



## Schedule of Charges - Cashback Card

	Cashback Titanium
Annual fee	Free for the first year, AED 199/- , Eligible for annual fee waiver If total retail spends AED 10,000 in the previous year.
Supplementary annual fee	Free
Card replacement fee	AED 78.75
Late payment fee <sup>(1)</sup>	AED 236.25
Additional statement fee	AED 47.25
Cash withdrawal limit	80%
Cash withdrawal fee	3.5% (Min AED 103.59)
Minimum repayment	5% of utilized amount
Grace period for repayment	upto 17 days from statement date
Investment Wakala expected profit rate / month	3.49%
Murabaha profit rate / month	3.49%
Administration fee for non - AED Transactions <sup>(2)</sup>	2.5% (Excluding Mastercard fees)
Copy of purchase slip	AED 68.25
Rejected standing order due to lack of funds	AED 26.25

1. Late payment fee will be donated to charity
2. In addition to the standard fee charged by Mastercard International or Visa International

To view the T&C of your Cashback Card, please visit [www.sib.ae](http://www.sib.ae)

Sharjah Islamic Bank is regulated by Central Bank of United Arab Emirates.