

PRICE GUIDE &
LIST OF SERVICES

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- All balances, fees, and charges pertaining to local / foreign currency accounts (USD, GBP, EURO) are quoted to their equivalent in UAE Dirhams
- Tariffs in price guide will be effective from 1st of May 2011 for new accounts
- For accounts opened prior to the 30th of April 2011, the following will be applicable until June 30th, 2011:
 - Minimum monthly average account balance AED 5,000
 - Monthly account maintenance fee AED 75
 - Cheque return charges AED 200
- The Bank may amend at any time, without prior notice, its charges, commission or fees and reserves the right to levy additional charges at its sole discretion
- Tariffs for any services not mentioned in this booklet will be available on request

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ADVANTAGE

Eligibility Criteria	Basic Package	Premium Package
Customers having salary transfer of AED 10,000 or more	NIL*	AED 75/Month
OR Customers having minimum monthly relationship balance** of AED 100,000 or more	N/A	NIL***
PREFERENTIAL PRICING		
Telegraphic Transfer ****	One Free Transaction Per Month	One Free Transaction Per Month
SMS Banking	Free - Basic Alerts	Free - Full Suite of Services
Cheque Book	First Free	All Free
Debit Card	Free at Account Opening	Free Issuance / Replacement
Cash Withdrawal from UAESWITCH ATMs	2 Free Transactions Per Month	2 Free Transactions Per Month
Islamic Covered Drawing Initial Arrangement Fee	NIL	NIL
Credit Card Annual Fee	First Year Waiver	Life Time Waiver

* Monthly fee of AED 50 for customers employed with a company not on Bank's Target Market List

** Relationship balance is the combined total average balance of current, dual, savings and savings plus accounts, Mudaraba or Wakala investment deposits

*** Monthly fee of AED 75 will be charged if the balance falls below the minimum required

**** Corresponding bank charges applicable on remittance outside UAE

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Account Services

	Individuals	Business
Minimum Monthly Average Account Balance	3,000	10,000
Minimum Mudaraba Investment Deposit Amount	10,000	10,000
Minimum Wakala Investment Deposit Amount	1,000,000	1,000,000
Investment Deposit Tenures (months)	1,3,6,9,12	1,3,6,9,12
Minimum balance to participate in Mudaraba Pool for Profit:		
Savings, Savings Plus	5,000	5,000
Dual Account	100	100
Mudaraba Investment Deposit	10,000	10,000
Current Account	N/A	N/A
Balance for Profit Payment Calculation:		
Savings Account	Monthly Average	Monthly Average
Savings Plus Account	Minimum Monthly	Minimum Monthly
Dual Account	Monthly Average	Monthly Average
Mudaraba Investment Deposit*	Period End Balance	Period End Balance
Wakala Investment Deposit*	Period End Balance	Period End Balance
Profit Payment Frequency:		
Savings	Quarterly	Quarterly
Savings Plus	Quarterly	Quarterly
Dual Account	Quarterly	Quarterly
Mudaraba Investment Deposit*	At Maturity	At Maturity
Wakala Investment Deposit*	At Maturity	At Maturity

* Option of Monthly and Quarterly profit payout also available on Mudaraba and / or Wakala Investment Deposits

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Account Services

	Individuals	Business
Transaction Restriction for Profit Eligibility:		
Savings Plus	1*	1*
Others	N/A	N/A
Monthly Account Maintenance Fee	25**	100**
Debit Card		
Issuance on Account Opening	Free	Free
Replacement / Renewal	25	50
Cheques	25 Leaves	50 Leaves
1st Cheque book	Free	Free
Subsequent Issuance	25	50
Cheque Return Charges (drawn on own account)	100	250
Bank Statements		
Electronic Statements		
Daily / Weekly / Bi - Weekly	1 / File	1 / File
Monthly / Quarterly	Free	Free
Bi - Annual / Annual		
Duplicate Statement	Free	Free
Printed Statements		
Daily / Weekly / Bi - Weekly	10 / Print	100 / Month
Monthly / Quarterly	10 / Print	20 / Month
Bi - Annual / Annual		
Duplicate Statement (within 1 year)	25 / Month	25 / Month
Account Closure (within 1 year)	100	100

* Customer initiated debit transaction during a calendar month

** Asset linked accounts, Payroll Accounts and accounts with monthly average balance of AED 3,000 and above are exempted

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Account Services

	Individuals	Business
Cash Handling Charges		
Local Currency (LCY)	Free	Free
Foreign Currency (FCY) (Deposits / Withdrawals)	2%	1%
Clearing		
Inward	Free	Free
Outward	Free	Free
Special Clearing		
Inward	100	100
Outward	200	200
Stop Payment of Cheque (or Cheque Book)	50	100
Post - dated Cheque Retention (per cheque)	30	30
Collection:		
Inward: outside UAE (from proceeds)	100	100
Outward: FCY within UAE	50	50
LCY/FCY outside UAE:	0.125% or 250 whichever is higher	0.125% or Min AED 50 Max AED 250

Account Services

	Individuals	Business
Remittances		
Inward		
Local currency (LCY)	Free	Free
Foreign currency (FCY)	20	20
Outward		
Central Bank Transfers Within UAE (in AED)	50	50
Telex Transfers Foreign Currency or AED outside UAE*	75	75
Cancellation/Recall of Remittance Funds/Fate Enquiry	100	100
Additional Swift Tracers	50	50
Manager's Cheque (LCY)	30	30
Demand Draft (FCY)	30	30
Stop Payment of DD / MC	50	100
Cancellation of DD / MC	50	100
Internal Transfer	Free	Free
Electronic Channels ATM Usage:		
Noor ATM Network	Free	Free
Other ATMs Within UAE:		
Balance Enquiry	1	1
Rejected Transactions	1	1
Cash Withdrawal	2	2
ATMs Within GCC:		
Balance Enquiry	3	3
Cash Withdrawal	6	6
International	20	20
SMS Banking	Free	Free

* Corresponding Bank Charges also applicable on remittance outside UAE

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Account Services

	Individuals	Business
Standing Orders / Instructions		
Set-up/Amendment Fee	50	50
Non Execution of SI due to Insufficient Balance	25	100
Certificate Issuance		
Account Balance	50	100
Audit Confirmation Report	N/A	100
Certificate for Trade License	N/A	500
Certificate for Account Closure	100	100
Reference Letter	100	N/A
Liability Letter	100	300
Others:		
Grace Period for Non-Submission of Valid Documents	One Month	One Month
Non-submission of Valid Documents	100 / Document	100 / Document
Cheque Copies	10 / Document	100 / Document
Up to 1 year	20 / Document	150 / Document
Above 1 year		
Copy of Sales Slip for Debit Cards	25 / Document	100 / Document
Copies of Document, Letters Agreements, etc.	100 / Document	100 / Document
Mailing / Courier	50 / Shipment	50 / Shipment

Home

Processing Fee	1% of Financing Amount (Maximum of 100,000 and Minimum of 10,000)
Late Payment Fee	150 Per Installment
Change of Post Dated Cheque (PDC)	500 Per Change Request
Returned Cheque	250 Per Returned Cheque
Release Letter	250
Liability Certificate	1,000 Per Request
Pre-Payment Processing Fee - Customer's Own funds	2% of Outstanding Financing Amount
Pre-Payment Processing Fee - Other Sources (e.g. Buy-out)	5% of Outstanding Financing Amount
Change of Repayment Dates	1,000
Life and Property Takaful	0.5% Per Annum
Valuation Fee	3,000 Per Valuation
Pre Approval Fees (Non-Refundable)	1,000 (to be adjusted in processing fee)

Auto

Processing Fee	1% of Finance Amount Minimum 500 Dirhams & Maximum 2,500 Dirhams
Late Payment Fee	50 Per Installment
Release Letter	50
Liability Certificate	100
Change of Repayment Dates on Standing Instructions	25
Early Settlement Charge	Profit Rebate as per Central Bank Guidelines

Personal

Processing Fee	Salary Transfer Finance: 1% of Financing Amount* Non Salary Transfer Finance: 1% of Financing Amount*
Late Payment Fee	50 Per Installment
Release Letter	50 Per Request
Liability Certificate	100 Per Request
Pre-Payment Processing Fee - Customer's Own funds / Other Bank Buy-Out	Profit Rebate As Per Central Bank Guidelines
Change of Re-payment Dates / Rescheduling Fee	250 Per Change
Life Takaful	At Bank's Discretion

* Minimum of 500 Dirhams & Maximum 2,500 Dirhams

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Salary ICD

Processing Fee	200
Release Letter	50 Per Request
Liability Certificate	100 Per Request

Secured Covered Drawing

Processing Fee	200 Per Application
Release Letter	50 Per Request
Liability Certificate	100 Per Request

Cards

Credit Card* - Fit For Life

Annual Fee	
Classic	250
Gold	500
Platinum	1,000
Infinity	1,500
Late Payment Fee	150
Card Replacement Fee (Lost / Stolen)	100
Cash Withdrawal Fee - ATMs Local	3% or 90 Whichever is Higher
Cash Withdrawal Fee - ATMs International	3% or 90 Whichever is Higher
Overseas Transaction Service Fee	1%
Overlimit Service Fee	150
Monthly Paper Statement Fee	10
Duplicate Statement Fee	50
Repeat Personal Identification Number (PIN) Request	75
Return Cheque Fee	100
Outstation Cheque Fee	25
Sales Voucher Retrieval (Non T&E)	50
Sales Voucher Retrieval (T&E)	100
Charge Dispute Fee	At Actual

* Tawarruk-based Cards

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Cards

Credit Card* - Light Card	
Annual Fee Classic Gold Platinum Infinity	Free
Late Payment Fee	100
Card Replacement Fee (Lost/Stolen)	100
Cash Withdrawal Fee - ATMs Local	AED 10 or 1%
Cash Withdrawal Fee - ATMs International	AED 10 or 1%
Overseas Transaction Service Fee	1%
Over limit Fee	AED 100 or 2% high
Monthly Paper Statement Fee	AED 10
Duplicate Statement Fee	AED 50
Repeat Personal Identification Number (PIN) Request	AED 75
Return Cheque Fee	AED 100
Outstation Cheque Fee	AED 25
Sales Voucher Retrieval (Non T&E)	AED 50
Sales Voucher Retrieval (T&E)	AED 100
Charge Dispute Fee	At Actual

* Tawarruk Based Cards

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Cards

Credit Card - Tawarruk Card

Annual Fee	
Classic	150
Gold	300
Platinum	500
Infinity	1,000
Late Payment Fee	100
Card Replacement Fee (Lost / Stolen)	100
Cash Withdrawal Fee - ATMs Local	3% or 90 Whichever is Higher
Cash Withdrawal Fee - ATMs International	3% or 90 Whichever is Higher
Overseas Transaction Service Fee	1%
Overlimit Service Fee	2% or 100 Whichever is Higher
Monthly Paper Statement Fee	10
Duplicate Statement Fee	50
Repeat Personal Identification Number (PIN) Request	75
Return Cheque Fee	100
Outstation Cheque Fee	25
Sales Voucher Retrieval (Non T&E)	50
Sales Voucher Retrieval (T&E)	100
Charge Dispute Fee	At Actual