

## UBL Credit Card Summary Box – 2026

The information contained in this Box summarizes key features of UBL Credit Card and is not intended to replace any term & condition of the product. It is very important that customer should carefully read the full terms & conditions before agreeing and signing this information.

Information	Explanation									
<b>Joining Fee/ Annual Fee</b>	<b>Joining Fee:</b> Free <b>Issuance fee:</b> Free									
	<table border="1"> <thead> <tr> <th>Annual Fee</th> <th>PKR</th> </tr> </thead> <tbody> <tr> <td>Classic</td> <td>6,000</td> </tr> <tr> <td>Gold</td> <td>12,000</td> </tr> <tr> <td>Platinum</td> <td>20,000</td> </tr> </tbody> </table>		Annual Fee	PKR	Classic	6,000	Gold	12,000	Platinum	20,000
Annual Fee	PKR									
Classic	6,000									
Gold	12,000									
Platinum	20,000									
	<table border="1"> <thead> <tr> <th>Supplementary Card Fee</th> <th>PKR</th> </tr> </thead> <tbody> <tr> <td>Classic</td> <td>3,000</td> </tr> <tr> <td>Gold</td> <td>6,000</td> </tr> <tr> <td>Platinum</td> <td>10,000</td> </tr> </tbody> </table>		Supplementary Card Fee	PKR	Classic	3,000	Gold	6,000	Platinum	10,000
Supplementary Card Fee	PKR									
Classic	3,000									
Gold	6,000									
Platinum	10,000									
	<b>Annual Fee Reversal Criteria:</b>									
	<b>Primary and Supplementary Card's, annual fee will be reversed according to combined spend criteria.</b>									
	<table border="1"> <tbody> <tr> <td>Classic</td> <td>Rs. 50,000 in 60 Days</td> </tr> <tr> <td>Gold</td> <td>Rs. 100,000 in 60 Days</td> </tr> <tr> <td>Platinum</td> <td>Rs. 300,000 in 60 Days</td> </tr> </tbody> </table>		Classic	Rs. 50,000 in 60 Days	Gold	Rs. 100,000 in 60 Days	Platinum	Rs. 300,000 in 60 Days		
Classic	Rs. 50,000 in 60 Days									
Gold	Rs. 100,000 in 60 Days									
Platinum	Rs. 300,000 in 60 Days									
	Spend Duration: within 60 days of statement generation date in which annual fee is levied.									
	Requests for annual fee reversals will be entertained up to 120 days from the statement generation date in which annual fee is levied.									
	Annual fee is charged at the time of card activation and annually on the anniversary date. The FED against Annual fee will not be reversed.									
	Only retail spend (POS and Ecommerce) will qualify for meeting spend reversal criteria. Cash Advance, UBP and Mobile Top ups will not be included.									
	Note, call UBL contact center 111-825-888 for any query or request.									

<b>Annualized Percentage Rate (APR)</b>	APR - Retail Transaction: 44% <b>APR Calculation Formula:</b> $\frac{\text{Markup Paid for the Period}}{\text{Outstanding Principal Amount}} \times \frac{365}{\text{No. of Days}} \times 100$
	APR Cash Advance: 44%
	APR Cash on Phone: 35%
	APR BTF: 28%
	APR LIP: 29%

*\*UBL offers fee reversal, discounts, promotional offers, and other rewards that are discretionary, and the card members are not entitled to claim the same as a matter of their right. UBL reserves the right, at any time without any liability to card member in any manner whatsoever to terminate or withdraw or change the criteria and conditions for these fee waivers, discounts, promotional offers, and incentives*

<b>Mark-up/Profit Rates</b>				
	<b>Transaction Type</b>	<b>Charges</b>	<b>Monthly Rate</b>	<b>Annual Rate</b>
	Retail Transactions	Not Applicable	-	-
	Cash Advances Issuance Fee	Rs.1,200/- 3% of the amount withdrawn or (whichever is higher)	3.667%	44%
	Cash on Phone Booking Charges	Rs. 800/- or 2% of per transaction amount (Whichever is higher)	2.917%	35%
	Lite Installment Plan – Retail Transaction (Tenure Available 3,6,12,18,24 & 36)	Rs 1,000/- Per Transaction or 2% of transaction amount (Whichever is higher)	2.417%	29%
	Balance Transfer (Regular up to 36 months installments)	Rs 1,000/- or 2% of transaction amount (Whichever is higher)	2.333%	28%
	Balance Transfer (Without Installments)	Rs. 500/-	-	-
	BTF Processing Charges - Promotional (Where APR is 0%)	3 Months 5.25% of BT 6 Months 9.0% of BT 9 Months 12.75% of BT 12 Months 16.5% of BT	-	-
	LIP/BTF Cancellation Charges	Ps. 1,000/- or 5% of the outstanding amount (Whichever is higher)	-	-

International / foreign transaction charges	Rs. 100/- or 4.5% of transaction amount (whichever is higher)	-	-
Utility Bill Payment	Free	-	-
Late Payment Fee	Rs. 2,000/-	-	-
Card Replacement Charges	Rs. 1,200/-	-	-
Credit Limit Enhancement Fee	Rs 1,000/-	-	-
Cheque Return Fee	Rs. 1,000/-	-	-
Card Conversion Fee	Rs. 900/-	-	-
GYM FEE (Shapes)	Rs.2,000/- plus FED per visit above complimentary visits	-	-
Expiry	5 years from the date of card issuance	-	-
1 Bill Payment Fee	Free	-	-
Card Renewal Charges	Free	-	-
Card Cancellation Charges	Free	-	-
Auto Debit Rejection Fee	Free	-	-
<p><i>* FED is applicable on all fees and charges</i></p> <p><i>* Any charges levied by schemes and/or SBP will be applied</i></p> <p><i>* Sales Tax &amp; WHT is applicable where required by concerned authority</i></p> <p><i>* Debit interest calculated on daily basis from date of transaction</i></p> <p><i>* Promotional BTF's applicable tenure is subject to business discretion</i></p> <p><i>* In addition to the charges above, all applicable government levies, taxes and charges shall also be recovered and will not be refundable.</i></p>			
<b>Mark-up/Profit Free Period</b>	Maximum of 50 credit free days are available for retail transactions. For other transactions than retail like cash advance, BTF & LIP there is no interest- free time available		

<b>Interest Charging Information</b>	<p>No interest would be charged on new purchases if the payment is made in full within the due date for each billing cycle and no balance is carried forward from previous months. Otherwise, the period over which interest is charged for different product features is mentioned below:</p> <table border="1" data-bbox="381 333 1432 663"> <thead> <tr> <th data-bbox="442 344 687 382">Transaction Type</th><th data-bbox="878 344 959 382">From</th><th data-bbox="1225 344 1299 382">Until</th></tr> </thead> <tbody> <tr> <td data-bbox="393 403 633 441">Retail Transactions</td><td data-bbox="747 403 964 441">Transaction Date</td><td data-bbox="1095 403 1237 441">Paid in Full</td></tr> <tr> <td data-bbox="393 466 572 504">Cash Advance</td><td data-bbox="747 466 964 504">Transaction Date</td><td data-bbox="1095 466 1237 504">Paid in Full</td></tr> <tr> <td data-bbox="393 530 584 568">Cash on Phone</td><td data-bbox="747 530 964 568">Transaction Date</td><td data-bbox="1095 530 1237 568">Paid in Full</td></tr> <tr> <td data-bbox="393 593 610 631">Balance Transfer</td><td data-bbox="747 593 964 631">Transaction Date</td><td data-bbox="1095 593 1237 631">Paid in Full</td></tr> <tr> <td data-bbox="393 635 646 673">Lite Installment Plan</td><td data-bbox="747 635 964 673">Transaction Date</td><td data-bbox="1095 635 1237 673">Paid in Full</td></tr> </tbody> </table>	Transaction Type	From	Until	Retail Transactions	Transaction Date	Paid in Full	Cash Advance	Transaction Date	Paid in Full	Cash on Phone	Transaction Date	Paid in Full	Balance Transfer	Transaction Date	Paid in Full	Lite Installment Plan	Transaction Date	Paid in Full
Transaction Type	From	Until																	
Retail Transactions	Transaction Date	Paid in Full																	
Cash Advance	Transaction Date	Paid in Full																	
Cash on Phone	Transaction Date	Paid in Full																	
Balance Transfer	Transaction Date	Paid in Full																	
Lite Installment Plan	Transaction Date	Paid in Full																	
<b>Payments Allocation</b>	<p>If the balance is not paid off in full, payments received are applied as per the following payment hierarchy,</p> <p>Cash Advance      Cash on Phone      Installment (LIP)      Balance transfer Facility (Regular)      Other Insurance Premium      Credit Shield Insurance      FED on Fees Debit      Interest Debit Fee      Sales Draft      Debit Adjustments and other debits</p>																		
<b>Minimum Monthly Payment</b>	<p>Rs. 500/- or 5% (whichever is higher) of the outstanding balance.</p> <p>If you make a minimum payment, interest will be charged on the remaining balance after due date so it will cost more and take longer to clear the balance. Interest free period is also lost if any balance of the previous month's bill is outstanding.</p>																		
<b>Card Limits</b>	<table border="1" data-bbox="414 1315 1111 1431"> <tbody> <tr> <td data-bbox="414 1315 740 1353">Classic Card</td><td data-bbox="740 1315 1111 1353">PKR 25,000 to 124,999</td></tr> <tr> <td data-bbox="414 1358 740 1396">Gold Card</td><td data-bbox="740 1358 1111 1396">PKR 125,000 to 499,999</td></tr> <tr> <td data-bbox="414 1400 740 1438">Platinum Card</td><td data-bbox="740 1400 1111 1438">PKR 500,000 to 7,000,000</td></tr> </tbody> </table> <p><b>Cash Advance/Cash on Phone Limit:</b> 50% of the total credit limit</p> <p><b>Supplementary Card Limit:</b>      100% of basic card unless specified by customer. Customer has an option of capping the supplementary limit to a certain amount or % of credit limit.</p> <p><b>Please note: Payment of Supplementary, Add-on or Subsidiary Credit Cards is the responsibility of the primary card holder.</b></p>	Classic Card	PKR 25,000 to 124,999	Gold Card	PKR 125,000 to 499,999	Platinum Card	PKR 500,000 to 7,000,000												
Classic Card	PKR 25,000 to 124,999																		
Gold Card	PKR 125,000 to 499,999																		
Platinum Card	PKR 500,000 to 7,000,000																		

<b>Insurance Coverage</b>	<p>All insurance policies on credit card are optional in nature – below is the list of insurance policies available to customers:</p> <p><b>Credit Guardian:</b> In the event of any temporary disability where UBL card member is unable to pay his/her monthly dues, Credit Guardian allows payment of the minimum monthly amount. Moreover, in the unfortunate event of permanent disability or death, the entire outstanding amount is waived off.</p> <p><b>Hospital Cash Plan:</b> UBL Cardholders can secure themselves and their families against financial emergencies during hospitalization. Our card members can avail up to Rs. 8,000/- cash coverage of each day in hospital.</p> <p><b>Family Security Plan:</b> UBL Family security plan helps UBL Cardholders to prepare for the uncertainties of life where an injury or death of an earning family member can cause serious problems. This plan ensures a regular source of income for the family and funds can either be paid in lump sum or by fixed monthly payments. Coverage under Family Security Plan is up to Rs. 225,000/- per month up to 1 year</p> <p><b>Child Education Plan:</b> UBL Child Education Plan provides cover for children (aged between 1 to 21 years or full time student below 25 years) for up to Rs. 1,000,000 in case of your accidental death &amp;/or permanent disability</p> <p><b>Transaction Protection Cover:</b> Transaction Protection Cover provides compensation to UBL Credit Card members up to PKR 500,000 in case of loss of Cash due to following reasons:</p> <ul style="list-style-type: none"> <li>a) Unauthorized Transaction in any UBL Payment Cards including e-money account if UBL card is lost/stolen or even card is in possession.</li> <li>b) Social Engineering Attack</li> <li>c) Account Takeover Fraud</li> <li>d) ATM Theft</li> </ul> <p><b>Note:</b> All the above plans are third party insurance products. UBL is acting as a distributor of Insurance Companies and Premium amount will be charged with the consent of the customer.</p>
<b>Family Security Plan</b>	Plan A: PKR 110 Plan B: PKR 170 Plan C: PKR 320 Plan D: PKR 470
<b>Child Education Plan</b>	Plan A: PKR 90 Plan B: PKR 160 Plan C: PKR 190

<b>Hospital Cash Plan - Executive</b>	1 - 20 years: PKR 250 21-35 years: PKR 295 36 - 50 years: PKR 430 51 - 60: PKR 950 Each
<b>Hospital Cash Plan - Deluxe</b>	1 - 20 years: PKR 350 21-35 years: PKR 390 36 - 50 years: PKR 625 51 - 60 years: PKR 1,325 Each
<b>Comprehensive Health Plan</b>	2 - 24 Years Gold 20,709 Silver 13, 806 Bronze 6, 903 25 - 39 Years Gold 31,203 Silver 20, 802 Bronze 10, 401 40 - 49 Years Gold 41, 911 Silver 27, 941 Bronze 13, 970 50 - 59 Years Gold 47, 069 Silver 31, 379 Bronze 15, 690 60 - 64 Years Gold 52, 719 Silver 35, 146 Bronze 17, 573 65 - 69 Years Gold 69, 814 Silver 46, 543 Bronze 23,271
<b>Transactional Protection Cover - Debit &amp; Credit Cards</b>	Annual Premium Option 1: PKR 5,000 Option 2: PKR 3,000 Option 3: PKR 2,500 Option 4: PKR 1,500 Option 5: PKR 1,000
<b>Over Limit Fee</b>	If assigned credit limit is exceeded due to any amount or system related charges, customer will be charged Over Limit Fee of PKR 1,600/- + FED per instance.
<b>Card Renewal</b>	Card will be automatically renewed and replaced unless specified by customer. Renewal Charges not applicable
<b>Foreign Transaction Charges</b>	4.5 % of the transaction amount. Foreign transaction charges apply on purchases made in foreign currency AND/OR where the Merchant is residing outside the country or the settlement currency is other than local currency and processes the transaction in its local currency. Charges are applicable on all USD transactions and all PKR transactions conducted outside of Pakistan.
<b>Cross Border Transactions</b>	When a transaction is performed at any merchant located outside Pakistan, this transaction is deemed as cross border or international transaction. Service is activated by default on all Credit Cards to offer seamless transactional experience
<b>Billing Cycle</b>	Customer may select his/her billing cycle during card activation or by calling UBL's 24-hour Contact Center. *billing cycle may be changed on customer request only after statement due date*
<b>Other Information</b>	Customer account details will be shared with a third party vendor for the purpose of preparing physical Statement of Accounts
<b>E-Commerce Transactions</b>	Any transaction which is performed over the internet is deemed to be an e-commerce transaction, as e-commerce specifically refers to the buying goods and services online through web merchants. Service is activated by default on all Credit Cards to offer seamless transactional experience

The above-mentioned detail has been mentioned for information purposes and is subject to change from time to time. Please refer to the Schedule of Charges (SOC) placed on our website (<http://www.ubldigital.com>) or at our branches for latest updates.

I hereby authorize the bank to obtain information / data regarding my financial and personal details from any credit bureau, agent, banks, financial institutions, companies for purposes of processing my application and monitoring my facilities / account. Further I authorize the bank to disclose and share

information / data about my account / facilities to / with any other credit bureau, agent, banks, financial institutions, or companies as the bank considers appropriate from time to time.

I hereby confirm that I have understood and agreed to the information in this Summary Box.

---

**Customer's Signatures & Date**

---

**Authorized Banker's Signature, Stamp and Date**