

SCHEDULE OF FEES

▶ TARIFFS AND CHARGES - CORPORATE BANKING

Business Banking Schedule of Fees effective 1st September 2014

ACCOUNT SERVICES	
Current Account	
Account Opening Balance	
AED	25,000
USD	7,500
Other Currency	USD 7,500 equivalent
Minimum Monthly Average Balance	
AED	25,000
USD	7,500
Other Currency	USD 7,500 equivalent
Service Charge for Accounts Below Minimum Monthly Average Balance	
AED	200
USD	55
Other Currency	AED 200 equivalent
Cheque book issuance	
1 st Cheque Book	Free
Subsequent Cheque Book	AED 100 per cheque book
Over-the-counter Cheque encashment	AED 50
Stop Payment for Cheque	AED 100 per cheque
Cheque Photocopy	AED 25
Returned Cheques	AED 200 per cheque
Special Cheque	
Stationary Cost	AED 1,800 (per 1,000 leaves) AED 3,500 (per 5,000 leaves) AED 7,000 (per 10,000 leaves)
Call Account	
Account Opening Balance	
AED	5,000
USD	1,500
Other Currency	USD 1,500 equivalent

Business Banking Schedule of Fees effective 1st September 2014

Minimum Monthly Average Balance	
AED	5,000
USD	1,500
Other Currency	USD 1,500 equivalent
Fee if Minimum Monthly Average Balance not maintained	
AED	200
USD	55
Other Currency	AED 200 equivalent
Fixed Deposit	
Minimum Deposit Amount	
AED	5,000
USD	1,500
Other Currency	USD 1,500 equivalent
Interest Rate	At prevailing bank interest rates
Certificate of Deposit (Re-issuance)	AED 100
Account Closure	
Closure of account prior to 6 months	AED 100
Foreign Currency Cash Deposit	
USD	0.50%(flat) - minimum AED 25
Other Currency	0.50%(flat) - minimum AED 25 equivalent
Foreign Currency Cash withdrawal	
USD	0.50%(flat) - minimum AED 25
Other Currency	0.50%(flat) - minimum AED 25 equivalent
Miscellaneous	
Balance Confirmation Letter	AED 100
Release Letter	AED 100
Liability Letter/Certificate	AED 200
Letter issued to Government Department	AED 250
Signature Verification Letter	AED 100
Duplicate Statement of Account(per cycle):	
Up to 3 months	Free
3 to 12 months	AED 5 per page
Over 12 months	AED 50 per page

Business Banking Schedule of Fees effective 1st September 2014

PAYMENTS SERVICES (Manual)	
Outward Telegraphic Transfer	
Local Currency Fund Transfer anywhere in UAE	AED 50
Own Account Transfers within ADCB	Free
Book Transfers within ADCB	Free
Transfer to India in INR	AED 100
Transfer to AGCC in respective Local Country Currency	AED 100
Outward Telegraphic Transfers for all other currencies	AED 100
Additional fee for Outward Telegraphic Transfers with charges "OUR" for Foreign Currency Payments	AED 150
Recalling of Funds Transfer remitted	AED 100
Copy of outward payment (Swift Advice)	AED 25
Payment Amendment	AED 50
Payment/Transfer Returned due to details discrepancy	AED 50
Non Receipt of Funds Claim Request (Per Request / Follow up)	AED 50
Cheques/Drafts Issuance	
Cashier's Order Cheque Local Currency	AED 25
Demand/Banker Draft Foreign Currency	AED 35
Corporate Salary Transfer	
In Hardcopy (Max 10 Transactions)	
Salary Transfer to ADCB	AED 5
Salary Transfer to other Banks	AED 10
In Soft Data File	
Salary Transfer to ADCB	AED 5
Salary Transfer to other Banks	AED 15
Utility Bill	
Payment at Bank Counter	AED 5

Business Banking Schedule of Fees effective 1st September 2014

PAYMENTS SERVICES (Online)	
Outward Telegraphic Transfer	
Local Currency Fund Transfer anywhere in UAE	AED 25
Own Account Transfers within ADCB	Free
Book Transfers within ADCB	Free
Transfer to India in INR	AED 70
Transfer to AGCC in respective Local Country Currency	AED 70
Outward Telegraphic Transfers for all other currencies	AED 70
Additional fee for Outward Telegraphic Transfers with charges "OUR" for Foreign Currency Payments	AED 100
Cheques/Drafts Issuance	
Cashier's Order Cheque Local Currency	AED 15
Demand/Banker Draft Foreign Currency	AED 15
Customer Cheque	AED 10
Own Cheque	AED 2
Corporate Salary Transfer	
WPS Salary File Processing Fee Processing Fee Per Beneficiary	AED 100 AED 5
In Soft Data File Processing fee Salary Transfer to ADCB Salary Transfer to other Banks	Flat 1 AED per transaction



Business Banking Schedule of Fees effective 1st September 2014

COLLECTIONS SERVICES	
Inward Telegraphic Transfer	
Remittance in AED Credit to Account in AED	Free
Foreign Currency Remittance Credit to AED Account	AED 10
Foreign Currency Remittance Credit to Account in same currency	AED 10
Foreign Currency Remittance Credit to Account in different currency	AED 10
Cheques/Drafts	
Local Cheque Clearing (1 st 100 cheques free)	Free
Stop Payment	AED 50
Special Clearing Inward (per Instrument / Cheque) Outward (per Instrument / Cheque) Cheques Payable at Centres where Central Bank Clearing Facility is Not Available Deposit Reference Data Entry Charges (per Item)	AED 100 AED 100 AED 30 plus any charges Levied by collecting bank AED 5
Post Dated Cheque "Custodial Services" per instrument Warehousing Returned Cheque Charges Cheque Withdrawal Charges Extension of "Due Date" (Postpone Presentation) Cheque Purchase Upfront Commission	AED 15 AED 200 AED 50 AED 25 1/8% of total daily Transaction amount or min. AED 100
Draft Collection Foreign Currency International GCC	0.125% of value or minimum AED 50 equivalent in other currency plus applicable collection charges AED 50 or equivalent in other currency plus applicable collection charges

Business Banking Schedule of Fees effective 1st September 2014

SPECIAL INSTRUCTIONS

Standing Instruction / Sweep per Account

Set-up	AED 25
Amendment	AED 25
Cancellation	AED 25
Monthly Fee	AED 25
Penalty fee for insufficient funds to effect Standing Instruction Payment to other banks	AED 50

- Standing instructions to effect payments favoring other banks this will incur additional outward telegraphic transfer Charges.

ESCROW ACCOUNT SERVICES

Account Maintenance Fees	0.025% of project value to be paid per year
Engineering Site Visit Fees	AED 5,000 per visit
Corporate Internet Banking	
Set-up Fee	AED 150
Monthly Maintenance Fee	AED 50 per month
Transaction Fees	As per standard fees



Business Banking Schedule of Fees effective 1st September 2014

CHANNEL SERVICES	
Corporate Internet Banking - Procash	
Set-up Fee	AED 400
Monthly Fee (Transaction)	AED 200
Monthly Fee (Reporting Only)	AED 100
Monthly Fee (For the customers using Procash for WPS only)	AED 50
Additional Vasco Tokens (First 2 Tokens Free)	AED 200 per token
MT 940/ 942/ 950 Message Generation	
For Outgoing (sending to other banks)	AED 200 per customer per month
In Softcopy format (for Company use only)	AED 200 per customer per month
Consolidated Account Statement (Incoming and Outgoing MT940/ 942/ MT950)	
One-time setup fee	AED 300 per setup
ADCB@Fax - Fax Banking	
One-Time Set-Up Fee	AED 50
Monthly Maintenance Fee	AED 100
Cash@Request - Armoured Car Services	
One-Time Set-Up Fee	AED 500
Monthly Maintenance Fee	As per arrangement
Courier@Velocity	
One-Time Set-Up Fee	AED 400
Monthly Fee	AED 400

PRICING AND SERVICE STANDARDS

ADCB may, at any time, without prior notice, and at its sole discretion, vary, amend, increase, decrease, cancel the service, revise terms and conditions based on the prevailing latest market conditions as we see appropriate.

ADCB's aim is to provide a pricing package and services that are both competitive and flexible as a measure of our commitment to building a long-term relationship with your esteemed company. All other services, products and charges not listed in this customised package will be subject to standard pricing, charges, Terms and Conditions.