

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

Account Services

Eligibility criteria	Personal
Customers who have made a salary transfer of AED 10,000 or more	-
Customers having a minimum monthly relationship balance ² of AED 100,000 or more	-
Cheques	25 leaves
1st cheque book	Free
Subsequent issuance	25
Cheque return charges (drawn on own account)	100
Debit card	
Issuance on account opening	Free
Replacement	25
Cash withdrawal from UAE SWITCH ATMs	2
Credit card annual fee	-
Minimum monthly average account balance	3,000
Minimum Mudaraba investment deposit amount	10,000
Minimum Wakala investment	250,000
Relationship balance	N/A
Relationship fee	-
Overseas transaction service fee ¹¹	2%
Dynamic Currency Conversion (DCC) fee ¹⁰	2%
Minimum balance to participate in Mudaraba pool for profit	
Minimum term deposit amount	-
Investment/term deposit tenors (months)	1, 3, 6, 9, 12
Savings, savings plus	5,000
Dual account	100
Mudaraba investment deposit	10,000
Current account	N/A
Balance for profit payment	
Savings account	Monthly average
Dual account	Monthly average
Mudaraba investment deposit ⁸	Period end balance
Wakala investment deposit ⁹	Period end balance
Profit payment frequency	
Savings	Quarterly
Savings plus	Quarterly
Dual account	Quarterly
Mudaraba investment deposit ⁸	At maturity
Wakala investment deposit ⁹	At maturity
Transaction restriction for profit eligibility	
Others	N/A
Monthly account maintenance fee	25 ¹
Bank statements	
Electronic statements	
Daily/weekly/bi-weekly	1/file
Monthly/quarterly	Free
Bi-annual/annual	Free
Duplicate statement	Free
Printed statements	
Daily/weekly/bi-weekly	10/print
Duplicate statement (within 1 year)	25/month
Account closure	
Within 1 year	100
After 1 year	Free
Cash handling charges	
Local currency (LCY)	Free
Foreign currency (FCY) (deposits/withdrawals)	2%
Teller counter transactions/free transactions per month/charges for additional transactions	-
Clearing	
Inward	Free
Outward	Free
Special clearing	
Inward	100
Outward	200
Stop payment of cheque (or cheque book)	50
Post-dated cheque retention (per cheque)	30
Collection	
Inward	100
Outside the UAE (from proceeds) outward -	
FCY within the UAE	50
LCY/FCY outside the UAE	0.125% or 250, whichever is higher
Remittances	
Outward central bank transfers within the UAE	5
Telex transfers (foreign currency or AED) outside the UAE ⁸	75
Cancellation/recall of remittance funds/fate enquiry	100
Additional swift tracers	100
Manager's cheque (LCY)	30
Demand draft (FCY)	30
Stop payment of DD/MC cancellation of DD/MC	100
Internal transfer	Free
Correspondent bank charges (effective 20 August 2016)	Euro - EUR 65
Upfront charge collection for outward fund transfers	All other currencies - 125
Online Remittance charges	Our Bank - Local AED 1*** International AED 25***
Incoming telegraphic transfer (AED)	Free
Incoming telegraphic transfer (FCY)	20 per transfer
Electronic channels	
Noor ATM network	Free
Other ATMs within the UAE	
Balance enquiry	1
Rejected transactions	1
Cash withdrawal	2
ATMs within GCC	
Balance enquiry	3
Cash withdrawal	6
International	20
SMS banking	Free
Standing orders/instructions	
Set-up/amendment fee	50
Non execution of SI due to insufficient balance	25
Set up/ lodgment of DDS	50
DDS cancellation	0
No pay response/insufficient funds	25
Stop payment/replacing DDA with cash	100
Certificate issuance	
Account balance	50
Audit confirmation report	N/A
Certificate for trade license	N/A
Certificate for account closure	100
Reference letter	100
Standing instruction letters - Emirates Development Bank	100
Liability letter	100
Others	
Grace period for non submission of expired documents	One month
Grace period for non submission of valid documents	One month
Cheque copies	
Up to 1 year	10/document
Above 1 year	20/document
Copy of sales slip for debit cards	25/document
Copies of document, letters agreements, etc.	100/document
Mailing/courier	50/shipment

Eligibility criteria	Advantage
Customers who have made a salary transfer of AED 10,000 or more	Basic - Nil ¹
Customers having a minimum monthly relationship balance ² of AED 100,000 or more	Premium - 25/month
Cheques	Basic - Nil ³
25 leaves	Premium - Nil ³
1st cheque book	Free
Subsequent issuance	Basic - 25
Cheque return charges (drawn on own account)	Premium - Free
100	
Debit card	
Issuance on account opening	Free
Replacement	Basic - 25
Cash withdrawal from UAE SWITCH ATMs	Premium - Free
Credit card annual fee	2 free transactions per month
Minimum monthly average account balance	Premium - Lifetime waiver
N/A	
Minimum Mudaraba investment deposit amount	10,000
Minimum Wakala investment	250,000
Relationship balance	Basic - N/A
Relationship fee	Premium - 100,000
Overseas transaction service fee ¹¹	-
Dynamic Currency Conversion (DCC) fee ¹⁰	2%
Minimum balance to participate in Mudaraba pool for profit	
Minimum term deposit amount	-
Investment/term deposit tenors (months)	1, 3, 6, 9, 12
Savings, savings plus	5,000
Dual account	100
Mudaraba investment deposit	10,000
Current account	N/A
Balance for profit payment	
Savings account	Monthly average
Dual account	Monthly average
Mudaraba investment deposit ⁸	Period end balance
Wakala investment deposit ⁹	Period end balance
Profit payment frequency	
Savings	Quarterly
Savings plus	Quarterly
Dual account	Quarterly
Mudaraba investment deposit ⁸	At maturity
Wakala investment deposit ⁹	At maturity
Transaction restriction for profit eligibility	
Others	N/A
Monthly account maintenance fee	25
Bank statements	
Electronic statements	
Daily/weekly/bi-weekly	1/file
Monthly/quarterly	Free
Bi-annual/annual	Free
Duplicate statement	Free
Printed statements	
Daily/weekly/bi-weekly	10/print
Duplicate statement (within 1 year)	25/month
Account closure	
Within 1 year	100
After 1 year	Free
Cash handling charges	
Local currency (LCY)	Free
Foreign currency (FCY) (deposits/withdrawals)	2%
Teller counter transactions/free transactions per month/charges for additional transactions	-
Clearing	
Inward	Free
Outward	Free
Special clearing	
Inward	100
Outward	200
Stop payment of cheque (or cheque book)	50
Post-dated cheque retention (per cheque)	30
Collection	
Inward	100
Outside the UAE (from proceeds) outward -	
FCY within the UAE	50
LCY/FCY outside the UAE	0.125% or 250, whichever is higher
Remittances	
Outward central bank transfers within the UAE	5
Telex transfers (foreign currency or AED) outside the UAE ⁸	75
Cancellation/recall of remittance funds/fate enquiry	100
Additional swift tracers	100
Manager's cheque (LCY)	30
Demand draft (FCY)	30
Stop payment of DD/MC cancellation of DD/MC	100
Internal transfer	Free
Correspondent bank charges (effective 20 August 2016)	Euro - EUR 65
Upfront charge collection for outward fund transfers	All other currencies - 125
Online Remittance charges	Our Bank - Local AED 1*** International AED 25***
Incoming telegraphic transfer (AED)	Free
Incoming telegraphic transfer (FCY)	20 per transfer
Electronic channels	
Noor ATM network	Free
Other ATMs within the UAE	
Balance enquiry	1
Rejected transactions	1
Cash withdrawal	2
ATMs within GCC	
Balance enquiry	3
Cash withdrawal	6
International	20
SMS banking	Free
Standing orders/instructions	
Set-up/amendment fee	50
Non execution of SI due to insufficient balance	25
Set up/ lodgment of DDS	50
DDS cancellation	0
No pay response/insufficient funds	25
Stop payment/replacing DDA with cash	100
Certificate issuance	
Account balance	50
Audit confirmation report	N/A
Certificate for trade license	N/A
Certificate for account closure	100
Reference letter	100
Standing instruction letters - Emirates Development Bank	100
Liability letter	100
Others	
Grace period for non submission of expired documents	One month
Grace period for non submission of valid documents	One month
Cheque copies	
Up to 1 year	10/document
Above 1 year	20/document
Copy of sales slip for debit cards	25/document
Copies of document, letters agreements, etc.	100/document
Mailing/courier	50/shipment

Eligibility criteria	Priority
Customers who have made a salary transfer of AED 10,000 or more	-
Customers having a minimum monthly relationship balance ² of AED 100,000 or more	-
Cheques	25 leaves
1st cheque book	Free
Subsequent issuance	Free
Cheque return charges (drawn on own account)	100
Debit card	
Issuance on account opening	Free
Replacement	Free
Cash withdrawal from UAE SWITCH ATMs	Free
Credit card annual fee	Free for life
Minimum monthly average account balance	N/A
Minimum Mudaraba investment deposit amount	10,000
Minimum Wakala investment	250,000
Relationship balance	350,000 average quarterly balance
Relationship fee	Free
Overseas transaction service fee ¹¹	2%
Dynamic Currency Conversion (DCC) fee ¹⁰	2%
Minimum balance to participate in Mudaraba pool for profit	
Minimum term deposit amount	-
Investment/term deposit tenors (months)	1, 3, 6, 9, 12
Savings, savings plus	5,000
Dual account	5,000
Mudaraba investment deposit	10,000
Current account	N/A
Balance for profit payment	
Savings account	Monthly average
Dual account	Monthly average
Mudaraba investment deposit ⁸	Period end balance
Wakala investment deposit ⁹	Period end balance
Profit payment frequency	
Savings	Quarterly
Savings plus	Quarterly
Dual account	Quarterly
Mudaraba investment deposit ⁸	At maturity
Wakala investment deposit ⁹	At maturity
Transaction restriction for profit eligibility	
Others	N/A
Monthly account maintenance fee	-
Bank statements	
Electronic statements	
Daily/weekly/bi-weekly	Free
Monthly/quarterly	Free
Bi-annual/annual	Free
Duplicate statement	Free
Printed statements	
Daily/weekly/bi-weekly	Free
Duplicate statement (within 1 year)	-
Account closure	
Within 1 year	100
After 1 year	Free
Cash handling charges	
Local currency (LCY)	Free
Foreign currency (FCY) (deposits/withdrawals)	2%
Teller counter transactions/free transactions per month/charges for additional transactions	Unrestricted
Clearing	
Inward	Free
Outward	Free
Special clearing	
Inward	100
Outward	200
Stop payment of cheque (or cheque book)	50
Post-dated cheque retention (per cheque)	30
Collection	
Inward	Free
Outside the UAE (from proceeds) outward -	
FCY within the UAE	Free
LCY/FCY outside the UAE	0.125% or 250, whichever is higher
Remittances	
Outward central bank transfers within the UAE	5
Telex transfers (foreign currency or AED) outside the UAE ⁸	50
Cancellation/recall of remittance funds/fate enquiry	-
Additional swift tracers	-
Manager's cheque (LCY)	15
Demand draft (FCY)	30
Stop payment of DD/MC cancellation of DD/MC	50
Internal transfer	Free
Correspondent bank charges (effective 20 August 2016)	Euro - EUR 65
Upfront charge collection for outward fund transfers	All other currencies - 125
Online Remittance charges	Our Bank - Local AED 1*** International AED 25***
Incoming telegraphic transfer (AED)	Free
Incoming telegraphic transfer (FCY)	20 per transfer
Electronic channels	
Noor ATM network	Free
Other ATMs within the UAE	
Balance enquiry	1
Rejected transactions	1
Cash withdrawal	Free
ATMs within GCC	
Balance enquiry	3
Cash withdrawal	Free
International	20
SMS banking	Free
Standing orders/instructions	
Set-up/amendment fee	-
Non execution of SI due to insufficient balance	25
Set up/ lodgment of DDS	50
DDS cancellation	0
No pay response/insufficient funds	25
Stop payment/replacing DDA with cash	100
Certificate issuance	
Account balance	50
Audit confirmation report	100
Certificate for trade license	300
Certificate for account closure	100
Reference letter	100
Standing instruction letters - Emirates Development Bank	100
Liability letter	100
Others	
Grace period for non submission of expired documents	One month
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Copy of sales slip for debit cards	25/document
Copies of document, letters agreements, etc.	100/document
Mailing/courier	50/shipment

* The total number of customer initiated debit transactions during a calendar month.
¹ All fees and charges are in AED currency.
² Cash advance fees will be applicable on cash advance transactions as defined under the Terms & Conditions.
³ Please refer to the Terms & Conditions for full details.
⁴ A monthly fee of AED 25 will be charged if the balance falls below the minimum required.
⁵ Corresponding bank charges are applicable on remittances outside the UAE.
⁶ Dual account monthly and quarterly profit payout is also available on Mudaraba and/or Wakala investment deposits.
⁷ Customer initiated debit transactions during a calendar month.
⁸ Asset linked accounts, payroll accounts and accounts with a monthly average balance of AED 3,000 and above are exempted.
⁹ Corresponding bank charges are also applicable on remittances outside the UAE.
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).
¹¹ 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.

Finance

Home Finance	Personal
Processing fee	From 1% of financing
Late payment fee	(max. finance amount - 100,000)
Change of post dated cheque (PDC)	150 per installment
Returned cheque	200 per change in request
Release letter	50 per returned cheque
Liability certificate	50
Change of payment dates	100 per request
Life Takaful insurance	1,000
Valuation fee	From 0.5% per annum
Pre-approval fees	From 3,000 per valuation
Early settlement charges (prepayment processing fee)	1,000
Processing fee - equity release for existing customers	1% of the remaining balance or 10,000, whichever is lower
Processing fee - equity release for existing customers	1% of differential amount

Home Finance	Priority
Processing fee	From 1% of financing
Late payment fee	(max. finance amount - 100,000)
Change of post dated cheque (PDC)	150 per installment
Returned cheque	200 per change in request
Release letter	50 per returned cheque
Liability certificate	100 per request
Change of payment dates	1,000
Life Takaful insurance	From 0.5% per annum
Valuation fee	From 3,000 per valuation
Pre-approval fees	1,000
Early settlement charges (prepayment processing fee)	1% of the remaining balance or 10,000, whichever is lower
Processing fee - equity release for existing customers	1% of differential amount

Auto Finance	Personal
Processing fee	1% of the finance amount
Late payment fee	(minimum of 500 and maximum of 2,500)
Change of post dated cheque (PDC)	50
Returned cheque	2% of the delayed amount
Release letter	minimum 50 and maximum 200
Liability certificate	100
Change of payment date	100
Postponement of installment	100
RTA mortgage release fee (applicable for Dubai mortgages only)	100

Auto Finance	Priority
Processing fee	0.5% of the finance amount
Late payment fee	(minimum of 500 and maximum of 2,500)
Change of post dated cheque (PDC)	50
Returned cheque	2% of the delayed amount
Release letter	minimum 50 and maximum 200
Liability certificate	100
Change of payment date	100
Postponement of installment	100
RTA mortgage release fee (applicable for Dubai mortgages only)	100