

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																						
Joining Fee/ Annual Basic Fee	<p>Joining Fee: None</p> <table border="1"> <thead> <tr> <th>Annual Basic Fee</th><th>PKR</th></tr> </thead> <tbody> <tr> <td>Classic:</td><td>5,000</td></tr> <tr> <td>Gold:</td><td>10,000</td></tr> <tr> <td>Platinum</td><td>20,000</td></tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Supplementary Card Fee</th><th>PKR</th></tr> </thead> <tbody> <tr> <td>Classic</td><td>2,500</td></tr> <tr> <td>Gold</td><td>5,000</td></tr> <tr> <td>Platinum</td><td>10,000</td></tr> </tbody> </table> <p>Annual Fee Waiver Criteria*: Primary Card and Supplementary Card annual fee will be reversed according to individual spend criteria</p> <p>Call UBL contact center to avail annual fee reversal on spend of:</p> <table border="1"> <tbody> <tr> <td>Classic</td><td>Basic: Rs. 25K in 2 months Supplementary: 10k in 2 months</td></tr> <tr> <td>Gold</td><td>Basic: Rs. 75K in 2 months Supplementary: 25k in 2 months</td></tr> <tr> <td>Platinum</td><td>Basic: Rs. 150K in 2 months Supplementary: 50k in 2 months</td></tr> </tbody> </table> <p>Spend Duration: within 60 days of statement generation date in which annual fee is levied.</p> <p>Requests for annual fee reversals will be entertained up to 120 days from the statement generation date in which annual fee is levied.</p> <p>Annual fee is charged at the time of card activation and annually on the anniversary date.</p>	Annual Basic Fee	PKR	Classic:	5,000	Gold:	10,000	Platinum	20,000	Supplementary Card Fee	PKR	Classic	2,500	Gold	5,000	Platinum	10,000	Classic	Basic: Rs. 25K in 2 months Supplementary: 10k in 2 months	Gold	Basic: Rs. 75K in 2 months Supplementary: 25k in 2 months	Platinum	Basic: Rs. 150K in 2 months Supplementary: 50k in 2 months
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Annualized Percentage Rate (APR)	<p>APR - Retail Transaction: 44%</p> <p>APR Calculation Formula:</p> $\frac{\text{Markup Paid for the Period}}{\text{Outstanding Principal Amount}} \times \frac{365}{\text{No. of Days}} \times 100$ <p>APR Cash Advance: 44%</p> <p>APR Cash on Phone: 35%</p> <p>APR BTF: 28%</p> <p>APR LIP: 29%</p>																						

*UBL offers fee waivers, 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

Effective from 1st July 2025

Interest Rate & Charges	Transaction Type	Charges	Monthly Rate	Annual Rate
	Retail Transactions	Not Applicable		
	Cash Advances Issuance Fee	3% of the amount withdrawn or Rs.1,000 (whichever is higher)	3.66%	44%
	Cash on Phone Booking Charges	800 or 2% of per transaction amount (Whichever is higher)	2.91%	35%
	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		
	Lite Installment Plan – Retail Transaction (Tenure Available 3,6,12,18,24 & 36)	Rs 800/- Per Transaction or 2% of transaction amount (Whichever is higher)	2.41%	29%
	LIP/BTF Cancellation Charges	5% of the outstanding amount or PKR 1,000 (Whichever is higher)		
	International / foreign transaction charges	4.5% of transaction amount or PKR 100 (whichever is higher)	-	-
	Utility Bill Payment	Free	-	-
	Late Payment Fee	PKR: 2,000	-	-
	Card Replacement Charges	PKR: 1,200/-	-	-
	Credit Limit Enhancement Fee	PKR: 1,000		
	Cheque Return Fee	PKR 1,000	-	-
	Card Conversion Fee	PKR: 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		
	Auto Debit Rejection Fee	PKR 620		

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	<ul style="list-style-type: none">* FED is applicable on all fees and charges* Any charges levied by schemes and/or SBP will be applied* Sales Tax & WHT is applicable where required by concerned authority* Debit interest calculated on daily basis from date of transaction* Promotional BTF's applicable tenure is subject to business discretion* In addition to the charges above, all applicable government levies, taxes and charges shall also be recovered and will not be refundable.																		
Interest Free Period	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																		
Interest Charging Information	<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><tr><th>Transaction Type</th><th>From</th><th>Until</th></tr><tr><td>Retail Transactions</td><td>Transaction Date</td><td>Paid in Full</td></tr><tr><td>Cash Advance</td><td>Transaction Date</td><td>Paid in Full</td></tr><tr><td>Cash on Phone</td><td>Transaction Date</td><td>Paid in Full</td></tr><tr><td>Balance Transfer</td><td>Transaction Date</td><td>Paid in Full</td></tr><tr><td>Lite Installment Plan</td><td>Transaction Date</td><td>Paid in Full</td></tr></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
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Payments Allocation	<p>If the balance is not paid off in full, payments received are applied as per the following payment hierarchy, Installment (EPP)</p> <p>Credit Shield Insurance</p> <p>Other Insurance Premium</p> <p>FED on Fees</p> <p>Debit Interest</p> <p>Debit Fee</p> <p>Promotional BTF</p> <p>Balance transfer</p> <p>Cash Advance</p> <p>Cash on Phone</p> <p>Sales Draft</p> <p>Debit Adjustments and other debits</p>																		
Minimum Monthly Payment	<p>5% or Rs. 500 (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>																		

Card Limits	Card Limits	
	Classic Card	PKR 25,000 to 124,999
	Gold Card	PKR 125,000 to 299,999
	Platinum Card	PKR 300,000 to 2,000,000
	Cash Advance/Cash on Phone Limit: 50% of the total credit limit Supplementary Card Limit: 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. Please note: Payment of Supplementary, Add-on or Subsidiary Credit Cards is the responsibility of the primary card holder.	

Insurance Coverage	All insurance policies on credit card are optional in nature – below is the list of insurance policies available to customers: Credit Guardian: 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. Hospital Cash Plan: 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. Family Security Plan: 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 Child Education Plan: 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 &/or permanent disability <i>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.</i>	
	Family Security Plan	Plan A: PKR 110 Plan B: PKR 170 Plan C: PKR 320 Plan D: PKR 470
	Child Education Plan	Plan A: PKR 90 Plan B: PKR 160 Plan C: PKR 190
	Hospital Cash Plan - Executive	1 - 20 years: PKR 250 21-35 years: PKR 295 36 - 50 years: PKR 430 51 - 60: PKR 950 Each

Hospital Cash Plan - Deluxe	1 - 20 years: PKR 350 21-35 years: PKR 390 36 - 50 years: PKR 625 51 - 60 years: PKR 1,325 Each
Comprehensive Health Plan	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
Transactional Protection Cover - Debit & Credit Cards	Annual Charges 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
Over Limit Fee	If assigned credit limit is exceeded due to any retail purchase or system related charge/s, customer will be charged Over Limit Fee of PKR 1,600/- + FED per instance.
Card Renewal	Card will be automatically renewed and replaced unless specified by customer. Renewal Charges not applicable
Foreign Transaction Charges	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.
Cross Border Transactions	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
Billing Cycle	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*
Other Information	Customer account details will be shared with a third party vendor for the purpose of preparing physical Statement of Accounts
E-Commerce Transactions	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