

PRICE GUIDE

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

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.

Account services

Finance

Cards

Effective 16 July 2018 Noor Bank rates and fees are exclusive of VAT (where applicable) and are subject to change as per Central Bank's guidelines.

Account Services

Eligibility criteria	Personal	Advantage	Priority
Customers who have made a salary transfer of AED 10,000 or more	-	Basic - Nil ¹ Premium - 25/month	-
Customers having a minimum monthly relationship balance ² of AED 100,000 or more	-	Basic - N/A Premium - Nil ³	-
Cheques	25 leaves	25 leaves	25 leaves
1st cheque book	Free	Free	Free
Subsequent issuance	25	Basic - 25 Premium - Free	Free
Cheque return charges (drawn on own account)	100	100	100
Debit card			
Issuance on account opening	Free	Free	Free
Replacement	25	Basic - 25 Premium - Free	Free
Cash withdrawal from UAE SWITCH ATMs	2	2 free transactions per month	Free
Credit card annual fee	-	Basic - First year waiver Premium - Lifetime waiver	Free for life
Minimum monthly average account balance	3,000	N/A	N/A
Minimum Mudaraba investment deposit amount	10,000	10,000	10,000
Minimum Wakala investment	25,000	25,000	25,000
Relationship balance	N/A	Basic - N/A Premium - 100,000	350,000 average quarterly balance
Relationship fee	-	-	Free
Overseas transaction service fee	2%	2%	2%
Dynamic Currency Conversion (DCC) fee ¹⁰	2%	2%	2%
Minimum balance to participate in Mudaraba pool for profit			
Minimum term deposit amount	-	-	-
Investment/term deposit tenors (months)	1, 3, 6, 9, 12	1, 3, 6, 9, 12	1, 3, 6, 9, 12
Savings, savings plus	5,000	5,000	5,000
Dual account	100	100	5,000
Mudaraba investment deposit	10,000	10,000	10,000
Current account	N/A	N/A	N/A

Eligibility criteria	Personal	Advantage	Priority
Balance for profit payment			
Savings account	Monthly average	Monthly average	Monthly average
Dual account	Minimum Balance (Effective 1 April 2018)	Minimum Balance (Effective 1 April 2018)	Minimum Balance (Effective 1 April 2018)
Mudaraba investment deposit ⁸	Period end balance	Period end balance	Period end balance
Wakala investment deposit ⁵	Period end balance	Period end balance	Period end balance
Profit payment frequency			
Savings	Quarterly	Quarterly	Quarterly
Savings plus	Quarterly	Quarterly	Quarterly
Dual account	Quarterly	Quarterly	Quarterly
Mudaraba investment deposit ⁵	At maturity	At maturity	At maturity
Wakala investment deposit ⁵	At maturity	At maturity	At maturity
Transaction restriction for profit eligibility			
Others	N/A	N/A	N/A
Monthly account maintenance fee	25 ⁷	25	-
Bank statements			
Electronic statements			
Daily/weekly/bi-weekly	1/file	1/file	Free
Monthly/quarterly	Free	Free	Free
Bi-annual/annual	Free	Free	Free
Duplicate statement	Free	Free	Free
Printed statements			
Daily/weekly/bi-weekly	10/print	10/print	Free
Duplicate statement (within 1 year)	25/month	25/month	-
Account closure			
Within 1 year	100	100	100
After 1 year	Free	Free	Free
Cash handling charges			
Local currency (LCY)	Free	Free	Free
Foreign currency (FCY) (deposits/withdrawals)	2%	2%	2%
Teller counter transactions/free transactions per month/charges for additional transactions	-	-	Unrestricted

Eligibility criteria	Personal	Advantage	Priority
Clearing			
Inward	Free	Free	Free
Outward	Free	Free	Free
Special clearing			
Inward	100	100	100
Outward	200	200	200
Stop payment of cheque (or cheque book)	50	50	50
Post-dated cheque retention (per cheque)	30	30	30
Collection			
Inward	100	100	Free
Outside the UAE (from proceeds) outward -			
FCY within the UAE	50	50	Free
LCY/FCY outside the UAE	0.125% or 250, whichever is higher	0.125% or 250, whichever is higher	0.125% or 250, whichever is higher
Remittances			
Outward central bank transfers within the UAE	5	5	5
Telex transfers (foreign currency or AED) outside the UAE ⁸	75	75	50
Cancellation/recall of remittance funds/fate enquiry	100	100	-
Additional swift tracers	100	100	-
Swift Copy Charges	15	15	15
Manager's cheque (LCY)	30	30	15
Demand draft (FCY)	30	30	30
Stop payment of DD/MC cancellation of DD/MC	100	100	50
Internal transfer	Free	Free	Free
Correspondent bank charges (effective 20 August 2016)	Euro - EUR 65	Euro - EUR 65	Euro - EUR 65
Upfront charge collection for outward fund transfers	All other currencies - 125	All other currencies - 125	All other currencies - 125
Online Remittance charges	Our Bank – Local AED 1*** International AED 25***	Our Bank – Local AED 1*** International AED 25***	Our Bank – Local AED 1*** International AED 25***
Incoming telegraphic transfer (AED)	Free	Free	Free
Incoming telegraphic transfer (FCY)	20 per transfer	20 per transfer	20 per transfer

Eligibility criteria	Personal	Advantage	Priority
Electronic channels			
ATM usage			
Noor ATM network	Free	Free	Free
Other ATMs within the UAE			
Balance enquiry	1	1	1
Rejected transactions	1	1	1
Cash withdrawal	2	2	Free
ATMs within GCC			
Balance enquiry	3	3	3
Cash withdrawal	6	6	Free
International	20	20	20
SMS banking	Free	Free	Free
Standing orders/instructions			
Set-up/amendment fee	50	50	-
Non execution of SI due to insufficient balance	25	25	25
Set up/lodgment of DDS	50	50	50
DDS cancellation	0	0	0
No pay response/insufficient funds	25	25	25
Stop payment/replacing DDA with cash	100	100	100
Certificate issuance			
Account balance	50	50	50
Audit confirmation report	N/A	N/A	100
Certificate for trade license	N/A	N/A	300
Certificate for account closure	100	100	100
Reference letter	100	100	100
Standing instruction letters - Emirates Development Bank	100	100	100
Liability letter	60	60	60
No Liability Certificate	60	60	60

Eligibility criteria	Personal	Advantage	Priority
Others			
Grace period for non submission of expired documents	One month	One month	One month
Grace period for non submission of valid documents	One month	One month	One month
Cheque copies			
Up to 1 year	10/document	10/document	10/document
Above 1 year	20/document	20/document	20/document
Copy of sales slip for debit cards	25/document	25/document	25/document
Copies of document, letters agreements, etc.	100/document	100/document	100/document
Mailing/courier	50/shipment	50/shipment	50/shipment

* The total number of customer initiated debit transactions during a calendar month.

** Asset linked accounts, payroll accounts and accounts with a monthly average balance of AED 3,000 and above are exempted.

*** Exclusive of corresponding bank charges.

- 1) There will be a monthly fee of AED 25 for customers employed with a company that is not on the bank's target market list.
- 2) The relationship balance is the combined total average balance of current, dual, savings and savings plus accounts, Mudaraba or Wakala investment deposits.
- 3) A monthly fee of AED 25 will be charged if the balance falls below the minimum required.
- 4) Corresponding bank charges are applicable on remittances outside the UAE.
- 5) Option of monthly and quarterly profit payout is also available on Mudaraba and/or Wakala investment deposits.
- 6) Customer initiated debit transactions during a calendar month.
- 7) Asset linked accounts, payroll accounts and accounts with a monthly average balance of AED 3,000 and above are exempted.
- 8) Corresponding bank charges are also applicable on remittances outside the UAE.
- 9) Fees and charges for Safe Deposit Locker.

Following are the non-refundable annual rentals for the services, payable to the bank, and are subject to change periodically.

AED	Locker Size	Max Weight
2,500	Large	18 kg
1,500	Medium	13 kg
1,000	Small	8 kg

Security Deposit – AED 3,000 (balance shall be refundable at the time of surrendering or closing the locker)

Lost Key Charges – AED 1,000 (for each time the key is lost)

The above charges will be recovered in advance, are subject to revision and shall be available in the Bank's Price Guide and list of services.

Excess weight charges – AED 1,000

- 10) DCC is a financial service where the card holder, when making a payment in a foreign country has the option to convert the transaction to AED real time on Point of Sale (POS). DCC is calculated on the AED value of the transaction.

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Finance

Amounts are in AED

Home Finance		
	Personal	Noor Wealth
Processing fee	Up to 1% of financing amount on 'Residential completed property' (max cap of AED 100,000)	Up to 0.50% of financing amount on 'Residential completed property' (max cap of AED 100,000)
	Up to 1.5% of financing amount on 'Under Construction property'	Up to 1.5% of financing amount on 'Under Construction property'
	Up to 1% of financing amount on 'Commercial property'	Up to 1% of financing amount on 'Commercial property'
	Up to 1% of financing amount on 'Non-Resident' segment	Up to 1% of financing amount on 'Non-Resident' segment
Pre-Approval fee	1,000	-
Valuation fee	From 3,000 per valuation	From 3,000 per valuation
Life Takaful	From 0.50% per annum	From 0.50% per annum
Change of payment dates	1,000	1,000
Late Payment fee	500 per installment	500 per installment
Property swaps administration fee (valuation included)	1,320	1,320
Issuance of NOC	150	150
Clearance Letter	95	95
Request of other letters	90	90
Non-standard statement production/copy of original documentation	100	100
Liability Certificate	85 per request	85 per request
Early Settlement fee (prepayment processing fee)	Cash Settlement / Property Sale - 1% of the remaining outstanding balance	Cash Settlement / Property Sale - 1% of the remaining outstanding balance
	Buyout - 3% of the remaining outstanding balance	Buyout - 3% of the remaining outstanding balance
Partial Settlement fee	1% of the partial settlement amount	1% of the partial settlement amount

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Auto Finance		
	Personal	Priority
Processing fee	1% of the finance amount (minimum of 500 and maximum of 2,500)	0.5% of the finance amount (minimum of 500 and maximum of 2,500)
Late payment fee (effective 6 March 2017)	2% of the delayed amount minimum 50 and maximum 200	2% of the delayed amount minimum 50 and maximum 200
RTA mortgage service fee (applicable for Dubai mortgages only)	100	100
Liability certificate	60	60
Early settlement fee/discretionary rebate as per Central Bank's guidelines	1% of the outstanding amount	1% of the outstanding amount
Change of payment date	25	25
Postponement of installment	100	100
RTA mortgage release fee (applicable for Dubai mortgages only)	100	100

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Personal Finance			
	Personal	Priority	Islamic alternative to overdraft
Processing fee	1% of the finance amount (minimum of 500 and maximum of 2,500)	0.5% of the finance amount (minimum of 500 and maximum of 2,500)	200
Late payment fee (effective 6 March 2017)	2% of the delayed amount minimum 50 and maximum 200	2% of the delayed amount minimum 50 and maximum 200	-
Commodity service fee	125	125	-
Clearance letter	50	50	50 per request
Liability certificate	60	60	60 per request
Pre-payment processing fee	1% of remaining balance or 10,000, whichever is lower	1% of remaining balance or 10,000, whichever is lower	-
Life Takaful cover	Upto 1.29% of the finance amount	Upto 1.29% of the finance amount	-
Deferment of payment	100	100	-
Change in payment date	250	250	-
Optional Life Takaful cover with double indemnity	Up to 1.99% of finance amount	Up to 1.99% of finance amount	-
Optional Life Takaful cover with double indemnity and involuntary loss of employment	Up to 2.99% of finance amount	Up to 2.99% of finance amount	-

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Credit Cards

	Best Rate			Rewards				SriLankan
	Gold	Titanium	Platinum	Gold	Titanium	Platinum	World	Titanium
Profit rate (per month) new credit cards (effective 1 July 2017)	1.66%			3.25%				3.25%
Profit rate (per month) cards booked prior to 1 July 2017	1.66%			3%				2.99%
Annual fee	100	100	200	1st year free 2nd year 300	1st year free 2nd year 300	1st year free 2nd year 500	1st year free 2nd year 1,000	Waived
Annual fee for new credit cards (effective 12 November 2017)	N/A	N/A	N/A	Waived				1st year free 2nd year 300
Card replacement fee (lost/stolen)	75			75				75
Cash withdrawal fee - Noor Bank ATMs	3% or 100, whichever is higher			3% or 100, whichever is higher				3% or 100, whichever is higher
Cash withdrawal fee - non Noor Bank ATMs	3% or 100, whichever is higher			3% or 100, whichever is higher				3% or 100, whichever is higher
Overseas transaction service fee ⁷	2.50%			2.50%				2.50%
International Transaction Fee (DCC - Dynamic Currency Conversion) ⁵	2%			2%				2%
Overlimit service fee	250			250				250
Monthly paper statement fee	10			10				10
E-statement fee	Free			Free				Free
Duplicate statement fee	45			45				45
Return cheque fee	100			100				100
Outstation cheque fee	25			25				25
Sales voucher retrieval (non T&E)	50			50				50
Sales voucher retrieval (T&E)	65			65				65
Charge dispute fee	At actual			At actual				At actual
Credit shield	0.99% of the outstanding balance at the time of billing cycle			0.99% of the outstanding balance at the time of billing cycle				0.99% of the outstanding balance at the time of billing cycle
Cancellation fee for Balance build product (installment plans) Easy cash/Balance transfer/Equal payment plan	4% of principal outstanding balance			4% of principal outstanding balance				4% of principal outstanding balance
Supplementary card	Free			Free				Free
Supplementary replacement	75			75				75
Payment due date (from the statement date)	21 Days			21 Days				21 Days
Cash withdrawal limit	75% of credit limit			75% of credit limit				75% of credit limit
Late payment fee	230			230				230
Credit card manager's cheque	100			100				100
Cash Advance Fee (POS)	3% or 100, whichever is higher			3% or 100, whichever is higher				3% or 100, whichever is higher

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Credit Cards

	My Wallet Platinum	Wafa Gold/Titanium	Noor Wealth World
Profit rate (per month) new credit cards (effective 1 July 2017)	0.99%	3.25%	3.25%
Profit rate (per month) cards booked prior to 1 July 2017	0.99%	3%	3%
Annual fee	Free	1st year free 2nd year 300	1,000
Annual fee for new credit cards (effective 12 November 2017)	N/A	Waived	Waived
Processing fee	500 for finance limit up to 74,999 1,000 for finance limit from 75,000 - 149,999 2,000 for finance limit from 150,000 - 250,000	N/A	N/A
Card replacement fee (lost/stolen)	75	75	75
Cash withdrawal fee - Noor Bank ATMs	0%	3% or 100, whichever is higher	3% or 100, whichever is higher
Cash withdrawal fee - non Noor Bank ATMs	3% or 100, whichever is higher	3% or 100, whichever is higher	3% or 100, whichever is higher
Overseas transaction service fee ⁷	2.50%	2.50%	2.50%
International Transaction Fee (DCC - Dynamic Currency Conversion) ⁵	2%	2%	2%
Overlimit service fee	250	250	250
Monthly paper statement fee	10	10	10
E-statement fee	Free	Free	Free
Duplicate statement fee	45	45	45
Return cheque fee	100	100	100
Outstation cheque fee	25	25	25
Sales voucher retrieval (non T&E)	50	50	50
Sales voucher retrieval (T&E)	65	65	65
Charge dispute fee	At actual	At actual	At actual
Credit shield	0.99% of the outstanding balance at the time of billing cycle	0.99% of the outstanding balance at the time of billing cycle	0.99% of the outstanding balance at the time of billing cycle
Cancellation fee for Balance build product (installment plans) Easy cash/Balance transfer/Equal payment plan	4% of principal outstanding balance	4% of principal outstanding balance	4% of principal outstanding balance
Supplementary card	Free	Free	Free
Supplementary replacement	75	75	75
Payment due date (from the statement date)	21 days	21 days	21 days
Cash withdrawal limit	100% of credit limit	75% of credit limit	75% of credit limit
Late payment fee	230	230	230
Credit card manager's cheque	100	100	100
Cash Advance Fee (POS)	3% or 100, whichever is higher	3% or 100, whichever is higher	3% or 100, whichever is higher

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Credit Cards

	Charge Card					Fixed Fee						
	Classic	Gold	Titanium	Platinum	World	Classic	Classic Plus	Gold (Titanium)	Gold Plus (Titanium Plus)	Platinum	Platinum Plus	World
Annual fee	200	500	500	1,000	2,000	100		250		400		Nil
Card replacement fee (lost/stolen)	75					75						
Cash withdrawal fee - Noor Bank ATMs	3% or 100, whichever is higher					3% or 100, whichever is higher						
Cash withdrawal fee - non Noor Bank ATMs	3% or 100, whichever is higher					3% or 100, whichever is higher						
Overseas transaction service fee ⁷	2.5%					2.5%						
International transaction fee (DCC_Dynamic Currency Conversion) ⁵	2%					2%						
Overlimit service fee	250					250						
Monthly paper statement fee	10					10						
E-statement fee	Free					Free						
Duplicate statement fee	45					45						
Return cheque fee	100					100						
Outstation cheque fee	25					25						
Sales voucher retrieval (non T&E)	50					50						
Sales voucher retrieval (T&E)	65					65						
Charge dispute fee	At actual					At actual						
Cancellation fee for Balance build product (installment plans) Easy cash/Balance transfer/Equal payment plan	4% of principal outstanding balance					4% of principal outstanding balance						
Credit shield	0.99% of the outstanding balance at the time of billing cycle					0.99% of the outstanding balance at the time of billing cycle						
Supplementary card	Free					Free						
Supplementary replacement	75					75						
Payment due date (from the statement date)	21 days					21 days						
Cash withdrawal limit	75% of credit limit					75% of credit limit						
Late payment fee	230					230						
Monthly fee	-					75	150	225	300	550	750	2,000
Monthly Fee (effective 8 July 2017)	-					200	300	450	550	1,000	1,200	2,000
Credit card manager's cheque	100					100						
Cash Advance Fee (POS)	3% or 100, whichever is higher					3% or 100, whichever is higher						

1) All fees and charges mentioned are subject to change. Such changes will apply from the effective date specified by the Bank.

2) All fees and charges are in AED currency.

3) Cash advance fees will be applicable on cash advance transactions as defined under the Terms & Conditions.

4) Please refer to the Terms & Conditions for full details.

5) DCC is a financial service where the card holder, when making a payment in a foreign country has the option to convert the transaction from AED real time on Point of Sale (POS). DCC is calculated on the AED value of the transaction.

6) All upgraded Classic/Gold cards to Titanium will be charged the same annual fee as agreed when the card was sourced.

7) The fee charged will be over and above both spot rates that are applied by Mastercard® on the date of the conversion and the Mastercard International Service Assessment fee (1.15%). Effective 1 October 2017.

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