



Easy Payment Plan, EZ Draft and Balance Transfer

At National Bank of Fujairah, we know you deserve more. Apply for an NBF Visa credit card and enjoy privileges that include easy repayment options, balance transfer benefits and access to cash when you need it most.

Read our FAQs to learn more and discover how NBF can make life that little bit easier for you.

Easy Payment Plans

What is NBF's Easy Payment Plan?

NBF's Easy Payment Plan is a system allowing you to pay off an item you have purchased in fixed amounts at specified intervals. In other words, it allows you to "buy now and pay later". When you use your NBF credit card, you have the option of having the transaction converted into fixed instalments which you will repay for a certain number of months.

Which transactions I make using the Easy Payment Plan?

You can choose to have any retail purchases made using your NBF credit card converted into instalments on our Easy Payment Plan.

What instalment plans are available to me?

Repayment period (months)	Minimum purchase amount	Processing fee	Rate of interest per month	Description
3	500	0%	0%	Paid off over three months at 0% interest
6	1,000	0%	1.1%	Paid off over six months at 1.1% interest
12	1,000	0%	1.1%	Paid off over 12 months at 1.1% interest

How does the 0% for three months Easy Payment Plan work and how can I use it?

Our 0% Easy Payment Plan is a new payment feature of your NBF Credit Card and can be used at selected merchant outlets. You are now able to pay for your purchases in instalments over three months at no interest. Simply call 8008NBF(623) after making your purchase to take advantage of the Easy Payment Plan.

Do I have a choice regarding the instalment amounts?

Yes. Your purchase transaction will be converted into pre-defined monthly instalments based on your request when you call 8008NBF(623).

Can I choose to repay the pending instalments at once in advance?

Yes, you can choose to repay the amount remaining on your NBF Easy Payment Plan in advance. You will however need to pay the prevailing foreclosure fee.

Will there I be charged if I later decide to pay my remaining instalments in a lump sum?

Your remaining transactions can be foreclosed. A foreclosure fee of AED 50 per plan will apply. A maximum daily charge of AED 200 will be charged if more than four Easy Payment Plans are closed on a particular day.

How will I know that my purchase transaction has been converted into an Easy Payment Plan?

You can either call our 24-hour Call Centre at 8008NBF(623) or you can check your monthly bank statement.

Can I make multiple Easy Payment Plan transactions on my NBF credit card?

Yes, you can make multiple Easy Payment Plan transactions, provided that the transactions fall within the available credit limit of your credit card.

Can I opt for the 0% Easy Payment Plan throughout the year at any retail merchants?

No, the 0% Easy Payment Plan offer has different validity dates at each of the selected retail merchants. You can utilise the 0% Easy Payment Plan during these specific periods only.

EZ Draft

What is NBF's EZ Draft?

With NBF's EZ Draft, the available limit on your credit card can be transferred to you by way of a cheque, draft or account transfer. You could also use it to make a payment to a retail merchant who doesn't accept payments by credit card (or charges additional fees for payments made by credit card).

What percentage of my credit card limit can be requested as an EZ Draft?

You can ask for up to 70% of your credit card limit to be transferred to your NBF account or by way of Demand Draft in the beneficiary's name.

How do I use the EZ draft facility?

Call us on 8008NBF(623) and ask for a request form or download it from our website

Enter your details on the request form, attach the required documents and submit it to any of our branches.

What will I be charged to use an EZ Draft?

Repayment period (months)	Minimum purchase amount	Processing fee	Rate of interest per month	Description
3	500	1%	0.99%	EZ Draft paid off over three months at 0.99% interest
6	1,000	1%	0.99%	EZ Draft paid off over six months at 0.99% interest
12	1,000	1%	0.99%	EZ Draft paid off over twelve months at 0.99% interest

Can I foreclose the balance transfer repayments and if so, will there I be charged?

Yes, your repayment instalments can be foreclosed. A foreclosure fee of AED 50 per Easy Payment Plan will apply. A daily maximum of AED 200 will be charged if more than four plans are closed on a particular day.

Balance Transfer

What is a balance transfer?

A balance transfer is a banking term used to describe the act of moving money from one bank account to another. This is commonly done when changing or removing accounts. In terms of credit cards, it refers to the outstanding amount on one bank credit card which is transferred to another credit card.

What is the benefit of transferring my balance?

By taking advantage of a balance transfer facility, you can enjoy a better rate of interest and also decide on the repayment period that suits you.

What percentage of my credit card limit can I transfer?

You can ask for up to 70% of your credit card limit to be transferred to your NBF credit card.

Can I foreclose the balance transfer repayments and if so, will there I be charged?

Yes, your repayment instalments can be foreclosed. A foreclosure fee of AED 50 per Easy Payment Plan will apply. A daily maximum of AED 200 will be charged if more than four plans are closed on a particular day.

What will I be charged for making a balance transfer?

Repayment period (months)	Minimum purchase amount	Processing fee	Rate of interest per month	Description
3	500	1%	0%	Balance transfer paid off over three months at 0% interest
6	1,000	0%	0.99%	Balance transfer paid off over six months at 0.99% interest
12	1,000	0%	1.40%	Balance transfer paid off over twelve months at 1.4% interest
24	1,000	0%	1.40%	Balance transfer paid off over 24 months at 1.4% interest

How do I use the balance transfer facility?

Call us on 8008NBF(623) and ask for a request form or download it from our website

Enter your details on the request form, attach the required documents and submit it to any of our branches.

How will my balance transfer be processed?

NBF will process your request internally and, once approved, your balance transfer amount will be debited from your NBF credit card and the beneficiary credit card of your other bank will be paid off directly by NBF.