

service & price guide

MANHATTAN (MasterCard)

Annual fee (AED)

- Primary card 350
- Supplementary card(s) 150

Finance charge

(per month on all transactions)

- Calculated on average daily balance method from transaction date till repayment date
- retail transactions 2.99%
- cash transactions 2.99%

Other fees & charges (all cards)

- Cash advance fee AED 99 or 3% of cash advance amount whichever is higher
- Overlimit charge AED 179
- Late payment charge AED 179
(if minimum amount due is not paid within payment due date)
- Credit Shield Insurance charge on monthly statement balance 0.89%
- Credit Secure charges on monthly statement balance 0.99%
- Duplicate statement AED 50
(over 3 months)
- Returned cheque AED 100
- Outstation cheque processing AED 50
- Copy of sales voucher Airline/Hotel AED 100
(available only up to a maximum of 3 months) Retail AED 50
- Monthly statement of account charges (per statement per account) † AED 10

General

- Payment due date from statement date 20 days
- Minimum amount due 5% or AED 110, whichever is higher
up to AED 5
- Credit Card Bill Payments at third party outlets
- Cash advance 25 - 50%
(% of credit limit)
(Limit decided at customer level)
- Cashier's order for refund of Credit Balance AED 25

Balance Transfer / Easy Pay / Smart Payment Plan / Fixed Payment Plan

- Interest rate Up to 3% monthly
- Processing fee Up to 4% or AED 300, whichever is higher
- Early settlement charge 2% to 5% or AED 300, whichever is higher
- Arbitration charges for each disputed transaction Up to USD 500 or equivalent in AED per transaction
MasterCard*

Please note

- No finance charge (except for cash advances) will be levied in case 100% payment is made on or before the payment due date.
- All transactions effected in a currency other than the billing currency will be converted at a rate selected by Visa/MasterCard International from within a range of wholesale market rates in effect on the date of conversion, attracting a processing charge up to 3.15% of the transaction value.
- All fees and charges mentioned in this guide are subject to change and are applicable on each credit card account held.
- No refund of fees will be available if the credit card is terminated.
- Additional expenses, eg. postage, cable, courier, fax, legal fees, etc. will be charged for, where incurred.
- Services not indicated in this guide may be available on request at an extra charge.
- The MANHATTAN Credit Card is issued by Standard Chartered Bank, UAE.
- For any enquiries on interest rates, fees, charges, etc. please call 600 522288
- Finance charges rates may vary for specific customer segments

† You may request us to send your statement by email. This service is free of charge.

* Arbitration charges will not be levied if the decision is made in favour of the Cardholder.