



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

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 access to over 900 airport lounges worldwide for you and your guest
- Travel at ease with multi-trip travel insurance for you and your family (Personal accident benefit up to \$1 Million)
- Dragon Pass 'Dine & Fly' airport dining program
- Exclusive offers on over 900 Luxury hotels around the world

Lifestyle**

- 24-hour personal service agent dedicated for Infinite cardholders to assist you with:
 - Restaurant advice
 - Travel arrangements
 - Table bookings
 - Arranging special gifts and many more
- Discounts across:
 - Aloft City Centre Deira
 - Dolci and Capricci Cafe & Restaurant
 - Rue Royale Restaurant
 - Flowers Square
 - Sheraton Hotels & Resorts
 - Max Vision
- Unique Golf Privileges:
 - Exclusive offers and discounts to golf clubs worldwide
- Exclusive Offers Across Jumeirah
 - A variety of different offers and discounts in Jumeirah

Security

- Extended Warranty
- Purchase protection
- Global Emergency Assistance



* Offer available until 30th June 2020

** Offer available until 31st December 2020

- Terms & Conditions apply

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

Visa Signature Card features



FREE FOR LIFE*

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- Travel at ease with multi-trip travel insurance for you and your family
- Dragon Pass 'Dine & Fly' airport dining program
- Exclusive offers on over 900 Luxury hotels around the world

Lifestyle**

- 24-hour personal service agent dedicated for Infinite cardholders to assist you with:
 - Restaurant advice
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 - Arranging special gifts and many more
- Discounts across:
 - Aloft City Centre Deira
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 - Rue Royale Restaurant
 - Flowers Square
 - Sheraton Hotels & Resorts
- Exclusive Offers Across Jumeirah
 - A variety of different offers and discounts in Jumeirah

Security

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Visa Platinum Card features



FREE FOR LIFE*

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Travel

- Dragon Pass 'Dine & Fly' airport dining program
 - Access to over 200 airport restaurants offers globally
- Exclusive offers and discounts on over 985,000+ hotels and vacation rentals worldwide
- Exclusive offers on over 900 Luxury hotels around the world

Lifestyle**

- 50% off on VOX cinemas-Online and applicable on Sunday
- Discounts across:
 - Aloft City Centre Deira
 - Dolci and Capricci Cafe & Restaurant
 - Rue Royale Restaurant
 - Flowers Square
 - Sheraton Hotels & Resorts

Security

- Extended Warranty
- Purchase protection
- Global Emergency Assistance



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MasterCard Titanium Card features



FREE FOR LIFE*

Contactless

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Travel

- Airport lounge access at select airports in
 - UAE - Dubai and Abu Dhabi
 - Egypt - Cairo
 - Jordan - Amman
 - Kuwait - Kuwait
 - Saudi Arabia - Jeddah

Lifestyle**

- Priceless Arabia by MasterCard
 - Jumeirah Group - 15% off on your stay
 - Starwood Preferred Guest - stay for 4 nights and pay for 3
 - BOGO offers - Hotels, Fitness, Spa, Adventure Sports, etc.
- Discounts across:
 - Aloft City Centre Deira
 - Dolci and Capricci Cafe & Restaurant
 - Rue Royale Restaurant
 - Flowers Square
 - Sheraton Hotels & Resorts

Security

- Chip Embedded Card for greater security
- Instant SMS Notification for approved transactions
- Secured online shopping







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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
<small>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 1st 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.</small>				
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 June 2020

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