Emirates Islamic is a registered brand name of Emirates Islamic Bank P JSC.

This KFS provides you with indicative information about profit, fees and charges of this product. All charges are inclusive of Value Added Tax (VAT) in AED currency.

<table>
<thead>
<tr>
<th>Credit Card Type</th>
<th>Product Name</th>
<th>Skyrwads Black</th>
<th>Skyrwads Infinite</th>
<th>Skyrwads Signature</th>
<th>Cash Back</th>
<th>Cash Back Plus</th>
<th>Emarati</th>
<th>Flex Elite</th>
<th>Flex</th>
<th>RTA</th>
<th>Etihad Premium</th>
<th>Etihad Saeer</th>
<th>Etihad Amera</th>
<th>Etihad Platinum</th>
<th>Switch Cashback Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td></td>
<td>4200</td>
<td>2100</td>
<td>735</td>
<td>3675</td>
<td>313.95</td>
<td>NA</td>
<td>735</td>
<td>NA</td>
<td>NA</td>
<td>2625</td>
<td>943.95</td>
<td>733.95</td>
<td>208.95</td>
<td>313.95</td>
</tr>
</tbody>
</table>

### Important Terms and Charges

#### Minimum Repayments

You must pay the Minimum Payment Due by the Payment Due date each month. Minimum payment is 5% of the closing balance outstanding, or AED 100, whichever is higher. If the closing balance is less than AED 100, it must be paid in full.

#### Annualized Percentage Rate (APR) for Purchase

- **Switch Cashback Card**: 44.28%
- **Skyrwards Black & Business Credit Card**: 39%
- **Emarati Credit Card**: 40.68%
- **All other Credit Cards**: 41.88%

This facility will be reviewed from time to time.

#### Annualized Percentage Rate (APR) for Cash Advance

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#### Additional Information

- The Bank reserves the right to amend the Bank’s General Terms and Conditions for Consumer Banking Products (including any relevant applications and documents and other Special Features) at any time.
- The Bank may debit your accounts with any charges, expenses, or commission payable against the banking services rendered in accordance with the approved and announced banking charges and commissions, as notified to you from time to time.
- There may be circumstances in which you have to pay other fees. You may visit this website (https://www.emiratesislamic.ae/eng/personal-banking/cards/credit-cards/) to view these other fees.
- The cooling-off period allows you to cancel the product within 5 (five) business days of signing the application or offer letter and the Bank will not be able to proceed until this period expires, unless you waive this right. To cancel within this period you must give the Bank notice.
- You can contact the Bank for any enquiries, assistance or complaints at any of its branches or by visiting its website (https://www.emiratesislamic.ae/eng/personal-banking/cards/credit-cards/).

### Warning

- If you do not meet the repayments/payments on your credit card, your account will go into arrears and you may incur fees. This may affect your credit rating, which may limit your ability to access financing in the future.
- If you make only the minimum repayment/payment each period, you will pay more in profit/fees and it will take you longer to pay off your outstanding balance.
- In case you fail to fulfil your obligations as per the product terms and conditions, before and during your relationship with the Bank, there will be consequences including, but not limited to penalties.
- You are required to provide the Bank with copies of your updated documents at all times (Emirates ID, Passport, Visa, Trade License, etc.). Not providing these documents might result in the charges, transactions being restricted, account or card being blocked, or account or card being closed.
- Any accounts you have with the Bank may be used to set off against amounts owed under your credit card(s).

### Additional Information

#### Duplicate Statement Copy

AED 26.25 or AED 47.25 (for Statement over 3 months old)

#### Shariah based Muraba

All our Credit Cards are based on a Shariah compliant structure of Murabaha. Certificates which are being purchased and in the possession of the Bank against a price which is equal to cost of acquisition and a defined profit.

### Note

1. **Billed Profit** on AED 2,000 for 20 days (from 1 July - 20 July) 45.90
2. **Statement Date** July 6, 2021
3. **Transaction Amount** AED 2,000
4. **Minimum Amount Due (5% of the retail purchase)** AED 100
5. **Monthly profit Rate** 3.49% of the unpaid credit card bill
6. **Scenario: Minimum payment before the due date**
7. **Total payment made** AED 100
8. **Next Statement Date** August 6, 2021
9. **Credits which are being purchased and in the possession of the Bank against a price which is equal to cost of acquisition and a defined profit.**
10. **Additional Information**

### Key Fact Statement (KFS) – Credit Cards

**Customer copy**

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