



PRICE GUIDE

انفينيتي
INFINITY
WEALTH UNLIMITED

Services

Account Services

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Salary ICD

Cards

- 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:
 - 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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Account Services

	Individuals	Business
Minimum Account Opening Balance	N/A	N/A
Relationship Balance*	350,000	350,000
Relationship Fee	150/Month	150/Month
Minimum Term Deposit Amount	10,000	10,000
Term Deposit Tenures (months)	1,3,6,9,12	1,3,6,9,12
Minimum balance to participate in Mudaraba Pool for Profit:		
Transaction Accounts (Savings, Savings Plus, Dual Account)	5,000	5,000
Term Deposits	10,000	10,000
Current Accounts	N/A	N/A
Balance for Profit Payment:		
Savings Account	Monthly Average	Monthly Average
Savings Plus Accounts	Minimu Monthly	Minimu Monthly
Dual Accounts	Monthly Average	Monthly Average
Term Deposits	Period End Balance	Period End Balance
Profit Payment Frequency:		
Savings	Quarterly	Quarterly
Savings Plus	Quarterly	Quarterly
Dual Account	Quarterly	Quarterly
Term Deposit	At Maturity	At Maturity
Transaction Restriction for Profit Eligibility:		
Saving Plus	1**	1**
Others	N/A	N/A

* Relationship balance is average of balances available across all accounts under a single relationship. Fee is waived if the required balance is maintained

** Customer initiated debit transaction during a calendar month

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Account Services

	Individuals	Business
Debit Card Issuance on Account Opening Issuance of Replacement Debit Card	Free Free	Free Free
Cheques Cheque Book Issuance: On Account Opening Subsequent Issuance Cheque Return Charges (drawn on own account)	25 Leaves Free Free 100	50 Leaves Free Free 250
Bank Statement Frequency Printed Statement (monthly) Electronic Statement (monthly)	Free Free	Free Free
Charges for Increase in Bank Statement Frequency: Printed Statement Duplicate Statement Charges	Free Free	Free Free
Account Closure Within 1 year After 1 year	100 Free	100 Free
Cash Handling Charges Local Currency (LCY) Foreign Currency (FCY) (Deposits / Withdrawal)	Free 2%	Free 1.5%
Teller Counter Transactions Free Transactions per Month Charges for Additional Transactions	Unrestricted N/A	Unrestricted N/A
Clearing Inward Outward	Free Free	Free Free
Special Clearing Inward Outward Stop Payment of Cheque Post-dated Cheque Retention (per cheque)	100 200 50 30	100 200 100 30

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Account Services

	Individuals	Business
Collection		
Inward	Free	Free
Outward:		
Local currency	Free	25
Foreign currency:		
Within UAE	50	50
Other Countries	0.125% or 250 whichever is higher	0.125% or 250 whichever is higher
Remittances		
Inward	Free	Free
Outward:		
Telegraphic Transfer / Swift (within UAE)	30	30
Telegraphic Transfer / Swift (Outside UAE)	50	50
Manager's Cheque (LCY)	15	15
Demand Draft (FCY)	30	30
Stop Payment of DD / MC	50	100
Internal Transfer	Free	Free
Utility Bill Payment	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

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Account Services

	Individuals	Business
Standing Orders / Instructions		
Set-up/Amendment Fee:		
Branches/Kiosks	Free	Free
Electronic Channels	Free	Free
Non-Execution of SI Due to Insufficient Balance	25	100
Certificate Issuance		
Account Balance	50	100
Audit Confirmation Report	100	100
Certificate for Trade License	300	300
Certificate for Account Closure	100	100
Reference Letter	100	100
Liability Letter	100	100
Others:		
Grace Period For Non-Submission of Expired Documents	One Month 100 / Document	One Month 100 / Document
Non-Submission of Valid Documents		
Cheques 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

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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)	200 Per Change Request
Returned Cheque	150 Per Returned Cheque
Release Letter	100
Liability Certificate	1,000 Per Request
Temporary Release for Documents	Maximum of 300 per request
Pre-Payment Processing Fee - Own (Cheque Issued from Customer Account)	Maximum of 2% of Outstanding Financing Amount
Pre-Payment Processing Fee - Other Sources (Cheque Issued from other Bank/F1 Account)	Maximum of 5% of Outstanding Financing Amount
Life and Property Takaful	0.5% Per Annum
Valuation Fee	3,000 Per Valuation
Pre-Approval Fee (Non-Refundable)	1,000 (To be Adjusted in Processing Fee)

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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

All balances, fees and charges pertaining to local / foreign currency accounts (USD, GBP, EURO) are quoted and equivalent in UAE Dirhams.

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

Salary ICD

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

* Minimum of 500 Dirhams & Maximum 2,500 Dirhams
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Cards

Credit Infinity Card* - Fit For Life

Annual Fee	Free For Life
Late Payment Fee	150
Card Replacement Fee (Lost/Stolen)	100
Cash Withdrawal Fee - Local	3% or 90 Whichever is Higher
Cash Withdrawal Fee - International	3% or 90 Whichever is Higher
Overseas Transactions Service Fee	1%
Overlimit Service Fee	150
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 Infinity Card - Tawarruk Card

Annual Fee	Free For Life
Late Payment Fee	100
Card Replacement Fee (Lost/Stolen)	100
Cash Withdrawal Fee - Local	3% or 90 Whichever is Higher
Cash Withdrawal Fee - International	3% or 90 Whichever is Higher
Overseas Transactions Service Fee	1%
Overlimit Service Fee	2% or 100 Whichever is Higher
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

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