

## Gold & Classic Credit Cards

Creditbank's Gold and Classic cards allow you to upgrade your purchasing power in an easy, smart and secure way.

- Visa Gold
- Mastercard Gold
- Visa Classic
- Mastercard Regular

# Visa & Mastercard Gold



#### **Card Features**

- Currency: USD
- Card limit: \$500 \$7,500
- Price per year: \$100 fresh
- Supplementary card price per year: \$70 fresh
- Monthly payment: 5%, 10% or 100% of the due balance. Should the due balance be less than \$50, then it should be repaid at 100%
- Grace period: up to 40 days\* on purchases
- Monthly interest rate: 2.3% on purchases
- APR: 33.03%
- SMS alert fee: \$2/month fresh
- · Late payment fee: \$15/month fresh
- Foreign exchange fees on transactions: apply cross-border fee on transaction performed in EEA region to 3.5% and non EEA region 3.0% with a minimum of \$0.5 in addition to forex markup fee 1.5%

#### **Card Benefits**

- Free enrollment into "My Points" loyalty program: every \$1 spent on purchases = 1.5 points earned
- SMS alert notification service

<sup>\*</sup>The cardholder shall be exempted from interest charges due on purchases, provided that the due balance is paid in full (100%) before the 5<sup>th</sup> of the next month.

## Visa Classic & Mastercard Regular



#### **Card Features**

- · Currency: USD
- Card limit: \$500 \$7,500
- Price per year: \$100 fresh
- Supplementary card price per year: \$70 fresh
- Monthly payment: 5%, 10% or 100% of the due balance.
  Should the due balance be less than \$50, then it should be repaid at 100%
- Grace period: up to 40 days\* on purchases
- Monthly interest rate: 2.3% on purchases
- APR: 33.03%
- SMS alert fee: \$2/month fresh
- · Late payment fee: \$15/month fresh
- Foreign exchange fees on transactions: apply cross-border fee on transaction performed in EEA region to 3.5% and non EEA region 3.0% with a minimum of \$0.5 in addition to forex markup fee 1.5%

#### **Card Benefits**

- Free enrollment into "My Points" loyalty program: every \$1 spent on purchases = 1 point earned
- SMS alert notification service

<sup>\*</sup>The cardholder shall be exempted from interest charges due on purchases, provided that the due balance is paid in full (100%) before the 5<sup>th</sup> of the next month.

### Visa Classic





#### **Card Features**

- Currency: LBP
- Card limit: LBP 1,000,000 LBP 50,000,000
- Price per year: LBP 4,500,000
- Supplementary card price per year: LBP 3,500,000
- Monthly payment: 5%, 10% or 100% of the due balance. Should the balance be less than LBP 75,000, then it should be repaid at 100%
- Grace period: up to 40 days\* on purchases
- · Annual interest rate: 35% on purchases
- APR: 42.80%
- · Late payment fee: LBP 150,000/month

\*The cardholder shall be exempted from interest charges due on purchases, provided that the due balance is paid in full (100%) before the 5<sup>th</sup> of the next month.

#### **Card Benefits**

- Free enrollment into "My Points" loyalty program: every LBP 2,500 spent on purchases = 1 point earned
- SMS alert notification service

The bank may ask for any other document it deems necessary. This document is not an application form, the bank reserves its right to discretionarily accept or reject the application once duly submitted.

