

Retail Banking Schedule of Charges

414		Retail Banking Schedule of Charges		
PERSONAL ACCOUNTS	TARIFF	PERSONAL LOANS	TAR	IFF
Minimum daily balance	AED 3,000	Instalment Deferment Fee		100 per deferment
Breach of Minimum Balance (Monthly)	AED 25	Early settlement from same bank loans Change of the due date on	1% of remaining balance	
Account Closure Fee (If closed within 6 months of account	AED 100	standing instructions Early settlement from other bank loans	AED 25 1% of remaining balance	
opening) Standing Instruction set up	AED 50		Max AED 10,000	
Standing order charge due to	AED 30 AED 25	Final settlement from other sources/End of Service Benefits (EOSB)	1% of remaining balance Max AED 10,000	
insufficient funds Change of the due date for	AED 25	Partial payment from all sources including EOSB	1% of the partial payment amount, Max AED 10,000	
standing instructions Account Balance letter	AED 50	Loan rescheduling fee	AED 250	
Release letter		Revolving overdraft fees	AED 200 p.a.	
	AED 50	Loan cancellation fee	AED 100	
Liability letter issued to government department/Embassies	AED 60	No liability certificate Liability letter issued to financial	AED 60	
Paper based duplicate statement	AED 25	Institution	AED 60	
Bulk cash deposit & withdrawal at teller	Without Fees	HOME LOAN		
counter		Application Fees		
CHEQUES Cheque Book (One cheque book of 25 leaves free)	Additional cheque book of 25 leaves – AED 25 per	with Processing Fees at disbursement)		rsement)
reaves nee,	cheque book	Processing Fees		loan amount
Cheque returned charges (per cheque)	AED 100	Property valuation fees Early Settlement Charges	AED 2	
Returned cheque deposited in own account	AED 100	· -	1% of outstanding balance or AED 10,000 whichever is less	
Cheques for collection within the UAE	AED 15	Partial Settlement Charges		foutstanding balance or 10,000 whichever is less
Cheques for collection outside the UAE	At Banks discretion	Life Insurance		nks' discretion
Stop payment charge (per cheque)	AED 50	Property Insurance		of charge
Partial cheque withdrawal fee	AED 5 per transaction	Late payment / Instalment default fee	2% of the delayed amount	
Cheque photocopy	AED 50	Issuance of Linkility Lotton	(min. AED 50, max. AED 700)	
Demand Draft (foreign currency)	AED 75	Issuance of Liability Letter Other certicate	AED 85 AED 75	
Manager's cheque (Local currency)	AED 75	Non- Standard statement production /	AED 100	
Special Clearing cheque (Outward)	AED 250	Copy of Original document	AED 1 220 (V-1)	
Fees on issuing demand drafts	AED 25	Property Swap administration fee	AED 1,320 (Valuation included)	
Fees on canceling demand drafts Post date cheques (PDC)	AED 75	Issuance of NOC	AED 150	
lodgment charges	AED 25	Clearance Letter	AED 95	
Post date cheques (PDC)	AED 25	Request of other letters	AED 90	
withdrawal charges		AUTO LOANS	10/ of loan amazine A4***	
Post date cheques (PDC) postponement charges	AED 25	Processing fee	1% of loan amount, Min, AED 500, Max AED 2,500 1% of remaining balance	
REMITTANCES		Early/ Partial settlement for Auto Loan	(up to a maximum of AED 10,00	
Outward Remittance charges	AED 70	NOC to Traffic department	Without fees	
Charge for remittance amendment Swift Tracer	AED 50 AED 50	Replacement of existing post-dated cheques with new post-dated cheques	Without fees	
nternational transfers and AED cross border charges Correspondent bank charges are applied additionally)		Advance payment of instalment	1% of the instalment	
Local Telegraphic transfer charges wil	thin UAE	Instalment deferment charges	AED 100 per deferment	
Local Currency within UAE (through branches)	AED 5	Loan rescheduling fee Late payment penal interest charges	AED 250 2% over agreed date, Min,	
Issuance of Supplementary ATM Card	AED 25	PTA online valence for /Dube: anti-A	AED 50 Max, AED 500	
Replacing lost or stolen ATM Card	AED 25	RTA online release fee (Dubai only) Loan cancellation fee	AED 1	
Usage fee on Non- CBI ATMs		No liability certificate	AED 100 AED 60	
Cash Withdrawal	AED 2	Liability letter issued to financial		
Balance Inquiry	AED 1	Institution		
Usage fee of ATMs outside UAE	AED 15	Safe Deposit Locker Fees: Annual rental fees		
Processing fee for foreign currency transaction added to the foreign	2%	Size Rent Security Deposit		
exchange rate		Small AED 1,500		AED 2,000
Conv of sales slin	AFD 25	Medium AFD 2 000	•	AFD 3 000

Size	Rent	Security Deposit
Small	AED 1,500	AED 2,000
Medium	AED 2,000	AED 3,000
Large	AED 3,000	AED 4,000

Visit Fees

One visit Free for each month. Fees AED 100/- beyond the free visit.

Delayed payment penal 2% of the delayed amount, interest charges Min. AED 50, Max. AED 200

All fees and charges are subject to the regulations of the Central Bank of UAE and the Bank's policies. VAT of 5% will be levied on fees & charges specified herein, where applicable, as per the UAE regulations.

V2 September 2023

Copy of sales slip

Processing fees

PERSONAL LOANS

Credit life insurance

AED 25

1% of loan amount Min.

AED500, Max. AED2,500

At Banks' discretion