



<b>Minimum Credit</b>	USD 500	USD 3,000
<b>Maximum Credit</b>	USD 3,000	USD 5,000
<b>Minimum Due Payment</b>	10% minimum USD 50	10% minimum USD 50
<b>Interest rate - Retail</b>	1.75% monthly	1.75% monthly
<b>Interest rate - Cash</b>	2.25% monthly	2.25% monthly
<b>Cash ATM fee</b>	1.5% of amount with a min of 5\$	1.5% of amount with a min of 5\$
<b>Annual Membership Fee (Year 1)</b>	USD 75	USD 125
<b>Renewal Membership Fee</b>	USD 75	USD 100
<b>Annual fees – supplementary card</b>	USD 75	USD 100
<b>Late payment fee</b>	USD 15	USD 15
<b>Printed Statement Fee</b>	USD 1.5 monthly	USD 1.5 monthly
<b>Electronic Statement Fee</b>	Null	Null
<b>Replacement fees</b>	USD 20	USD 20
<b>Re-issue PIN</b>	USD 5	USD 5
<b>Re-issue card</b>	USD 10	USD 10

**USEFUL INFORMATION**

- The card cycle end is fixed on the 25th of each month
- The client will receive a sms message on the 26th notifying the minimum due
- The client has a grace period of 14 days approximately to settle the due (on the 9th of M+1 of purchase date)

**ADDITIONAL ADVANTAGES / INSTANT GIFTS**

<ul style="list-style-type: none"> <li>• SMS Notification for 1\$/month</li> <li>• Fraud insurance coverage - Card is 100% secured and covered with IBL Bank for only 11\$/ year</li> <li>• Travel insurance accepted at all embassies for only 1\$/month</li> </ul>	<ul style="list-style-type: none"> <li>• SMS Notification for 1\$/month</li> <li>• Fraud insurance coverage - Card is 100% secured and covered with IBL Bank for only 11\$/ year</li> <li>• Travel insurance accepted at all embassies for only 1\$/month</li> <li>• Priority Pass Card for all VIP Airport lounges around the world (visits to be charged to the client)</li> </ul>
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**REWARDS / LOYALTY PROGRAM (1\$ = 1 point)**

- **1% Cash Back Program: Client can cash back the points collected on all transactions done at any merchant point of sale**

This product suits my needs, requirements and financial capabilities after taking notice of all its specifications, features and the risks that result and/or might result from signing this document.

Name: .....

Acc. Number: .....

Date: .....

Signature: .....