

ADCB Islamic Banking Business First Schedule of Fees

BUSINESS FIRST MEMBERSHIP TYPE ^A	ESSENTIAL			ESSENTIAL PLUS		
	Pricing before VAT	VAT	Pricing including VAT	Pricing before VAT	VAT	Pricing including VAT
MONTHLY MEMBERSHIP FEE~	AED 250	AED 12.50	AED 262.50	AED 500	AED 25	AED 525
Call Account	Yes		Yes	Yes		Yes
Cash Deposit / Cheque Withdrawal Fee (Branch)	AED 15 per transaction	AED 0.75	AED 15.75 per transaction	AED 15 per transaction	AED 0.75	AED 15.75 per transaction
Utility Bill Payment Fee (Branch Teller)~	AED 10 (Online payments are free)	AED 0.50	AED 10.50 (Online payments are free)	AED 10 (Online payments are free)	AED 0.50	AED 10.50 (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	AED 5	Up to 5 cheque books free per year. Additional cheque book: AED 105 each	Up to 5 cheque books free per year. Additional cheque book: AED 100 each	AED 5	Up to 5 cheque books free per year. Additional cheque book: AED 105 each
ProCash (soft tokens, mobile app) – One Time Setup Fee & Monthly Maintenance Fee	Free	-	Free	Free	-	Free
Own Cheque Printing with Company Logo (OCK)	None (Standard Pricing Applicable)	-	None (Standard Pricing Applicable)	None (Standard Pricing Applicable)	-	None (Standard Pricing Applicable)
Free Cash Pick-up Count (Transguard) - Cash@Request (Setup Fee & Visit/ Counting Fees)	Not Applicable (Standard Pricing Applicable)	-	Not Applicable (Standard Pricing Applicable)	Not Applicable (Standard Pricing Applicable)	-	Not Applicable (Standard Pricing Applicable)
Wages Protection System (WPS) Charges (File/Record Processing Fees)	Free	-	Free	Free	-	Free
Corporate Salary Transfer (CST) Charges (Non-WPS Salary Payments) (ADCB Processing Fee)	Free	-	Free	Free	-	Free
Electronic Funds Transfer Domestic (EFD) Charges Online (ADCB Processing Fee)	Free	-	Free	Free	-	Free
Electronic Funds Transfer International (EFI) Charges Online (ADCB Processing Fee)	AED 25 per transaction	AED 1.25	AED 26.25 per transaction	AED 25 per transaction	AED 1.25	AED 26.25 per transaction
Free Cheque Pick-up Count (Aramex) - Courier@Velocity (Setup & Monthly Fee)	Preferential Rates	-	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	-	Preferential Rates	Free (one scanner per CID)	-	Free (one scanner per CID)
Post Dated Cheques (PDC) – Warehousing	AED 5 per cheque	AED 0.25	AED 5.25 per cheque	Unlimited free	-	Unlimited free
Post Dated Cheques (PDC) – Withdrawal	AED 50 per cheque	AED 2.50	AED 52.50 per cheque	Unlimited free	-	Unlimited free
Post Dated Cheques (PDC) – Extension Of Due Date	AED 25 per cheque	AED 1.25	AED 26.25 per cheque	Unlimited free	-	Unlimited free
Preferential Foreign Currency (FX) Spot Rates (AED – USD rates)	Standard Rates	-	Standard Rates	Standard Rates	-	Standard Rates
Preferential Foreign Currency (FX) Spot Rates (AED – Non-USD rates)	Standard Rates	-	Standard Rates	Standard Rates	-	Standard Rates
Opt-out/Package Change/Account Closure Fee (Within 1 year of opening)	AED 750	AED 37.50	AED 787.50	AED 2,500	AED 125	AED 2,625

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.

~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.

~~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	ESSENTIAL 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:
	33,334 Welcome TouchPoints**	33,334 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.
	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
	Dedicated Privilege Club Relationship Officer	Dedicated Privilege Club Relationship Officer

*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

***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.

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BUSINESS FIRST MEMBERSHIP TYPE ^A	EXECUTIVE			EXECUTIVE PLUS		
	Pricing before VAT	VAT	Pricing including VAT	Pricing before VAT	VAT	Pricing including VAT
MONTHLY MEMBERSHIP FEE~	AED 800	AED 40	AED 840	AED 1,650	AED 82.50	AED 1,732.50
Call Account	Yes		Yes	Yes		Yes
Cash Deposit / Cheque Withdrawal Fee (Branch)	AED 15 per transaction	AED 0.75	AED 15.75 per transaction	AED 15 per transaction	AED 0.75	AED 15.75 per transaction
Utility Bill Payment Fee (Branch Teller)~	AED 10 (Online payments are free)	AED 0.50	AED 10.50 (Online payments are free)	AED 10 (Online payments are free)	AED 0.50	AED 10.50 (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	AED 5	Up to 5 cheque books free per year. Additional cheque book: AED 105 each	Up to 5 cheque books free per year. Additional cheque book: AED 100 each	AED 5	Up to 5 cheque books free per year. Additional cheque book: AED 105 each
ProCash (soft tokens, mobile app) – One Time Setup Fee & Monthly Maintenance Fee	Free	-	Free	Free	-	Free
Own Cheque Printing with Company Logo (OCK)	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	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)	-	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	-	Free
Corporate Salary Transfer (CST) Charges (Non-WPS Salary Payments) (ADCB Processing Fee)	Free	-	Free	Free	-	Free
Electronic Funds Transfer Domestic (EFD) Charges Online (ADCB Processing Fee)	Free	-	Free	Free	-	Free
Electronic Funds Transfer International (EFI) Charges Online (ADCB Processing Fee)	AED 10 per transaction	AED 0.50	AED 10.50 per transaction	Free	-	Free
Free Cheque Pick-up Count (Aramex) – Courier@Velocity (Setup & Monthly Fee)	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)	Free cheque pick-up 3 days per week & free cash and/ or coins delivery once a 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	Free (one scanner per CID)	-	Free (one scanner per CID)	Free (one scanner per CID)	-	Free (one scanner per CID)
Post Dated Cheques (PDC) – Warehousing	Unlimited free	-	Unlimited free	Unlimited free	-	Unlimited free
Post Dated Cheques (PDC) – Withdrawal	Unlimited free	-	Unlimited free	Unlimited free	-	Unlimited free
Post Dated Cheques (PDC) – Extension Of Due Date	Unlimited free	-	Unlimited free	Unlimited free	-	Unlimited free
Preferential Foreign Currency (FX) Spot Rates (AED – USD rates)	USD to AED: 3.6690 AED to USD: 3.6770	-	USD to AED: 3.6690 AED to USD: 3.6770	USD to AED: 3.6705 AED to USD: 3.6750	-	USD to AED: 3.6705 AED to USD: 3.6750
Preferential Foreign Currency (FX) Spot Rates (AED – Non-USD rates)	Rack rate less 75pps (for tickets above USD 10,000)	-	Rack rate less 75pps (for tickets above USD 10,000)	Rack rate less 100pps (for tickets above USD 10,000)	-	Rack rate less 100pps (for tickets above USD 10,000)
Opt-out/Package Change/Account Closure Fee (Within 1 year of opening)	AED 2,500	AED 125	AED 2,625	AED 2,500	AED 125	AED 2,625

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BUNDLED OFFER ON PRIVILEGE CLUB ACCOUNTS	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:
	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.
	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
	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.

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