

## Fees & Service Guide



## Nayifat Classic Card (Low Limit)

| Initial Disclosure                      |   |
|---|---|
| Credit Limit                            | SR 10   |
| Annual Fees *                           | SR 60   |
| Monthly Rate                            | 2.99 %  |
| Annual Profit Rate (APR)                | 35.88 %   |
| Monthly Card Maintenance Fees *         | 0   |
| Annual Fee – Supplementary Card *       | SR 60   |
| Statement Frequency                     | Monthly (If there is a transaction or over due)   |
| Replacement Card Issuance Fees *        | SR 75   |
| International Transactions Fees *       | 1.5 %   |
| Cash Withdrawal Fees *                  | SR 40 per transaction   |
| Late payment fees for more than 10 days | SR 100, If the cardholder fails to pay the minimum amount, Nayifat has the right to request a collection fees and any other fees from the card holder SR100 per month till delinquent reach the sixth month (181 days) which will be paid as a charity as per Sharia 'a committee recommendation. |
| Dispute Fees *                          | SR 50 per dispute if the settlement is against the cardholder   |
| Balance inquiry fees *                  | SR 3.5  |
| <b>Statement Copy fee (per copy)</b>    |   |
| Up to last 3 months                     | Free  |
| <b>General Informations</b>             |   |
| Payment due Date                        | 27 <sup>th</sup> from each month  |
| Credit Period                           | Up to 51 Days   |
| Cash Advance Limit                      | 30 %  |

\*The VAT (15%) will be charged for the above fees. This VAT rate is subject to change based on applicable tax laws.



For more information, please contact Customer Care Center at NayifatPhone.  
92 00 33 666 / care@nayifat.com / www.nayifat.com

## Fees & Service Guide



## Nayifat Rewards Card

Credit card

### Initial Disclosure

|   |   |
|---|---|
| Annual Fees *                           | SR 250  |
| Monthly Rate                            | 2.99 %  |
| Annual Profit Rate (APR)                | 35.88 %   |
| ** Monthly Card Maintenance Fees *      | SR 200  |
| Annual Fee – Supplementary Card *       | SR 100  |
| Statement Frequency                     | Monthly (If there is a transaction or over due)   |
| Replacement Card Issuance Fees *        | SR 75   |
| International Transactions Fees *       | 2.75 %  |
| Cash Withdrawal Fees *                  | SR 75 per transaction   |
| Minimum monthly payment                 | 5% of outstanding amount or SR 200 whichever is higher  |
| Late payment fees for more than 10 days | SR 100, If the cardholder fails to pay the minimum amount, Nayifat has the right to request a collection fees and any other fees from the card holder SR100 per month till delinquent reach the sixth month (181 days) which will be paid as a charity as per Sharia 'a committee recommendation. |
| Dispute Fees *                          | SR 50 per dispute if the settlement is against the cardholder   |
| Balance Inquiry Fees *                  | SR 3.5  |
| <b>Statement Copy fee (per copy)</b>    |   |
| Up to last 3 months                     | Free  |
| <b>General Informations</b>             |   |
| Payment due Date                        | 27 <sup>th</sup> from each month  |
| Credit Period                           | Up to 51 Days   |
| Cash Advance Limit                      | 30 %  |

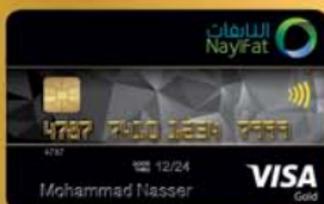
\*The VAT (15 %) will be charged for the above fees. This VAT rate is subject to change based on applicable tax laws.

\*\* Charged if the customer did not pay the minimum due amount until the next statement date.



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## Fees & Service Guide



## Nayifat Gold Card

Credit card

| Initial Disclosure                      |   |
|---|---|
| Annual Fees *                           | SR 350  |
| Monthly Rate                            | 2.99 %  |
| Annual Profit Rate (APR)                | 35.88 %   |
| **Monthly Card Maintenance Fees *       | SR 200  |
| Annual Fee – Supplementary Card *       | SR 100  |
| Statement Frequency                     | Monthly (If there is a transaction or over due)   |
| Replacement Card Issuance Fees *        | SR 75   |
| International Transactions Fees *       | 2.75 %  |
| Cash Withdrawal Fees *                  | SR 75 per transaction   |
| Minimum monthly payment                 | 5% of outstanding amount or SR 200 whichever is higher  |
| Late payment fees for more than 10 days | SR 100, If the cardholder fails to pay the minimum amount, Nayifat has the right to request a collection fees and any other fees from the card holder SR100 per month till delinquent reach the sixth month (181 days) which will be paid as a charity as per Sharia 'a committee recommendation. |
| Dispute Fees *                          | SR 50 per dispute if the settlement is against the cardholder   |
| Balance Inquiry Fees *                  | SR 3.5  |
| Statement Copy fee (per copy)           |   |
| Up to last 3 months                     | Free  |
| General Informations                    |   |
| Payment due Date                        | 27 <sup>th</sup> from each month  |
| Credit Period                           | Up to 51 Days   |
| Cash Advance Limit                      | 30 %  |

\*The VAT (15 %) will be charged for the above fees. This VAT rate is subject to change based on applicable tax laws.

\*\* Charged if the customer did not pay the minimum due amount until the next statement date.



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