

**SCHEDULE OF CHARGES & Fair Usage Policy
(High Net Worth -HNW Banking Customers)**

Criteria for High Net Worth (HNW) Banking Customers:
Your Deposits/Investments/Loans/Facilities are above AED 350,000
Your monthly Salary/Income is above AED 50,000

With Effect from 01st Feb 2020

Additional 5% VAT will be charged on all tariff mentioned in the Schedule below

S. No.	Service	Amount	Fair Usage Policy
1	Personal Accounts		
1.1	Account Minimum Balance		
1.1.1	Current Account Minimum Monthly Average Balance (Other currencies equivalent to AED)	No Minimum Balance	
1.1.2	Saving Account Minimum Daily Balance (Other currencies equivalent to AED)	No Minimum Balance	
1.1.3	Call Account- Minimum Balance (Other currencies equivalent to AED)	AED 3,000	
1.1.4	Fixed Deposit (Other currencies equivalent to AED)	AED 3,000	
1.2	Penalty for Non Maintenance of Minimum Balance(Monthly)		
1.2.1	Current Account (Other Currency Equivalent of AED)	No charges applicable	
1.2.2	Savings Account (Other currencies equivalent to AED)	No charges applicable	
1.2.3	Call (Other Currency Equivalent of AED)	AED 25	
1.2.4	Fixed Deposit Premature withdrawal (Note- Penal rate deducted from the rate applicable for the period kept)	Penal Rate on Withdrawal before maturity up to 2%	
1.3	Teller Services Other than ATM & Online		
1.3.1	Teller Services	No charges applicable	15 free transactions per month including 6 free allowed from Central Bank. Thereafter, charge of AED 10 per transaction will apply. Upto AED 90 shall be refunded.
1.3.2	Utility Bill payment	No charges applicable	
1.4	Account Closure Fee		
1.4.1	Closing of an account	AED 100	
1.5	Bank Statements		
1.5.1	Regular Statement	No charges applicable (Cyclic)	
1.5.2	Additional Statement (Outside the cycle)	No charges applicable	Last 3 months statement free. Thereafter, charge of AED 25 will apply.
1.6	Standing Orders		
1.6.1	Set-up	No charges applicable	First 3 set-ups from date of account opening are free. Thereafter, charge of AED 50 will apply.
1.6.2	Amendment Charges	No charges applicable	
1.6.3	Non-execution due to insufficient funds	AED 25	
1.7	Foreign Currency		
1.7.1	Foreign Currency Cash Deposit	2% Min AED 25	
1.7.2	Foreign Currency Cash Withdrawal	2% Min AED 25	
2	Certificates		
2.1	Certificates and Letters		
2.1.1	Account Balance Letter	AED 50	
2.1.2	No Liability Certificate	AED 60	
2.1.3	Release Letter	AED 50	
2.1.4	Liability Letter Issued to Govt. Depts. / Embassies	AED 60	
2.1.5	Liability Letter Issued to Financial Institutions	AED 60	
3	Cheques		

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3.1	Cheques / Managers Cheques / Collections / Returned		
3.1.1	Cheque book request	No charges applicable	4 free cheque books of 25 leaves each per month. Thereafter, charge of AED 25 per request will apply.Upto AED 100 shall be refunded
3.1.2	Issuing Managers Cheque	AED 75	
3.1.3	Cheques Returned Drawn on the Account (per Cheque)	AED 100	
3.1.4	Cheques for Collections Outside UAE	0.125% (Min 100 & Max.500)	
3.1.5	Stop payment (Per Instrument.)	AED 50	
3.1.6	Special Clearing Charges	AED 205	
3.1.7	Cheque Photocopy Less than 1 Year	AED 10	
3.1.8	Cheque Photocopy Over 1 Year	AED 20	
3.2	Post Dated Cheques		
3.2.1	Deposited for Collection	AED 25	
3.2.2	Withdrawal	AED 25	
3.2.3	Extension	AED 25	
3.2.4	Returned Cheque	AED 50	
4	Debit Card		
4.1	Issuance and Renewal	No charges applicable	
4.2	Issuing Supplementary Debit Card	No charges applicable	
4.3	Replacing Secret Pin Code	No charges applicable	
4.4	Replacing Lost or Stolen Debit Card	No charges applicable	
4.5	Cash withdrawal Al Masraf/own ATM	No charges applicable	
4.6	Cash withdrawal using other bank's ATM in UAE	No charges applicable	10 free transactions per month. Thereafter, a charge of AED 2 for each transaction will apply.Upto AED 20 shall be refunded
4.7	Cash withdrawal using other bank's ATM Outside UAE	No charges applicable	3 free transactions per month within GCC (Upto AED 18 shall be refunded). Thereafter, a charge of AED 6 for each transaction will apply. 3 free transactions per month outside GCC and UAE .Thereafter, a charge of AED 15 or as per host country for each transaction will apply.
4.8	Balance Enquiry using other bank's ATM in UAE and Outside UAE	No charges applicable	First 10 free transactions per month. Thereafter, a charge of AED 1 for each transaction for within UAE, charge of AED 3 for each transaction within GCC and International will apply.
4.9	Foreign currency Transactions	2% + foreign exchange rate	
4.10	Copy of Sales Slip	AED 25	
5	Remittances		
5.1	Remittances - Outward		
5.1.1	Outward Remittance FTS Local Currency within UAE	No charges applicable	5 free transactions per month. Thereafter, a charge of (AED 5 Manual, AED 1 Electronic) for each transaction will apply.
5.1.2	Outward Remittance Telex/Swift Foreign Currency to other countries	No charges applicable	3 free transactions per month. Thereafter a charge of (AED 100 Manual and AED 40 Electronic) for each transaction will apply.
5.1.3	Recall of TT / Investigation	AED 75	
5.1.4	Inward Transactions	No charges applicable	
5.1.5	Issuance of Demand Draft	Foreign Currency Applicable rate + AED 75	
5.1.6	Stop payment of Demand Draft	AED 100	

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S. No.	Service	Amount	Fair Usage Policy
5.1.7	Cancellation of Draft/Managers Cheques	AED 75	
5.1.8	Swift Copy Charges - Same Day	AED 15	
5.1.9	Swift Copy Charges - Next Day	No charges applicable	
5.2	Remittances - Inward		
5.2.1	Inward Remittance- Beneficiary Account in the Bank (Remittance in Local Currency)	1	
5.2.2	Inward Remittance - Beneficiary Account in the Bank (Remittance in Foreign Currency - Exchange rates Apply)	No charges applicable	
5.2.3	If paid in cash in local currency	AED 50	
5.2.4	If paid in cash in foreign currency	1% (Min USD 50)	
6	E-Guarantee (Labour Guarantee)		
6.1	Issuance	No charges applicable	
6.2	Refund per Guarantee of AED. 3,000	AED 50	
6.3	Cancellation per Guarantee of AED. 3,000	AED 50	
6.4	Fees/Charges for encashing Manager's Cheque	AED 100	
7	Safe Deposit Lockers (Select Branches only)		
7.1	Small Locker Rental	AED 1,000 pa	
7.1.1	Small Locker Deposit (refundable)	AED 2,000	
7.2	Medium Locker Rental	AED 2,000 pa	
7.2.1	Medium Locker Deposit (refundable)	AED 4,000	
7.3	Large Locker Rental	AED 3,000 pa	
7.3.1	Large Locker Deposit (refundable)	AED 5,000	
7.4	Extra Large Locker Rental	AED 2,000	
7.4.1	Extra Large Locker Deposit (refundable)	AED 10,000	
7.5	Double Extra Large Locker Rental	AED 2,500	
7.5.1	Double Extra Large Locker Deposit (refundable)	AED 10,000	
7.6	Key Replacement Charges	AED 1,000	
8	UAE - Direct Debit Authority (DDA) Paying Bank Charges		
8.1	DDA Lodgement Request (Set-up)	AED 50	
8.2	DDA Confirmation	No charges applicable	
8.3	DDA Amendment	No charges applicable	
8.4	DDA Cancellation (400)	AED 50	
8.5	Processing of Stop payment	AED 25	
8.6	DDR Return - Insufficient Funds (Applicable per each DDR return)	AED 100	
8.7	DDR Processing	No charges applicable	
9	Personal Loans		
9.1	Processing Fees	1% of loan Amount (Min AED 500, Max AED 2,500)	

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S. No.	Service	Amount	Fair Usage Policy
9.2	Credit Life Insurance	0.025% p.m. of the outstanding Loan amount	
9.3	Delayed payment penal Interest Charges	2% of the delayed amount, Min AED 50 Max AED 200	
9.4	Loan Top-up (Applicable only before first 6 EMI's)	1% of loan Amount (Min AED 500, Max AED 2,500)	
9.5	Deferment of Instalment	AED 100 per deferment	
9.6	Early settlement from Same Bank Loans	1% of the outstanding balance, Max AED. 10,000	
9.7	Early settlement from Other Bank Loans	1% of the outstanding balance, Max AED. 10,000	
9.8	Final Settlement from other sources / End of Service benefits (EOSB)	1% of the outstanding balance, Max AED. 10,000	
9.9	Partial payment from all sources Including EOSB	1% of the outstanding balance, Max AED. 10,000	
9.1	Loan Rescheduling Fee	AED 250	
9.11	Revolving Overdraft Fee	AED 200	
9.12	Loan Cancellation Fee	AED 100	
10	Car Loans		
10.1	Processing Fees	1% of loan Amount (Min AED 500, Max AED 2,500)	
10.2	Early Settlement on Car Loan	1% of outstanding balance	
10.3	NOC to Traffic Department	No charges applicable	
10.4	Replacement of existing post dated cheques with new Post Dated Cheques	No charges applicable	
10.5	Advance payment for Instalment	1% of the installment	
10.6	Change of due date on standing instructions	AED 25	
10.7	Instalment deferment charges	AED 100 per deferment	
10.8	Loan Rescheduling Fee	AED 250	
10.9	Late payment penal interest charges	2% over agreed rate (Min AED 50, Max AED 500)	
10.10	All other items not covered mentioned above	No charges applicable	
10.11	Issuance of liability letter to other Banks	AED 60	
11	Mortgage Loans		
11.1	Processing Fees	1% of the loan Amount, Max AED 20,000	
11.2	Life Insurance	0.025% of the loan Amount	
11.3	Property Insurance	0.040% of the loan Amount	
11.4	Late payment Fee	2% of the delayed amount (Max AED 700)	
11.5	Deferment of Instalment	AED 300 per deferment	
11.6	Early settlement from Same Bank Loans	1% of the outstanding balance, Max AED. 10,000	
11.7	Early settlement from Other Bank Loans	1% of the outstanding balance, Max AED. 10,000	
11.8	Final Settlement from other sources / End of Service benefits (EOSB)	1% of the outstanding balance, Max AED. 10,000	
11.9	Partial payment from all sources Including EOSB	1% of the outstanding balance, Max AED. 10,000	
11.10	Loan Rescheduling Fee	AED 300	
11.11	Liability Letter	AED 85	

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S. No.	Service	Amount	Fair Usage Policy
11.12	Property Evaluation Fee	AED 3,000 Additional charges may apply for multiple units/plots	
11.13	Other Certificates	AED 75	
11.14	Property Swaps Administration Fee	Max AED 1,320 including Valuation	
11.15	Issuance of NOC	AED 150	
12	Credit Cards		
12.1	Annual Fee	Up to AED 750	
12.2	Supplementary Annual Fee	No charges applicable	
12.3	Card Replacement Fee	AED 75	
12.4	Cheque Return Fee	AED 200	
12.5	Late payment Fee	AED 230	
12.6	Overlimit Fee	AED 250	
12.7	Temporary Limit Increase Fee	AED 150	
12.8	Additional Copy of Statement Fee	AED 45	
12.9	Copy of sales slip (If customer fault)	AED 65	
12.10	Retail Interest Rate (p.m.)*	Up to 3.00%	
12.11	Cash Advance Interest Rate (p.m.)*	Up to 3.00%	
12.12	Cash Advance Fee	Up to 3% of each withdrawn amount (Min AED 100)	
12.13	International Transaction charge	Up to 2.75%	
12.14	Credit Shield	Up to 0.60% of Outstanding Amount	
12.15	International Delivery Charge	AED 200	
12.16	Liability /No liability	AED 50	