

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.

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.

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 |

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.

| 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 |

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.

| 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 | - |

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.

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 |

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.

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 |

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.

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.

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.