



NAJM JCB CREDIT CARD SERVICE AND PRICE GUIDE

Fees, rates & charges

Annual fee & retail interest charges

	Annual fee	Interest	Annual fee	Interest
Silver	AED 200	2.55%	Free for life	2.80%
Gold	AED 400	2.35%	Free for life	2.75%

Cash access

Charges	Silver	Gold
Limit of cash withdrawal	30% of the available credit limit	30% of the available credit limit
Cash advance interest rate	2.85%	2.75%
Cash advance fee (% of withdrawal amount)	3% or AED 50	3% or AED 50

Other fees & charges

Charges	Silver	Gold
Supplementary annual fee	Free	Free
Replacement fee	Free	Free
Returned cheque fee	AED 200	AED 200
Late payment fee	AED 120	AED 120
Over limit fee	AED 120	AED 120
Additional copy of statement fee	AED 30	AED 30
Investigation fee	AED 200	AED 200
Currency conversion fee	2.5%	2.5%
Minimum payment	5% or AED 100	5% or AED 100
Interest free period	Up to 55 days	Up to 55 days

Terms and conditions apply.



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