PERSONAL BANKING

SCHEDULE OF FEES

بنك أبوظبي التجاري
ADCB

adcb.com

SCHEDULE OF FEES

Effective 1st May, 2018

All fees are inclusive of 5% VAT, where applicable.

	Current Account	Savings Account	Call Account
Account Opening Amount			
AED	AED 5,000	AED 5,000	AED 5,000
USD	USD 1,500	-	USD 1,500
Other relevant currency	USD 1,500 equivalent	-	USD 1,500 equivalent

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

Interest payment on premature withdrawal of fixed deposits: In the event of a withdrawal before the end of a particular tenure, interest will be computed at 1% p.a. less than the interest rate that is applicable for the actual tenure, and will be payable for the actual number of days the fixed deposit has been maintained, unless provided otherwise in any applicable supplemental terms and conditions of a specific fixed deposit product.

Aspire Eligibility Criteria*	
Fee Per Month	Eligibility Criteria
Free	Maintain a total relationship balance[1] of AED 3,000 OR Salary transfer[2] of AED 5,000 or above per month OR Have any other product with ADCB including a Credit Card, Loan, Utilized Overdraft, Brokerage, Bancassurance or Investment product
* Minimum balance fee[3] of AED 25 will be charged for not maintaining the above eligibility criteria.	

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.

3 Effective 1st June, 2016.

Ver.10/March2018

Privilege Club Eligibility Criteria**

Fee Per Month	Eligibility Criteria
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 20,000 per month OR Have either one of the following Bancassurance Products: • 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.

Excellency Eligibility Criteria***

Fee Per Month	Eligibility Criteria
Free	Maintain a total relationship balance[1] of AED 500,000 OR Salary transfer[2] of AED 100,000 per month

*** The above eligibility criteria are indicative only. ADCB is entitled, at its sole discretion, to approve/ decline a customer's application to Excellency.

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.

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.

Active Saver Accounts

Product Details	Fees
Minimum balance requirement	None
Fall below fees	None
Semiannual fees	None
Branch Teller Transactions (6 free transactions per month, thereafter below charges will apply)	
• **Cash Withdrawals**	AED 10
• **Funds Transfer within ADCB**	Free
• **Cash/Cheque Deposits**	Free and Unlimited for deposits
• **Outward Remittance**	
- **Transfers within UAE**	AED 5
- **Telex/Swift* (all other countries)**	AED 78.75
- **Cancellations/Amendments**	AED 31.50
ADCB Personal Internet Banking	
• **Credit Card Bill Payment**	Free
• **Funds Transfer within ADCB**	Free
• **Outward Remittance***	
- **Transfers within UAE**	One free per month, thereafter AED 1 per transaction
- **GCC/India**	One free per month, thereafter AED 21 per transaction
- **Other Countries**	One free per month, thereafter AED 21 per transaction
Inward Remittance	
• **Credit to Account in AED**	Free
• **Foreign currency Credit to Account in AED**	AED 10.50

* The above 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 will apply at bank counter or on ADCB Personal Internet Banking. If the commissions, fees, or other charges are passed on to the Bank by the correspondent or the beneficiary bank, then the Bank may debit such amounts from your account with the Bank post the funds transfer.

These charges are also applicable to Privilege and Excellency customers.

Free Banking excludes Active Saver Accounts.

Account Services	Aspire	Privilege Club	Excellency
Chequebooks (25 leaves)	1 free chequebook per year. Additional chequebooks will be charged at AED 25 per chequebook	3 free chequebooks per quarter. Additional chequebooks will be charged at AED 25 per chequebook	Free
Cheques returned (per instrument/ cheque)	AED 100	AED 100	AED 100
UAEDDS Paying Bank Charge: **• Direct Debit request return due to insufficient funds***	AED 25	AED 25	AED 25
Stop payment (per instrument/cheque)#	Free	Free	Free
Cheque photocopy#: **• Cheque issued less than 1 year ago** **• Cheque issued more than 1 year ago**	 Free Free	 Free Free	 Free Free
Post dated cheques for collection (per instrument/cheque): **• Collection** **• Withdrawal of cheque**	 AED 15 AED 50	 AED 15 AED 50	 AED 15 AED 50
Cash deposit/withdrawal in relevant foreign currency	0.525% (flat) or minimum AED 26.25 or equivalent	0.525% (flat) or minimum AED 26.25 or equivalent	0.525% (flat) or minimum AED 26.25 or equivalent
Teller services: Cash/Cheque - withdrawals or deposits#	Free	Free	Free
Statement of Account (per cycle)/Estatement	Free	Free	Free
Statement of Account (outside the cycle): **• Up to 6 months** **• Over 6 months** **• Statement by e-mail/fax**	 Free AED 25 per month Free	 Free AED 25 per month Free	 Free Free Free
Utility bill payment through#: **• Teller counter** **• Mobile App/Personal Internet Banking/SMS Banking/IVR/ATM**	 Free Free	 Free Free	 Free Free
Standing instructions#: **• Setting up of Standing Instruction** **• Amendment/Cancellation** **• Favouring other banks** **• Penalty fee for insufficient funds**	 Free Free Free Free	 Free Free Free Free	 Free Free Free Free
Account closure**	AED 100	AED 100	AED 100

Other Banking Services	Aspire	Privilege Club	Excellency
Account balance letter#	Free	Free	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#	Free	Free	Free

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

* Effective from 6th October, 2016.

** Account closure charges for accounts closed within 1 year of opening. Please refer to product return fair usage policy.

\# Applies for up to 6 transactions every month. Beyond this, charges as specified under "Free Banking - Fair Usage Policy" apply.

Remittances#	Aspire	Privilege Club	Excellency
Inward remittances:			
• Remittances in UAE Dirhams:			
- Credit to account (in AED)	Free	Free	Free
• Remittances in foreign currency:			
- Credit to account (in AED)	Free	Free	Free
- Credit to account (in the same foreign currency)	Free	Free	Free

Outward remittances*:	Aspire: Bank counter	Aspire: ADCB Personal Internet Banking/ Mobile App	Privilege Club: Bank counter	Privilege Club: ADCB Personal Internet Banking/ Mobile App	Excellency: Bank counter	Excellency: ADCB Personal Internet Banking/ Mobile App
• Central Bank transfers	Free	Free	Free	Free	Free	Free
• UAE Telex/SWIFT charges:						
- GCC countries	Free	Free	Free	Free	Free	Free
- India	Free	Free	Free	Free	Free	Free
- All other countries	Free	Free	Free	Free	Free	Free
• Cancellations/amendments	Free	-	Free	-	Free	-

Drafts:	Aspire	Privilege Club	Excellency
• Issuance	Free	Free	Free
• Stop payment	Free	Free	Free
• Banker's cheque	Free	Free	Free

* The above charges are for 'SHARED' option only at bank counter or on ADCB Personal Internet Banking/ Mobile App. 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 1 for local currency (AED) fund transfers will apply at bank counter or on ADCB Personal Internet Banking/Mobile App. If the commissions, fees, or other charges are passed on to the Bank by the correspondent or the beneficiary bank, then the Bank may debit such amounts from your account with the Bank post the funds transfer.

\# Free transfers under Free Banking apply for up to 6 transactions every month. Beyond this, charges as specified under "Free Banking - Fair Usage Policy" apply. Xpress Money transfers are excluded from Free Banking. Charges as displayed on screen are levied by Xpress Money for the services provided.

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

Debit Card

	Aspire	Privilege Club	Excellency
Debit Card issuance:			
- Primary Card/ 1st Supplementary Card	Free	Free	Free
- Additional Supplementary Debit Card	Free	Free	Free
- Debit Card replacement (lost/stolen/damaged)	AED 25	AED 25	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, AED 2 per additional transaction	Free
- Denial	AED 2	AED 2	Free
- Inquiry	AED 2	6 Free transactions per month, AED 2 per additional transaction	Free
Usage fee in Arab Gulf Co-operation Countries (GCC Switch ATMs):			
- Cash withdrawal	AED 6.30	2 free transactions per month, AED 6.30 per additional transaction	4 free transactions per month, AED 6.30 per additional transaction
- Inquiry	AED 3.15	2 free transactions per month, AED 3.15 per additional transaction	4 free transactions per month, AED 3.15 per additional transaction
Usage fee at international ATMs i.e. outside UAE and GCC:			
- Cash withdrawal	AED 21	AED 21	AED 21
Other charges:			
- Foreign Currency transaction margin	2%	2%	2%
- 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.

Credit Cards

Fees and Charges	Aspire	Privilege Club	Excellency
Annual Membership fee:			
• TouchPoints Infinite Card	Not Applicable	Not Applicable	Nil
• Etihad Infinite Card	AED 2,625	AED 2,625	AED 1,312.50
• Etihad Platinum Card	AED 1,050	AED 525	Nil
• Traveller World Card	AED 1,050	AED 1,050	AED 1,050
• LuLu Platinum Card	Nil	Nil	Nil
• TouchPoints Platinum Card	AED 630	AED 315	Nil
• Titanium/Gold/Classic/Standard Card (all)	Nil	Nil	Nil
• Business Card	AED 208.95	AED 208.95	AED 208.95
- Supplementary Cards (Business)	AED 103.95	AED 103.95	AED 103.95
- Supplementary Cards (other cards)	Nil	Nil	Nil
Finance charges (per month)	3.25% (retail purchase)		
	3.50% (cash advance)		
	Up to 1.50% (Balance Transfer/ Credit Card Loan/Installment Plans)		
Overlimit fee	AED 288.75		
Late Payment fee	AED 315		
Cash Advance fee	3.15% or AED 105 (whichever is higher)		
Credit Shield fee	1.0395% (of outstanding at billing cycle)		
Foreign Currency transaction margin	0% (for Traveller card)		
	2.99% (other cards)		
International Transaction fee	1.25%		
Exchange House Payment fee	AED 5.25 (per transaction)		
Duplicate Statement fee	AED 26.25		
Paper Statement fee	AED 5.25 (per month)		
Returned cheque charge	AED 157.50		
Outstation cheque processing charge	AED 21		
Copy of sales voucher	AED 26.25		
Temporary Credit Limit Increase fee	AED 52.50		
Foreclosure fee (Balance Transfer/ Credit Card Loan/Installment Plans)	AED 210		
Processing fees - 0% Interest Payment Plans at participating merchants and Credit Card Loans	AED 52.50		
Card Replacement fee	AED 99.75		
Payment due date (from statement date	25 days		
Minimum payment due	5% or AED 100 (whichever is higher)		
Cash advance limit	60% of credit limit		

Please note

International Transaction Fee is applicable on transactions denominated in AED at merchants outside of UAE.

No finance charge will be levied (excluding cash advances) in case 100% payment is made on or before payment due date. Finance charges are levied on all transaction types, calculated on daily closing balance from transaction date till repayment date. All fees and charges mentioned in this guide are subject to change without notice and are applicable on each Credit Card held. No refund of annual fees will be made if the Credit Card is cancelled. Additional expenses, eg: postage, cable, courier, fax, legal fees, etc. will be charged for where incurred. Charges for services not indicated in this guide are available on request. For any enquiries on fees, charges, interest rates, etc. please call Toll Free on 600 50 2030. Other terms and conditions apply. The details on this Service and Price Guide are applicable with effect from 1st May, 2018 and include all existing charges and revisions made prior to this date.

Loans

	Aspire	Privilege Club	Excellency
Mortgage Loans			
Processing fees (of the loan amount capped at AED 52,500)	1% of loan amount	1% of loan amount	1% of loan amount
Property Insurance	0.042% per year on property value	0.042% per year on property value	0.042% per year on property value
Life Insurance	0.0525% per month on outstanding loan amount	0.0525% per month on outstanding loan amount	0.0525% per month on outstanding loan amount
Life or Property Insurance assignment fee	AED 5,250	AED 5,250	AED 5,250
Valuation Fees* – Apartments & Villas	AED 3,150	AED 3,150	AED 3,150
Valuation Fees* – Construction Loans	AED 5,250	AED 5,250	AED 5,250
Early Settlement fees/ Buyout during the fixed rate period**	3.15% of loan outstanding		
Early Settlement fees/ Buyout post the fixed rate period**	1% of the loan outstanding or AED 10,000 whichever is lower		
Switch fees, if applicable	Upto 1.05% of loan outstanding		
Mortgage loan liability letter	AED 100	AED 100	AED 100
Loan account statement	Free	Free	Free
Delayed payment penal interest charges	3% of delayed amount		

* Maximum applicable for every instance of valuation.

** In case the Early Settlement Fees mentioned in the Loan Approval Letter are different from the fees mentioned above, whichever are lower will be applicable.

Personal 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 1.05% 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

Smart Loans/ End use Loans	
Processing fees (Salaried)	1% of loan amount (Minimum AED 500 and Maximum AED 2,500)
Credit Life Insurance	Upto 1.05% 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 existing post dated cheques/ standing instructions/ repayment account	Free
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

Revolving Overdrafts	
Revolving overdrafts fee	AED 200 (Nil for Privilege Club and Excellency clients)
Minimum interest on overdraft	AED 50

Auto Loans	
Processing fees	1% of loan amount Minimum AED 500 and Maximum AED 2,500
Early settlement for auto loan	1% of outstanding balance
NOC to Traffic Department	Free
Replacement of existing post dated cheques/ standing instructions/ repayment account	Free
Advance payment of installment	1% of the advanced payment
Change of due date on standing instructions	AED 25
Loan rescheduling fee	AED 250
Late payment penal interest charges	2% over agreed rate Minimum AED 50 and Maximum AED 200
Loan Liability Letter	AED 100 (Nil for Excellency customers) (Nil in case of settlement caused by loss due to accident/ theft)
Release of Term Deposit which is pledged against auto loan account	Free
Mortgage release letter	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
- For all applicable fees and charges, please visit adcb.com
- Foreign Currency transaction margin is levied on the wholesale foreign exchange market rate (including any processing fee) that is selected and applied by card scheme provider on the date of conversion.

Bank Anytime, Anywhere.

Call our Contact Centre 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/ Mobile App	SMS Banking**
• 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	Free***	Free	Free mini statements

* At select ATMs
** For enquiry messages and utility bill payments, standard SMS rates apply.
*** By Fax/ Email outside the cycle. Fair Usage Policy applies.

Contact Centre Numbers

Aspire	600 50 2030
Privilege Club	600 50 8008
Excellency	600 50 2004

Free Banking - Fair Usage Policy

Fair Usage Policy will apply to all Accounts, Accounts Services and Remittance transactions mentioned in the Schedule of Fees. The Fair Usage Policy Terms and Conditions are as follows:

1. For Cheque books, Aspire Customers are allowed 1 free cheque book per year and Privilege Customers are allowed 3 Free Cheque books per Quarter. Additional Cheque books will be charged at AED 25 per Cheque book;
2. For Statement of Account (outside the cycle), up to 6 months Aspire and Privilege customers may avail 1 free statement per month. Additional statement/s will be charged at AED 25 per statement.
3. For all transactions excluding the ones mentioned in Points 1 and 2 above, Customers can make 6 free transactions per month. Additional transactions will be charged as shown below;

Account Services	Aspire	Privilege Club	Excellency
Stop payment (per instrument/cheque)	AED 50	AED 50	AED 50
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
Teller Services: Cash/cheque withdrawals or deposits	AED 10 per transaction	Free	Free
Statement of Account (per cycle)/Estatement	Free	Free	Free
Statement of Account (outside the cycle): **• Up to 6 months** **• Over 6 months** **• Statement by e-mail/fax**	AED 25 per month AED 25 per month AED 25 per month	AED 25 per month AED 25 per month Free	Free Free Free
Utility bill payment through: **• Teller counter** **• Mobile App/ Personal Internet Banking/ SMS Banking/ IVR/ ATM**	AED 10 per bill Free	Free Free	Free Free
Standing instructions: **• Setting up of Standing Instruction** **• Amendment/ Cancellation** **• Favouring other banks** **• Penalty fee for insufficient funds**	AED 50 Free AED 50 AED 25	Free Free AED 50 AED 25	Free Free Free AED 25

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

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:						
• Remittances in UAE Dirhams:						
- Credit to account (in AED)	Free		Free		Free	
• Remittances in foreign currency:						
- Credit to account (in AED)	AED 10.50		Free		Free	
- Credit to account (in the same foreign currency)	AED 10.50		Free		Free	
Outward remittances*:	Bank counter	ADCB Personal Internet Banking/ Mobile App	Bank counter	ADCB Personal Internet Banking/ Mobile App	Bank counter	ADCB Personal Internet Banking/ Mobile App
• Central Bank Transfers	AED 5	AED 1	AED 5	AED 1	AED 5	AED 1
• From UAE Telex/SWIFT charges:						
- GCC countries	AED 78.75	AED 21	AED 31.50	AED 21	AED 21	AED 21
- India	AED 78.75	AED 21	AED 31.50	AED 21	AED 21	AED 21
- All other countries	AED 78.75	AED 21	AED 31.50	AED 21	AED 21	AED 21
• Cancellations/ amendments	AED 31.50	-	AED 31.50	-	AED 31.50	-
Drafts:						
• Issuance	AED 26.25		AED 15.75		Free	
• Stop payment	AED 50		AED 50		AED 40	
• Banker's cheque	AED 30		AED 15		Free	

* The above charges are for 'SHARED' option only at bank counter or on ADCB Personal Internet Banking/ Mobile App. 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 1 for local currency (AED) fund transfers will apply at bank counter or on ADCB Personal Internet Banking/ Mobile App. If the commissions, fees, or other charges are passed on to the Bank by the correspondent or the beneficiary bank, then the Bank may debit such amounts from your account with the Bank post the funds transfer.

Transactions with Mumbai and Bangalore Branches	Fees
• Draft: **- Favouring ADCB Mumbai/ Bangalore Branches** **- Favouring any other bank**	 AED 21 AED 26.25
• Telegraphic transfers in INR: **- Favouring an account with ADCB** **- Favouring ADCB fixed deposit, paid in AED** **- Favouring beneficiaries elsewhere in India**	 AED 26.25 AED 26.25 AED 78.75
• In AED/ USD/ GBP/ JPY/ EUR: **- Favouring an account with ADCB** **- Favouring ADCB FCNR deposit, if paid in AED**	 AED 52.50 AED 26.25
• Favouring ADCB FCNR deposit, if paid in USD,GBP, JPY or EUR: **- If paid in same currency** **- If paid in other currencies**	 AED 26.25 AED 26.25

4. Fair Usage Policy Terms and Conditions and/or number of transactions, and/or fees imposed by the Bank may be amended from time to time;
5. Free Banking and the Fair Usage Policy is applicable till 31st May 2018;
6. Free Banking and the Fair Usage Policy is not applicable to ADCB Jersey Offshore Banking, ADCB Business Choice Accounts and Active Saver Accounts.

Product Return Policy

Effective 26th July, 2015

Product return policy applies to Personal Loans (Conventional and Islamic), Smart Loans (Conventional and Islamic), Auto Loans (Conventional and Islamic), Overdraft Facilities (Conventional and Islamic), Credit Cards (Conventional and Islamic) and all CASA Accounts (Conventional and Islamic). The terms and conditions are as follows:

- The customer must apply for the 'Product Return' through the Branch, Contact centre or in writing to **contactus@adcb.com** within 7 working days of the loan disbursal or within 30 days of account opening or 30 days from credit card set up.
- For new Personal Loans, Smart Loans and Auto Loans, the facility to return will result in the loan being cancelled and all fees and charges refunded to the customer and accrued interest being reversed.
- For 'Top up' loans, the fees and charges will be reversed and the disbursed amount will be applied towards reducing the principal amount of the loan.
- For Overdrafts, the facility will be cancelled and any fees will be reversed.
- For Credit Cards, any fees and charges applied will be reversed but any usage on the card has to be repaid in full. Usage of the Card refers to Retail Transactions, Cash Advances, Balance Transfer or Credit Card Loans.
- For account closure, fees and charges will be waived if the account is closed within 30 days from opening.
- ADCB shall not bear any responsibility whatsoever in connection with the exercise of the product return option by the customer.