

SCHEDULE OF FEES

► BUSINESS CHOICE



Effective 1st January, 2018. All fees are inclusive of 5% VAT, where applicable.

Business Choice			
	Silver	Gold	Platinum
Account Balance Requirement			
Account opening amount	AED 10,000	AED 10,000	AED 10,000
Minimum average balance required per month	AED 10,000	AED 50,000	AED 100,000
Monthly charge if the account balance falls below the minimum requirement	AED 150	AED 200	AED 300

	Silver	Gold	Platinum
Account Services			
Cheque books	1 book free per quarter	1 book free per month	3 book free per month
Additional Cheque books (per book)	AED 31.50	AED 31.50	AED 31.50
Cheques payable at centres where UAE Central Bank clearing facility is not available	AED 20	AED 20	AED 20
Cheques returned (per instrument/cheque)	AED 300	AED 300	AED 300
Stop payment (per instrument/cheque)	AED 105	AED 105	AED 105
Counter cheques - Cash withdrawal	Free	Free	Free
Cash deposit/ withdrawal in relevant Foreign currency	0.525% (flat) or min AED 26.25 or equivalent	0.525% (flat) or min AED 26.25 or equivalent	0.525% (flat) or min AED 26.25 or equivalent
Statement of account (per cycle/ e-statement)	Free	Free	Free
Teller Services - All Accounts per month - Cash/ Cheque withdrawals* - Cash/ Cheque deposits* - Additional teller transactions	5 Free 10 Free AED 10.50 per transaction	10 Free 20 Free AED 10.50 per transaction	Unlimited Free Unlimited Free Free
* Excluding petty cash account and BCA interest bearing account.			
Duplicate statement of account - up to 6 months - Over 6 months - Statement by E-mail/ Fax	AED 26.25 per month AED 26.25 per month Free	AED 26.25 per month AED 26.25 per month Free	Free AED 26.25 per month Free
Utility bill payment - Teller counter - ATM/ Phone banking - ADCB Mobile - ADCB Personal Internet Banking	AED 10 per bill Free Free	AED 10 per bill Free Free	AED 10 per bill Free Free
E-Dirham smart card	AED 2	AED 2	AED 2

Business Choice			
	Silver	Gold	Platinum
Account Services (continued)			
Cheque photocopy - 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 105	AED 105	AED 105
Standing instructions - Set up/ amendment/ cancellation - Favouring other banks - Penalty fee for insufficient funds	AED 50 AED 50 + cost as applicable AED 25	AED 50 AED 50 + cost as applicable AED 25	AED 50 AED 50 + cost as applicable AED 25

- 1) The cheque charges are only applicable to accounts having chequebook facility
2) Account closure charges for accounts closed within 12 months of opening
3) Utility bill payment facility for Abu Dhabi Distribution Company (ADDC) is available for free on ADCB Personal Internet Banking and only at the following branches:
(i) Corniche Branch (ii) Zayed Town Branch (iii) Al Ain Main Branch.

Business Choice				
Remittances		Silver	Gold	Platinum
Inward remittances				
Remittances in UAE Dirhams Credit to account (in AED)		Free	Free	Free
Remittances in Foreign Currency - Credit to account (in AED) - Credit to account (in the same Foreign Currency)		AED 10.50 AED 10.50	AED 10.50 AED 10.50	AED 10.50~ AED 10.50~
Outward remittances	ADCB Personal Internet Banking	Bank Counter		
		Silver	Gold	Platinum
Central Bank Transfers within UAE	AED 20	AED 35	AED 35	AED 35
GCC	AED 21	AED 78.75	AED 31.50	AED 31.50
India	AED 21	AED 78.75	AED 31.50	AED 31.50
Other Countries	AED 42	AED 105	AED 52.50	AED 31.50
Cancellations/Amendments	N/A	AED 31.50	AED 31.50	AED 31.50
Copy of outward payment (Swift) advice		AED 25	AED 25	AED 25
Payment instructions amendment		AED 52.50	AED 52.50	AED 52.50
Payment/ Transfer returned due to details discrepancy		AED 52.50	AED 52.50	AED 52.50
Correspondent Bank charges		AED 150	AED 150	AED 150
Recalling of fund transfer remitted		AED 100	AED 100	AED 100
Drafts: - Issuance - Stop payment - Banker's cheque		AED 26.25 AED 50 AED 30	AED 15.75 AED 50 AED 15	Free AED 40 Free

* The above charges are for 'SHARED' option only. If you have opted for 'OUR' an additional charge of AED 105 for corresponding bank charges will apply at bank counter and on ADCB Personal Internet Banking. If applicable, the receiving or intermediary banks may deduct additional charges.

~ One free per month for Platinum customers; however AED 105 still applies for 'OUR' option.

Business Choice			
	Silver	Gold	Platinum
Cheque Purchase			
Postdated cheques for collection (per instrument/ cheque) - Collection - Withdrawal of cheques	AED 26.25 AED 52.50	AED 26.25 AED 52.50	AED 26.25 AED 52.50

	Business Choice		
	Silver	Gold	Platinum
Cash Management Services*			
Cash@Request - Armoured Car Services - On-Time Set-Up Fee - Monthly Fee	AED 525 As per arrangement	AED 525 As per arrangement	AED 525 As per arrangement
Courier@Velocity-Courier Services - On-Time Set-Up Fee - Monthly Fee	AED 420 AED 420	AED 420 AED 420	AED 420 AED 420

* Please Note: One free Cheque pick-up per account for one location (for Gold & Platinum accounts only).

Fixed Deposit	Fees
Minimum deposit amount - In local currency - In other currency	AED 5,000 USD 1,500 or equivalent

	Business Choice		
	Silver	Gold	Platinum
Debit Card			
Debit Card Issuance: - Primary Card / 1st Supplementary Card - Additional Supplementary Debit Card - Debit Card Replacement (lost/ stolen/damaged)	Free AED 25 AED 25	Free AED 25 AED 25	Free AED 25 AED 25
Usage Fee in UAE at ADCB ATMs: - Cash Withdrawal - Denial - Inquiry - Cash deposit - Funds transfer (within same CID)	Free Free Free Free Free	Free Free Free Free Free	Free Free Free Free Free
Usage Fee in UAE at Non-ADCB ATMs (UAE Switch): - Cash Withdrawal - Denial - Inquiry	AED 2.10 AED 2.10 AED 2.10	AED 2.10 AED 2.10 AED 2.10	AED 2.10 AED 2.10 AED 2.10
Usage Fee in Arab Gulf Co-operation Countries (GCC Switch ATMs): - Cash Withdrawal - Inquiry	AED 6.30 AED 3.15	AED 6.30 AED 3.15	AED 6.30 AED 3.15
Usage Fee at International ATMs i.e. outside UAE and GCC: Cash Withdrawal	AED 21	AED 21	AED 21

Business Choice

Silver

Gold

Platinum

Debit Card (continued)

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

Auto Loan

Fees

Processing fees	1% of loan amount Minimum AED 500 and Maximum AED 2,500
Early settlement	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 charges	2% over agreed rate Minimum AED 50 and Maximum AED 200
Liability Letter for auto settlement caused by loss due to accident/ theft	Free
Release of Term Deposit which is pledged against auto loan account	Free

Other Related Fees Requests (all Finances)

Fees

Account balance	AED 50
"No liability" certificate	AED 100
Release letter	AED 50
Liability letter issued to government department	AED 100
Liability letter to financial institutions	AED 100

Notes

- Interest will not be paid if amount is less than: AED 10 per month or USD 5 equiv. for call/fixed deposits, for deposits up to one year
- Penal interest applicable on pre-mature withdrawal of fixed deposits
- Postal charges as applicable
- Correspondent banking charges of AED 105 if the remitter is to bear the charges
- All fees and charges are subject to change without any prior notice
- The Service Fees are effective from July 2014.

Bank Anytime, Anywhere.

Call our Contact Centre on 600 50 2030 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
• Utility bill payment	Free	Free	Free	Free
• Fund transfer (within same Customer ID)	Free	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.

Linked Accounts	Conventional	Account No.
BUSINESS CHOICE CURRENT A/C (SILVER)	[] 41	
BUSINESS CHOICE CURRENT A/C (GOLD)	[] 42	
BUSINESS CHOICE CURRENT A/C (PLATINUM)	[] 43	
BUSINESS CHOICE PETTY CASH ACCOUNT	[] 122	
BCA SAVINGS-INTEREST BEARING (NO OD)	[] 385	

I/We hereby accept the above pricing for the above mentioned Business Choice Account.

Name:	Name:
Designation:	Designation:
Signature:	Signature:
Date:	Date:

Notes:

- All figures in AED unless stated otherwise.
- Free recovery is calculated if the required minimum balance is not met from 25th of each calendar month.
- Above mentioned Fees are subject to change without prior notice.
- For fees not mentioned above and for fees future amendments, kindly refer to the Business Banking Schedule of Fees or ADCB Islamic Banking Schedule of Fees for Business Banking, Please refer to the Schedule of Fees for details or visit www.adcb.com or www.adcbislamic.com.

* Charges are for 'SHARED' option only at bank counter or on ADCB 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 105 for foreign currency fund transfers or AED 25 for local currency (AED) fund transfers will apply at bank counter or on ADCB Personal Internet Banking.

TALK TO US

- ▶ Visit adcb.com to learn more
 - ▶ Call our Contact Centre on **600 50 2030** (24/7)
 - ▶ Visit your nearest **ADCB branch**
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