



البنك العربي المتحد
UNITED ARAB BANK

Enjoy a Rewarding Lifestyle



UAB
Credit Cards

800 474



Visa Infinite Card features



Spend AED 10,000 a year and the annual fees for the year will be reversed.*

Contactless Payment Feature

Contactless payments allow you to simply tap to pay. Just look for the contactless symbol on the point of sale terminal and tap your card for checkout.

Travel

- Complimentary worldwide Airport Lounge Access
- Travel Insurance (Personal accident benefit up to \$1 Million)
- Dragon Pass 'Dine & Fly' airport dining program
- Discounts on **Hotel.com**
- Great discounts on hotel & vacation rentals with Agoda
- Luxury Hotel collection
- YQ Meet & Assist

Lifestyle

- International Premium Concierge service
- Discounts across
 - Magic Planet, Ski Dubai
 - i-Fly, Little explorers

Security

- Extended Warranty
- Purchase protection
- Global Emergency Assistance



*Offer available until 30th of September 2019

*Terms & Conditions apply

*For up to date offers, please visit our website uab.ae

Visa Signature Card features



FREE FOR LIFE*

Contactless Payment Feature

Contactless payments allow you to simply tap to pay. Just look for the contactless symbol on the point of sale terminal and tap your card for checkout.

Travel

- Complimentary worldwide Airport Lounge Access
- Travel Insurance
- Dragon Pass 'Dine & Fly' airport dining program
- Discounts on [Hotel.com](https://www.hotel.com)
- Great discounts on hotel & vacation rentals with Agoda
- Luxury Hotel collection
- YQ Meet & Assist

Lifestyle

- International Premium Concierge service
- Discounts across
 - Magic Planet, Ski Dubai
 - i-Fly, Little explorers



agoda.com



Careem



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Visa Platinum Card features



FREE FOR LIFE*

Contactless Payment Feature

Contactless payments allow you to simply tap to pay. Just look for the contactless symbol on the point of sale terminal and tap your card for checkout.

Travel

- Dragon Pass 'Dine & Fly' airport dining program
- Discounts on [Hotel.com](https://www.hotel.com)
- Great discounts on hotel & vacation rentals with Agoda
- Luxury Hotel collection
- YQ Meet & Assist

Travel

- Dragon Pass 'Dine & Fly' airport dining program
- Discounts on [Hotel.com](https://www.hotel.com)
- Great discounts on hotel & vacation rentals with Agoda
- Luxury Hotel collection
- YQ Meet & Assist

Lifestyle

- 50% off on VOX cinemas-Online and applicable on Sunday
- Discounts across
 - Magic Planet, Ski Dubai
 - i-Fly, Little explorers

Security

- Extended Warranty
- Purchase protection
- Global Emergency Assistance



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MasterCard Titanium Card features



FREE FOR LIFE*

Contactless Payment Feature

Contactless payments allow you to simply tap to pay. Just look for the contactless symbol on the point of sale terminal and tap your card for checkout.

Travel

- Complimentary Airport Lounge Access
 - Over 10 lounges in MENA region
- 20% discount on Careem
- Discount on AVIS car rentals

Lifestyle

- BOGO offers
 - 900+ offers
 - across 90+ destinations
 - 600+ merchants

Priceless Arabia

- Great offers on lifestyle benefits
 - Burj Khalifa
 - Zaya Nurai Island
 - Dubai Opera
 - Balloon Adventures
 - MyConcierge - Private cars, Yachts and seaplane tours







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Credit Cards Matrix

	UAB Infinite	UAB Signature	UAB Platinum	UAB Titanium
UAB Rewards - Accrual				
International spend per \$1	3	2.75	2.5	2
Domestic spend per \$1	2	1.5	1.25	1
Annual Fees				
1 st year	Free**	Free for Life***		
2 nd year	AED 1,500*			
Bonus UAB Rewards**				
Bonus UAB Rewards eligible in 1 st year	50,000	20,000	30,000	15,000
Bonus UAB Rewards Fee (optional)	AED 1,500	AED 500	AED 1,000	AED 300
Special offer for free UAB Rewards in 1 st year	NA	Spend AED 2,000 in 30 days	NA	Spend AED 1,000 in 30 days
	The customer needs to spend AED 2,000 in 30 days for Visa Signature and AED 1,000 in 30 days for MasterCard Titanium card to be eligible for FREE Bonus Reward applicable for 1 st year. The customer will be billed the Bonus Rewards fee (AED 500 for Visa Signature and AED 300 for MasterCard Titanium) and then it will be reversed depending upon the eligibility criteria.			
Balance Transfer (BT)*	0% interest rate for 6 months			
Easy Payment Plan (EPP)*	0% interest rate for 6 months			
Loan On Phone (LOP)*	0% interest rate for 6 months			
Retail Interest Rate	2.79%	2.99%	2.99%	3.19%
Statement Date	14 th of every month			
Payment Date	6 th of every month (in a 30 day month)			
Salary Criteria per month	AED 40,000	AED 20,000	AED 10,000	AED 6,000

*Terms & Conditions apply

**Spend AED 10,000 a year and the annual fees for the year will be reversed - applicable for Visa Infinite card

*** Free for life offer available until 30th September 2019

Financial Privileges

Credit Shield:

0.89% will be charged on the entire outstanding in a given statement.

Key USP:

- Free look period 2 months
- Within the next 3 months if the customer wants to cancel the CS, the previous months premium will be reversed

Balance Transfer:

Key USP:

- 0% interest for 6 months
- Processing Fee 3% or AED 300
- Earn 1 UAB Reward = AED 5 transferred

Loan on Phone:

Key USP:

- 0% interest for 6 months
- Processing Fee 3% or AED 300
- Minimum amount AED 2,500
- Maximum amount 80% of available credit limit
- Available for all conventional credit cards

Easy Purchase Plans:

Key USP:

- 0% interest for 6 months
- Any transaction over AED 1,000 can be converted
- Available for all conventional credit cards