

eDirham Cards Features & Usage	Hala Card	Gold Card	Signature Individual	Signature Corporate
Card Nature	Individual	Individual	Individual	Corporate
Availability	Impersonalized ( Existed in the branch & Distribution Channels)	Personalized ( Available in the branch after 5 working days from the registration date)		
Card Fee	AED 10*	AED 25*	AED 25*	AED 25*
Maximum Load Limit	AED 10,000	AED 2,000,000	AED 10,000,000	AED 100,000,000
Load/Reload fees- Branch teller, FAB Nafura	AED 25*			
Load/Reload fees-FAB CDMs, Distribution Channels & MBME, Personal account (online & mobile banking)** , payit, FTS, FAB iBanking	AED 5*			
Fee for reloading the card through the Distribution Channels and MBME Kiosk	AED 25*			
Redemption Branch	AED 25*			
Withdrawal FAB ATM/CDM	Free			
Required Documents	<ul style="list-style-type: none"> <li>No Documents are required</li> </ul>	<ul style="list-style-type: none"> <li>Valid Emirates ID (front and back)</li> <li>Application form</li> <li>FATCA/CR form</li> </ul>	<ul style="list-style-type: none"> <li>Completed eDirham Signature card application form</li> <li>Valid Emirates ID (front and back)</li> <li>Completed FATCA Individual form</li> <li>Proof of address</li> </ul>	<ul style="list-style-type: none"> <li>Completed eDirham Signature card application form</li> <li>Valid Emirates ID (front and back)</li> <li>Company Trade License/registration document</li> <li>Power of Attorney (POA) / official company letter</li> <li>Completed FATCA Entity form</li> <li>Proof of address</li> </ul>
Card Usage	<ul style="list-style-type: none"> <li>Can be used Over-the-counter purchases at ministries and over the ministries website which is participating in eDirham</li> </ul>			
How to Register	<ul style="list-style-type: none"> <li>Short registration via FAB contact center</li> </ul>	<ul style="list-style-type: none"> <li>Through FAB branches</li> </ul>	<ul style="list-style-type: none"> <li>Through FAB branches</li> </ul>	<ul style="list-style-type: none"> <li>Through FAB branches</li> </ul>

\*All above charges are exclusive of 5% VAT

\*\*Service will be available soon

**Card Limits:**

eDirham Cards Limits	Hala Card	Gold Card	Signature Individual	Signature Corporate
	AED	AED	AED	AED
Max Card Balance	10,000	2,000,000	10,000,000	100,000,000
Max Load amount	10,000	2,000,000	10,000,000	100,000,000
Max reload amount / transaction at FAB branches	10,000	2,000,000	10,000,000	100,000,000
Max reload amount / day at FAB branches	30,000	2,000,000	10,000,000	100,000,000
Max reload amount / month at FAB branches	Unlimited	Unlimited	Unlimited	Unlimited
Max reload amount / transaction at FAB ATMs/CDMs	10,000	Unlimited	Unlimited	Unlimited
Max reload amount / day at FAB ATMs/CDMs	30,000	70,000	70,000	70,000
Max reload amount / month at FAB ATMs/CDMs	Unlimited	2,000,000	2,000,000	2,000,000
Cash withdrawal / transaction	1,000	5,000	5,000	Not Allowed
Cash withdrawal / day	1,000	10,000	10,000	Not Allowed
Cash withdrawal / month	10,000	Unlimited	Unlimited	Not Allowed

\*There is no facility of cash withdrawal from Signature Corporate Cards