

			in ing oci	ledule of charge
PERSONAL ACCOUNTS	TARIFF	PERSONAL LOANS		TARIFF
Minimum daily balance	AED 3,000	Instalment Deferment Fee		AED 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 AED 25
Account Closure Fee (If closed within 6 months of account	AED 100	standing instructions Early settlement from other bank loans		1% of remaining balance
opening)		Larry settlement from other		Max AED 10,000
Standing Instruction set up	AED 50	Final settlement from other sources/End		1% of remaining balance
Standing order charge due to insufficient funds	AED 25	of Service Benefits (EOSB) Partial payment from all sources		Max AED 10,000 1% of the partial paymen
Change of the due date for standing instructions	AED 25	including EOSB		amount, Max AED 10,000
Account Balance letter	AED 50	Loan rescheduling fee		AED 250
Release letter	AED 50	Revolving overdraft fees		AED 200 p.a.
Liability letter issued to government	AED 60	Loan cancellation fee		AED 100
department/Embassies		No liability certificate		AED 60
Paper based duplicate statement	AED 25	Liability letter issued to financial Institution		AED 60
Bulk cash deposit & withdrawal at teller counter	Without Fees	HOME LOAN		
CHEQUES		Application Fees		AED 1,000 (To be adjuste
Cheque Book (One cheque book of 25	Additional cheque book			with Processing Fees at lo disbursement)
leaves free)	of 25 leaves – AED 25 per cheque book	Processing Fees		1% of loan amount
Cheque returned charges (per cheque)	AED 100	Property valuation fees		AED 2,500
Returned cheque deposited in own account	AED 100	Early Settlement Charges		1% of outstanding balance AED 10,000 whichever is
Cheques for collection within the UAE	AED 15	Partial Settlement Charges		1% of outstanding baland AED 10,000 whichever is
Cheques for collection outside the UAE	At Banks discretion	Life Insurance		ALD 10,000 whichever is At Banks' discretion
Stop payment charge (per cheque)	AED 50	Property Insurance		Free of charge
Partial cheque withdrawal fee	AED 5 per transaction	Late payment / Instalment default fee		2% of the delayed amour
Cheque photocopy	AED 50	Issuance of Liability Letter		(min. AED 50, max. AED 7
Demand Draft (foreign currency)	AED 75	Other certificate		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 Property Swap administration fee		
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 Request of other letters		AED 95
Post date cheques (PDC)	AED 25			AED 90
withdrawal charges Post date cheques (PDC)		Processing fee		1% of loan amount, Min,
postponement charges	AED 25	FIDESSINGTEE		AED 500, Max AED 2,500
REMITTANCES		51		1% of remaining balance (up to a maximum of AED
Outward Remittance charges	AED 70	NOC to Traffic department		Without fees
Charge for remittance amendment	AED 50	Replacement of existing post-dated		Without fees
Swift Tracer	AED 50	cheques with new post-dated cheques		Without rees
International transfers and AED cross border charges (Correspondent bank charges are applied additionally)		Advance payment of instalment		1% of the instalment
Local Telegraphic transfer charges within UAE		Instalment deferment charges		AED 100 per deferment
Local Currency within UAE (through	AED 5	Loan rescheduling fee		AED 250
branches) Issuance of Supplementary ATM Card		Late payment penal interest charges		2% over agreed date, Mir AED 50 Max, AED 500
Replacing lost or stolen ATM Card	AED 25 AED 25	RTA online release fee (Dubai only)		AED 100
Usage fee on Non- CBI ATMs		Loan cancellation fee No liability certificate		AED 100 AED 60
Cash Withdrawal	AED 2	No liability certificate Liability letter issued to financial		AED 60
Balance Inquiry	AED 1	Institution		
Usage fee of ATMs outside UAE	AED 15	Safe Deposit Locker Fees:		
Processing fee for foreign currency transaction added to the foreign	2%	Annual rental fees Size Rent		Security Deposit
exchange rate Copy of sales slip	AED 25		D 1,500 D 2,000	AED 2,000 AED 3,000
PERSONAL LOANS	AED 23		D 2,000 D 3,000	AED 3,000
PERSONAL LOANS Processing fees	1% of loan amount Min.	Visit Fees		<u>, -</u>
-	AED500, Max. AED2,500	One visit Free for each month.		
Credit life insurance	At Banks' discretion	Fees AED 100/- beyond the	i i ee visit.	
Delayed payment penal interest charges	2% of the delayed amount, Min. AED 50, Max. AED 200			

## Retail Banking Schedule of Charges

Reldit	Danking SCI		le of Charges		
PERSONAL LOANS		TARIFF			
	Instalment Deferment Fee		AED 100 per deferment 1% of remaining balance		
Change of the due date	Early settlement from same bank loans		AED 25		
standing instructions		ALU	23		
Early settlement from c	Early settlement from other bank loans		1% of remaining balance Max AED 10,000		
Final settlement from other sources/End of Service Benefits (EOSB)		1% of remaining balance Max AED 10,000			
Partial payment from all sources including EOSB		1% of the partial payment amount, Max AED 10,000			
Loan rescheduling fee		AED			
Revolving overdraft fees		AFD	AED 200 p.a.		
Loan cancellation fee		AED 100			
No liability certificate		AED 60			
Liability letter issued to financial Institution		AED 60			
HOME LOAN					
with disb		with I disbu	1,000 (To be adjusted Processing Fees at loan ırsement)		
Processing Fees			1% of loan amount		
Property valuation fees Early Settlement Charg		AED 2	2,500 f outstanding balance or		
		AED 10,000 whichever is less			
Partial Settlement Charges		1% of outstanding balance or AED 10,000 whichever is less			
Life Insurance		At Banks' discretion			
Property Insurance		Free of charge			
Late payment / Instalment default fee Issuance of Liability Letter		2% of the delayed amount (min. AED 50, max. AED 700) 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 Clearance Letter		AED 150			
Request of other letters		AED 95 AED 90			
AUTO LOANS		,			
Processing fee		1% of loan amount, Min, AED 500, Max AED 2,500			
Early/ Partial settlement for Auto Loan		1% of remaining balance (up to a maximum of AED 10,000)			
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 instalment			
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			
RTA online release fee (Dubai only)		AED 100			
Loan cancellation fee		AED 100			
No liability certificate Liability letter issued to financial		AED 60 AED 60			
Institution	manelat				
Safe Deposit Locker Fe Annual rental fees	ees:				
Size	Rent		Security Deposit		
Small	AED 1,500		AED 2,000		
Medium	AED 2,000		AED 3,000 AED 4,000		
Large	AED 3,000				

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