

VISA Corporate credit card

Important notice

You need to read this document.

This document contains additional product terms applicable to your VISA Business credit card. You must read it in conjunction with our Customer Terms, our Credit Card Terms and any other documents forming our banking agreement.

Inconsistency

If there is any inconsistency between these terms and any other terms in our banking agreement, these terms prevail.

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| Annual fee | The annual fee for the Card is charged according to card type, i.e. Platinum is BND 268, Gold is BND 120 and Classic is BND 36. |
| Card replacement fee | If you request for a replacement card, we charge you a card replacement fee of BND 20 per card. |
| Cash advance fee | If you obtain a cash advance using your card, we charge you a cash advance fee at 3% of the amount withdrawn, subject to minimum BND 20 per transaction. We also charge you interest at the rate of approximately 2% per month on each cash advance from the date of the cash advance until full payment is received. |
| Late payment fee | We charge a late payment fee at 5% of minimum payment due, subject to a minimum of BND 25. |
| Minimum repayment amount | You must pay the minimum repayment amount as stated in your monthly statement, which is calculated at approximately 8.3% of the balance outstanding or BND 40, whichever is higher, plus any overdue amount. |
| Rewards programme | The rewards programme is not applicable to the Visa Corporate credit card. |
| Insurance | If you hold a Gold Corporate Card, we provide you with a complimentary Travel Personal Accident insurance plan. If you hold a Platinum Corporate Card, we provide you with a complimentary Travel Personal Accident and Buyer's Protection insurance plan. The terms of this coverage is found in the Master Policy issued by Insurans Islam TAIB General Takaful Sdn Bhd to us. |