

PERSONAL ACCOUNTS

	TARIFF
Minimum monthly average relationship balance	AED 3,000
Breach of Minimum Balance (Monthly)	AED 25
Account Closure Fee (If closed within 6 months of account opening)	AED 100
Standing Instruction set up	AED 50
Penalty Fee for insufficient funds for standing Orders	AED 25
Account Balance letter	AED 50
No liability certificate	AED 60
Release letter	AED 50
Liability letter issued to government department/Embassies	AED 60
Liability letter issued to financial Institution	AED 60
Paper based duplicate statement	AED 25
Bulk cash deposit & withdrawal at teller counter	Without Fees

CHEQUES

	TARIFF
Cheque Book (One cheque book of 25 leaves free)	Additional cheque book of 25 leaves – AED 25 per cheque book
Cheque returned charges (per cheque)	AED 100
Returned cheque deposited in own account	AED 100
Cheques for collection within the UAE	AED 15
Cheques for collection outside the UAE	At Banks discretion
Stop payment charge (per cheque)	AED 50
Partial cheque withdrawal fee	AED 5 per transaction
Cheque photocopy	AED 50
Demand Draft (foreign currency)	AED 75
Manager's cheque (Local currency)	AED 75
Outward Remittance charges	AED 70
Fees on issuing demand drafts	AED 25

International transfers

(Correspondent bank charges are applied additionally)

Issuance of Supplementary ATM Card	AED 25
Replacing lost or stolen ATM Card	AED 25
Usage fee on non- CBI ATMs	AED 2
Usage fee of ATMs outside UAE	AED 15
Processing fee for foreign currency transaction added to the foreign exchange rate	2%
Copy of sales slip	AED 25

Local Telegraphic transfer charges within UAE

Local Currency within UAE (through branches)	AED 5
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PERSONAL LOANS

	TARIFF
Processing fees	1% of loan amount Min. AED500, Max. AED2,500
Credit life insurance	At Banks' discretion
Delayed payment penal interest charges	2% of the delayed amount, Min. AED 50, Max. AED 200
Installment Deferment Fee	AED 100 per deferment
Early settlement from same bank loans	1% of remaining balance

Early settlement from other bank loans	1% of remaining balance Max 10,000
Final settlement from other sources/End of Service Benefits (EOSB)	1% of remaining balance Max 10,000
Partial payment from all sources including EOSB	1% of the partial payment amount, Max 10,000
Loan rescheduling fee	AED 250
Revolving overdraft fees	AED 200 p.a.
Loan cancelation fee	AED 100

HOME LOAN

Application Fees	AED 1,000 (To be adjusted with Processing Fees at loan disbursement)
Processing Fees	1% of loan amount
Valuation Fees	AED 2,500
Early Settlement Charges	1% or AED 10,000 whichever is less
Partial Settlement Charges	1% or AED 10,000 whichever is less
Life Insurance	At Banks' discretion
Property Insurance	Free of charge
Late payment / Instalment default fee	2% of the delayed amount (min. AED 50, max. AED 700)
Issuance of Liability Letter	AED 85
Other certificate	AED 75
Non- Standard statement production / Copy of Original document	AED 100
Property Swap administration fee	AED 1,320 (Valuation included)
Issuance of NOC	AED 150
Clearance Letter	AED 95
Request of other letters	AED 90

AUTO LOANS

Processing fee	1% of loan amount, Min, AED 500, Max AED 2,500
Early settlement for car loan	1% of remaining balance
NOC to Traffic department	Without fees
Replacement of existing post-dated cheques with new post-dated cheques	Without fees
Advance payment of instalment	1% of the advanced payment
Change of the due date on standing instructions	AED 25
Instalment deferment charges	AED 100 per deferment
Loan rescheduling fee	AED 250
Late payment penal interest charges	2% over agreed date, Min, AED 50 Max, AED 500

Safe Deposit Locker Fees:

Annual rental fees

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.