



Schedule of Charges



CBI First Banking Membership	Fee
CBI First Banking Membership	Free of Charge *if qualification criteria's are met
CBI First Banking Debit Card	Free of Charge
CBI First Banking Credit Cards	Free of Charge * Subject to approval and the Bank's Terms and Conditions
CBI First Banking Cheque Book	Free of Charge

Accounts	Fee
Local Currency	
Current account (Dirham only)	Free of Charge - No Min Balance *Subject to prevailing Terms and Conditions
Savings account	Free of Charge (*Minimum daily balance of AED1,000 or a fee of AED 25 will be charged)
CBI Mabrook Saving Account	Free of Charge (*Minimum daily balance of AED 5,000 or a fee of AED 25 will be charged)
CBI Saver	Free of Charge (*Minimum daily balance of AED 5,000 or a fee of AED 25 will be charged)
Other Currencies " USD, GBP, JPY and EURO"	
Account	Free of Charge
Fixed Deposit account	Free of Charge *Minimum opening balance AED20,000 (*Breaking of fixed deposit prior to maturity will incur a charge/fee, for more information read the T&C's of the product when signing)
Cheque Book Issuance	
Issuance of CBI First Banking cheque book	Free of Charge

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Service	Fee
Services	
Teller fees (Includes - Cash Deposit, Cash Withdrawals, Internal fund Transfer, Check deposit, etc.)	Free of Charge (Fair Usage Policy: 20 transactions per month free, thereafter AED 10 per transaction)
Statement Copy (Accounts and Credit Cards)	
Statement sent regularly to customers	Free of Charge (monthly for e-statements, semi-annually for paper statements)
Statement copy at the branch	Free of Charge (Fair Usage Policy: A max of 6 monthly statements allowed per year)
Account statement for 1 - 5 years (*if possible)	AED 10 per (monthly) statement
Account statement for more than 5 years (*if possible)	AED 20 per (monthly) statement
Deposits / Withdrawals	
Deposit Slip	Free of Charge
Account Closure - Current and Savings	
Account older than one year	Free of Charge
Account less than one year old	AED 50
Dormant Account	
Dormant account	Free of charge
Debit Cards	
CBI First Banking Debit Card annual fee	Free of Charge
CBI First Banking Debit Card replacement	AED 25
*Foreign Currency Transaction Fee	2%

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Service	Fee
ATM Cash Withdrawals:	
CBI network	Free of Charge
Other and International network	Free of charge (Subject to fair usage of up to 4 transactions per month, 5 th transaction will be charged at normal rates)
Credit Cards	
All credit cards are subject to approval and T&C's	
CBI First Credit Card annual fees	Free of Charge (First Year Free. 2nd year onwards – reversal based on CBI First qualification criteria)
CBI Rewards MasterCard	AED 500
Supplementary CBI First Banking Credit Card annual fee	Free of Charge
*Card Replacement fee	Free of Charge
*Late Payment Fee	AED 250
*Over Credit Limit Fee	AED 250
*Copy of Sales voucher	AED 25
*Foreign Currency Transaction Fee	2.99 %
*Retail Interest Rate	2.99% per month
*Cash Advance Interest Rate	2.99% per month
Cash Advance Fee	3% or Minimum AED 100
Credit Shield	0.89%
CBI Mobile SMS	Free of Charge
CBI E-statement	Free of Charge
Paper Statement Fee	AED 5

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Service	Fee
Loans	
*Management/Processing Fee	0.75% (of loan amount, Min AED 500, Max AED 2500)
Early Settlement Fee	1% of outstanding loan (Min AED 500 Maximum AED 2500)
Top-Up Fee	1% (Min AED 500 Maximum AED 2500)
*Loan Rescheduling	AED 200
*Delayed payment	AED 150
Postponement of Instalment Fee	AED 100
*Overdraft Fee Facility	Free of Charge
*Home Loans	
Processing Fee	1% for new cases, 0% for buyout cases
Application Fee	AED 1,000
Property Insurance (on the sum assured)	Free of Charge
Borrowers Life Insurance (of the outstanding amount)	0.4% pa for individuals, 0.55% pa for co borrowers
Late payment Fee	2% of the delayed amount (Min. AED 50, Max. AED 200)
Prepayment Fee	1% of outstanding
Rescheduling Fee	AED 250
Partial Settlement	Partial Settlement Charges for Fixed Rate Option* <ul style="list-style-type: none"> • Partial settlements are not permitted during the fixed interest rate period. • Following the fixed rate period, one free settlement is permitted every 6 months and only up to 20% of the loan outstanding balance. Additional payments will be charged a 'Partial Settlement Fee' calculated at the 'Early Settlement Fee'*rates.

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	<p>Partial Settlement Charges for Variable rate from day one option*</p> <ul style="list-style-type: none"> • Standard 'Early Settlement Fee' will apply on Partial Settlements if availed within the first 12 months of loan disbursal. • Following the first 12-month period, one free settlement is permitted every 6 months and only up to 20% of the loan outstanding balance can be settled. Any additional payments will be charged a 'Partial Settlement Fee' calculated at the 'Early Settlement Fee'*rates.
Offer Letter Amendment Fee	AED 1,000
*Valuation Fee	AED 2,500
*Auto	
Processing Fee	1% (Min AED 500, max AED 2500)
Prepayment fee	1% Min AED 500, max AED 2500)
Restructuring Fee	AED 250
Late Fee	AED 200 (2% over agreed amount, Min AED 50-Max AED 200)
Cheques	
Collection of AED Cheques	
Regular clearing - end of day	Free of Charge
Post-dated cheques	Free of Charge
Copy of paid cheque (less than one year)	AED 10 per cheque
Copy of paid cheque (over one year)	AED 20 per cheque
Issuance of a Demand Draft/Managers Cheque	Free of Charge
Returned Cheques	
Due to insufficient funds	
First time and onwards	AED 100
Collection of Foreign Currency Cheques into Account	
If proceeds are paid in AED	AED 30 per cheque +correspondent's charges
If proceeds are paid to customer's foreign currency account	0.125% of cheque value (min. AED30 / Max.AED250)+ correspondent's charges

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Returned cheques	AED 300 per cheque + correspondent's charges
Stop Payment on Lost Cheques	
Per cheque	AED 25
Per cheque book	AED 45
Per demand draft	AED 35
Service	Fee
Standing Orders	
Setting up and amending automated Standing Orders	Free of Charge
Transfers to other banks in UAE	Remittance charges (excluding charities)
Balance / Sweep orders	AED 50 per month
Standing Orders between CBI accounts	Free of Charge
Failed Standing Instruction	AED 25
eBanking Services- Internet Banking & Phone Banking	
Registration	Free of Charge
Enquiries on account balance and transactions	Free of Charge
Enquiries on Credit Card accounts	Free of Charge
Ordering cheque book	Free of Charge
Fund transfers between CBI accounts– T&C's apply	Free of Charge
*Fund transfers to another bank account (in foreign currency) (FX rate will apply)	Free of Charge
*Fund transfers to another bank account (in local currency)	Free of Charge
Utility bills and Credit Card payments	Free of Charge
Add / Modify service to direct debit	Free of Charge
General information about interest rates	Free of Charge
SMS / CBI Alerts-Push and Pull	Free of Charge*
* Excluding telecom provider charge for pull services	

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Service	Fee
Miscellaneous	
Balance certificate / No liability letters / Other letters issued at the request of the customer	AED 25 per item
Money Transfers	
Inward	
If credited to beneficiary's CBI First Banking account	Free of Charge
Outward	
Demand drafts / Pay orders (limited to 3 per month)	Free of Charge
Cancellation of demand draft	AED 45
International Transfers	
USA, Europe, Far East, Asia & Africa	Free of Charge (Limited to 3 local/international transfers a month post which normal/standard charges will apply , FX rates apply)
GCC & Middle East	Free of Charge (Limited to 3 local/international transfers a month post which normal/standard charges will apply , FX rates apply)
Local Transfers	
Transfer to other banks in UAE in AED	Free of Charge (Limited to 3 local/international transfers a month post which normal/standard charges will apply , FX rates apply)
Safe Deposit Lockers*	
Annual rental fees for CBI First Banking Members* Rental cost is subject to selected locker size and availability	Variable

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Wealth Products/Service	Fee
Mutual Funds (Regional/International)	As communicated or confirmed
Fixed Income/Bonds	As communicated or confirmed
Structured Notes/Products	As communicated or confirmed
FX trades & transactions (for & between all currencies)	As communicated or confirmed
Direct Equity (Local & International)	As communicated or confirmed
Insurance/ Banassurance plans (various providers)	As communicated or confirmed
Exit fees for all investment & Insurance products	As communicated or confirmed
Custody Fee	A custody fee of 0.25% will be charged on per annum calculated daily. Based on the total portfolio value.

Most Wealth products (investment & insurance) will have their charges clearly mentioned in the product/order forms or the master agreement. Please make sure to clearly understand all related charges and the product dynamics before buying/subscribing into it.

Customer Relationship Balance is the monthly average total balance in all deposit accounts (Current/Savings/Call/Time Deposits) and Investment Accounts. Fees would be deducted at the end of each month. • CBI First Members who do not hold the required balance will be charged a fee • Pricing may vary depending on facility/business relationship and subject to credit approvals. Changes apply from the effective date specified by the Bank. • For more information, please contact our 24-hour CBI First Banking call centre. Investment products are not bank deposits or obligations or guaranteed by CBI or any of its affiliates or subsidiaries unless specifically stated. Investment products are not insured by government or governmental agencies. Investment and treasury products are subject to Investment risk, including possible loss of principal amount invested. Past performance is not indicative of future results: prices can go up or down. Investors investing in investments and/or treasury products denominated in foreign (non-local) currency should be aware of the risk of exchange rate fluctuations that may cause loss of principal when foreign currency is converted to the investor's home currency. Investment and treasury products are not available to U.S. persons. All applications for investments and treasury products are subject to Terms and Conditions of the individual investment and treasury products. Customer understands that it is his/her responsibility to seek legal and/or tax advice regarding the legal and tax consequences of his/her investment transactions. If Customer changes residence, citizenship, nationality, or place of work, it is his/her responsibility to understand how his/her investment transactions are affected by such change and comply with all applicable laws and regulations as and when such becomes applicable. Customer understands that CBI does not provide legal and/or tax advice and are not responsible for advising him/her on the laws pertaining to his/her transaction. CBI does not provide continuous monitoring of existing customer holdings. Deposits: Deposit/Interest Rates are subject to change from time to time and without prior notice. Terms and Conditions governing Bank accounts with CBI apply and are available upon request and subject to change without prior notice. CBI holds the right to refuse a deposit booking order from anyone at its sole discretion. Loans: All loans are at sole discretion of CBI based on a) the parties' agreement to the terms and conditions b) completion of the internal procedures and approvals of CBI completion of documents acceptable to CBI The offer is available on a best effort basis. Loan Insurance premium outstanding will be settled against the pre-payment penalty in cases of premature loan closures. Credit Card: All Credit Card applications are processed on a best-effort basis and at sole discretion of CBI. Terms and Conditions apply and are available upon request. All Terms and Conditions are subject to change without prior notice. *Charges are inclusive of taxes. All obligations under the products offered are payable solely at and by CBI., subject to the laws of UAE (including any governmental actions, orders, decrees and regulations). For all products, special Terms and Conditions apply, are subject to change without prior notice and are available upon request. For the current Terms and Conditions, please visit our website. All charges mentioned above are indicative and subject to change without notification, it is suggested that all charges and fees be confirmed before purchasing/subscribing into a product or service. Different asset and liability products have different fee structures. All charges are subject to The Fair Usage Policy, for more information on the fair usage policy please talk to your banker. All relevant disclosures for investments/Insurance are clearly outlined in the Investment Master Agreement and products documents and should be read and understood before purchasing/signing up for investment/insurance products with CBI.

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