

Retail Banking Schedule of Charges

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	1% of remaining balance
Account Closure Fee (If closed within 6 months of account opening)	AED 100	Change of the due date on standing instructions	AED 25
Standing Instruction set up	AED 50	Early settlement from other bank loans	1% of remaining balance Max AED 10,000
Standing order charge due to insufficient funds	AED 25	Final settlement from other sources/End of Service Benefits (EOSB)	1% of remaining balance Max AED 10,000
Change of the due date for standing instructions	AED 25	Partial payment from all sources including EOSB	1% of the partial payment 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 department/Embassies	AED 60	Loan cancellation fee	AED 100
Paper based duplicate statement	AED 25	No liability certificate	AED 60
Bulk cash deposit & withdrawal at teller counter	Without Fees	Liability letter issued to financial Institution	AED 60
CHEQUES		HOME LOAN	
Cheque Book (One cheque book of 25 leaves free)	Additional cheque book of 25 leaves – AED 25 per cheque book	Application Fees	AED 1,000 (To be adjusted with Processing Fees at loan disbursement)
Cheque returned charges (per cheque)	AED 100	Processing Fees	1% of loan amount
Returned cheque deposited in own account	AED 100	Property valuation fees	AED 2,500
Cheques for collection within the UAE	AED 15	Early Settlement Charges	1% of outstanding balance or AED 10,000 whichever is less
Cheques for collection outside the UAE	At Banks discretion	Partial Settlement Charges	1% of outstanding balance or AED 10,000 whichever is less
Stop payment charge (per cheque)	AED 50	Life Insurance	At Banks' discretion
Partial cheque withdrawal fee	AED 5 per transaction	Property Insurance	Free of charge
Cheque photocopy	AED 50	Late payment / Instalment default fee	2% of the delayed amount (min. AED 50, max. AED 700)
Demand Draft (foreign currency)	AED 75	Issuance of Liability Letter	AED 85
Manager's cheque (Local currency)	AED 75	Other certificate	AED 75
Special Clearing cheque (Outward)	AED 250	Non- Standard statement production / Copy of Original document	AED 100
Fees on issuing demand drafts	AED 25	Property Swap administration fee	AED 1,320 (Valuation included)
Fees on canceling demand drafts	AED 75	Issuance of NOC	AED 150
Post date cheques (PDC) lodgment charges	AED 25	Clearance Letter	AED 95
Post date cheques (PDC) withdrawal charges	AED 25	Request of other letters	AED 90
Post date cheques (PDC) postponement charges	AED 25	AUTO LOANS	
REMITTANCES		Processing fee	1% of loan amount, Min, AED 500, Max AED 2,500
Outward Remittance charges	AED 70	Early/ Partial settlement for Auto Loan	1% of remaining balance (up to a maximum of AED 10,000)
Charge for remittance amendment	AED 50		Without fees
Swift Tracer	AED 50	Replacement of existing post-dated cheques with new post-dated cheques	Without fees
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 branches)	AED 5	Loan rescheduling fee	AED 250
Issuance of Supplementary ATM Card	AED 25	Late payment penal interest charges	2% over agreed date, Min, AED 50 Max, AED 500
Replacing lost or stolen ATM Card	AED 25	RTA online release fee (Dubai only)	AED 100
Usage fee on Non- CBI ATMs		Loan cancellation fee	AED 100
Cash Withdrawal	AED 2	No liability certificate	AED 60
Balance Inquiry	AED 1	Liability letter issued to financial Institution	AED 60
Usage fee of ATMs outside UAE	AED 15	Safe Deposit Locker Fees:	
Processing fee for foreign currency transaction added to the foreign exchange rate	2%	Annual rental fees	
Copy of sales slip	AED 25		
PERSONAL LOANS			
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		

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.

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.