



البنك العربي المتحد
UNITED ARAB BANK

Credit Card Balance Transfer Terms and Conditions

- Minimum monthly payment needs to be made each month to continue to benefit from the 0% interest for 6 months on UAB cards. Failure to make minimum payment will bring the 0% interest for 6 months to an end and prevailing UAB rates and fees will apply.
- The Balance Transfer will happen if the amount requested is within the credit limit assigned on Credit Card by UAB.
- Agreement to accept this application and transfer your balance remains at the sole discretion of UAB.
- Your balance will be processed within 5 working days and the Bank accepts no liability arising out of any delay in processing the transfer, including with respect to any finance or other charges incurred in relation to the credit card from which the balance transfer is being made. If your application is rejected, the bank shall be under no obligation to provide reasons.
- The customer's monthly payment will be adjusted in the following steps:
 - Balance Transfer
 - Cash Transactions
 - Retail Transactions
- At the end of 6 months period for UAB credit cards, the Bank's prevailing credit cards rates and fees will be applied.
- This balance transfer facility is only applicable for primary cardholders.
- All balance transfer amounts will be credited directly to the cardholder's card account of the other bank to which the transfer is requested.
- UAB will not be responsible for any charge or penalty levied by the other credit card bank/company towards clearance of the balance transfer amount or settlement of such cardaccount.
- This facility is only available for transfer from UAE issued credit cards.
- In addition to the above, the banks general Terms and Conditions continue to apply for the Balance Transfer.