

Schedule of Fees & Charges

Deem Credit Cards

	Titanium	Platinum	World
Annual Membership Fee for Primary card	210 AED ¹	315 AED ²	525 AED ²
Annual Membership Fee for Supplementary Card(s)	Free up to 5 supplementary		
Interest rate per month (retail transactions)*	3.99%	3.99%	3.75%
Interest rate per month (cash transactions)*	3.75%		

¹The Annual Membership Fee for the Deem Titanium Card is waived for the first year. From the second year onwards, an Annual Membership Fee of AED 210 (inclusive of 5% VAT) will apply. The Annual Membership Fee will be waived if the Cardholder spends at least AED 35,000 on eligible retail purchases during the preceding membership year. Balance Transfer, Easy Cash and cash transactions are excluded from the minimum spend calculation.

²The Annual Membership Fee for the Deem Platinum and Deem World Cards is waived for the first year. From the second year onwards, the applicable Annual Membership Fee for each card type, as stated in the table above, will be charged annually on the anniversary of the card issuance date.

Additional fees & charges applicable to Credit Cards:	
Cash Advance Fee ³	3% of the transcation amount or AED 105, whichever is higher*
International Transaction Fee for Purchase ⁴ - in Non-AED currency - in AED currency	2.99% of transaction amount* 2.99% of transaction amount*
Over Limit Charge	AED 341.25
Late Payment Charge	AED 241.5
Processing Fee for Revolving Balance Transfer	Up to 4.20% of balance transfer amount <i>(Equivalent to up to 4% of balance transfer amount + 5% VAT)</i>
Card Replacement Fee	AED 78.75
Sales Voucher Copy Fee	AED 26.25
Liability / No-Liability Letter	AED 52.50
Fee for issuance of excess balance on Card	AED 26.25
E-statement	Free within the agreed cycle
Paper statement	Free within the agreed cycle
Double Secure (credit shield) (on monthly statement balance)	1.04% of monthly outstanding balance*

Easy Payment Plans (Transaction EPP, Balance Conversion EPP, Easy Cash EPP, Balance Transfer EPP)

Fee Type	Fees
Interest	Up to 2.75% monthly on flat rate
Processing Fees	Up to 4.20% of transaction amount
Fee Cancellation/Settlement/Closure	1.05% of remaining principal balance or AED 262.5, whichever is higher

Account Statement Fee

Online Statements (self-service through Deem Online)	FREE
Consolidated statement by email	FREE
SMS transaction alerts with account balance	FREE
Account balance and statement on Deem Mobile App (self-service through Deem Mobile App)	FREE
Request for additional physical or email statement through the Deem Customer Care Centre or email	AED 26.25

Repayment Terms

Minimum Payment Due	5% of outstanding + Full VAT + Full Monthly EPP installment (if applicable) + full monthly insurance premium (if applicable) + over limit amount if customer paid all minimum dues till the cycle or AED 100 whichever is higher
	5% of outstanding + Full VAT + Full Monthly EPP installment (if applicable) + full monthly insurance premium (if applicable) + overdue + over limit amount if cus-tomer not paid previous cycle minimum dues or AED 100 whichever is higher.
No. of days from the Statement date to Payment Due Date	Due date for repayment is 21 days after the statement date.
Maximum interest Free period (retail transaction only)	up to 51 days
Cash Advance Limit (% of credit limit)	up to 50%

³This fee is applicable on cash withdrawals and also on purchases of items which are convertible into cash, including, but not limited to, foreign currency purchase, travellers cheque, lottery tickets, money orders, crypto investments, and other transactions of similar nature

⁴This fee includes the standard processing fee charged by the Payment network Processor (Mastercard/Visa) (approx. 1.15%)

Please Note:

- No Finance Charges on retail transaction balances will be levied if 100% of the statement outstanding balance is paid on or before the payment due date.
- No late payment fee will be charged if Minimum Amount Due is paid on or before the payment due date.
- Foreign currency transactions margin is levied on the wholesale foreign exchange market rate (including any processing fee) that is selected and applied by card scheme provider on the date of conversion
- Charges for services not included in this guide are available upon request. For any inquiries on fees, charges and interest rate, etc, please call 600 52 5550
- *In line with the UAE's Value Added Tax (VAT) implementation from 1st January 2018, VAT at the rate of 5% will be levied on Deem's fees and charges herein, wherever applicable and as per UAE law.

Fixed Deposit

Premature withdrawal charges
The depositor will receive interest at 1% below the applicable rate for the actual term / period for which the deposit is held by it, as per the applicable deposit interest rate for such tenor prevailing at the commencement of the deposit.

Labour Guarantee

<i>(As stipulated by the Ministry of Finance)</i>	
eGuarantee Charges	AED 25 per employee*
eDirham Fee	AED 3 per guarantee issued for up to a limit of 99 employees*

Miscellaneous

Electronic funds transfer fee	AED 5 <i>(Equivalent to AED 4.76 + 5% VAT)</i>
Charge for delayed submission of renewed trade licenses*	AED 210 for every month of delay <i>(Equivalent to AED 200 + 5% VAT)</i>

*Note: i) This monthly fee is applicable if document not submitted within 60 days of expiry of the most recent valid trade license;
ii) This monthly fee applicable will be deducted from the underlying deposit amount and accrued interest, if applicable

Notes: All charges indicated with * are not subject to Value Added Tax as per applicable regulations.

All interest, fees and charges are as per Central Bank regulations and at the discretion of Deem where applicable. For the current Terms & Conditions, please visit our website www.deem.io/terms. Should you require more information, please contact our 24-hour Deem Customer Care Centre on 600 525550.

Deem Finance LLC (Deem) is regulated by Central Bank of the UAE

Personal Loan

Interest rate**	From 15.99% to 39.99% p.a.
Processing Fee	1.05% of loan amount, minimum AED 525, maximum AED 2,625 <i>(Equivalent to 1% of loan amount + 5% VAT, minimum AED 525, maximum AED 2,625)</i>
Early Settlement of Loan	1.05% of remaining balance, maximum AED 10,000 <i>(Equivalent to 1% of remaining balance + 5% VAT, maximum AED 10,000)</i>
Loan Rescheduling Fee	AED 262.5 <i>(Equivalent to AED 250 + 5% VAT)</i>
No Liability Certificate	AED 63 <i>(Equivalent to AED 60 + 5% VAT)</i>
Liability Letter	AED 63 <i>(Equivalent to AED 60 + 5% VAT)</i>
Partial Payment Charges	1.05% of partial payment, maximum AED 10,000 <i>(Equivalent to 1% of partial payment + 5% VAT, maximum AED 10,000)</i>
Loan Top-Up	1.05% of loan amount, minimum AED 525, maximum AED 2,625 <i>(Equivalent to 1% of loan amount + 5% VAT, minimum AED 525, maximum AED 2,625)</i>
Delayed Payment Penal Interest Charges	2.1% of the delayed amount, minimum AED 52.50, maximum AED 210 <i>(Equivalent to 2% of the delayed amount, minimum AED 50, maximum AED 200, + 5% VAT)</i>
Loan Cancellation Fee	AED 105 <i>(Equivalent to AED 100 + 5% VAT)</i>
Deem Credit Life Plus	AED 22.05 <i>(Equivalent to AED 21 + 5% VAT)</i> <i>(Applicable on loans booked from August 1, 2018)</i>

**Note: i) Interest is calculated on the monthly reducing balance of the loan.
ii) Pricing may vary depending on facility and subject to credit approvals.
iii) The actual interest rate the customer will be eligible for within the range will be determined by a holistic credit evaluation and customer risk profile.

Merchant Loan

Interest rate**	From 18% p.a. to 24% p.a.
Processing fees	2.10% of loan amount <i>(Equivalent to 2% of loan amount + 5% VAT)</i>
Delayed Payment Penal Interest Charges	2.10% of the delayed amount, minimum AED 52.50, maximum AED 210 <i>(Equivalent to 2% of the delayed amount, minimum AED 50, maximum AED 200, + 5% VAT)</i>
Early settlement of Loan	3.15% of remaining balance <i>(Equivalent to 3% of remaining balance + 5% VAT)</i>
Loan Rescheduling Fee	AED 105 <i>(Equivalent to AED 100 + 5% VAT)</i>
Liability Letter	AED 63 <i>(Equivalent to AED 60 + 5% VAT)</i>

Quick Merchant Loan

Interest rate**	22% p.a.
Processing fees	0.52% of loan amount <i>(Equivalent to 0.5% of loan amount + 5% VAT)</i>
Transaction Fee	2.10% of loan amount <i>(Equivalent to 2% of loan amount + 5% VAT)</i>
Delayed Payment Penal Interest Charges	2.10% of the delayed amount, minimum AED 52.50, maximum AED 210 <i>(Equivalent to 2% of the delayed amount, minimum AED 50, maximum AED 200, + 5% VAT)</i>
Early settlement of Loan	3.15% of remaining balance <i>(Equivalent to 3% of remaining balance + 5% VAT)</i>
Loan Rescheduling Fee	AED 105 <i>(Equivalent to AED 100 + 5% VAT)</i>
Liability Letter	AED 63 <i>(Equivalent to AED 60 + 5% VAT)</i>

**Note: i) Interest is calculated on the monthly reducing balance of the loan.
ii) Pricing may vary depending on facility and subject to credit approvals.
iii) The actual interest rate the customer will be eligible for within the range will be determined by a holistic credit evaluation and customer risk profile.

Auto Loan

Interest rate	upto 5.00% (flat) p.a.
Processing fees	1% of loan amount, minimum AED 500, maximum AED 2,500 <i>(Equivalent to 0.95% of loan amount + 5% VAT, minimum AED 500, maximum AED 2,500)</i>
Early settlement	1.05% of remaining balance <i>(Equivalent to 1% of remaining balance + 5% VAT)</i>
NOC to traffic department	Free
Replacement of post-dated cheques	Free
Advance payment of installment	1.05% of the advance amount <i>(Equivalent to 1% of remaining balance + 5% VAT)</i>
Change of due date on standing instructions	AED 26.25 <i>(Equivalent to AED 25 + 5% VAT)</i>
Installment deferment charges	AED 105 per deferment <i>(Equivalent to AED 100 + 5% VAT)</i>
Loan rescheduling fee	AED 262.5 <i>(Equivalent to AED 250 + 5% VAT)</i>
Late payment penal interest charges	2.1% of the delayed amount, minimum AED 52.50, maximum AED 210 <i>(Equivalent to 2% of the delayed amount, minimum AED 50, maximum AED 200, + 5% VAT)</i>
Issuance of liability letter to other banks	AED 63 <i>(Equivalent to AED 60 + 5% VAT)</i>
Cancellation fee	AED 105 <i>(Equivalent to AED 100 + 5% VAT)</i>

Wages Protection System

Number of Employees	Charge per Salary Transfer File per month
1 to 25	AED 78.75 <i>(Equivalent to AED 75 + 5% VAT)</i>
26 to 50	AED 157.5 <i>(Equivalent to AED 150 + 5% VAT)</i>
51 and above	AED 262.5 <i>(Equivalent to AED 250 + 5% VAT)</i>

Number of Employees	Charge per Employee per month
Less than 100	AED 10.5 <i>(Equivalent to AED 10 + 5% VAT)</i>
100 to 500	AED 9.45 <i>(Equivalent to AED 9 + 5% VAT)</i>
501 to 1000	AED 7.35 <i>(Equivalent to AED 7 + 5% VAT)</i>
1000+ Employees	AED 5.25 <i>(Equivalent to AED 5 + 5% VAT)</i>

Withdrawal Charges	
1 st Withdrawal each month	Free
2 nd Withdrawal Onwards From ATMs	AED 10.5 per transaction <i>(Equivalent to AED 10 + 5% VAT)</i>
Card Replacement Fee	AED 105 <i>(Equivalent to AED 100 + 5% VAT)</i>
Salary Transfer Letter	AED 105 <i>(Equivalent to AED 100 + 5% VAT)</i>