



US Dollar Credit Cards
Frequently Asked
Questions



➤ Why a US Dollar credit card?

If you make most purchases in US Dollars, get paid in US Dollars, and would like to pay credit card bills directly from a US Dollar bank account, without incurring currency conversion fees.

If you would like easy access to your US Dollar funds, it makes sense to have a Card that deals exclusively in US Dollars. Wherever you transact in the world, the US Dollar Card will be billed and settled in US Dollars, helping you make the most of your US Dollar funds.

The US Dollar Card is designed for people with an active and mobile lifestyle.

➤ What does CBA US Dollar card mean for you?

- Substantial savings on foreign exchange charges when spending in US Dollars
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- Easy access to US Dollar funds, wherever you are in the world
- Convenience of having all transactions in the currency most relevant to you
- Reduces the risk of carrying cash when travelling.
- Worldwide card acceptance
- Up to 50 days interest free credit
- Free access to International VIP lounges across the world with your USD Gold card
- Free SMS alerts for all your transactions helping you keep track of your card.
- Free monthly email statements – ensuring you receive and pay your bills wherever you are in the world.
- Free Email payment due date reminders – ensuring you do not miss a payment.

➤ Who can apply for US Dollar credit card?

An individual whose income is in US Dollar or a corporate that maintains a US Dollar current account.

➤ How many US Dollar credit cards can a business have?

A CBA Visa credit card can form part of any business's financial success strategy, letting you take control of your cash flow and expense management. A business can have as many cards as it is convenient for them. Companies may have varying credit limits for each individual in the company.

➤ Will I be charged for using the card at a Point of Sale (POS) in any country?

No. POS transactions are free of charge. Currency conversion fees apply if the transaction is not in US Dollars.

➤ Can I withdraw cash using my US Dollar card?

ATM Withdrawals will be in the currency of the country where these transactions take place. A handling fee which is 6% of the withdrawal amount is charged.

➤ Can I use the card to make a transaction in any other currency except in US Dollar?

Yes - Withdrawals or POS transactions with your US Dollar card will be debited and payable in US Dollars. Currency conversion fees apply.

➤ What are currency conversion fees?

Is the Exchange rate difference incurred when converting from one currency to another applicable when you transact in one currency and your card is billed in a different currency. E.g. your card is denominated in KShs and you transact in USD. US Dollar card helps you avoid this fee since you transact in USD and pay in USD.

➤ How do I receive my CBA US Dollar statement?

The bank will automatically send email statements to your preferred email address upon billing.



➤ **How do I make a payment on my USD credit card?**

CBA Bank offers a range wide range of payment methods to suit your personal financial style, such as convenient online banking over the Internet (cba@net), or auto pay which is designed so you'll never need to worry about making your payment on time. In addition, you can pay by cheque or cash at one of our branches country wide.

➤ **How do I track transaction on the card?**

Via Free SMS alerts, cardholders receive an SMS message whenever the card is used requesting them to call the bank if the transaction is not theirs. Alerts are available within and outside the country for those on roaming facility

➤ **When is my payment due?**

Payment is due 20 days from the date of billing. The actual date will appear on the monthly statement. The bank sends an Email to remind customers of the payment date, total outstanding balance and minimum repayments amounts. This will be sent 5 days before due date.

➤ **What is the minimum payment?**

The minimum payment amount will appear on your monthly credit card statement. It will normally be 20% of the total outstanding balance subject to a minimum of \$65.

➤ **How do I dispute a charge on my statement?**

If you suspect that your CBA Bank credit card is being used without your knowledge or consent, please call Customer Service immediately 020 2734610 and a representative will help you.

➤ **Is there a number I can call if I have questions about my USD credit card?**

Yes, you can call Customer Service at 2734610/2 and a representative will help you.

➤ **Applicable fees**

	Personal Classic	Personal Gold	Business Silver	Business Gold
Joining fees	Waived	Waived	Waived	Waived
Annual subscription fee	\$ 60	\$100	\$60	\$100
Supplementary fees	\$50	1st card Waived Subsequent cards - \$50	N/A	N/A
Monthly interest rate on unpaid balance	3.5%	3.5%	3.5%	3.5%
Late payment fees	10% on minimum due			
Excess limit fee	\$ 35 or 5% of the over limit amount whichever is higher	\$ 35 or 5% of the over limit amount whichever is higher	\$ 35 or 5% of the over limit amount whichever is higher	\$ 35 or 5% of the over limit amount whichever is higher
Cash advance fees	6% of withdrawn amount			
Minimum monthly repayment	20%	20%	20%	20%

