

This Key Facts Statement document is for information purposes, summarising key product features of the Sanad Low Rate Platinum Credit Card offered by Finance House (FH). This document should not be regarded as an offer of credit facility and is not intended to replace any Product Terms and Conditions of Finance House. This Key Facts Statement is provided to support for you ("you", "Consumer" or "Customer") compare this product with similar products offered by other Financial Institutions.

PRODUCT FEATURE:

Product Name:	Sanad Low Rate Platinum Credit Card
Offered To:	UAE National
Currency:	AED

FEES AND CHARGES:

Registration Fee:	Free
Principal Card Annual Fee:	Free
Supplementary Card Annual Fee:	Free
Retail & Cash Interest Rates:	▪ Retail - 1.25% per month ▪ Cash - 1.25% per month
Retail & Cash Interest Rates (in case of non payment)	▪ Retail - 2% per month ▪ Cash - 2% per month
Instalment Payment Plan Interest Rate Balance Transfer & Easy Cash	0.99% per month
Early Settlement of IPP Instalment Payment Plan	AED 100 + (remaining interest according to the tenor period)
Cash Advance Fee:	1.25% of the Cash withdrawal Amount or AED 200, whichever is higher
Foreign Currency Transaction Fee:	2.85%
Credit Shield Fee:	0.25% per month on the Outstanding Amount
Cheque Return Fee:	AED 300
Late Payment Fee:	AED 100
Over Limit Fee	AED 50
Sales Receipt Copy (Credit Card Transaction Slip)	AED 65
Clearance Letter:	AED 50
Liability Letter:	AED 50
Card Replacement Fee:	AED 75
Overseas Cheque Fee:	AED 75 (in addition to actual cost)
Duplicated Statement:	AED 45 (per monthly statement)

IMPORTANT NOTES:

- Above mentioned fees and charges **do not include** Value Added Tax (VAT)
- All Fees & Charges mentioned above are subject to change, for more information please visit: www.FH.ae
- Charges for services, which are not included in this guide, are available upon request.
- Penalties may apply in case the Customer fails to fulfil his/her obligations as per the FH Consumer Banking Terms and Conditions before and during his/her relationship with FH.

IMPORTANT CONDITIONS:

Change in Terms and Conditions:	Detailed Terms & Conditions are available on the FH website at the following link : https://www.financehouse.ae/wp-content/uploads/2021/11/Platinum%20T&Cs.pdf FH reserves the right to change the Terms & Conditions, with a 60-days prior notice to customer.
Raising a Complaint:	You can raise / register a complaint in the following manner: <ul style="list-style-type: none"> Call our 24/7 customer service number 600 511114 or email us at customerservice@fh.ae Visit us at your nearest Finance House branch and speak with our customer service representative Mail us at our Complaints Management Unit, P.O. Box 7878, Abu Dhabi Finance House will endeavour to resolve your complaint within 2 to 5 working days. However, due to unavoidable circumstances, where we exceed the agreed timeline, our staff will contact you to explain the reasons for our delay and agree with you on a new timeline. If we are unable to resolve your complaint to your satisfaction, you may raise your grievances to our regulator: with "Sanadak" provided by the Central Bank (www.sanadak.gov.ae)
Sharing Customer Information:	FH takes every effort to treat its customer' personal information as highly confidential. However, there may be instances where it would be mandatory for FH to share your information with any competent court, regulator or authority pursuant to any relevant law, regulation or legal process and procedure to which FH (including any of its branches, subsidiaries, or agents) is a subject.

WARNINGS:

- You should not share your Card details and/or PIN with anyone. You should also not share the OTP (One Time Password) sent by FH when performing a financial transaction that requires further validation of your request. In case, your card is compromised or lost/stolen, you must contact FH immediately to block the card.
- You should provide Direct Debit Authority (DDA) to FH for SANAD Credit Card payment through duly filled and signed Direct Debit Authority (DDA) form.
- In case of Direct Debit Authority gets rejected by your bank due to signature mismatch, you will be notified to secure revised signature for DDA Activation. Until DDA is activated, FH will block your card temporarily.
- Sanad Credit Card offers its Cardholders a lower rate of interest as amended by Finance House from time to time (currently @ 1.25% per month). In the event when the Sanad Credit Cardholder goes overdue on card payment by 60 days past due, then the applicable interest rate shall be increased to 2% per month.
- If you do not meet the repayment/payments due on your card on time, your outstanding with FH will go into arrears. This may affect your credit rating, which may limit your access to finance/ financing in the future and possible legal action may be taken against you.
- You are required to provide FH with up-to-date information of your contact details. In such instances, you will be required to notify FH in case where your contact details change. FH will not be responsible for any consequences that may arise due to failure to update your records.
- You are required to provide FH with copies of your updated documents at all times (Emirates ID, Passport, Visa, Trade License, if applicable etc.). Not providing these documents might result in transactions on your card being restricted/ blocked.
- In instances where a Credit Card was issued to you by obtaining a Fixed Deposit as security, any non-payment of your monthly minimum amount due may result in the liquidation of your Fixed Deposit and any outstanding dues recovered.
- You may cancel your card by placing a request via the call center or by visiting any FH branch during working hours and after settling total outstanding balances.
- You are required to fulfil your obligations as per the Product Terms and Conditions, that should be read in conjunction with this Key Facts Statement.

CUSTOMER CONSENT AND ACKNOWLEDGEMENT:

I/We acknowledge the receipt of and understanding of this Key Fact Statement in respect of my/our request for Sanad Low Rate Platinum Credit Card. I/We also acknowledge that I/we have understood the product/service features, pricing, benefits, risks, fees and our rights and obligations as detailed in the Key Fact Statement and as explained by the representative of Finance House. I/We acknowledge and agree that the provisions and conditions illustrated herein is at the discretion of Finance House and is subject to its terms and conditions, which may be revised from time to time.

I/we understand and accept that my/our expressed consent is required for FH to collect process and share my/our personal information. The information provided by me/us will be shared and retained, in accordance with applicable law concerning data security and privacy protections to safeguard my/our interest as per specifications of the Central Bank of The United Arab Emirates. I/we have the right to withdraw my/our expressed consent for the processing or sharing of my/our information except for the services which requires such consent for the FH business operations.

I/we give my/our expressed consent for FH to collect, process and share my/our personal information

I/we DO NOT give my/our expressed consent for FH to collect, process and share my/our personal information

Cooling Off Period:

I understand that I may reconsider and cancel this Application within five (5) business days from the date of submission, therefore and unless I notify FH to cancel my Application within this period or waive my right to cancel by ticking the box, the requested underlying product will not be made available before the lapse of five (5) business days from the date of submission.

I/we give my/our expressed consent to waive my/our right to the cooling period and authorize FH to proceed with my Application as per FH normal conduct of business.

CUSTOMER:

Customer Name: _____

ID Number Either: Emirates ID: _____ Passport Number: _____

Customer Signature: _____ Date and Time: _____

FINANCE HOUSE REPRESENTATIVE:

Staff Name: _____ Staff ID: _____

Signature: _____ Date and Time: _____