

Schedule of Fees

Consumer Banking

SCHEDULE OF FEES

	Current Account	Savings Account	Call Account
Account Opening Amount			
AED	AED 1,000	AED 1,000	AED 1,000
USD	USD 500	-----	USD 500
Other relevant currency	USD 500 equivalent	-----	USD 500 equivalent

Fixed Deposits

Minimum deposit amount:

- In local currency

- In other currency

AED 5,000
USD 1,500 or equivalent

- Penal interest applicable on premature withdrawal of fixed deposits.

Aspire Relationship Pricing

Tier	Fee Per Month	Any Relationship Type
1	Free	Maintain a Total Relationship Balance ¹ of AED 30,000 OR Maintain a Monthly Average Current/ Savings/ Call Account balance (CASA) of AED 3,000 OR Have a Bancassurance Product with a Monthly Premium of USD 100 or an Annual Premium of USD 1,200 OR Have a Mortgage or Investment Relationship or Utilized Overdraft facility
2	AED 25	Maintain a monthly average CASA balance of less than AED 3,000

Privilege Club Relationship Pricing

Tier	Fee Per Month	Eligibility Criteria
1	Free	Maintain a Total Relationship Balance ¹ of AED 200,000** OR Maintain a Mortgage value of AED 1,000,000 OR Salary Transfer ² of AED 30,000 per month OR Have either one of the following Bancassurance Products: <ul style="list-style-type: none"> • Lumpsum USD 25,000 or above • Protection Plan: Annual Premium of USD 6,000 or above • Contractual Savings Plan: Annual Premium of USD 12,000 or above
** No fee will be charged for not maintaining the eligibility criteria, however Total Relationship Balance will be reviewed quarterly and relationship will be moved to Aspire if eligibility criteria is not met.		

¹ Total Relationship Balance includes fixed deposits/investment value, current/savings/call (CASA) monthly average balance.

² Salary transfer means the salary is transferred to any ADCB account by direct credit. Salary Transfer does not include cash or cheque salary transfers.

Excellency Relationship Pricing

Tier	Fee Per Month	Eligibility Criteria
1	Free	<p>Maintain a Total Relationship Balance¹ of AED 500,000***</p> <p>OR</p> <p>Maintain a Mortgage value of USD 1,000,000</p> <p>OR</p> <p>Salary Transfer² of AED 100,000 per month</p> <p>OR</p> <p>Have either one of the following Bancassurance Products:</p> <ul style="list-style-type: none"> • Lumpsum USD 135,000 or above • Protection Plan: Annual Premium of USD 12,000 or above • Contractual Savings Plan: Annual Premium of USD 48,000 or above
<p>*** No fee will be charged for not maintaining the eligibility criteria, however Total Relationship Balance will be reviewed quarterly and relationship will be moved to Aspire/Privilege Club if eligibility criteria is not met.</p>		

¹ Total Relationship Balance includes fixed deposits/investment value, current/savings/call (CASA) monthly average balance.

² Salary transfer means the salary is transferred to any ADCB account by direct credit. Salary Transfer does not include cash or cheque salary transfers.

Account Services	Aspire	Privilege Club	Excellency
Chequebooks (25 leaves)	1 st chequebook free. Additional chequebooks AED 25	3 free chequebooks per quarter. Additional chequebooks AED 25	Free
Cheques returned (per instrument/ cheque)	AED 100	AED 100	AED 100
Stop payment (per instrument/ cheque)	AED 50	AED 50	AED 50
Counter cheques - cash withdrawal	Free	Free	Free
Cash deposit/ withdrawal in relevant foreign currency	0.50% (flat) or Minimum AED 25 or equivalent	0.50% (flat) or Minimum AED 25 or equivalent	Free
Statement of Account (per cycle)/ Estatement	Free	Free	Free
Teller Services - all accounts:			
• Cash/cheque withdrawals	6 free per month	Free	Free
• Cash/cheque deposits	6 free per month	Free	Free
• Additional teller transactions	AED 10 per transaction	Free	Free
Statement of Account (outside the cycle):			
• Up to 6 months	AED 25 per month	Free	Free
• Over 6 months	AED 25 per month	AED 25 per month	Free
• Statement by e-mail/fax	AED 25 per month	Free	Free

The cheque charges are only applicable to accounts having chequebook facility.

Account Services	Aspire	Privilege Club	Excellency
Utility bill payment through: <ul style="list-style-type: none"> • Teller counter • ATM/ADCBMobile banking • ADCB@ctive - Personal Internet Banking 	AED 10 per bill Free Free	Free Free Free	Free Free Free
Cheque photocopy: <ul style="list-style-type: none"> • Cheque issued less than 1 year ago • Cheque issued more than 1 year ago 	AED 10 AED 20	AED 10 AED 20	Free Free
Account closure*	AED 100	AED 100	AED 100
Standing instructions: <ul style="list-style-type: none"> • Setting up of Standing Instruction • Amendment/ Cancellation • Favouring other banks • Penalty fee for insufficient funds 	AED 50 Free AED 50+cost as applicable AED 25	Free Free AED 50+cost as applicable AED 25	Free Free Cost as applicable AED 25

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

Utility bill payment facility for Abu Dhabi Distribution Company (ADDC) is available for free on ADCB@ctive and only at the following branches: (i) Corniche Branch (ii) Zayed Town Branch (iii) Al Ain Main Branch.

Other Banking Services	Aspire	Privilege Club	Excellency
Account balance letter	AED 50	AED 50	Free
No liability certificate	AED 100	AED 100	Free
Release letter	AED 50	AED 50	Free
Liability letter issued to government departments	AED 100	AED 100	Free
Liability letter issued to financial institutions	AED 100	AED 100	Free
Liability letter issued to Embassies	AED 100	AED 100	Free

Remittances	Aspire		Privilege Club		Excellency	
Inward remittances: <ul style="list-style-type: none"> • Remittances in UAE Dirhams: <ul style="list-style-type: none"> - Credit to account (in AED) • Remittances in foreign currency: <ul style="list-style-type: none"> - Credit to account (in AED) - Credit to account (in the same foreign currency) 	Free		Free		Free	
Outward remittances: <ul style="list-style-type: none"> • Central Bank Transfers* • From UAE Telex/SWIFT charges* : <ul style="list-style-type: none"> - GCC countries - India - All other countries • Cancellations/ amendments 	Bank counter	ADCB @ctive	Bank counter	ADCB @ctive	Bank** counter	ADCB @ctive**
	AED 35	AED 20	AED 35	AED 20	AED 20	AED 20
	AED 75	AED 20	AED 30	AED 20	AED 20	AED 20
	AED 75	AED 20	AED 30	AED 20	AED 20	AED 20
	AED 100	AED 40	AED 50	AED 40	AED 20	AED 40
	AED 30	-	AED 30	-	AED 30	-

* The above charges are for 'SHARED' option only. If you have opted for 'OUR' an additional charge of AED 100 for corresponding bank charges will apply at bank counter and on ADCB@ctive. If applicable, the receiving or intermediary banks may deduct additional charges.

** One free per month for Excellency customers; however AED 100 still applies for "OUR" option.

Remittances	Aspire	Privilege Club	Excellency
Drafts:			
• Issuance	AED 25	AED 15	Free
• Stop payment	AED 50	AED 50	AED 40
• Banker's cheque	AED 30	AED 15	Free

Transactions with Mumbai and Bangalore Branches	Fees
• Draft:	
- Favouring ADCB Mumbai/Bangalore Branches	AED 20
- Favouring any other bank	AED 25
• Telegraphic transfers in INR:	
- Favouring an account with ADCB	AED 25
- Favouring ADCB fixed deposit, paid in AED	AED 25
- Favouring beneficiaries elsewhere in India	AED 75
• In AED/USD/GBP/JPY/EUR:	
- Favouring an account with ADCB	AED 50
- Favouring ADCB FCNR deposit, if paid in AED	AED 25
• Favouring ADCB FCNR deposit, if paid in USD,GBP, JPY or EUR:	
- If paid in same currency	AED 25
- If paid in other currencies	AED 25

Credit Cards

Fees and Charges*	Aspire	Privilege Club	Excellency
Annual Membership Fee:			
• Excellency Infinite Card	Not Applicable	Not Applicable	Nil
• Etihad Infinite Card	AED 2,500	AED 2,500	AED 1,250
• Etihad Platinum Card	AED 1,000	AED 500	Nil
• LuLu Platinum Card	AED 500	AED 250	Nil
• ADCB Platinum Card (Visa/MasterCard)	AED 500	AED 250	Nil
• Gold/ Classic/ Standard Card (all)	Nil	Nil	Nil
• Business Card	AED 199	AED 199	AED 199
Supplementary Cards (Business)	AED 99	AED 99	AED 99
Supplementary Cards (other cards)	Nil	Nil	Nil
Finance Charges	2.99% (retail)		
	3% (cash)		
Overlimit Fee	AED 189		
Late Payment Fee	AED 189		
Cash Advance Fee	3% or AED 50 (whichever is higher)		
Credit Shield Fee	0.89% (of outstanding at billing cycle)		
Processing fee for non AED transactions	3% (Business card only)		
	2.99% (Etihad card only)		
	2.89% (other cards)		
Exchange House Payment Charge	AED 5 (per transaction)		
Duplicate Statement Fee	AED 25		
Returned Cheque Charge	AED 150		
Outstation Cheque Processing Charge	AED 20		
Copy of Sales Voucher	AED 25		
Temporary Credit Limit Increase Fee	AED 50		
Credit Balance Refund Fee	AED 75		
Foreclosure Fee (BT/ CCL/ PPP)	AED 100 and 1 month applicable interest		
Card Replacement Fee	AED 95 (Credit card)		
	AED 150 (Priority Pass card)		

* Other applicable fees and charges can be viewed on www.adcb.com

Debit Card

	Aspire	Privilege Club	Excellency
Debit Card Issuance:			
- Primary Card / 1 st Supplementary Card	Free	Free	Free
- Additional Supplementary Debit Card	AED 25	Free	Free
- Debit Card Replacement (lost/ stolen/damaged)	AED 25	Free	Free
Usage Fee in UAE at ADCB ATMs:			
- Cash Withdrawal	Free	Free	Free
- Denial	Free	Free	Free
- Inquiry	Free	Free	Free
- Cash deposit	Free	Free	Free
- Funds transfer (within same CID)	Free	Free	Free
Usage Fee in UAE at Non-ADCB ATMs (UAE Switch):			
- Cash Withdrawal	AED 2	6 Free transactions per month, AED2 per additional transaction	Free
- Denial	AED 2	AED 2	Free
- Inquiry	AED 2	6 Free transactions per month, AED2 per additional transaction	Free
Usage Fee in Arab Gulf Co-operation Countries (GCC Switch ATMs):			
- Cash Withdrawal	AED 6	2 free transactions per month, AED6 per additional transaction	4 free transactions per month, AED 6 per additional transaction
- Inquiry	AED 3	2 free transactions per month, AED3 per additional transaction	4 free transactions per month, AED 3 per additional transaction
Usage Fee at International ATMs i.e. outside UAE and GCC:			
- Cash Withdrawal	AED 20	AED 20	AED 20
Other Charges:			
- Processing fee for foreign currency transaction	2% + the foreign exchange rate	2% + the foreign exchange rate	2% + the foreign exchange rate
- Copy of sales slip	AED 25	AED 25	AED 25

The above charges are also applicable for Etihad Guest Above Debit Cards issued under the respective categories.

Loans

	Aspire	Privilege Club	Excellency
1. Mortgage Loans			
Processing fees	1% of loan amount	0.75% of loan amount	0.50% of loan amount capped at AED 50,000
Property insurance	0.040% per year on property value	0.040% per year on property value	0.040% per year on property value
Life insurance	0.0275% per month on outstanding loan amount	0.0275% per month on outstanding loan amount	0.0275% per month on outstanding loan amount
Life insurance assignment fee	AED 5,000	AED 5,000	AED 5,000
Valuation fee	AED 3,000	AED 3,000	AED 3,000
Early Settlement Fee			
0-3 years	2%	2%	1.5%
3-5 years	1%	1%	0.75%
More than 5 years	0%	0%	0%
Early Settlement Fee during under construction/through other banks - 3% of the outstanding loan amount. Part payments of upto maximum of two tranches in a year subject to minimum of AED 25,000/- and not to exceed 25% of loan outstanding in one year.			
Switch fees, if any	0.50% of outstanding loan amount	0.50% of outstanding loan amount	0.50% of outstanding loan amount
Mortgage loan liability letter	AED 500	AED 500	AED 500
Loan account statement	Free	Free	Free
Arrears collection fee	AED 1,000	AED 1,000	AED 1,000

2. Personal Loans and Small Business Loans	
Processing fees - Fresh and Buy out Loans	1% of loan amount. Minimum AED 500 and Maximum AED 2,500
Processing fees - Top ups	1% of top up amount. Minimum AED 500 and Maximum AED 2,500
Processing fees - Privilege Club and Excellency clients	1% of loan amount. Minimum AED 500 and Maximum AED 2,500
Credit life insurance	Upto 1% of the loan amount
Early settlement from same Bank loans	1% of outstanding balance
Early settlement from other Bank loans	1% of outstanding balance
Final settlement from other sources/ End of Service benefits (EOSB) - For Privilege Club and Excellency clients	1% of outstanding balance
Final settlement from other sources/ End of Service benefits (EOSB)	1% of outstanding balance
Partial payment from all sources including EOSB	1% of partial payment amount
Deferment of installment	AED 100 per deferment
Delayed payment penal interest charges	2% of the delayed amount. Minimum AED 50 and Maximum AED 200
Loan rescheduling fee	AED 250
Loan cancellation fee	AED 100

3. Smart Loans/ End use Loans	
Processing fees (Salaried)	1% of loan amount Minimum AED 500 and Maximum AED 2,500
Processing fees (Self Employed)	2% of loan amount Minimum AED 500
Credit life insurance	Upto 1% of loan amount
Early settlement fee from same bank loans	1% of outstanding loan amount
Early settlement fee from other Banks	1% of outstanding loan amount
Final settlement from other sources/ End of service benefits (ESOB)	1% of outstanding loan amount
Partial payment from all sources including EOSB	1% of the partial payment amount
Replacement of Standing Instructions/ Existing post dated cheques with new post dated Cheques or change of account	Free
Cheque return or insufficient funds per instance	AED 100
Change of due date on standing instructions	AED 25
Delayed payment penal interest charges	2% of the delayed amount Minimum AED 50 and Maximum AED 200
Loan cancellation fee	AED 100

4. Revolving Overdrafts	
Revolving overdrafts fee	AED 200 (Nil for Privilege Club and Excellency Clients)

5. Auto Loans	
Processing fees	1% of loan amount Minimum AED 500 and Maximum AED 2,500 (0.5% for Privilege Club and nil for Excellency Clients)
Early settlement for auto loan	1% of outstanding balance
NOC to Traffic department	Free
Replacement of existing post dated cheques with new post dated cheques	Free
Advance payment of installment	1% of the advanced payment
Change of due date on standing instructions	AED 25
Installment deferment charges	AED 100 per deferment
Loan rescheduling fee	AED 250
Late payment penal interest charges	2% over agreed rate Minimum AED 50 and Maximum AED 200
Loan Liability Letter for auto loan settlement caused by loss due to accident/theft	Free
Release of Term Deposit which is pledged against auto loan account	Free

Notes

- Interest will not be paid if amount is less than: AED 15 or USD 5 equivalent per month for Savings/ Call Account
- Postal charges as applicable
- The Service Fees are effective from 1st May 2011.

Bank Anytime, Anywhere.

Call our Contact Centre or log on to ADCB@ctive, 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@ctive	ADCB@obile**
• Balance enquiry	Free	Free	Free	Free
• Utility bill payment	Free	Free	Free	Free
• Fund transfer (within same Customer ID)	Free	Free	Free	Free
• Credit card payment	Free*	Free	Free	-
• Statement	Free mini statements	AED 25 p.m.***	Free	Free mini statements

* At select ATMs

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

*** By Fax/ Email outside the cycle.

Contact Centre Numbers

Aspire	800 2030
Privilege Club	800 8008
Excellency	800 2004