SCHEDULE OF FEES

COMMERCIAL BANKING



		PREMIUM ACCOUNT	
Account Services (Current Account)	Pricing before VAT	VAT	Pricing including VAT
Minimum Average Balance Required per Month	AED 50,000	-	-
Monthly Charge if the Account Balance Falls Below the Minimum Requirement	AED 100	AED 5	AED 105
Cheque Issued by our Customer Returned (per Instrument / Cheque)	AED 300	AED 15	AED 315
Special Clearing			
Inward (per Instrument / Cheque)	AED 100	AED 5	AED 105
Outward (per Instrument / Cheque)	AED 100	AED 5	AED 105
Stop Payment (per Instrument / Cheque / Transfers) (to include Outward Remittance Charges)	AED 90	AED 4.50	AED 94.50
1 st Cheque Book	Free	-	Free
Subsequent Cheque Book	AED 100 / Cheque Book	AED 5	AED 105 / Cheque Book
Over the Counter Cheque Encashment	AED 50	AED 2.50	AED 52.50
Account Closure Prior to 6 Months	AED 100	AED 5	AED 105
Post Dated Cheque			
Post Dated Cheque Withdrawal Charges	AED 75	AED 3.50	AED 78.50
Post Dated Cheque Purchase Upfront Commission	0.125% of total daily transaction amount or min. AED 100	0.00625% AED 5	0.13125% of total daily transaction amount or min AED 105
Post Dated Cheque Custodial Service (per Instrument / Cheque)	AED 30	AED 1.50	AED 31.50
Draft Collection Foreign Currency (International)	0.125% of Value or min AED 50 equivalent in other currency plus applicable collection charges	0.00625% AED 2.50	0.13125% of Value or min AED 52.50 equivalent in other currency plus applicable collection charges
Draft Collection Foreign Currency (GCC)	AED 50 equivalent in other currency plus applicable collection charges	AED 2.50	AED 52.50 equivalent in other currency plus applicable collection charges
Cheques / Draft Issuance			
Cashier's Order Cheque LCY (Online)	AED 15	AED 0.75	AED 15.75
Demand/Banker Draft FCY (Online)	AED 15	AED 0.75	AED 15.75
Customer Cheque (Online)	AED 10	AED 0.50	AED 10.50
Own Cheque (Online) Teller Transactions	AED 2	AED 0.10	AED 2.10
Cash Deposit / Cheque Withdrawal in AED	AED 15 per transaction	AED 0.75	AED 15.75 per transaction
Cash Deposit / Withdrawal in Foreign Currency	0.50% min AED 25	0.025% min AED 1.25	0.525% min AED 26.25
Statement of Account (Monthly)	Free	-	Free
Standing Instructions / Sweep per Account			
Setting up / Amendments / Cancellation	AED 25	AED 1.25	AED 26.25
Favouring Other Banks	AED 25 + Applicable Charges	AED 1.25	AED 26.25 + Applicable Charges
Penalty Fee for Insufficient Funds to Effect Payment to Other Banks	AED 50	AED 2.50	AED 52.50
Monthly Fee per Customer	AED 25	AED 1.25	AED 26.25
Remittances			
nward Remittances Dutward Remittances (Request Received Through Manual Instruction)	Free	-	Free
LCY Fund Transfer in UAE (Outward)	AED 75	AED 3.75	AED 78.75
GCC Countries	AED 150	AED 7.50	AED 157.50
India	AED 150	AED 7.50	AED 157.50
All Other Countries	AED 150	AED 7.50	AED 157.50
Corporate Salary Transfer Service in Softcopy using Prescribed Template			
Salary Transfer Charge (to ADCB Account)	AED 10 / Transaction	AED 0.50	AED 10.50 / Transaction
Salary Transfer Charge per Bank (to other Banks via Central Bank)	AED 20 / Transaction	AED 1	AED 21 / Transaction

*Correspondent bank charges will be charged wherever applicable on actual basis **Standing Instruction to effect payments favouring other banks will incur additional outward telegraphic transfers charges

PRICING AND SERVICE STANDARDS ADCB 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'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 your esteemed company. All other services, products and charges not listed in this customized package will be subject to standard pricing, charges, Terms and Conditions.

SCHEDULE OF FEES

COMMERCIAL BANKING



Corporate Salary Transfer Service in Hardcopy (Max. 10 Transactions)AED 10 / TransactionAED 0.50AED 10.50 / TransactionSalary Transfer Charge (to ADCB Account)AED 10 / TransactionAED 0.50AED 10.50 / TransactionSalary Transfer Charge (to Other Banks via Central Bank Fund Transfer System)AED 15 / TransactionAED 0.75AED 15.75 / TransactionIssuanceAED 30AED 1.50AED 31.50Payment AmendmentAED 50AED 2.50AED 52.50		PREMIUM ACCOUNT		
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	Additional Fee for Outward Telegraphic Transfers with Charges "OUR"	AED 100	AED 5	AED 105

*Correspondent bank charges will be charged wherever applicable on actual basis **Standing Instruction to effect payments favouring other banks will incur additional outward telegraphic transfers charges

PRICING AND SERVICE STANDARDS ADCB 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'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 your esteemed company. All other services, products and charges not listed in this customized package will be subject to standard pricing, charges, Terms and Conditions.

SCHEDULE OF FEES

COMMERCIAL BANKING



	PREMIUM ACCOUNT		
Miscellaneous	Pricing before VAT	VAT	Pricing including VAT
Duplicate Statement (Within 6 months) - Email / Fax	AED 25 per month	AED 1.25	AED 26.25 per month
Duplicate Statement (Beyond 6 months) - Email / Fax	AED 25 per month	AED 1.25	AED 26.25 per month
Duplicate Statement (Within 6 months) - Post	AED 50 per month	AED 2.50	AED 52.50 per month
Duplicate Statement (Beyond 6 months) - Post	AED 100 per month	AED 5	AED 105 per month
Duplicate Statement - Print	AED 50 per month	AED 2.50	AED 52.50 per month
Balance Confirmation Letter	AED 100	AED 5	AED 105
Release Letter	AED 100	AED 5	AED 105
Liability Letter/Certificate	AED 100	AED 5	AED 105
Letter Issued to Government Department	AED 100	AED 5	AED 105
Signature Verification Letter	AED 100	AED 5	AED 105

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