



NAJM JCB CREDIT CARD BALANCE TRANSFER FORM

Please complete all details.

Customer Name: (as it appears on the beneficiary bank/credit card statement)

Contact: Office No. _____ Mobile _____

Najm Credit Card No. (If you already hold a Najm JCB Credit Card)

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Please approve Balance Transfer of (AED) _____

Details of the Bank you want the money transferred to:

Name of the Bank	Credit Card No.	Amount (AED)

Cardmember Declaration

I hereby agree that an interest rate of 0% will be charged only for the first 3 months on the monthly installments of the balance transfer amount (___ % of credit limit) after which the prevailing interest rate will be levied on the respective Najm JCB Credit Card. I confirm that I have read, understood and I agree to the Balance Transfer Terms and Conditions stated on Page 2, and to the Credit Card Terms and Conditions already accepted and agreed upon by my acceptance of the Najm JCB Credit Card. My signature on this application further authorizes MAF JCB to debit my credit card account for the balance transfer amount and all related charges.

Signature _____

Date _____

For MAF JCB use only

Application Ref. No. _____

Approved amount _____ Cheque amount _____

Cheque date _____ Bank details _____

Remarks _____



MAJID AL FUTTAIM
JCB FINANCE



Please send to Majid Al Futtaim JCB Finance L.L.C,
P. O. Box 88554, Dubai, UAE. Tel. No. 04 316 0363.

Balance Transfer Terms and Conditions

- Balance Transfer is a Card Transaction initiated by the Cardmember through the Najm JCB Credit Card Balance Transfer Form ("Form") and accepted by MAF JCB.
- The Balance Transfer facility is open to any Cardmember in relation to the Card issued by MAF JCB, whose Card Account is in good standing as solely determined by MAF JCB. MAF JCB reserves the sole right to accept or reject the Form without assigning any reason whatsoever.
- The minimum amount that can be transferred from the Cardmember's other bank ("Other Bank") credit card account ("Other Card Account") to the Card Account is AED [2000].
- The maximum amount that can be transferred from the Other Card Account into the Card Account is up to 50% of the available Credit Limit on the Card Account as on date of acceptance of the Cardmember's request.
- On the acceptance of the Balance Transfer request by MAF JCB there will be a payment holiday for first three (3) months ("Payment Holiday") from the date of the acceptance of such request and the Cardmember will not be charged any Finance Charge on the Balance Transfer Amount transferred to the Card Account.
- At the end of the Payment Holiday stipulated above, the Balance Transfer Amount will be treated as a standard purchase transaction or a Card Transaction under the Credit Card Terms and Conditions and the Cardmember would be required to pay the Minimum Amount Due (in relation to the Balance Transfer Amount) on the Payment Due Date as set out in the Statement of Account received by the Cardmember at the end of the Payment Holiday.
- Once the Form is accepted and approved within 3 - 4 working days of approval, MAF JCB shall send an account payee cheque ("Cheque") to the Cardmember (at its postal address set out on the Form), issued in favor of the Other Bank for the approved Balance Transfer Amount.
- Once the Balance Transfer Amount is charged to the Cardmember's Card Account the same shall accordingly reduce the available Credit Limit on the Card.
- The Finance Charge applicable on the Balance Transfer Amount shall be a flat rate calculated in accordance with the Credit Card Terms and Conditions.
- During the Payment Holiday stipulated above in relation to the Balance Transfer Amount, any amounts paid by the Cardmember towards the discharge of the Balance Transfer Amount shall only be deducted towards the Current Balance representing any retail purchases or Card Transactions made by the Cardmember.
- If the Balance Transfer Amount to be transferred as mentioned in the Form exceeds 50% of the available Credit limit on the date of acceptance by MAF JCB, MAF JCB shall only transfer an amount equal to 50% of the Cardmembers available Credit Limit as authorized by the Cardmember in the Form.
- In case of early settlement of the Balance Transfer Amount before the expiry of the Payment Holiday an early settlement fee of AED 100 shall be debited towards the Card Account.
- The Cardmember should continue to make the payments to the Other Card Account until the Cardmember receives a confirmation in their future Statement of Account that the Balance Transfer Amount has been credited towards the Other Card Account.
- A non-refundable processing fee on the Balance Transfer Amount at a rate as determined by MAF JCB at its discretion will be charged to and debited from the Card Account for each successful Balance Transfer.
- MAF JCB may at any time at the absolute discretion of MAF JCB change any one or more of these Balance Transfer Terms and Conditions.
- Detailed Terms and Conditions available on the website.