

## VISA Gold credit card

### Important notice

You need to read this document.

This document contains additional product terms applicable to your VISA Gold 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.

<b>Annual fee</b>	The annual fee for the Card is BND 120. If you have applied for a supplementary card, we charge an annual supplementary card fee of BND 80.
<b>Card replacement fee</b>	If you request for a replacement card, we charge you a card replacement fee of BND 20 per card.
<b>Cash advance fee</b>	If you obtain a cash advance using your card, we charge you a cash advance fee at 3% of the amount withdrawn, subject to minimum BND 20 per transaction.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.
<b>Late payment fee</b>	We charge a late payment fee at 5% of minimum payment due, subject to a minimum of BND 25.
<b>Minimum repayment amount</b>	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.
<b>Rewards programme</b>	The Rewards programme for the card is calculated as every BND 5 spent on your credit card, you will receive 1 Reward point. The bonus points may be used to redeem products and services that are listed in our 360° Reward Points brochure.
<b>Insurance</b>	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.