

## Titanium Life Schedule of Charges

### General

Payment due date	21 days from statement date
Minimum payment due	10% or AED 100 whichever is higher as mentioned in the statement of accounts

### Fees

Annual membership fee	First Year	Renewal
Primary card	AED 400	AED 400
Supplementary card	NIL	NIL
Card replacement fee	AED 50	
Over limit fee	AED 199	
Late payment fee	AED 199	
Cash advance fee (Includes transactions at Exchange houses)	3% of cash advance amount or AED 60 whichever is higher	
Liability letter fee	AED 100	
No liability certificate	AED 100	
Release letter	AED 50	
Cheque photocopy		
Less than 1 year	AED 10	
Over 1 year	AED 20	
Reference Letter	AED 50	
Sales Draft Copy	AED 50	
Returned cheque fee	AED 100	
Duplicate statement fee per copy		
Current statement	Free	
Past statements	AED 25	
Dial-a-Cheque	1% of cheque amount or AED 25 whichever is higher	
Credit Shield	0.89% of the outstanding balance	
Cheque issuance fee	AED 20	
Courier fees*	AED 20	
SMS notification	AED 3 per month	
Processing fee for Non-AED transactions	Upto 3%	

\*Courier fees will be levied subject to customer's explicit request for document to be couriered to him/ her whenever the standard service suggests these to be collected from the branch or posted through regular mail.

### Special Payment Plans

#### Flat monthly interest rate

Tenure (months)	3	6	12	18	24	36
Loan on phone	1.80%	1.60%	1.50%	1.40%	1.30%	-
Easy purchase plan	0.99%	0.99%	0.99%	0.99%	0.99%	0.99%
Balance transfer	1.50%	1.40%	1.30%	1.30%	1.30%	1.30%

Early settlement fee	AED 100 (plus applicable interest charges)
Processing fee for loan on phone	1% or AED 100 whichever is higher

### Finance Charges

Monthly finance charge	Variable between 2.69% - 3.29%
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Initial finance charge of 2.69% monthly will be applicable for the first 3 months of your membership.

Every 3 months we will review your payment history and determine your monthly finance charge for the next 3 months based on the table shown below.

Average payment over past 3 months as a % of outstanding balance	Monthly finance charge for the next 3 months
5% to 40%	2.99%
more than 40% to less than 85%	2.89%
85% or over	2.69%

Your monthly finance charge may increase to 3.29%, for any of the following reasons:

- We do not receive at least the minimum payment by the payment due date;
- You exceed your credit limit;
- You make a payment to us that is not honoured by your bank.

### Terms and Conditions

Use of Dubai First credit cards will be governed by the credit card terms and conditions. For more information please call us on (04 506 8888). All charges are subject to change from time to time at the sole discretion of Dubai First. This schedule of charges is applicable only to the products listed above and does not include all Dubai First credit cards. The above charges apply from May 2011