

FEES & CHARGES
NAJM GIFT CARD

ITEM	FEE
Inactivity	AED 10
Reissue Fee	AED 25
POS Decline - Domestic	AED 5
POS Decline - International	AED 10
Online Decline - Domestic	AED 5
Online Decline - International	AED 10
MOTOECOM Below AED 30	AED 1
MOTOECOM Above AED 30	AED 0

5% VAT applicable on all fees.