

***“New Interchange Reimbursement Fee (IRF) structure for Consumer Debit and Prepaid Cards in the UAE”***

**A) Applicable Rates for Specific Merchant Segments**

Merchant Segments Preferential Special Category	eCommerce IRF Rates / Transaction	Max IRF Value (AED)
Government & Utilities	0.50%	25.00
Transport	0.50%	25.00
Petrol	0.50%	25.00
Education	0.65%	32.50
Real Estate	0.65%	32.50
Charity	0.65%	1.00
Exchange Houses	AED 2.00	2.00 (Fixed)

**B) Applicable Rates for General Merchant Segments:**

Merchant Segments General Business Category	eCommerce IRF Rates / Transaction	Max IRF Value (AED)
Consumer Standard debit card2	1.00%	50.00
Consumer Standard debit card3	1.00%	50.00
Consumer Prepaid card	1.00%	50.00

\* Above IRF rates do not include processing, card schemes, clearing, and other acquiring charges.