

SCHEDULE OF CHARGES

SERVICE/ PRODUCT	FEES/CHARGES
CURRENT ACCOUNTS (RETAIL)	
- Minimum Balance - AED	3,000
- USD	Equivalent to AED 3,000
- GBP	Equivalent to AED 3,000
- EUR	Equivalent to AED 3,000
- Account opening fees	Without fees
- Charges, if balance falls below minimum balance	AED 25 per month
- Interest on debit balances	Market rate, minimum AED 50
- Cheque Book Charges	First cheque book is free. Additional cheque book Min AED 25. (AED 1 per leaf).
- Statement of account (per cycle) (Free within the agreed cycle)	Outside the cycle AED 25
- Account balance 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
SAVING ACCOUNTS (RETAIL)	
- Minimum Balance - 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
- Account closure fees	AED 100

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SERVICE/ PRODUCT	FEES/CHARGES
CALL DEPOSIT ACCOUNTS (RETAIL)	
- Minimum Balance - AED	25,000
- USD	Equivalent to AED 25,000
- GBP	Equivalent to AED 25,000
- EUR	Equivalent to AED 25,000
- Quarterly handling charges	AED 100
- Charges, if balance falls below minimum balance	AED 25
- Account closure fees	AED 100
TERM/FIXED DEPOSITS	
- Pre-matured Redemption	1% of the FD amount
- Account closure fees / Term Deposit	Cost (max 2%)
PERSONAL LOANS	
- Interest rate on Salary Loans	12% to 14% p.a.
- 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/ 0.75% 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 installment	AED 100 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 penalty interest	2% min AED 50 Max 200

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SERVICE/ PRODUCT	FEES/CHARGES
- Loan rescheduling fees	AED 250
- Loan cancellation fees	AED 100
- Others (loan copy, issuing redemption statement, audit confirmation, etc.)	AED 25
RETAIL TERM LOANS	
- Interest rate on Retail Loans	13% to 14% p.a.
- Insurance Fees	0.75% p.a. Min AED 500, Max AED 3,000
- Processing fee RTL New	1% of loan amount Min AED 350 Max 2,500
- Processing fee RTL Topup	0.5% p.a. Min AED 350, Max AED 2,500
- Early settlement from other bank/ sources/EOSB	1% Max 10,000
- Late payment fees	2% min AED 100
CAR LOANS	
- Interest rate	12% to 14% on reducing basis
- Cancellation Fee	AED 100
- Processing Fees	1% of loan amount Min AED 500 Max 2,500
- NOC to Traffic Department	Without fees
- Installment deferment charges	AED 100 per deferment
- Loan rescheduling fee	AED 250
- Early settlement	1% of outstanding balance
- Advance payment of installment	1% of installment
- Late payment penal charges	2% min AED 50 Max AED 500
- Issuance of liability letter to other banks	AED 60

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SERVICE/ PRODUCT	FEES/CHARGES
REVOLVING OVERDRAFT (ROD)	
- 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
CREDIT CARDS	
- Issuance - Primary - Gold	AED 400 p.a.
- Issuance - Primary - Classic	AED 200 p.a.
- Issuance - Supplementary - Gold	AED 200 p.a.
- Issuance - Supplementary - Classic	AED 100 p.a.
- Replacement of card	AED 75
- Finance charges/interest rate on unpaid balance	2.5% monthly
- Cash advance fee	4% minimum AED 30
- Late payment fees	AED 50 Max 230
- Overlimit fee	AED 50
- Copy of sales voucher	AED 65
- Liability/ No liability letter	AED 50
- Duplicate statement	AED 45
- Foreign exchange inter and intra region	2%
CASH (currency notes deposit in same currency account)	
- Bulk cash deposit at teller counter AED	Without fees
- US\$	0.5% Min. AED 25

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SERVICE/ PRODUCT	FEES/CHARGES
- All FCY Other than US \$	1% Min. AED 25
CASH (foreign currency notes withdrawals)	
- Withdrawal of foreign currency cash from same currency account in USD or from other currencies	Bank's discretion
INCOMING TRANSFERS	
- Credited to AED account	FTS 1, Swift AED 25
- Credited to Foreign currency account	AED 25
- Return of FCY Funds - SWIFT	USD 40 or equivalent in other currency AED 150
- Return of AED funds - FTS	Without fees
- Swift copy charges	AED 15
OUTGOING TRANSFERS	
- Demand drafts/ Managers Cheques	AED 75 or equivalent
- Cancellation of Demand draft/Managers Cheques	AED 15
- Stop Payment of Managers Cheque / Demand Drafts	AED 50
- AED Funds transfers within the UAE	FTS AED 5, Online AED 1
- Foreign currency transfer outside and within UAE - Swift	AED 100
- Refund/ Cancellation of FCY - swift	AED 100 plus correspondent fees
- Amendment of FCY - Swift	AED 50
- Refund/ Cancellation of AED - FTS	Without fees
- Responding/ raising queries on behalf of customers	AED 75
- Copy of outward remittance	AED 15
CHEQUES	
OUTWARD CHEQUES FOR COLLECTION	
- Cheques for collection within UAE	courier charges Max AED 15

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SERVICE/ PRODUCT	FEES/CHARGES
- Cheques for collection outside UAE/ FCY	AED 150 (Courier AED 50 + AED 100)
- Return due to insufficient funds within UAE	AED 115 (Courier AED 15 + AED 100)
- Return due to insufficient funds outside UAE/FCY	AED 150 (Courier AED 50 + AED 100)
INWARD CHEQUES FOR COLLECTION	
- Cheques received from overseas banks	USD 40 (or equivalent) from face value + AED 100 handling charges
- Inward cheque collection charges - FCY (Local)	Equivalent to AED 100
- Inward cheque collection charges within UAE - AED	Without fees
POST DATED CHEQUES	
- Handling charges	AED 25/cheque
- Cheques withdrawn prior to cheque date	AED 15
- Outstanding PDC report	AED 15
CB CLEARING CHEQUES (ICCS)	
OUTWARD AND INWARD CLEARING CHEQUES	
- Outward cheques returned unpaid	AED 50
- Inward clearing cheques returned unpaid	AED 100
- Cheque return with reason Represent again after 3 working days or later (Individual)	AED 100/- for every item responded with this code
- In-house cheques returned unpaid	Without fees
- Stop payment per instrument / per cheque	AED 50
- Cheque photocopy	Less than 1 year AED 10, over one year AED 20
- Counter cheque - cash withdrawal	Without fees

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SERVICE/ PRODUCT	FEES/CHARGES
- Returned cheques not collected from branch counters within 15 days of intimation	AED 25 after second reminder
- Cheques certification	AED 100
SPECIAL CLEARING CHEQUES (Inward / outward)	
- Inward & outward special clearing cheque charges	AED 205(100 Presenting bank+100 Issuing Bank+5CB)
- Return due to Insufficient funds	AED 100 issuing bank
STANDING ORDERS, SWEEP IN & SWEEP OUT	
- Set-up [S/Order, Sweep In, Sweep out]	AED 50
- Account to account transfer (wtihin IB)	Without fees
- 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
SAFE DEPOSIT BOXES	
- Annual rental - Small	AED 400
- Annual rental - Medium	AED 700
- Annual rental - Large	AED 1,000
- Annual rental - Extra Large	AED 1,200
- Key deposit (refundable)	AED 1,200
- Replacement key charges for lost key	AED 1,200
ATM/ DEBIT CARDS	
- Card Issuance	Primary card = Free Supplementary card = AED 25
- Replacing secret Pin code	AED 25

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- Card replacement (Lost/ Stolen)	AED 25
- Mini Statements/ Balance inquiry	Without fees (using IB ATM terminal)
- Cash Withdrawal (Own ATM)	Without fees
- Transactions through UAE Switch (Other Banks ATM)	Cash Withdrawals: AED 2
- Declined transactions	Without fees
- Balance enquiry through UAE Switch/ Other Bank ATM	AED 1 per inquiry
- Balance enquiry through GCC/ International	AED 2 per inquiry
- Fees for using ATM outside UAE	As per host country
- Processing fee added to the prevailing foreign exchange rate for foreign currency transaction	2%
- Copy of sales slip	AED 25
OTHERS	
- Photocopies of documents not issued by bank	AED 5 per copy
- Fax/email statement	Free with agreed cycle, outside cycle AED 25 per cycle
- Expired identification documents UAE ID/ PP/ Visa	AED 25 monthly if submitted 2 months after expiry
DDA	
DDA Return charge -INF	AED 25
DORMANCY	
- Dormant account charge	Without fees