



## 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	First 2 cheque books free

Accounts	Fee
<b>Local Currency</b>	
Current account (Dirham only)	Free of Charge - No Min Balance *Subject to prevailing Terms and Conditions
Savings account	Minimum daily balance of AED 1,000 or a fee of AED 25 will be charged
CBI Mabrook Saving Account	Minimum daily balance of AED 1,000 or a fee of AED 25 will be charged
CBI Saver	Minimum daily balance of AED 3,000 or a fee of AED 25 will be charged
<b>Other Currencies " USD, GBP and EURO"</b>	
Account	Free of Charge
Fixed Deposit account	Minimum opening balance AED 10,000  (*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)

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Service	Fee
<b>Services</b>	
Teller fees	6 transactions per month free
<b>Statement Copy (Accounts and Credit Cards)</b>	
E-Statement sent regularly to customers	Free of Charge: Monthly for Current account Semi Annually for Savings account
Statement copy at the branch (out of statement cycle)	AED 25
<b>Account Closure - Current and Savings</b>	
Account older than one year	Free of Charge
Account less than one year old	AED 100
<b>Debit Cards</b>	
CBI First Debit Card annual fee	Free of Charge
CBI First Debit Card replacement	Free of Charge
Foreign Currency Transaction Fee	2%

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Service	Fee
<b>ATM Cash Withdrawals:</b>	
CBI network	Free of Charge
Other and International network	Free of charge (Subject to fair usage of up to 4 transactions per month, 5 <sup>th</sup> transaction will be charged at normal rates)
<b>Credit Cards</b>	
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)
Supplementary CBI First Banking Credit Card annual fee	Free of Charge
Card Replacement fee	AED 100
Late Payment Fee	AED 250
Over Credit Limit Fee	AED 250
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	0.85%
Transaction Alert SMS	Free of Charge
E-statement	Free of Charge
Paper Statement Fee	AED 5
Duplicate Statement Fee	AED 50
Sales voucher / slip copy request	AED 50

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Service	Fee
<b>Loans</b>	
Management/Processing Fee	1% (of loan amount, Min AED 500, Max AED 2500)
Early Settlement Fee	1% of outstanding loan (Maximum AED 10,000)
Top-Up Fee	1% of the top up amount (Min AED 500 Maximum AED 2,500)
Loan Rescheduling	AED 200
Delayed payment	AED 150
Postponement of Installment Fee	AED 100
Overdraft Fee Facility	AED 200
<b>Home Loans</b>	
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)
Early Settlement Fee	1% of outstanding loan
Rescheduling Fee	AED 250
Partial Settlement	<p><b>Partial Settlement Charges for Fixed Rate Option</b></p> <ul style="list-style-type: none"> <li>• Partial settlements are not permitted during the fixed interest rate period.</li> <li>• 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.</li> </ul>

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	<p><b>Partial Settlement Charges for Variable rate from day one option*</b></p> <ul style="list-style-type: none"> <li>• Standard 'Early Settlement Fee' will apply on Partial Settlements if availed within the first 12 months of loan disbursal.</li> <li>• 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.</li> </ul>
Offer Letter Amendment Fee	AED 1,000
Valuation Fee	AED 2,500
<b>Auto</b>	
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)
<b>Cheques</b>	
<b>Collection of AED Cheques</b>	
Regular clearing - end of day	Free of Charge
Post-dated cheques	AED 25 / cheque
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	MC : AED 30, DD FCY: AED 100
<b>Returned Cheques</b>	
Due to insufficient Funds	AED 100
<b>Collection of Foreign Currency Cheques into Account</b>	
If proceeds are paid in AED	AED 250 per cheque + AED 200 (courier charges)
If proceeds are paid to customer's foreign currency account	AED 250 per cheque + AED 200 (courier charges) + 0.25% of cheque value

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Returned cheques	AED 250 per cheque + AED 200 (courier charges)
<b>Stop Payment on Lost Cheques</b>	
Per cheque	AED 50
Per demand draft	AED 50
<b>Service</b>	<b>Fee</b>
<b>Standing Orders</b>	
Setting up and amending automated Standing Orders	AED 50
Standing Orders between CBI accounts	Free of Charge
Failed Standing Instruction	AED 25
<b>eBanking Services- Internet Banking &amp; Phone Banking</b>	
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)	AED 70
Fund transfers to another bank account (in local currency)	AED 5.15
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
<b>Miscellaneous</b>	
Balance certificate / Liability letters / Release letter	AED 50 / AED 100 / AED 50
<b>Money Transfers</b>	
<b>Inward</b>	
In AED In FCY	Free of Charge AED 25
<b>Outward</b>	
Cancellation of demand draft	AED 45
<b>International Transfers</b>	AED 70 / transfer
<b>Local Transfers (in AED)</b>	AED 5.15 / transfer
<b>Safe Deposit Lockers</b>	
Annual rental fees for CBI First Banking Members* Rental cost is subject to selected locker size and availability	Variable

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Customer Relationship Balance is the monthly average total balance in all deposit accounts (Current/Savings/Call/Time Deposits). 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. **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.