

Liv Credit Card Price Guide

Card Type

Annual Charges

Platinum Card	Free
World Card	AED 700

Monthly Interest Rate

Platinum Card	3.49%
World Card	3.25%

Annualised Percent Rate (APR)

Platinum Card	41.88%
World Card	39%

Other Fees and Charges

Overlimit charges	AED 292.95 per month (inclusive of VAT)
Late payment fee	AED 175
Cash advance fee	3% or AED 99 (whichever is higher)
Foreign currency transaction fee	1.99%

One time Processing Fee and Cancellation Fee

Regular IPP	AED 49
0% IPP	AED 49
Balance Conversion	AED 49
Loan on Card	AED 49
Cancellation Fee for the above plans	1% of principal outstanding balance

General

Payment due date (from the statement date)	52 days
Minimum payment due	5% of closing outstanding balance
Card replacement fee	AED 25
Stamped statement fee	AED 25
Direct debit failure	AED 25
Delivery of first card to your preferred location	Free
No Liability/Liability Letter	AED 50

Terms and Conditions

- Overlimit charges exceeding up to 3% of your credit card limit will not be charged. Anything above that will accrue a fee of AED 292.95 per month.
- One time processing fee is excluding interest and other charges.
- Mastercard processing fee of 1.15% on international transactions.
- For other terms and conditions, please visit [Credit Card Terms and Conditions | Liv Ahead – UAE's #1 Digital Bank](#)