

FEES & CHARGES
LOAD N SHOP

ITEM	FEE
ATM Balance Inquiry - International Decline	AED 5.25
Reload Fee	AED 5.25
Annual Maintenance Fee	AED 12
ATM Withdrawal - Domestic	AED 5.25
ATM Withdrawal Decline - Domestic	AED 5.25
ATM Withdrawal - International	AED 10.5
ATM Withdrawal Decline - International	AED 10.5
Cross Currency Conversion	3.50%
POS Decline - Domestic	AED 5.25
POS Decline - International	AED 10.5
MOTOECOM less than AED 30	AED 1.05
MOTOECOM more than AED 30	AED 0
Reissue/Replacement	AED 26.25

5% VAT applicable on all fees.