

Credit cards		BY INTEREST/PROFIT RATE			UAE
PROVIDER	CARDS OFFERED	ANNUAL FEE (AED)	INTEREST/PROFIT RATES	INTEREST/PROFIT FREE CREDIT	CONTACT
Commercial Bank of Dubai	Visa (Classic and Gold), World MasterCard e-Tijari Web Card, INFINITY	Classic-200, Gold-400, e-Tijari Web Card-100, World MasterCard - 600*, INFINITY - 900* . * (free for first year)	2% on purchases, 3% on cash withdrawals and 2.0% for e-Tijari Web Card for both	52 days	Toll-free: 800 223 <a href="http://www.cbd.ae">www.cbd.ae</a>
Dubai Bank	Visa Covered Cards (Gold, Platinum)	Free for life	2.5% on purchases and 3% on cash withdrawals	51 days	Toll-free: 800 5555 <a href="http://www.dubaibank.ae">www.dubaibank.ae</a>
Dubai Islamic Bank	Visa Islamic cards (Classic, Gold, Gold Premium and Platinum, Platinum Plus) Charge cards (Classic, Gold, Platinum)	Fixed monthly fee for Visa Islamic cards: Classic-75, Gold-150, Gold Premium-300, Platinum/Platinum Plus-500 Annual fee for Charge cards: Classic - 200, Gold - 400, Platinum - free for VIP customers otherwise 1,000	N/A on purchases and AED30 on cash withdrawals	40-45 days	04 609 2222 <a href="http://www.alislami.ae">www.alislami.ae</a>
Emirates Islamic Bank	Visa Islamic Credit Cards/Mother Brand cards (Classic, Classic Platinum, Gold, Gold Plus, Platinum, Platinum Plus) Skyward Credit Card (Gold, Gold Plus, Platinum, Platinum Plus)	Visa Islamic Credit Cards/Mother Brand cards: Classic - 100, Classic Platinum - 150, Gold - 200, Gold Plus - 250 Platinum - 300, Platinum Plus-350, Skyward Credit Card Gold - 300, Gold Plus - 375, Platinum -400, Platinum Plus - 450	N/A on purchases, AED90 on cash withdrawals of AED100 - 3,000	25 days	04 316 0234 <a href="http://www.emiratesislamicbank.ae">www.emiratesislamicbank.ae</a>
LloydsTSB	Visa (Classic, Gold)	Free for life	1.99% on purchases and 2.5% for cash withdrawals	50 days	04 342 2000, <a href="http://www.lloydstsb.ae">www.lloydstsb.ae</a>
Noor Islamic Bank	MasterCard (Classic, Gold, Platinum, Infinity)	Free for first year. Thereafter Classic - 150, Gold - 300, Platinum - 500, Infinity - 1,000	2.5% on purchases and AED90 or 3% whichever higher on cash withdrawals	51 days	Toll Free 800-6667 <a href="http://www.noorbank.com">www.noorbank.com</a>
RAKBANK	Visa (Classic, Gold) MasterCard (Standard, Titanium) Co-branded card (Géant La Carte, NMC)	Free for life	0% interest on retail purchases for first three months, thereafter 2.35% on retail purchases; 2.75% on cash withdrawals	25 days	04 213 0000 <a href="http://www.rakbank.ae">www.rakbank.ae</a>
SAMBA	VisaMaster card (Silver, Gold, Platinum, Titanium)	Silver: free for life; Gold and Titanium - 300, Platinum - 500	0% on purchases, 3% on cash withdrawals	21 days	Toll-free: 800 SAMBA
Union National Bank	Visa (Classic, Gold, Platinum), MasterCard (Classic, Gold), International Travel card, Egypt Air Visa co-branded card (Extra Credit Card), Cash Back card (Classic, Gold)	Visa Classic - 250, Gold - 350, Platinum - 600 MasterCard Classic - 250, Gold - 350, International Travel card - free for first two years for new customers otherwise free for life , Egypt Air Visa co-branded card - 250, Extra Credit card - free for life, Cash Back card - Classic, Gold - 250	2.39% on purchases and cash withdrawals with salary transfer otherwise 2.59% on purchases and 3% on cash withdrawals	55 days	Toll-free: 800 2600 <a href="http://www.urb.co.ae">www.urb.co.ae</a>

Credit cards		BY VALUE ADDED FEATURES			UAE
PROVIDER	CARDS OFFERED	ANNUAL FEE (AED)	VALUE ADDED	CONTACT	
Abu Dhabi Commercial Bank	Visa (Classic, Gold, Platinum) MasterCard (Standard, Gold, Platinum)	Classic/Gold: free for life, Platinum - 500	Free supplementary cards, travel insurance, purchase protection for 90 days, credit shield, 24-hour road assistance, balance transfer facility, up to 5% discount on airline tickets purchased with ADCB card, free ticket delivery and Pearls reward programme whereby cardholders receive AED5 for every 1,000 'pearls' collected. Platinum cardholders receive global emergency service, concierge service and extended warranty of up to 24 months on many retail products.	Toll-free: 800 2030 <a href="http://www.adcb.com">www.adcb.com</a>	
American Express	Dubai Duty Free (DDF), AMEX Blue, Gold, UAEGold, Gold Rainbow, Charge Cards: Green, Gold, Platinum and Black Centurian	DDF - 175, AMEX Blue -250, AMEX Gold-395, UAEGold-395, Gold Rainbow -AED395, Charge Cards: Green-US\$995, Gold-US\$175, Platinum-US\$750, Black Centurian - up on invitation only.	Gold/Blue offers 1% cash back, Dubai Duty Free Card - 10% off items at DDF, Millennium Millionaire special offers, retail protection, online fault protection and airport lounge access, travel insurance and benefits, express cash and travellers cheques while travelling, emergency cheque cashing and free companion credit card. Corporate cards, selected cards available in US Dollars. Emergency card replacement and membership rewards programme.	Toll-free - 800 4931 <a href="http://www.americanexpress.co.ae">www.americanexpress.co.ae</a>	
Barclays Bank	Barclaycard (Gold, Titanium, Platinum) British Airways Barclaycard (Priority & Prestige)	Preferred option: Visa/Master (Classic & Gold) free for life/Priority option: Visa (Classic/Gold/Platinum): 300, MasterCard (Classic/Gold) - 300; Prestige option: Visa (Platinum) 550, MasterCard Titanium-300	All cards: One reward point for every AED1 spent on card (reward points can be redeemed for movie tickets, airline tickets, electronics, groceries, etc.), 24/7 roadside assistance, credit shield, travel benefits, free travel insurance, restaurant offers, free movie ticket offers. Priority and prestige cards: Barclays Butler service, double rewards on weekend spend, free magazine subscription, Barclays Pamper (50% discounts at select spas and salons), free air ticket for AED75,000 spend on card.	Toll-free - 800 22725297 <a href="http://www.barclaycard.ae">www.barclaycard.ae</a>	
Citibank	Emirates-Citibank Credit Cards (Ultima/Ultimate/ Gold/ Silver) Citi Travel Pass, Citibank Credit Cards (Ultimate/ Gold/ Silver)	Emirates-Citibank Credit Cards - 3,000/1,000/550/300, Citi Travel Pass - 400, Citibank Credit Cards - 1,000/ 550/300; 5 Supplementary Cards - Free, (Special promotional rates also apply)	Unlimited Skywards Miles/Citi Travel Pass points/CitiDollar rewards.Double miles with Miles Accelerator.Upto 15% airticket discounts.Special offers across UAE and Citibank World Privileges worldwide at over 40,000 establishments.Loans as low as 0.91%. Exclusively for Ultima/Ultimate customers-25000 sign up Skywards Miles(Ultima), free Priority Pass Membership,International Concierge, upto 3 Free nights stay in Marriott Paris/ME&A, Travel insurance for Ultima cardholders.	04-311 4000 <a href="http://www.citibank.ae">www.citibank.ae</a>	
Dubai First	Visa (Silver, Gold) MasterCard (Classic, Gold) Royale MasterCard	Visa: Silver - 200, Gold - 400 MasterCard: Classic - 200, Gold - 400 Royale MasterCard - Invitation only	Free travel accident and inconvenience insurance on baggage loss, baggage/flight delay, personal liability, emergency hospitalisation and assistance. Free life insurance up to AED20,000 to gold card members and AED20,000 to silver card members. Loan on phone up to 80% of credit limit. Free household insurance up to AED25,000 to gold card members and AED10,000 to silver card members. One year purchase protection, special price of AED100 for UAE-GATE Card, free supplementary cards, photo card for instant recognition and security, up to 80% of your credit limit cash withdrawal, 24-hour contact center, entry to DubaiDinar Millionaire draw, 5% cash back on all air bookings, complimentary travel benefits, utility bill payment service. MasterCard: Can get up to 2.5% cash back with classic cards and up to 4% cash back with gold cards.	04 506 8888 <a href="http://www.dubaifirst.com">www.dubaifirst.com</a>	
Dunia Finance	Silver, Gold, Platinum, Diamond	Silver-100, Gold-150 to 400, Platinum - 200 to 400, Diamond - 1,500	1% cash back on Silver card, 1.5% on Gold and 2% on Platinum. Diamond cardholders get complimentary golf access at UAE's prestigious courses, private beach & health club access to premium clubs across the UAE, discounts at leading resorts, spas, dining and shopping outlets, special discounts at hospitals locally and abroad. Reward points on gold & platinum cards redeemable at various outlets. Exclusive dining and shopping privileges, up to 20% discount on premium health & leisure outlets, travel offers & discounts, complimentary access to Marhaba lounges with a platinum card. access to utility bill payments, up to 4 free supplementary cards.	04-423 8642 <a href="http://www.dunia.ae">www.dunia.ae</a>	
Emirates-NBD	<b>EBI cards:</b> Visa, MasterCard (Silver, Gold), MasterCard Infinite Credit card and MasterCard Card for Shaheen customers, Diners club <b>NBD cards:</b> Visa (Classic, Gold, Platinum) MasterCard (Standard, Gold), NBD-Dnata MasterCard (Silver, Gold), WebShopper MasterCard, Skyward Infinity, Platinum)	<b>EBI cards:</b> Silver - 150, Gold-400, Platinum - 700, Infinite - 1,500, EmiratesDIC-200 Diners club - 200 <b>NBD cards:</b> Classic - 150, Gold - 400, Platinum - 700, NBD-Dnata MasterCard - Silver-200, Gold-500, WebShopper MasterCard - 50, Skyward Infinity - 1,500, Platinum - 700	<b>EBI cards:</b> Students benefits for meUNI cards, photo-card and signature, discounts and privileges at over 1,600 outlets, meMILES loyalty programme, free travel insurance up to US\$75,000 and assistance services, Intro APR - 0% interest rate for 1st three months. Convenience balance transfer at low interest rates, OPTIONS offers easy repayments in 12 to 24 instalments at 0.8% per month, free meAutoAssist and meAccount with zero balance, ATM card and cheque book. <b>NBD cards:</b> Free supplementary cards, 24-hour roadside assistance, travel inconvenience insurance, credit shield, travel express service. Gold cardholders receive cash advance of up to 75% credit limit. With Dnata cards, reward points worth 1.5% can be earned on all purchases. Points earned can be redeemed for airline tickets, yacht cruises, holiday packages or desert safaris. Platinum cardholders receive local concierge service, valet parking service at selected malls, discounts at UAE restaurants, complimentary room upgrades at leading hotels, retail discounts, 1% cash back on all retail purchases.	Toll-free: 600 540000 <a href="http://www.emiratesnbd.com">www.emiratesnbd.com</a>	
Mashreqbank	Visa, MasterCard (Classic, Gold, Platinum), Etsalat mashreq credit card, Mahreq Millionaire card, Grand entertainment card (Titanium), VIP, Mashreq Air Arabia Visa card (Classic, Platinum)	Classic, Gold, Etsalat mashreq credit card and Mahreq Millionaire card - No annual fee, Platinum - 650, Grand entertainment card (Titanium) - 300, VIP - 200, Mashreq Air Arabia Visa card (Classic - 100, Platinum - 200)	5% cash back on all international spends, 0% easy payment plans, International spends - Campaign, win 1 million points everyday, 5% cash back on Utility Bill payments, Grand entertainment Card : 50% off on cinema tickets across all grand cinemas in the Uae. Grand prizes: Chance to win a janneau luxury boat, a Harley Davidson motorcycle, a trip to Universal Studios or 6 day stay at the exclusive lost chambers suite at Atlantis every month. Enjoy up to 50% discount on adventure sports, golf, spas and more. Complimentary airport lounge access at all Marhaba lounges in the UAE	04 424 4444 <a href="http://www.mashreqbank.com">www.mashreqbank.com</a>	
National Bank of Abu Dhabi	Visa, MasterCard (Classic, Gold, Platinum) MasterCard nbad@surler card, Visa Dubai E-government Prepaid Card	Classic and Gold are free for life, Platinum -1,000, nbad@surler card - 25 for accountholders, otherwise 50, Dubai E-government Prepaid Card - 50	1% interest for balance transfer, photo-card, purchase protection, personal accident and travel insurance, access to Golden class at Abu Dhabi International Airport and Marhaba services in Dubai International Airport, discounts and rewards programmes in many outlets, emergency medical and legal expenses, free road side assistance and credit shield facility, free gifts, NBAD Stars points programme. Dubai E-government Card can be used for government transactions.	Toll-free: 800 2211 <a href="http://www.nbad.com">www.nbad.com</a>	
RAKBANK	Visa (Classic, Gold) MasterCard (Standard, Titanium) Co-branded Cards (NMC, Géant La Carte)	Free for life	0% interest on retail purchases for first three months; 5% cashback on international spends; upto 3% cashback on domestic spends; win millions on RAKBANK MasterCard; Titanium lifestyle privileges offers from more than 80 premium branded outlets across categories; RAKeast Dining Discount Programme; special monthly usage offers; Convenience of credit card cheques and attractive balance transfer facility	04 213 0000 <a href="http://www.rakbank.ae">www.rakbank.ae</a>	
RBS	Visa (Classic, Gold), MasterCard Smart Traveller (Classic, Gold), MasterCard Al Ameera Ladies Card, MasterCard Jumbo Co-branded card, MasterCard Non-resident Indian Card, Platinum MasterCard, RBS Weekend Card & RBS Williams Platinum Card	Free for life	All cards: Free Wild Wadi, Ski Dubai and Cinema; chip card for enhanced security, purchase protection; access to utility bill payment, smart cash loan, Visa Classic & Gold; dining discounts; reward points redeemable in many outlets. MasterCard Smart Traveler Gold: 10% cashback on travel. Jumbo Card: discounts and extra reward points at all Jumbo stores; easy payment plan 36 equal instalments at 0.99%. NRI card: points redeemable for domestic flights in India, 5% cash back on flights to India, discounts domestically; Al Ameera: dining discounts; reward points redeemable in many outlets. Weekend Card: 2% cashback on all spend Thurs-Sat, 1% all other times; discounts in many outlets; Williams Platinum monthly prize draw to win a weekend at one of the 2009 Grand Prix.	04 4266000 <a href="http://www.rbsbank.ae">www.rbsbank.ae</a>	

These tables are compiled using specific criteria widely considered by consumers as important when choosing a specific financial product. Disclaimer: These listings are NOT meant as a recommendation of a particular bank/provider; listings are simply in alphabetical order and updated during May 2010. Information contained in these tables is subject to confirmation and is provided for information only. As with all financial decisions, MONEYworks recommends that you make enquiries and, if necessary, take appropriate advice before entering into any transactions. All rates were checked prior to publication and are subject to change without notice. All information contained below is freely available and was obtained directly from bank/provider printed materials and websites, as well as direct from helplines and/or call centres. Please call your chosen provider/bank direct for further information.

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