

Retail Banking Schedule of Charges

PERSONAL ACCOUNTS

	TARIFF
Minimum daily 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
Standing order charge due to insufficient funds	AED 25
Change of the due date for standing instructions	AED 25
Account Balance letter	AED 50
Release letter	AED 50
Liability letter issued to government department/Embassies	AED 60
Paper based duplicate statement	AED 25
Bulk cash deposit & withdrawal at teller counter	Without Fees

CHEQUES

Cheque Book (One cheque book of 10 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
Special Clearing cheque (Outward)	AED 250
Fees on issuing demand drafts	AED 25
Fees on canceling demand drafts	AED 75
Post date cheques (PDC) lodgment charges	AED 25
Post date cheques (PDC) withdrawal charges	AED 25
Post date cheques (PDC) postponement charges	AED 25

REMITTANCES

Outward Remittance charges	AED 70
Charge for remittance amendment	AED 50
Swift Tracer	AED 50

International transfers and AED cross border charges (Correspondent bank charges are applied additionally)

Local Telegraphic transfer charges within UAE

Local Currency within UAE (through branches)	AED 5
Issuance of Supplementary ATM Card	AED 25
Replacing lost or stolen ATM Card	AED 25
Usage fee on Non- CBI ATMs	
Cash Withdrawal	AED 2
Balance Inquiry	AED 1
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

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

PERSONAL LOANS

Instalment Deferment Fee	AED 100 per deferment
Early settlement from same bank loans	1% of remaining balance
Change of the due date on standing instructions	AED 25
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 250
Revolving overdraft fees	AED 200 p.a.
Loan cancellation fee	AED 100
No liability certificate	AED 60
Liability letter issued to financial Institution	AED 60

HOME LOAN

Application Fees	AED 1,000 (To be adjusted with Processing Fees at loan disbursement)
Processing Fees	1% of loan amount
Property valuation fees	AED 2,500
Early Settlement Charges	1% of 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	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/ Partial settlement for Auto Loan	1% of remaining balance (up to a maximum of AED 10,000)
	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	AED 60
Liability letter issued to financial Institution	AED 60

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.