

## Schedule of Charges

Category	Sub Category	Tariff
Current Account	Minimum Average Balance	Non-Borrowing: AED 10,000 Borrowing: NIL
	Fall Below Fee	AED 100 per month
Investment Term Deposit/ Wakala Deposit	Early Withdrawal Charge	Will be calculated on case to case basis
Account Service Charges	Activation of Dormant Account	AED 250
	Account Closure	AED 100
Cheque Books and Cheque Related	First Cheque Book on Account Opening	Free
	Additional Cheque Book	AED 1 per leaf
	Courier Charges for Cheque Book	AED 15 per trip
	Specially designed Cheque Book	Contact Relationship Manager
	Certification of Cheque	AED 100 per cheque
	Stop Payment for Cheque	AED 200 per cheque
	Returned Cheque	Inward: AED 250 per cheque Outward: AED 100 per cheque Foreign Currency: USD 50 plus correspondent charges
Collection Service	Special Clearing (Cheque/Draft)	AED 250 per instrument
Post Dated Cheques	Warehousing	AED 5 per cheque
	Cheque Withdrawal Charges	AED 25 per cheque
	Postpone presentation	AED 25 per cheque
	PDC Warehousing Report	AED 50
	Draft Collection Foreign Currency	International Higher of 0.125% of value AED equivalent or AED 100 Plus courier and collection charges

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Telegraphic Transfer (TT) – Inward	Remittance in AED Credit to Account in AED	Free
	Foreign Currency Remittance Credit to AED Account	USD 10 or equivalent
	Foreign Currency Remittance Credit to Account in same Currency	USD 10 or equivalent
	Foreign Currency Remittance Credit to Account in different Foreign Currency	USD 10 or equivalent
Telegraphic Transfer (TT) – Outward	Local Currency Fund Transfer anywhere in UAE	Central Bank Transfer within UAE: AED 50 Central Bank Transfer Overseas: AED 80 Bulk Payment: AED 50 per transaction
	Cross Border transfer in FCY	AED 100
	Additional fee for outward TT with charges “OUR” for foreign currency payments	Higher of AED 150 or Actual Correspondent Bank charges
	Recalling of Funds transfer remitted	AED 100
	Payment Amendment/Cancellation	AED 100
	Payment/Transfer returned due to details discrepancy	AED 50
	Non-receipt of Funds Claim request	AED 50 per request
	Inquiry fee on Outward TT	AED 100
Cheque/Draft Issuance	Cashier’s Order/ Manager’s Cheque Local Currency	AED 40
	Demand Draft Foreign Currency	AED 50
	Cashier Order/ International Demand Draft cancellation or Stop Payment	AED 100
	Demand Draft sent for collection	AED 50
Standing Instructions/ Direct Debi	Set-up	AED 50 per account
	Amendment	AED 50 per account
	Cancellation	AED 25 per transaction

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Online Banking Tariff	Setup Charges	AED 500 (One time only)
	Monthly Charges – Inquiry Only Clients	AED 200
	Monthly Charges – Inquiry and Transaction Clients	AED 100
	3 Tokens	Free
	Charge per Additional Token	AED 150
	Local Currency Funds Transfer through Central Bank	Within UAE: AED 30 Overseas: AED 60
	Cross Border transfer in FCY	AED 60
Miscellaneous Charges	Valid Trade License not provided after Expiry	Not provided within 30 days after expiry: AED 250 Not provided above 30 days of expiry: AED 200 per month
	Certificate for Trade License	AED 250
	Audit Certificate	AED 300
	Balance Confirmation and Other Certificates	AED 300
	Signature Verification Letter	AED 100
	Trade and Credit Information	AED 150
	Duplicate Statement of Account	Up to 1 year of statement: AED 10 per page Over 1 year of statement: AED 10 per page plus AED 100 processing fee