

BUSINESS FIRST MEMBERSHIP TYPE <sup>^</sup>	ESSENTIAL	EXECUTIVE	EXECUTIVE PLUS
<b>MONTHLY MEMBERSHIP FEE<sup>~</sup></b>	<b>AED 250</b>	<b>AED 800</b>	<b>AED 1,650</b>
Call Account	Yes	Yes	Yes
Cash Deposit / Cheque Withdrawal Fee (Branch)	AED 15 per transaction	AED 15 per transaction	AED 15 per transaction
Utility Bill Payment Fee (Branch Teller) <sup>~</sup>	AED 10 (Online payments are free)	AED 10 (Online payments are free)	AED 10 (Online payments are free)
Subsequent Cheque Book Issuance Fee (through all channels)	Up to 5 cheque books free per year. Additional cheque book: AED 100 each	Up to 5 cheque books free per year. Additional cheque book: AED 100 each	Up to 5 cheque books free per year. Additional cheque book: AED 100 each
ProCash (soft tokens, mobile app) – One Time Setup Fee & Monthly Maintenance Fee	Free	Free	Free
Own Cheque Printing with Company Logo (OCK)	None (Standard Pricing Applicable)	2,000 leaves free per year per CID (select one account only per CID). Including waiver of stationery delivery Charges	2,000 leaves free per year per CID (select one account only per CID). Including waiver of stationery delivery Charges
Free Cash Pick-up Count (Transguard) - Cash@Request (Setup Fee & Visit/Counting Fees)	Not Applicable (Standard Pricing Applicable)	Not Applicable (Standard Pricing Applicable)	Free cash pick up 4 days per week & free cash and/or coins delivery once a week (one location in the UAE per CID)
Wages Protection System (WPS) Charges (File/Record Processing Fees)	Free	Free	Free
Corporate Salary Transfer (CST) Charges (Non-WPS Salary Payments) (ADCB Processing Fee)	Free	Free	Free
Electronic Funds Transfer Domestic (EFD) Charges Online (ADCB Processing Fee)	Free	Free	Free
Electronic Funds Transfer International (EFI) Charges Online (ADCB Processing Fee)	AED 25 per transaction	AED 10 per transaction	Free
Free Cheque Pick-up Count (Aramex) - Courier@Velocity (Setup & Monthly Fee)	Preferential Rates	Free cheque pick-up 3 days per week (one location in the UAE per CID)	Free cheque pick-up 3 days per week (one location in the UAE per CID)
Corporate Cheque Scanning Solution (CCSS) - Scanner, Setup Cost, Implementation Fee, Monthly Fee	Preferential Rates	Free (one scanner per CID)	Free (one scanner per CID)
Post Dated Cheques (PDC) – Warehousing	AED 5 per cheque	Unlimited free	Unlimited free
Post Dated Cheques (PDC) – Withdrawal	AED 50 per cheque	Unlimited free	Unlimited free
Post Dated Cheques (PDC) – Extension Of Due Date	AED 25 per cheque	Unlimited free	Unlimited free
Preferential Foreign Currency (FX) Spot Rates (AED – USD rates)	Standard Rates	USD to AED: 3.6690 AED to USD: 3.6770	USD to AED: 3.6705 AED to USD: 3.6750
Preferential Foreign Currency (FX) Spot Rates (AED – Non-USD rates)	Standard Rates	Rack rate less 75pps (for tickets above USD 10,000)	Rack rate less 100pps (for tickets above USD 10,000)
Opt-out/Downgrade/Account Closure Fee (Within 1 year of opening)	AED 750	AED 2,500	AED 2,500

Notes: [1] ADCB Islamic Banking's Terms and Conditions apply to Islamic Banking products & services.

[2] Correspondent bank charges will be charged wherever applicable on actual basis.

[3] For fees not mentioned above, please refer to the Commercial Banking Schedule of Fees for details or visit [www.adcbislamic.com](http://www.adcbislamic.com).

<sup>~</sup>Monthly Membership Fee is chargeable on 26th of every month. Failure to pay this fee may result in the discontinuation of the package and all associated ADCB Offering and preferential pricing.

<sup>~</sup>Where supported by ADCB Islamic Banking.

\*The above Charges are for 'SHARED' option only at ADCB counter or on ADCB Islamic Banking ProCash Internet Banking platform. The receiving or intermediary banks may deduct additional charges, if applicable. If you have opted for 'OUR' option, an additional Correspondent Bank charge of AED 100 for foreign currency Funds Transfer will apply at bank counter or on ADCB Islamic Banking ProCash Internet Banking platform. If the commissions, fees, or other charges are passed on to ADCB by the correspondent or the beneficiary bank, then ADCB may debit such amounts from your Account with ADCB post the Funds Transfer.

#### PRICING AND SERVICE STANDARDS

ADCB Islamic Banking 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 Islamic Banking'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 the Customer. All other services, products and charges not listed in this customized package will be subject to standard pricing, charges, Terms and Conditions.

BUNDLED OFFER ON PRIVILEGE CLUB ACCOUNTS	ESSENTIAL	EXECUTIVE	EXECUTIVE PLUS
Special offer for new Privilege Club Customers (Consumer Banking)	Open an Account with a TRB* of AED 200,000 and avail the following key benefits:	Open an Account with a TRB* of AED 200,000 and avail the following key benefits:	Open an Account with a TRB* of AED 200,000 and avail the following key benefits:
	33,334 Welcome TouchPoints**	66,667 Welcome TouchPoints**	100,000 Welcome TouchPoints**
	Preferential rates and fees on ADCB Islamic Banking Privilege Club products and services.	Preferential rates and fees on ADCB Islamic Banking Privilege Club products and services.	Preferential rates and fees on ADCB Islamic Banking Privilege Club products and services.
	Pre-approval on Credit Cards, Auto Finance & Salary advance facility, subject to the Customer meeting segment criteria***	Pre-approval on Credit Cards, Auto Finance & Salary advance facility, subject to the Customer meeting segment criteria***	Pre-approval on Credit Cards, Auto Finance & Salary advance facility, subject to the Customer meeting segment criteria***
	Free Life Insurance of AED 50,000	Free Life Insurance of AED 50,000	Free Life Insurance of AED 50,000
	Dedicated Privilege Club Relationship Officer	Dedicated Privilege Club Relationship Manager	Dedicated Privilege Club Relationship Manager

\*TRB - Total Relationship Balance is the combined total average balance of Current Account, Savings Account, Call Account, Fixed Deposits and Investments, onshore and offshore.

\*\*New Privilege customers will receive the welcome gift subject to a minimum spend of AED 100 on the debit card and a selection of 3 solutions from ADCB Islamic Banking. To view the full selection of banking solutions, please visit [adcbislamic.com/about/termsandconditions](http://adcbislamic.com/about/termsandconditions)

\*\*\*Finance approval is at the sole discretion of ADCB Islamic Banking, subject to ADCB Islamic Banking's Terms and Conditions available at <http://www.adcb.com/about/termsandconditions.aspx> and submission of documentation acceptable to ADCB Islamic Banking. ADCB Islamic Banking Terms and Conditions are subject to change without prior notice and are available upon request. All offers are made available on a best-effort basis, subject to availability and at the sole discretion of ADCB Islamic Banking.