

لائحة الرسوم والخدمات المصرفية

ستتم إضافة عمولة بقيمة 1% على جميع رسوم خدمات المنتجات المصرفية المخفضة. إن مبلغ الرسوم المخفضة هذا لن يتم خصم على أي مبالغه تشمل عمولة القيمة المضافة أو أي عمولة القيمة المضافة بحدود مبالغتها.

Banking Services and Tariff Board

5% Value Added Tax (VAT) will be additionally added to the amount of the Banking Services fees and charges mentioned below unless explicitly mentioned that VAT is not applicable or inclusive in such amount.

| Personal Accounts   | (in AED <sup>1</sup> )                           |                              |
|---|--|------------------------------|
| <b>Account Monthly Minimum Balance</b>  |  |                              |
| Current Account (Current account without cheque book)   | 3000   |                              |
| Saving Account, China Salary Accounts, and China Savings Account  | 100  |                              |
| <b>Monthly Fall Below Fee If Account balance goes below AED100 during any month</b>   | 25   |                              |
| Current Account, Electron Account, Saving Account, China Salary Accounts, and China Savings Account   | 25   |                              |
| <b>Monthly Service Fee</b>  | 25   |                              |
| <b>Monthly Service Fee for ADIB EXPRESS account</b>   | 25   |                              |
| <b>Minimum amount required to register a new profile (If any)</b>   |  |                              |
| Saving, China Salary Accounts, China Saving and Bonous account, 3 month profits (If any) are distributed on the first of January, April, July and October | 5000   |                              |
| <b>Investment Deposit Short Term Investment Account</b>   |  |                              |
| Minimum amount required to be eligible to earn profit (If any) for both investment accounts   | 10000  |                              |
| Minimum amount required to open Investment Deposit Account  | 10000  |                              |
| Minimum amount required to open Investment Deposit Account  | 10000  |                              |
| Account Balance Certificate for Risk Banking Services customers   | 50   |                              |
| Account Balance Certificate   | 50   |                              |
| Duplicate statement of account  | 25   |                              |
| Duplicate Account Statement for Risk Banking Services customers   | 15   |                              |
| Duplicate Account Statement for Mazaya Banking services customers   | Free   |                              |
| Account Statement for Mazaya Banking services customers   | Free   |                              |
| Document/Cheque copy  | 10   |                              |
| Liability Certificate   | 50   |                              |
| Cheque Certificate  | 50   |                              |
| Cheque Certificate  | 50   |                              |
| <b>Standing Instructions</b>  |  |                              |
| Setting up  | 50   |                              |
| Setting up for Mazaya Banking Services customers  | Free   |                              |
| Setting up for Risk Banking Services customers  | Free   |                              |
| Per transaction   | Free   |                              |
| System auto transfer (account to account)   | Free   |                              |
| Charitable donation   | Free   |                              |
| <b>Cheques</b>  |  |                              |
| First Chequebook (Cheque book of 25 leaf)   | Free   |                              |
| Subsequent Cheque   | 25   |                              |
| Subsequent Cheque Book for Risk Banking services customers  | Free   |                              |
| Subsequent Cheque Book for Mazaya Banking services customers  | Free   |                              |
| Cheque clearing in UAE  | Free   |                              |
| Cheque clearing in UAE  | Free   |                              |
| Returned cheques  | 25   |                              |
| Specified clearing  | 20   |                              |
| Stop payment (per request)  | 20   |                              |
| Certified cheque  | 30   |                              |
| Post dated Cheques (Not related to financing)   | 25   |                              |
| <b>Demand Draft</b>   |  |                              |
| Issuance  | 30   |                              |
| Issuance to Risk Banking Services Customers   | 20   |                              |
| Issuance of demand draft/ manager's cheques for Mazaya Banking services customers   | 30   |                              |
| Payment order/Manager's cheque  | 30   |                              |
| Liability Certificate   | 100  |                              |
| Cancellation of Cheques issued in foreign currencies (Same Day) <sup>18</sup>   | 100  |                              |
| Stop Payment  | 50   |                              |
| <b>Debit Cards</b>  |  |                              |
| <b>Debit Card</b>   | Free   |                              |
| Replacement   | 25   |                              |
| <b>ADIB Ehsa® Guest Debit Card (Optional)</b>   |  |                              |
| Annual Fee  | Free   |                              |
| Classic   | Free   |                              |
| Gold  | Free   |                              |
| White Infinite  | 50   |                              |
| Replacement Fee   | 25   |                              |
| Classic   | 25   |                              |
| Gold  | 25   |                              |
| White Infinite  | 25   |                              |
| <b>Daily Debit Cards Cash Withdrawal and Purchases Limit</b>  |  |                              |
| <b>Card Type</b>  | <b>Daily Cash Withdrawal limit</b>               | <b>Daily Purchases limit</b> |
| Classic   | 25,000   | 25,000                       |
| Rise  | 35,000   | 30,000                       |
| Mazaya  | 35,000   | 100,000                      |
| Classic   | 40,000   | 100,000                      |
| Diamond   | 60,000   | 100,000                      |
| Using Abu Dhabi Islamic Bank (ADIB) or Bank (*) ATM   |  |                              |
| Cash Withdrawal/Deposit   | Free   |                              |
| Mini-statement (last 5 transactions)  | Free   |                              |
| Transfer within ADIB accounts   | Free   |                              |
| Utility Bill payment (ADIC, AADC, DEWA, SEWA, Etisalat)   | Free   |                              |
| <b>Using NON-ADIB ATM IN THE UAE</b>  |  |                              |
| Cash Withdrawal   | 2  |                              |
| Cash withdrawal for Mazaya Banking services customers   | 4  |                              |
| Cash withdrawal for Mazaya Banking services customers   | 4  |                              |
| Decline for insufficient funds  | 1  |                              |
| <b>OTHER GCC SWITCH ATM</b>   |  |                              |
| Cash Withdrawal   | As per host country system                       |                              |
| Balance Inquiry   | As per host country system                       |                              |
| <b>Using NON-CCAT ATM</b>   |  |                              |
| Cash Withdrawal   | As per host country system                       |                              |
| Using for International Purchase Transaction  | 1.99%  |                              |
| Non-ADIB Transaction Service Fee <sup>19</sup> (VAT is Not applicable)  | 1.99%  |                              |
| International Transaction Service Fee <sup>19</sup>   | 1.99%  |                              |
| Copy of Sales Receipt   | 25   |                              |
| <b>ADIB Ehsa® Visa Card</b>   |  |                              |
| Supplementary Card Annual Fee   | 99   |                              |
| ADIB Ehsa® Visa Platinum Card   | 4 Free (AED 99 for any other additional card)    |                              |
| Supplementary Card Annual Fee   | 199  |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 199 for any other additional card)   |                              |
| Supplementary Card Annual Fee   | 99   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 500 for any other additional card)   |                              |
| Supplementary Card Annual Fee   | 199  |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 1000 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 99   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 99 for any other additional card)    |                              |
| Supplementary Card Annual Fee   | 50   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 200 for any other additional card)   |                              |
| Supplementary Card Annual Fee   | 100  |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 300 for any other additional card)   |                              |
| Supplementary Card Annual Fee   | 200  |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 400 for any other additional card)   |                              |
| Supplementary Card Annual Fee   | 300  |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 500 for any other additional card)   |                              |
| Supplementary Card Annual Fee   | 400  |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 600 for any other additional card)   |                              |
| Supplementary Card Annual Fee   | 500  |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 700 for any other additional card)   |                              |
| Supplementary Card Annual Fee   | 600  |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 800 for any other additional card)   |                              |
| Supplementary Card Annual Fee   | 700  |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 900 for any other additional card)   |                              |
| Supplementary Card Annual Fee   | 800  |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 1000 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 900  |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 1100 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 1000   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 1200 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 1100   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 1300 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 1200   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 1400 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 1300   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 1500 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 1400   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 1600 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 1500   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 1700 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 1600   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 1800 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 1700   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 1900 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 1800   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 2000 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 1900   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 2100 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 2000   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 2200 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 2100   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 2300 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 2200   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 2400 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 2300   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 2500 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 2400   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 2600 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 2500   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 2700 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 2600   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 2800 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 2700   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 2900 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 2800   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 3000 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 2900   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 3100 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 3000   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 3200 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 3100   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 3300 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 3200   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 3400 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 3300   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 3500 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 3400   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 3600 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 3500   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 3700 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 3600   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 3800 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 3700   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 3900 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 3800   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 4000 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 3900   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 4100 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 4000   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 4200 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 4100   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 4300 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 4200   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 4400 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 4300   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 4500 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 4400   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 4600 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 4500   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 4700 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 4600   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 4800 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 4700   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 4900 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 4800   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 5000 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 4900   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 5100 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 5000   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 5200 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 5100   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 5300 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 5200   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 5400 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 5300   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 5500 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 5400   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 5600 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 5500   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 5700 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 5600   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 5800 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 5700   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 5900 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 5800   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 6000 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 5900   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 6100 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 6000   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 6200 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 6100   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 6300 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 6200   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 6400 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 6300   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 6500 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 6400   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 6600 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 6500   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 6700 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 6600   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 6800 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 6700   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 6900 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 6800   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 7000 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 6900   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 7100 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 7000   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 7200 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 7100   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 7300 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 7200   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 7400 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 7300   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 7500 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 7400   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 7600 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 7500   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 7700 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 7600   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 7800 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 7700   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 7900 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 7800   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 8000 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 7900   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 8100 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 8000   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 8200 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 8100   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 8300 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 8200   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 8400 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 8300   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 8500 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 8400   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 8600 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 8500   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 8700 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 8600   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 8800 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 8700   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 8900 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 8800   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 9000 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 8900   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 9100 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 9000   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 9200 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 9100   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 9300 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 9200   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 9400 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 9300   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 9500 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 9400   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 9600 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 9500   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 9700 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 9600   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 9800 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 9700   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 9900 for any other additional card)  |                              |
| Supplementary Card Annual Fee   | 9800   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 10000 for any other additional card) |                              |
| Supplementary Card Annual Fee   | 9900   |                              |
| ADIB Ehsa® Visa Signature Card  | 4 Free (AED 10100 for any other additional card) |                              |
| Supplementary Card Annual Fee   | 10000  |                              |

1. The bank is not responsible for any loss or damage to the card or its contents. 2. The bank is not responsible for any loss or damage to the card or its contents.

3. The bank is not responsible for any loss or damage to the card or its contents. 4. The bank is not responsible for any loss or damage to the card or its contents.

5. The bank is not responsible for any loss or damage to the card or its contents. 6. The bank is not responsible for any loss or damage to the card or its contents.

7. The bank is not responsible for any loss or damage to the card or its contents. 8. The bank is not responsible for any loss or damage to the card or its contents.

9. The bank is not responsible for any loss or damage to the card or its contents. 10. The bank is not responsible for any loss or damage to the card or its contents.

11. The bank is not responsible for any loss or damage to the card or its contents. 12. The bank is not responsible for any loss or damage to the card or its contents.

13. The bank is not responsible for any loss or damage to the card or its contents. 14. The bank is not responsible for any loss or damage to the card or its contents.

15. The bank is not responsible for any loss or damage to the card or its contents. 16. The bank is not responsible for any loss or damage to the card or its contents.

17. The bank is not responsible for any loss or damage to the card or its contents. 18. The bank is not responsible for any loss or damage to the card or its contents.

19. The bank is not responsible for any loss or damage to the card or its contents. 20. The bank is not responsible for any loss or damage to the card or its contents.