

CREDIT CARDS COMPARISON TABLE

Card	BAJ Credit Cards				MasterCard Cards	Ajwaa Credit Cards		
	Infinite	Platinum	Classic	Tomouh Low Limit	Titanium	Infinite	Signature	Platinum
*Annual Card Fee	1000 S.R.	300 S.R.	150 S.R.	100 S.R.	200 S.R.	1500 S.R.	900 S.R.	500 S.R.
*Supplementary Card Annual Fee	Free			100 S.R.	Free			
Monthly Tawaroq Profit Margin	2.20%			2.20%	2.20%			
Annual Tawaroq Profit Margin	26.40%			26.40%	26.40%			
*Cash Withdrawal Fee	75 S.R. Per Transaction			25 S.R Per Transaction	75 S.R Per Transaction			
*Card Replacement Fee	Free	100 S.R.		100 S.R.	100 S.R.	Free	100 S.R.	
*Card Reactivation Fee	Free	100 S.R.		100 S.R.	100 S.R.	Free	100 S.R.	
International Transaction Fee"Foreign Exchange"	2.75%							
*Dispute Fee	50 S.R Per Case							
Cash Advance Limit	30% of the credit limit							
Minimum Monthly Payment	5% or 200 S.R (Whichever is higher)							
Purchasing Waiver Period	20 Days after the account statement date							
Tawaroq Calculation	Tawaroq fees on the outstanding balance							
Credit Card Statement	Monthly							

* These fees are subject to 5% Value Added Tax (VAT)