	0.65%	0.65%	0.65%	0.65%
Maximum Grace days*	15 days	15 days	15 days	15 days	15 days
e-Statements	Free	Free	Free	Free	Free
Internet Banking	Free	Free	Free	Free	Free
SMS Banking	Free	Free	Free	Free	Free

Foreign Currency Mark ups

- USD – 2%
- AED, BHD, KWD, SAR, OMR – 1.25%
- EUR, GBP, AUD, CAD, CHF, DKK, JOD, JPY, LBP, NOK, SEK, SGD – 3.25%
- Other currencies – 3.50%

- Grace days are not applicable for cash advance transactions.
- Direct Debit customers can opt for setting their card repayment on any day between statement cut-off and payment due date. For example, a card with a statement date as 30th of every month will be required to only pay the minimum repayment amount by the 15th of the following month.
- No points will be earned on interest, fees or cash advances.
- Higher rates are applicable if the card is issued under other type of securities rather than salary transfer.