

SCHEDULE OF FEES

► TARIFFS AND CHARGES - CASH MANAGEMENT

Schedule of Fees effective 1st August 2018

ACCOUNT SERVICES			
Current Account	Pricing before VAT	VAT	Pricing after VAT
Account Opening Balance			
AED	25,000	-	-
USD	7,500	-	-
Other Currency	USD 7,500 equivalent	-	-
Minimum Monthly Average Balance			
AED	25,000	-	-
USD	7,500	-	-
Other Currency	USD 7,500 equivalent	-	-
Service Charge for Accounts Below Minimum Monthly Average Balance			
AED	200	5%	210
USD	55	5%	57.75
Other Currency	AED 200 equivalent	5%	AED 210 equivalent
Call Account			
Account Opening Balance			
AED	25,000	-	-
USD	7,500	-	-
Other Currency	USD 7,500 equivalent	-	-
Minimum Monthly Average Balance			
AED	25,000	-	-
USD	7,500	-	-
Other Currency	USD 7,500 equivalent	-	-
Service Charge for Accounts Below Minimum Monthly Average Balance			
AED	200	5%	210
USD	55	5%	57.75
Other Currency	AED 200 equivalent	5%	AED 210 equivalent
Fixed Deposit			
Account Opening Balance			
AED	5,000	-	-
USD	1,500	-	-
Other Currency	USD 1,500 equivalent	-	-
Interest Rate	At prevailing bank interest rates		
Certificate of Deposit (Re-issuance)	100	5%	105

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Miscellaneous			
Balance Confirmation Letter	100	5%	105
Release Letter	100	5%	105
Liability Letter/Certificate	100	5%	105
Letter issued to Government Department	100	5%	105
Signature Verification Letter	100	5%	105
Duplicate Statement of Account(per cycle):			
Up to 3 months	100	5%	105
3 to 12 months	200	5%	210
Over 12 months	500	5%	525

PAYMENTS SERVICES

	Pricing before VAT		VAT	Pricing after VAT	
	Manual	Online		Manual	Online
Domestic Transfer	75	5	5%	78.75	5.25
Own Account Transfer within ADCB	10	Free	5%	10.50	Free
Transfer to another account within ADCB	10	Free	5%	10.50	Free
International Transfers	150	30	5%	157.50	31.50
OUR Charges for International Transfer**	100	100	5%	105	105
Recalling of Transfer remitted	250	250	5%	262.50	262.50
Copy of outward payment (Swift Advice)	100	Free	5%	105	Free
Transfer Returned due to details discrepancy	100	100	5%	105	105
Investigation Charges	100	100	5%	105	105
Corporate Salary Transfer					
Salary Transfer to ADCB	75	Free	5%	78.75	Free
Salary Transfer to other Banks	100	1	5%	105	1.05
Wage Protection System					
Salary File Processing Fee	NA	30	5%	NA	31.50
Salary Transfer to other Banks	NA	1	5%	NA	1.05
Bills					
Bill Payment	50	Free	5%	52.50	Free

** Correspondent Banking Charges/Other Bank's Charges for AED Cross Border Payment will apply as per Actual

Schedule of Fees effective 1st August 2018

Cheques	Pricing before VAT		VAT	Pricing after VAT	
	Manual	Online		Manual	Online
Local Currency Banker's Cheque	50	15	5%	52.50	15.75
Foreign Currency Banker's Cheque	100	30	5%	105	31.50
Own Cheque Printing At Bank's Premises At Customer's Premises	NA NA	10 Free, if Stationery Cost is not waived, else 5	5% 5%	NA NA	10.50 Free, if Stationery Cost is not waived, else 5.25
Stationery Cost	NA NA NA	1,850 (per 1,000 leaves) 3,550 (per 5,000 leaves) 7,050 (per 10,000 leaves)	5% 5% 5%	NA NA NA	1,942.50 (per 1,000 leaves) 3,727.50 (per 5,000 leaves) 7,402.50 (per 10,000 leaves)
Stop Payment for Cheque	200		5%	210	
Cheque Book Issuance 1st Cheque Book Subsequent Cheque Book Over-the-counter Cheque encashment Cheque Photocopy Cheque Issued by Our Customer (Returned)	Free 100 per cheque book 50 100 300 per cheque			Free 105 per cheque book 52.50 105 315 per cheque	
Standing Instructions					
Set-up	25	Free	5%	26.25	Free
Amendment	25	Free	5%	26.25	Free
Cancellation	25	Free	5%	26.25	Free
Fee for Insufficient Funds	50	50	5%	52.50	52.50
Sweep Instructions					
Set-up	25	Free	5%	26.25	Free
Amendment	25	Free	5%	26.25	Free
Cancellation	25	Free	5%	26.25	Free
Monthly Fee	25	Free	5%	26.25	Free

Schedule of Fees effective 1st August 2018

COLLECTIONS SERVICES					
Inward Telegraphic Transfer	Pricing before VAT		VAT	Pricing after VAT	
Inward Transfer in FCY Currency	10		5%	10.50	
CCSS - Remote Cheque Deposit					
Scanner (one-time fee)	2,000		5%	2,100	
Set-up Fee	Free		5%	Free	
Monthly Fee - CCSS	100		5%	105	
Monthly Fee - CCSS + Courier@Velocity (up to 3 times per week)	300		5%	315	
Cheques					
Special Cheque Inward/Outward (per instrument/cheque)	100		5%	105	
Foreign Currency Draft (International)	0.125% of value or minimum 50 equivalent in other currency plus applicable collection charges		5%	0.131% of value or minimum 52.50 equivalent in other currency plus applicable collection charges	
Foreign Currency Draft (GCC)	50 or equivalent in other currency plus applicable collection charges		5%	52.50 or equivalent in other currency plus applicable collection charges	
Post Dated Cheques (PDC)	Pricing before VAT		VAT	Pricing after VAT	
	Manual	Online		Manual	Online
Warehousing	15	5	5%	15.75	5.25
Cheque Withdrawal Charges	50	50	5%	52.50	52.50
Extention of "Due Date" (Postpone Presentation)	25	25	5%	26.25	26.25

Schedule of Fees effective 1st August 2018

Cash@Request	Pricing before VAT	VAT	Pricing including VAT
Cash Collection or Delivery (per trip) and SCDM Clearance (per trip)			
Dubai	48	5%	50.40
Other Emirates	55	5%	57.75
Western Region	120	5%	126
Sir Baniyas Island	1,200	5%	1,260
Delma Island	1,200	5%	1,260
Cheque Collection and Deposit (per trip)			
Collected with cash simultaneously	20	5%	21
Collected without cash	Cash Collection or Delivery fee applicable		Cash Collection or Delivery fee applicable
Cash Processing Charges	12 per thousand notes	5%	12.60 per thousand notes
Coins Processing Charges	5 per thousand coins	5%	5.25 per thousand coins
SCDM Monthly Fee			
1,200 notes capacity	1,200	5%	1,260
2,500 notes capacity	2,090	5%	2,194.50
4,000 notes capacity	2,710	5%	2,845.50
10,000 notes capacity	3,160	5%	3,318
SCDM Relocation charges	1,000	5%	1,050
SCDM Removal charges	1,000	5%	1,050
DDS - Direct Debit System			
Direct Debit Originator - Amendment	Free	-	Free
DDA Registration	Free	-	Free
DDA Amendment	Free	-	Free
DDA Cancellation	Free	-	Free
Courier@Velocity			
One time set-up fee	400	5%	420
Monthly fee	400	5%	420

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TELLER TRANSACTIONS			
	Pricing before VAT	VAT	Pricing after VAT
Cash Deposit/Cheque Deposit/Cash Withdrawal/Cheque Withdrawal in AED	50 per Transaction	5%	52.50 per Transaction
Cash Deposit/Cheque Deposit/Cash Withdrawal in Foreign Currency	0.50% min 50	5%	0.525% min 52.50
CHANNEL SERVICES			
SWIFT			
SCORE Implementation Set-up	3,000	5%	3,150
MT940 / MT950 / MT942 statement reporting (Outgoing)	200 per Account per month	5%	210 per Account per month
MT940 / MT950 / MT942 statement reporting (Incoming)	Free	5%	Free
MT101 Set-up	Free	5%	Free
Corporate Internet Banking (ProCash)			
Set-up & Training (One-time charge)	500	5%	525
Host to Host Set-up	Free	5%	Free
ProCash Mobile App	Free	5%	Free
Monthly Fee (Full Access)	200	5%	210
Monthly Fee (Reporting Only)	50	5%	52.50
Login Device			
Mobile Token	Free		Free
Hard Token			
Delivery in UAE	350	5%	367.50
Delivery Outside UAE	500	5%	525

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 customised package will be subject to standard pricing, charges, Terms and Conditions.