



Schedule of Fees

ADCB Privilege Club

The membership for the exclusive ADCB Privilege Club is based on the eligibility criteria defined below:

Customers having minimum monthly relationship balance* of AED 200,000

OR

Customers having mortgage relationship of minimum AED 1,000,000

OR

Customers having salary transfer of AED 30,000 or more

Monthly Membership Fees

NIL**

NIL**

AED 100

* Relationship balance is the combined total average balance of Current Account, Savings Account, Call Account, Fixed Deposits and Investments

**Monthly Membership Fees of AED 100 will be charged if the balance falls below the minimum required

Account Services	Fees
Chequebooks	
Chequebooks	3 Free per month
Additional Chequebooks	AED30
Cheques payable at centres where Central Bank clearing facility is not available	AED20
Cheques returned (per instrument/cheque)	AED300
Special clearing	
Inward (per instrument/cheque)	AED100
Outward (per instrument/cheque)	AED100
Stop payment (per instrument/cheque)	AED100
Counter cheques - cash withdrawal	AED50
Cash deposit/withdrawal in relevant foreign currency	0.50% (flat) or min AED25 or equivalent
Statement of account (per cycle)/E-statement	Free
Teller Services - All Accounts per month	
Cash/Cheque withdrawals	Free
Cash/Cheque deposits	Free
Duplicate statement of account	
Up to 6 months	AED25 per month (Last 6 months statement available free on ADCB@active)
Over 6 months	AED50 per month
Statement by Email/Fax	Free

Account Services continued	Fees
Utility bill payment	
Teller counter	AED10 per bill
ATM/Phone banking - ADCB Mobile	Free
ADCB@active - Personal Internet Banking	Free
E-Dirham smart card	AED2
Cheque photocopy	AED25
Account closure	AED100
Standing instructions	
Set up/amendment/cancellation	AED25
Favouring other banks	AED25 + cost as applicable
Penalty fee for insufficient funds	AED50

- 1) The cheque charges are only applicable to accounts having chequebook facility
2) Account closure charges for accounts closed within 6 months of opening
3) Utility bill payment facility for Abu Dhabi Distribution Company (ADDC) is available for free on ADCB@active and only at the following branches:
(i) Corniche Branch (ii) Zayed Town Branch (iii) Al Ain Main Branch

Remittances	Fees	
Inward remittances		
Remittances in UAE Dirhams		
Credit to account (in AED)	Free	
Remittances in Foreign Currency		
Credit to account (in AED)	Free	
Credit to account (in the same Foreign Currency)	Free	
Outward remittances	Bank Counter	ADCB@active
Central Bank Transfers within UAE	AED35	AED20
Telex/SWIFT charges*		
GCC countries	AED30	AED20
India	AED30	AED20
All other countries	AED50	AED40
Cancellations/Amendments	AED30	-----
Drafts		
Issuance	AED15	
Stop payment	AED50	
Banker's Cheque	AED15	

* The above charges are for "SHARED" option only. If you have opted for "OUR" additional service charge of AED100 will apply.

Cheque Purchase	Fees
Postdated cheques for collection (per instrument/cheque)	
Collection	AED15
Withdrawal of cheque	AED50

Transactions with Mumbai and Bangalore Branches	Fees
Drafts	
Favouring ADCB Mumbai/Bangalore Branches	AED20
Favouring any other Bank	AED25
Telegraphic transfers	
In Rupees	
Favouring an account with ADCB	AED25
Favouring ADCB fixed deposit, paid in AED	AED25
Favouring beneficiaries elsewhere in India	AED75
In USD/GBP/JPY/EUR	
Favouring an account with ADCB	AED50
Favouring ADCB FCNR deposit, if paid in AED	AED25
Favouring ADCB FCNR deposit, if paid in USD, GBP, JPY or EUR	
If paid in same currency	AED25*
If paid in same currency by traveler's cheques	AED25*
If paid in other currencies	AED25*

*Charges applicable for transfer from account.

Fixed Deposits	Fees
Minimum deposit amount: In local currency	AED5000
In other currency	USD1500 or equivalent

Loans	
1. Mortgage Loans	Fees
Applicable to Primary & Secondary Deals	
Processing Fee	1% of loan amount (0.75% of loan amount provided the customer maintains or places a minimum fixed deposit of AED 200,000 for period of 6 months).
Property Insurance	0.040% per year (On Property Value)
Life Insurance	0.0275% per month on the outstanding loan amount
Life Insurance assignment fee	AED5000
Valuation fee	AED3000
Early Settlement Fee Own Resource*	*0-3 years = 2% 3-5 years = 1% > 5 years = 0% Early Settlement Fee during under construction/ through other banks - 3% of the outstanding loan amount
Switch Fees, if any	0.50% of the outstanding loan amount
Delayed Payment penal interest charges	Additional 3% p.a. over agreed/advised rate from the date of default (Min AED50)
Mortgage loan liability letter	AED500
Loan account statement	Free
Arrears collection fee	AED1000

2. Personal Loans & Small Business Loans

	Expatriates	UAE Nationals
Processing fees	0.75% of the principal loan. Min. AED 500	0.75% of the principal loan. Min. AED 500
Credit life insurance	0.75% of loan amount	0.75% of loan amount
Delayed payment penal interest charges	Additional 3% p.a over agreed rate from the date of default (Min. AED50)	Additional 3% p.a over agreed rate from the date of default (Min. AED50)
Deferment of installment	AED100 for every deferred loan installment	AED100 for every deferred loan installment
Early settlement fee		
Loans from ADCB	1.5% of outstanding loan amount	1.5% of outstanding loan amount
Loans from other banks	5% of outstanding loan amount	5% of outstanding loan amount
Final Settlement through own resources/ End of Service Benefits (EOSB)	1% of outstanding loan amount (If customer has loan > =3 years)	1% of outstanding loan amount (If customer has loan > =3 years)
Partial payment (more than 2 Installments) from all sources including EOSB	3% of partial payment amount	3% of partial payment amount

3. Smart Loans

Fees

Processing Fees Salaried	1.5% of principal loan amount (Min. AED500)
Processing Fees Self Employed	2% of principal loan amount (Min. AED600)
Credit Life Insurance	0.75% of principal loan amount
Delayed payment penal interest charges	Additional 3% p.a. over agreed rate from the date of default (Min. AED50)
Early settlement fee	
Through own resources/End of Service Benefits (EOSB)	3% of outstanding loan amount
Loans from ADCB	1% of outstanding loan amount
Loans from other banks	5% of outstanding loan amount
Partial payment (more than 2 Installments) from all sources including EOSB	3% of total partial payment amount
Replacement of SI with PDCs Or change of ADCB account	AED200
Change of Due Date	
On standing Instructions For PDCs	AED100 AED100
Cheque return or Funds Insufficient/per instance	AED150
Loan cancellation charges	AED150

4. Revolving Overdrafts

Facility fee	NIL
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5. Car Loans

Processing Fee	NIL
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5. Car Loans continued	Fees
Early Settlement of Car Loan	3% of Outstanding Principal Amount
Mortgage Release Letter	Nil
NOC to Traffic Police : Change of: Vehicle Registration No/Emirate of Regn/Vehicle Color/Vehicle Insurance/Regn to spouse's name/Temporary Release against Term Deposit	AED200
Replacement of existing Post Dated Cheques with new Post Dated Cheques or SI on an ADCB account	AED200
Replacement of SI with PDCs OR change of ADCB account	AED200
Advance payments of installment	AED100 per installment
Change of Due Date	
On standing Instructions For PDCs	AED100 AED100
Release of Term Deposit which is pledged against a Car Loan account	Nil
Loan Liability Letter for a Car Loan settlement caused by loss due to accident/theft	Nil
Installment Deferment Charges	AED100 per installment
Loan Rescheduling Fee	AED500
Late payment penal interest charges	Additional 3% p.a over agreed rate from the date of default (min. AED50)

6. Other Related Fees Requests (All loans)	Fees
Account balance	AED100
"No liability" certificate	AED100
Release letter	AED100
Liability letter issued to government department	AED250
Liability letter to financial institutions	AED500

ADCB Credit Cards/ADCB LuLu Credit Cards	Fee
Primary Card	
Platinum	AED500 (Privilege Club customers enjoy 50% discount on Annual fees)
Gold	Free for life
Standard/Classic	Free for life
Supplementary Cards	Free (unlimited)
Cash advance fee	3% or AED50 (whichever is higher)
Finance Charges are calculated on daily closing balance from transaction date till payment date	
- Retail transactions	2.65% per month
- Cash advance	3% per month
Over limit charge	AED150
Late payment fee (If minimum payment due is not paid by Payment Due Date)	AED150
Card replacement fee	AED95

ADCB Credit Cards/ADCB LuLu Credit Cards continued	Fees
Duplicate statement fee	AED25
Returned cheque charge	AED150
Outstation cheque processing charge	AED20
Copy of sale voucher	AED25
Processing fee for non-AED transactions	2.4%
Credit shield fee (optional)	0.6% (of outstanding at billing cycle)
Temporary credit limit increase fee	AED50
Payment due date from statement date	20 days
Minimum payment due	5% or AED100 (whichever is higher)
Personal Payment Plan (PPP)/Credit Card Loan (CCL)	Low interest rate and flexible repayment tenures of 6, 9, 12, 18 and 24 months
Foreclosure fee on Personal Payment Plan	AED100
Foreclosure fee on Credit Card Loan	AED100
Balance Transfer	Low interest rates for the first six months on all transferred balances.
Please note	
No finance charge will be levied (excluding cash advances) incase 100% payment is made on or before due 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 credit card is cancelled. Additional expenses eg: postage, cable, courier, faxes, legal fees, etc. will be charged for where incurred. Charges for services not indicated in this guide are available and will be sent to you on request. For any enquiries on fees, charges, interests, rates etc. please call Toll Free on 800 2030 or visit us at www.adcb.com . Other terms & conditions apply. The details on this Service and Price Guide are applicable with effect fom May 24th 2009 for Credit Cards and include all existing charges and revisions made prior to this date.	

ADCB Self Employed Business Credit Card	Fees
Card Type	
Primary	AED199
Supplementary	AED99
Finance Charges	
Finance charges are calculated on daily closing balance from transaction date till payment date.	
Primary	1.99% per month
Cash advance fee	3% or AED50 (whichever is higher)
Over limit charge	AED150
Late payment fee	AED150 (If minimum payment due is not paid by payment due date)
Card replacement fee	AED95
Duplicate statement fee	AED25
Returned cheque charge	AED150
Outstation cheque processing charge	AED20
Copy of sale voucher	AED25
Processing fee non AED transactions	3%
Temporary credit limit increase fee	AED50
Payment due date from statement date	20 days
Minimum payment due	5% or AED100 (whichever is higher)
Personal Payment Plan (PPP)	Low interest rate and flexible repayment tenures of 6, 9, 12, 18 and 24 months
Flat rate of	1.25% per month
PPP foreclosure fee	AED100
Terms and conditions	
No finance charge will be levied (excluding cash advances) incase 100% payment is made on or before payment due 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 credit card is cancelled. Additional expenses eg: postage, cable, courier, faxes, legal fees, etc. will be charged for where incurred. Charges for services not indicated in this guide are available and will be sent to you on request.	

ATM/Debit Card		Fees
Issuance of Debit Cards		
Personal card/1st supplementary card		Free
Additional supplementary card		AED50
Replacement of lost/stolen/damaged Card (personal/supplementary)		AED100
UAE switch member banks		
Withdrawals	6 Free transactions per month, AED2 per additional transaction	
Denials	6 Free transactions per month, AED1 per additional transaction	
Inquiry	6 Free transactions per month, AED1 per additional transaction	
GCC switch transactions		
Withdrawals	2 Free transactions per month, AED6 per additional transaction	
Inquiry	2 Free transactions per month, AED3 per additional transaction	
ATMs of Cirrus member banks		
Withdrawals	AED20	
Denials	Free	
Inquiry	Free	
Use of ADCB ATMs		
Cash withdrawal	Free	
Cash deposit	Free	
Fund transfer (within same Customer ID)	Free	

Notes:

- Interest will not be paid if amount is less than:
AED15 per month for Savings Account
AED10 per month or USD5 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 AED100 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 October 2009 (Accept Credit Card) as mentioned above.

Bank Anytime, Anywhere.

Call our Contact Centre on **800 8008** or log onto ADCB@active, 24 hours a day, 7 days a week, all year round and from anywhere in the UAE to benefit from these free services:

	ATMs	800 8008	ADCB@active	ADCBmobile**
• 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 by Fax/Email	Free	Free Mini Statements

* At select ATMs.

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