

SCHEDULE OF FEES

▶ ISLAMIC OFFSHORE BANKING

Islamic Offshore Banking Schedule of Fees

Islamic Offshore Relationship Pricing	Privilege Club	Excellency
Total Relationship Balance (in Offshore Accounts) ¹	USD 25,000	USD 50,000
Monthly Account Maintenance Fees for not maintaining Total Relationship Balance	USD 15	USD 10
Account Setup Fee	USD 25	USD 25

¹ Total Relationship Balance includes fixed deposits, current/savings/call (CASA) monthly average balance and the value of investments held in custody with ADCB Jersey.

Account Services	Offshore Accounts
Cash withdrawal in relevant foreign currency	0.50% (flat) or minimum USD 10 or equivalent
Statement of Account (per cycle)/Estatement	Free
Teller Services: Cash Withdrawals or Cheque Deposits	Free
Duplicate Statement of Account (per cycle) <ul style="list-style-type: none"> • Up to 6 months • Over 6 months • Statement by e-mail/fax 	Free USD 7 Free
Account closure*	USD 100
Standing instructions <ul style="list-style-type: none"> • Setting up/ amendment/ cancellation • Favouring other banks • Penalty fee for insufficient funds 	Free Cost as Applicable USD 15

* Account closure charges for accounts closed within 1 year of opening.

Remittances*	Offshore Accounts	
Inward remittances	Free	
Outward remittances:	Bank Counter	ADCB Personal Internet Banking
<ul style="list-style-type: none"> • Central Bank Transfers (AED to AED) • UAE Telex/SWIFT charges* (All Countries) • Cancellations/amendments 	USD 25 USD 25 USD 20	USD 10 USD 15 -
Drafts: <ul style="list-style-type: none"> • Issuance • Stop Payment • Banker's Cheque 	USD 10 USD 30 USD 10	

* The above charges are for 'SHARED' option only at bank counter or on ADCB Active Personal Internet Banking. The receiving or intermediary banks may deduct additional charges, if applicable. If you have opted for 'OUR' option, an additional corresponding bank charge of AED 100 for foreign currency fund transfers or AED 25 for local currency (AED) fund transfers will apply at bank counter or on ADCB Active Personal Internet Banking.

Debit Cards	
Debit Card Issuance: <ul style="list-style-type: none"> • Primary Card / 1st Supplementary Card • Additional Supplementary Debit Card • Debit Card Replacement (lost/ stolen/damaged) 	Free Free USD 50

Debit Cards - ATMs and POS Transactions*	AED Debit Card	Foreign Currency Debit Card
Usage Fee in UAE at ADCB ATMs: • Cash Withdrawal • Denial • Inquiry	Free Free Free	Free Free Free
Usage Fee in UAE at non ADCB ATMs (UAE Switch): • Cash Withdrawal • Denial • Inquiry	USD 1 Max USD 1 USD 1	USD 1 Max USD 1 USD 1
Usage Fee in Arab Gulf Cooperation Countries (GCC Switch ATM): • Cash Withdrawal • Inquiry	USD 2 USD 2	USD 2 USD 2
Usage Fee at International ATM i.e. Outside UAE and GCC: • Cash Withdrawal	USD 10	USD 10
Point of Sale Transactions: • Within UAE • Outside UAE	Free Free	Free Free
Processing fee for all foreign Exchange Transactions**	2%	2%

* In all cases where the Debit Card is used, conversion will be done at relevant foreign exchange rate.

** Excludes Association Processing Fees.

Notes

- Postal charges as applicable
- For non USD accounts, charges will be levied in USD equivalent
- The Service Fees are effective from 1st September 2014

Bank Anytime, Anywhere.

Call our Contact Centre or log on to ADCB Personal Internet Banking, 24 hours a day, 7 days a week, all year round and from anywhere in the UAE to benefit from these free services:

	ATMs	Contact Centre	ADCB Personal Internet Banking	ADCB Mobile Banking**
• Balance enquiry	Free	Free	Free	Free
• Fund transfer (within same Customer ID)	Free	Free	Free	Free
• Statement	Free mini statements	Free***	Free	Free mini statements

* At select ATMs

** For enquiry messages and utility bill payments, standard SMS rates apply.

*** By Fax/ Email outside the cycle. Upto 6 months.

Contact Centre Numbers

Privilege Club	800 8008
Excellency	800 2004

TALK TO US

- ▶ Visit adcbislamic.com to learn more
 - ▶ SMS 'OFFSHORE' to 2626 for an advisor to call you back
 - ▶ For more information, please contact your Relationship Manager, call 800 2030
 - ▶ Visit your nearest **ADCB branch**
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ADCB Offshore Banking – Jersey Branch is a registered business name of Abu Dhabi Commercial Bank PJSC, Jersey Branch ("ADCB Jersey"), which is regulated by the Jersey Financial Services Commission. Its principal place of business in Jersey is 27 Hill Street, St Helier, JE2 4UA. The registered head office of Abu Dhabi Commercial Bank is at Abu Dhabi Commercial Bank Head Office Building, Sheikh Zayed Street, Plot C-33, Sector E-11, P.O. Box 939, Abu Dhabi, U.A.E. Abu Dhabi Commercial Bank's latest financial statements may be viewed at www.adcb.com.

ADCB Jersey is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website: www.gov.je/dcs, or on request.