

Service / Product	Fees and charges
<b>CURRENT ACCOUNTS (RETAIL)</b>	
<b>CURRENT ACCOUNTS (RETAIL) - Minimum Balance:</b>	
AED	3,000
USD	Equivalent to AED 3,000
GBP	Equivalent to AED 3,000
EUR	Equivalent to AED 3,000
Account opening fees	Free
Charges, if balance falls below minimum balance	25 per month
*Interest Rate on debit balances	18%, minimum AED 50
Cheque Book Charges	First cheque book of 10 leaves is free. Additional cheque book (AED 1 per leaf).
Duplicate Statement of account (per cycle) (Free within the agreed cycle)	Outside the cycle AED 25 (Cycle is 3 months)
Balance Confirmation letter	AED 50
No liability certificate	AED 60
Release letter	AED 50
Liability letter issued to Govt Dept/ Embassies/ Financial Institutions	AED 60
Account closure fees	AED 100 (If closed within 6 months) No Charges - After 6 months of Account Opening date
<b>SAVINGS ACCOUNTS (RETAIL)</b>	
<b>SAVING ACCOUNTS (RETAIL) - Minimum Balance</b>	
AED	1,000
USD	Equivalent to AED 1,000
GBP	Equivalent to AED 1,000
EUR	Equivalent to AED 1,000
Charges, if balance falls below minimum balance	AED 25 / USD & EUR 15 / GBP 10
Account closure fees	AED 100 (If closed within 6 months) No Charges - After 6 months of Account Opening date
<b>CALL DEPOSIT ACCOUNTS (RETAIL)</b>	
<b>CALL DEPOSIT ACCOUNTS (RETAIL) - Minimum Balance</b>	
AED	25,000
USD	Equivalent to AED 25,000
GBP	Equivalent to AED 25,000
EUR	Equivalent to AED 25,000
Charges, if balance falls below minimum balance	AED 25
Account closure fees	AED 100 (If closed within 6 months) No Charges - After 6 months of Account Opening date
<b>TERM/FIXED DEPOSITS</b>	
Pre-matured Redemption	Zero interest
Account closure fees/ Term Deposit	Free

Service / Product	Fees and charges
<b>PERSONAL LOANS</b>	
Interest rate on Personal Loans	Starting from 6% p.a. Reducing
Insurance fees on new & top up loans	0.75% p.a. Min AED 250, Max AED 1,500
Insurance fees on buyout loans	Zero first year/ 0.4% p.a. for remaining tenure of loan
Processing fee New & Top up Loans	1% of loan amount, Min AED 500, Max 2,500
Processing fee buy out loans	0.5% of loan amount Min AED 350, Max 2,500
Deferment of instalment	AED 200 per deferment
Early settlement from other bank loans	1% of remaining balance max 10,000
Final or Partial payment from all sources/EOSB	1% of remaining balance Max 10,000
Late payment fees	2%, Min AED 50 Max 200
Loan rescheduling fees	AED 250
Loan cancellation fees	AED 100
Others (loan copy, issuing redemption statement, audit confirmation, etc.)	AED 25
Clearance letter	AED 60
Liability letter	AED 60
<b>MORTGAGE LOANS</b>	
Processing fees (capped at AED 52,500)	1% of loan amount
Property Insurance	0.04% per year on property value
Life Insurance	0.0175% per month on outstanding loan amount
Clearance letter	AED 85
Issuance of No Objection Certificate (NOC)	AED 120
Request of Other Letters/Certificate	AED 75
Valuation Fees* - Apartments and Villas	Starting from AED 2500
Early settlement fees/ Partial settlement fees	Free up to 20% of the loan outstanding per annum Beyond that: 1% of amount being settled or AED 10,000, whichever is lower
Liability letter	AED 85
Loan account statement	Free
Late payment fees	3% of delayed amount. Maximum AED 700 per month
Non-standard statement	AED 100
<b>CAR LOANS</b>	
Interest rate	starting from 7% p.a. on reducing basis
Cancellation Fee	AED 100
Processing Fees	1% of loan amount Min AED 500 Max 2,500
NOC to Traffic Department	Free
Installment deferment charges	AED 200 per deferment
Loan rescheduling fee	AED 250
Early settlement	1% of outstanding balance Max 10,000
Late payment fees	2% min AED 50 Max AED 500
Liability Letter	AED 60

Service / Product	Fees and charges																								
<b>REVOLVING OVERDRAFT (ROD)</b>																									
Interest rate on ROD	15% p.a. (Min. 25 AED per month)																								
Processing Fees on ROD	AED 200																								
Insurance Fees ROD	0.85% p.a. Min. AED 5/- per month																								
Late payment penal interest	2% p.a																								
Loan cancellation fees	100																								
Others: (loan copy, issuing redemption statements, audit confirmation, etc.)	25																								
<b>TEMPORARY OVERDRAFT – ADVANCE AGAINST SALARY</b>																									
Salary in Advance can be availed up to 95% of the monthly net salary (capped at AED 30,000)	Processing Fee of AED 200																								
<b>CREDIT CARDS</b>																									
Annual Card Fee	Mastercard Platinum - Free for first year, AED 500 from second year onwards Mastercard World - AED 1,500 from first year onwards																								
Supplementary Card	Mastercard Platinum - Free up to 3 cards, AED 100/year per card thereafter Mastercard World - Free up to 3 cards, AED 300/year per card thereafter																								
Replacement of card	AED 75/-																								
Finance Charges on unpaid Retail balances	3.49% p.m. (41.88 p.a.)																								
Cash advance fee	AED 99 or 3% whichever is higher																								
Finance Charges on unpaid cash balance	3.99% p.m. (47.88 p.a.)																								
Late Payment Fee	AED 230/-																								
Over Limit Fee	AED 199/-																								
Foreign exchange inter and intra region	3.00%																								
Copy of sales voucher	AED 65/-																								
Liability/ No liability letter	AED 50/-																								
Duplicate statement	AED 45/-																								
Easy Payment Plan (EPP)	<table border="1"> <thead> <tr> <th>Tenor (mos.)</th> <th>Rate</th> <th>Processing Fee</th> <th>Early Settlement</th> </tr> </thead> <tbody> <tr> <td>3</td> <td>0%</td> <td>1%</td> <td>0%</td> </tr> <tr> <td>6</td> <td>0%</td> <td>1%</td> <td>0%</td> </tr> <tr> <td>9</td> <td>0%</td> <td>1%</td> <td>0%</td> </tr> <tr> <td>12</td> <td>0%</td> <td>1%</td> <td>0%</td> </tr> <tr> <td>24</td> <td>1%</td> <td>1%</td> <td>1%</td> </tr> </tbody> </table>	Tenor (mos.)	Rate	Processing Fee	Early Settlement	3	0%	1%	0%	6	0%	1%	0%	9	0%	1%	0%	12	0%	1%	0%	24	1%	1%	1%
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Service / Product	Fees and charges
<b>Repayment Terms</b>	
Minimum Payment Due	5% or AED 100 (whichever is higher)
Payment Due Date (from the statement date)	25 days
Cash advance limit	80% of Credit Card Limit
<b>CASH (currency notes deposit in same currency account)</b>	
Bulk cash deposit at teller counter AED	Free
US\$	1%, Min. AED 25
All FCY Other than US \$	Up to 2 %, Min.1% or AED 25 whichever higher
<b>CASH (foreign currency notes withdrawals)</b>	
Withdrawal of foreign currency cash from same currency account in USD or from other currencies	Up to 2 %, Min.1% or AED 25 whichever higher
<b>INCOMING TRANSFERS</b>	
Credited to AED account	FTS 1, Swift AED 25
Credited to Foreign currency account	25
Return of FCY Funds - SWIFT	AED 100 + Correspondent Bank Charges (if claimed) **
Return of AED funds - FTS	Free
Swift copy charges	Free
<b>OUTGOING TRANSFERS</b>	
Demand drafts/ Managers Cheques	AED 75
Cancellation of Demand draft/Managers Cheques	AED 75
Stop Payment of Managers Cheque / Demand Drafts	AED 50
AED Funds transfers within the UAE	Online Request is Free / Branch Request is AED 5
Foreign currency transfer outside and within UAE - Swift	AED 25 through Invest Bank online AED 75 through branch (Additional fee of AED 100 will be applicable if all charges are on remitter account)
Refund/ Cancellation of FCY - swift	AED 100 + Correspondent Bank Charges (if claimed) **
Amendment of FCY - Swift	AED 100 + Correspondent Bank Charges (if claimed) **
Refund/ Cancellation of AED - FTS	Free
Responding/ raising queries on behalf of customers	50
Copy of outward remittance	Free
<b>CHEQUES</b>	
<b>OUTWARD CHEQUES FOR COLLECTION</b>	
Cheques for collection within UAE	Free
Cheques for collection outside UAE/ FCY	AED 150 (Courier AED 50 + AED 100)
Return due to insufficient funds within UAE	Free
Return due to insufficient funds outside UAE/FCY	AED 150 (Courier AED 50 + AED 100)
<b>INWARD CHEQUES FOR COLLECTION</b>	
Cheques received from overseas banks	AED 150, USD 40
Inward cheque collection charges- FCY (Local)	AED 125
<b>POST DATED CHEQUES</b>	
Handling charges	AED 25

Service / Product	Fees and charges
Cheques withdrawn prior to cheque date	AED 50
Outstanding PDC report	AED 15
<b>CB CLEARING CHEQUES (ICCS)</b>	
<b>OUTWARD AND INWARD CLEARING CHEQUES</b>	
Outward cheques returned unpaid	50
Inward clearing cheques returned unpaid	AED 100
Cheque return with reason Represent again after 3 working days or later (Individual)	AED 100
In-house cheques returned unpaid	AED 100
Stop payment per instrument / per cheque	AED 50
Cheque photocopy	AED 10 up to one year AED 20 above one year
Counter cheque - cash withdrawal	Free
Returned cheques not collected from branch counters within 15 days of intimation	AED 25 after second reminder
<b>SPECIAL CLEARING CHEQUES (Inward / outward)</b>	
Inward & outward special clearing cheque charges	AED 205(100 Presenting bank+100 Issuing Bank+5 CB)
Return due to Insufficient funds	AED 100 issuing bank
<b>STANDING ORDERS, SWEEP IN &amp; SWEEP OUT</b>	
Set-up [S/Order, Sweep In, Sweep out]	AED 50
Account to account transfer (wtihin IB)	Free
Non availability of fund on due date [S/O failure]	AED 25
Amendment to existing S/O, S/In & S/Out	AED 50
Copy of STO instruction application	AED 25
STO Cancellation or suspension	AED 25
<b>SAFE DEPOSIT BOXES</b>	
Annual rental - Small	400
Annual rental - Medium	700
Annual rental - Large	1,000
Annual rental - Extra Large	1,200
Key deposit (refundable)	AED 1,200
Replacement key charges for lost key	AED 1,200
<b>ATM/ DEBIT CARDS</b>	
Card Issuance	Primary card = Free Supplementary card = Free
Card replacement (Lost/ Stolen)	AED 25
Mini Statements/ Balance inquiry	Free
Cash Withdrawal (Own ATM)	Free
Transactions through UAE Switch (Other Banks ATM)	AED 2 per transaction
Transactions through GCC Net	AED 6 per Withdrawal

Service / Product	Fees and charges
Declined transactions	Free
Balance enquiry through UAE Switch/ Other Bank ATM	AED 1 per inquiry
Balance enquiry through GCC/International	AED 3 per inquiry
Fees for using ATM outside UAE	3% of the cash amount (Min AED 20 per transaction)
Processing fee added to the prevailing foreign exchange rate for foreign currency transaction	2%
Copy of sales slip	AED 25
<b>DDA</b>	
DDA Return charge -INF	AED 25

**Note: All charges are subject to additional 5% VAT.**

\* Interest Rate on debit balances

A minimum interest of AED 50 will be charged for any overdraft. Example below.

Examples	Amt OD	Int rate	Per day	OD for days	Int for 10 days	Min charge
1	1000	18%	0.49	10	4.93	50
2	25000	18%	12.33	10	123.29	123.29