

SCHEDULE OF FEES

▶ e-Business

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

	e-Business
Account Balance Requirement	
Account opening amount	No minimum balance
Yearly fee to be collected upfront	AED 1,800
Account Services	
Cheque books	1 free book per year
Additional cheque books (per book)	AED 31.50
Cheques payable at centres where UAE Central Bank clearing facility is not available	AED 20
Cheques returned (per instrument/cheque)	AED 300
Stop payment (per instrument/cheque)	AED 105
Counter cheques - Cash withdrawal	Free
Cash deposit/withdrawal in relevant foreign currency	0.525% (flat) or min AED 26.25 or equivalent
Statement of account (per cycle/e-statement)	Free
Teller services - all accounts per month	
• Cash/Cheque withdrawals	Free
• Cash/Cheque deposits	Free
• Additional teller transactions	Free
Duplicate statement of account	
• Up to 6 months	AED 26.25 per month
• Over 6 months	AED 26.25 per month
• Statement by E-mail/Fax/IB/MIB	Free
Utility bill payment	
• Teller counter	Free
• ATM/Phone banking - ADCB Mobile	Free
• ADCB Personal Internet Banking	Free
E-Dirham smart card	AED 2
Cheque photocopy	
• Cheque issued less than 1 year ago	AED 10
• Cheque issued more than 1 year ago	AED 20
Account closure*	AED 105
Standing instructions	
• Set up/amendment/cancellation	AED 50
• Favouring other banks	AED 50 + cost as applicable
• Penalty fee for insufficient funds	AED 25

Ver.01/July2018

* Account closure charges for accounts closed within 12 months of opening.

Remittances

e-Business

Inward Remittances

Remittances in UAE Dirhams • Credit to account (in AED)	Free
Remittances in foreign currency • Credit to account (in AED) • Credit to account (in the same Foreign Currency)	AED 10.50 AED 10.50

Outward Remittances*

	ADCB Personal Internet Banking	Bank Counter
Central Bank Transfers within the UAE	Free	Free
GCC	5 free per month, AED 21 per additional remittance	5 free per month, AED 78.75 per additional remittance
India	AED 21	AED 78.75
Other Countries	AED 42	AED 105
Cancellations/Amendments	N/A	AED 31.50
Copy of outward payment (Swift) advice	AED 25	
Payment instructions amendment	AED 52.50	
Payment/Transfer returned due to a discrepancy in details	AED 52.50	
Correspondent bank charges	AED 150	
Recalling of a remitted funds transfer	AED 100	
Drafts: • Issuance • Stop payment • Banker's cheque	AED 26.25 AED 50 AED 30	

* 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.

Cheque Purchase

Postdated cheques for collection (per instrument/cheque) • Collection • Withdrawal of cheques	AED 26.25 AED 52.50
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Debit Card

Debit card issuance:	
- Primary Card/1 st Supplementary Card	Free
- Additional Supplementary Debit Card	AED 25
- Debit Card Replacement (lost/stolen/damaged)	AED 25
Usage fee in UAE at ADCB ATMs:	
- Cash withdrawal	Free
- Denial	Free
- Inquiry	Free
- Cash deposit	Free
- Funds transfer (within same CID)	Free
Usage fee in UAE at non-ADCB ATMs (UAE Switch):	
- Cash withdrawal	AED 2.10
- Denial	AED 2.10
- Inquiry	AED 2.10
Usage fee in Arab Gulf Co-operation Countries (GCC Switch ATMs):	
- Cash withdrawal	AED 6.30
- Inquiry	AED 3.15
Usage fee at International ATMs (i.e. outside UAE and GCC):	
- Cash withdrawal	AED 21
Other charges:	
- Processing fee for foreign currency transaction	2% + the foreign exchange rate
- Copy of sales slip	AED 25

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

- Postal charges as applicable.
- All fees and charges are subject to change without any prior notice.
- The Service Fees are effective from July 2018.
- All figures in AED unless stated otherwise.
- Above mentioned fees are subject to change without prior notice.
- For fees not mentioned above and for fees future amendments, kindly refer to the ADCB Business Banking Schedule of Fees or visit www.adcb.com

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
• Funds 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.
e-Business (1)	[]	
e-Business (1)	[]	

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

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

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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