

SCHEDULE OF FEES



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Effective 1st September 2026.

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	USD 1,500
Other relevant currency*	USD 1,500 equivalent	USD 1,500 equivalent	USD 1,500 equivalent

*For Gold and Silver Accounts: Minimum 0.1 Troy Ounce of Gold (XAU) and minimum of 1 Troy Ounce of Silver (XAG).

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 and Relationship Based Fees		
Tier	Criteria	Fees
Tier 1	Total Relationship Balance ¹ of AED 20,000 or more OR Salary Transfer ² of AED 15,000 or more OR Salary Transfer ² of less than AED 15,000 with ADCB Credit Card/Overdraft/Loan	Free
Tier 2	Salary Transfer ² of less than AED 15,000 without ADCB Credit Card/Overdraft/Loan	AED 25
Tier 3	All other Aspire Customers who have an account and do not fall under Tier 1 or Tier 2	AED 100

1 Total relationship balance includes fixed deposits/market value of investment holdings, 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.

Privilege Eligibility Criteria and Relationship Based Fees

Criteria	Monthly Fee for not maintaining criteria
Total Relationship Balance ¹ of AED 200,000 or more OR Salary Transfer ² of AED 20,000 or more OR Mortgage Loan of AED 1 Million or more	AED 150

Excellency Eligibility Criteria* and Relationship Based Fees

Criteria	Monthly Fee for not maintaining criteria
Maintain a total relationship balance ³ of AED 500,000	AED 200

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

- 1 Total relationship balance includes fixed deposits/market value of investment holdings, 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 Total Relationship Balance can be maintained across Current accounts, Savings accounts, Call accounts, Fixed Deposits, Investments at market value.

Active Saver/Active Saver Plus/Super Saver/ Goal Savings/Cashback Accounts

Product Details	Fees
Branch Teller Transactions • Cash Withdrawals • Cash/Cheque Deposits • Outward Remittance - Processing Charges: - Transfers within ADCB accounts - AED Transfers within UAE (Central Bank Transfers) - All Other Transfers - SWIFT/Telex (all transfers outside UAE and FCY within UAE including international AED transfers) • Cancellations/Amendments (Cancellations/Amendments are accepted on a best effort basis and it may not be accepted by the Correspondent, intermediary or beneficiary banks)	AED 52.50 Free Free AED 0.50 AED 78.75 AED 31.50
ADCB Personal Internet Banking • Credit Card Bill Payment • Outward Remittance - Processing Charges: - Transfers within ADCB accounts - AED Transfers within UAE (Central Bank Transfers) - All Other Transfers - SWIFT/Telex (all transfers outside UAE and FCY within UAE including international AED transfers)	Free Free AED 0.50 (One free per month) AED 21 (One free per month)*
Remittances Correspondent Charges (additional charges for 'OUR' Option transfers)** • AED Transfers within UAE (Central Bank Transfers) • All Other Transfers - (including AED/FCY outside UAE or FCY within UAE)	Free AED 105
Inward Remittance Charges • Remittances in UAE Dirhams: - Credit to account (in AED) • Remittances in Foreign Currency: - Credit to account (in AED) - Credit to account (in the same foreign currency)	Free AED 10.50 AED 10.50

* Excluding transactions processed via "Direct Transfer" mode.

** For 'OUR' option transfers the correspondent bank will not deduct their charges from the amount remitted but will claim the same from ADCB.

Note:

- For transactions not explicitly mentioned above, charges will apply as per Account Services section and other sections mentioned in the schedule of fees.
- Charges mentioned here in AED may be collected in equivalent foreign currency where applicable.
- Any commissions, fees or other charges passed on to ADCB by the correspondent bank (applicable only for 'SHA' option transfers), intermediary bank and beneficiary bank may be debited from your account with ADCB upon receipt of the claim.
- Correspondent Bank, Intermediary Bank and Beneficiary bank deductions are estimated in the range of USD 0 – 50 and may vary based on the amount transferred.

Account Services	Aspire	Privilege	Excellency
Chequebooks (10 leaves)*	3 free chequebooks per year. Additional chequebooks will be charged at AED 52.50 per chequebook	8 free chequebooks per quarter. Additional chequebooks will be charged at AED 52.50 per chequebook	Free
Chequebooks (25 leaves)	1 free chequebook per year. Additional chequebooks will be charged at AED 52.50 per chequebook	3 free chequebooks per quarter. Additional chequebooks will be charged at AED 52.50 per chequebook	Free
Cheques returned (per instrument/cheque)	AED 241.50	AED 241.50	AED 241.50
UAEDDS Paying Bank Charge: • Direct Debit request return due to insufficient funds	AED 26.25	AED 26.25	AED 26.25
Stop payment (per instrument/cheque)	AED 105	AED 105	AED 105
Cheque photocopy: • Cheque issued less than 1 year ago • Cheque issued more than 1 year ago	AED 10.50 AED 21	AED 10.50 AED 21	Free Free
Post dated cheques for collection (per instrument/cheque): • Collection • Withdrawal of cheque	AED 15.75 AED 52.50	AED 15.75 AED 52.50	AED 15.75 AED 52.50
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 including Cash/Cheque withdrawals or deposits	AED 52.50	Free	Free
Counter Cheques - cash withdrawal	AED 52.50	Free	Free
Foreign Currency Cheque collection	AED 692 or equivalent	AED 692 or equivalent	AED 692 or equivalent
Statement of Account (per cycle)/Estatement	Free	Free	Free
Statement of Account (outside the cycle) on ADCB Mobile Banking App or ADCB Personal Internet Banking	AED 26.25 per request	AED 26.25 per request	Free
Statement of Account (outside the cycle) at any ADCB Branch	AED 52.50 per month maximum of AED 210 per request	AED 26.25 per request	Free
Statement of Account (outside the cycle) through the contact centre (Effective 01st September, 2026)	AED 26.25 per request	AED 26.25 per request	Free
Utility bill payment through: • Teller counter • Mobile App/Personal Internet Banking/SMS Banking/IVR/ATM	AED 52.50 Free	Free Free	Free Free
Standing instructions: • Setting up of Standing Instruction • Amendment/Cancellation • Favouring other banks • Penalty fee for insufficient funds	AED 52.50 Free AED 52.50 AED 105	Free Free AED 52.50 AED 105	Free Free Free AED 105
Account closure	AED 105	AED 105	AED 105

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

* For New To Banking customers as per regulations.

Other Banking Services	Aspire	Privilege	Excellency
Account balance letter	AED 52.50	AED 52.50	Free
No liability certificate	AED 63	AED 63	Free
Release letter	AED 52.50	AED 52.50	Free
Liability letter issued to government departments/embassies	AED 63	AED 63	Free
Liability letter issued to financial institutions	AED 63	AED 63	Free
Attestation of bank-issued documents	AED 315	AED 315	AED 315

Safe Deposit Locker (SDL)					
Locker Size and Annual Rental Charge (AED)*					
Description	Mini	Small	Medium	Large	Extra Large
Un-assisted Locker	N/A	AED 3,150	AED 4,200	AED 6,300	N/A
Assisted Locker	AED 787.5	AED 1,050	AED 1,575	AED 2,100	AED 3,150

* SDL rental charges effective 1st January, 2018. Special pricing for Private, Excellency, Emirati Excellency, Privilege and Emirati accounts.

Funds Transfer	Aspire	Privilege	Excellency
Remittance Processing Charges - Branches: - Transfers within ADCB accounts - AED Transfers within UAE (Central Bank Transfers) - All Other Transfers - SWIFT/Telex (all transfers outside UAE and FCY within UAE including international AED transfers)	Free AED 0.50 AED 78.75	Free AED 0.50 AED 31.50	Free AED 0.50* AED 21*
Remittance Processing Charges - ADCB Personal Internet Banking/Mobile App: - Transfers within ADCB accounts - AED Transfers within UAE (Central Bank Transfers) - All Other Transfers - SWIFT/Telex (all transfers outside UAE and FCY within UAE including international AED transfers)	Free AED 0.50 AED 21	Free AED 0.50* AED 21*	Free AED 0.50* AED 21*
Remittances Correspondent Charges: (additional charges for 'OUR' Option transfers)** - AED Transfers within UAE (Central Bank Transfers) - All Other Transfers - (including AED/FCY outside UAE or FCY within UAE)	Free AED 105	Free AED 105	Free AED 105
Inward Remittance Charges: - Remittances in UAE Dirhams: - Credit to account (in AED) - Remittances in Foreign Currency: - Credit to account (in AED) - Credit to account (in the same foreign currency)	Free AED 10.50 AED 10.50	Free Free Free	Free Free Free
Cancellations/Amendments - Branches Only (Cancellations/Amendments are accepted on a best effort basis and it may not be accepted by the Correspondent, intermediary or beneficiary banks)	AED 31.50	AED 31.50	AED 31.50
SWIFT Copy Charges	AED 15.75	AED 15.75	AED 15.75
Drafts/Bankers Cheque (AED and FCY): - Issuance - Stop Payment	AED 52.50 AED 52.50	AED 52.50 AED 52.50	Free AED 42

* First 6 transactions per month are free. Excluding transactions processed via "Direct Transfer" mode.

** For 'OUR' option transfers the correspondent bank will not deduct their charges from the amount remitted but will claim the same from ADCB.

Note:

- Charges mentioned here in AED may be collected in equivalent foreign currency where applicable.
- Any commissions, fees or other charges passed on to ADCB by the correspondent bank (applicable only for 'SHA' option transfers), intermediary bank and beneficiary bank may be debited from your account with ADCB upon receipt of the claim.
- Correspondent Bank, Intermediary Bank and Beneficiary bank deductions are estimated in the range of USD 0 – 50 and may vary based on the amount transferred.

Debit Card

	Aspire	Privilege	Excellency
Debit card issuance (through ADCB Mobile Banking App or ADCB Personal Internet Banking): - Primary Card/ 1 st Supplementary Card - Additional Supplementary Debit Card - Debit Card replacement (lost/ stolen/damaged)	Free Free AED 26.25	Free Free AED 26.25	Free Free Free
Usage fee in UAE at ADCB ATMs: - Cash withdrawal - Denial - Inquiry - Cash deposit - Funds transfer (within same CID)	Free Free Free Free Free	Free Free Free Free Free	Free Free Free Free Free
Usage fee in UAE at Non-ADCB ATMs (UAE Switch)*: - Cash withdrawal - Denial - Inquiry	AED 2.10 AED 2.10 AED 2.10	6 Free transactions per month, AED 2.10 per additional transaction AED 2.10 6 Free transactions per month, AED 2.10 per additional transaction	Free Free Free
Usage fee in Arab Gulf Co-operation Countries (GCC Switch ATMs): - Cash withdrawal - Inquiry	AED 6.30 AED 3.15	2 free transactions per month, AED 6.30 per additional transaction 2 free transactions per month, AED 3.15 per additional transaction	4 free transactions per month, AED 6.30 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 (non-AED currency)** - Foreign transaction fee (AED currency) - Copy of sales slip	2.49% 2.49% AED 26.25	2.49% 2.49% AED 26.25	2.49% 2.49% AED 26.25

* 1 free non-ADCB ATM withdrawal per month for Aspire customers (UAE Switch).

** The Foreign transaction margin for non-AED currency is charged in addition to the standard processing fee charged by Mastercard or Visa (approximately 1.15%).

Credit Cards

Fees and Charges	Aspire	Privilege/ Emirati	Excellency/ Emirati Excellency
Annual Membership fee: • TouchPoints Infinite Card • Betaqti World Elite Card (exclusively for UAE Nationals) • Traveller World Elite Card • LuLu Platinum Card • TouchPoints Platinum Card (First year free) • Titanium/Gold/Classic/Standard Card (all) • 365 Cashback Platinum Card (First year free) • talabat ADCB Platinum Card • Shukran ADCB Platinum Card (First year free) • Essential Cashback Platinum Card • Business Card - Supplementary Cards (Business) - Supplementary Cards (Betaqti) - Supplementary Cards (other cards)	AED 1,050 AED 2,100 AED 1,575 Free AED 630 Free AED 383.25 Free AED 262.50 Free AED 208.95 AED 103.95 AED 1,050 Free	AED 1,050 AED 2,100 AED 787.5 Free AED 315 Free AED 383.25 Free AED 262.50 (AED 262.50 for Emirati) Free AED 208.95 AED 103.95 AED 1,050 Free	AED 525 AED 2,100 AED 787.5 Free Free Free AED 383.25 Free AED 262.50 (AED 262.50 for Emirati Excellency) Free AED 208.95 AED 103.95 AED 1,050 Free
Finance charges (Retail purchase)	3.69% per month		
Finance charges (Cash advance)	3.69% per month		
Finance charges (Balance Transfer/ Credit Card Loan/Installment Plans)	Up to 3.69% per month		
Overlimit fee	AED 288.75		
Late Payment fee	AED 241.50 (if minimum payment due is not paid by payment due date)		
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 (non-AED currency)	0% (Traveller card) 2.99% (other cards)		
Foreign transaction fee (AED currency)	0% (Traveller card) 2.99% (other cards)		
Duplicate Statement fee	AED 26.25		
Paper Statement fee	AED 5.25 (per month)		
Returned cheque charge	AED 157.50		
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		

Fees and Charges	
Processing fees - 0% Interest Payment Plans at participating merchants and Credit Card Loans	AED 52.50
Card Replacement fee	AED 78.75
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 80% of credit limit (Betaqti card)
Liability/no liability letter charge	AED 52.50

Please note

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. The Foreign transaction margin for non-AED currency is charged in addition to the standard processing fee charged by Mastercard or Visa (approximately 1.15%). Bank will give customers notice before any changes in fees and charges mentioned in this guide, as per applicable laws and regulations. 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 600 50 2030. Other terms and conditions apply. The details on this Service and Price Guide are applicable with effect from 23rd July 2023 and include all existing charges and revisions made prior to this date.

TouchPoints Flex Card

Fees and Charges	
Annual fee	Free - for all segments
Card issuance fee	Free - for all segments
Replacement fee	Not Applicable

Loans

	Aspire	Privilege	Excellency
Mortgage Loans			
Processing fees (capped at AED 52,500)	0.7875%	0.7875%	0.525%
Registration of rental security	From AED 100 (tenor up to 1 year) to AED 1,000 (tenor of 10 years and more)		
Property swaps administration fee	AED 1,386	AED 1,386	AED 1,386
Property Insurance	0.042% per year on property value Orient Insurance (Main Provider) Sukoon Takaful SALAMA		
Life Insurance	Orient Insurance: 0.0184% (Main Provider) Sukoon Takaful 0.0226% SALAMA 0.0221% per month on outstanding Loan amount		
Life or Property Insurance assignment fee	AED 5,250	AED 5,250	AED 5,250
Clearance letter	AED 89.25	AED 89.25	AED 89.25
Issuance of No Objection Certificate (NOC)	AED 89.25	AED 89.25	AED 89.25
Request of Other Letters	AED 89.25	AED 89.25	AED 89.25
Valuation Fees* - Apartments and 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/ Partial settlement fees	Free up to 30% of the loan outstanding per annum Beyond that: 1.05% of amount being settled or AED 10,500, whichever is lower		
Switch fees, if applicable	Upto 1.05% of loan outstanding		
Mortgage loan liability letter	AED 89.25	AED 89.25	AED 89.25
Loan account statement	Free	Free	Free
Delayed payment penal fees	3.15% of delayed amount. Maximum AED 735 per month		
Other Certificate	AED 78.75	AED 78.75	AED 78.75
Non-standard statement production/copy of original documentation	AED 105	AED 105	AED 105

Personal Loans	
Processing fees - fresh and buy out loans	1.05% of loan amount. Minimum AED 525 and maximum AED 2,625
Processing fees - top ups	1.05% of loan amount. Minimum AED 525 and maximum AED 2,625
Processing fees - Privilege and Excellency clients	1.05% of loan amount. Minimum AED 525 and maximum AED 2,625
Credit life insurance	0.0168% x loan amount x loan tenure in months
Early settlement fees/Partial settlement fees**	1.05% of settled amount. Maximum AED 10,500
Deferment of installment	AED 105 per deferment
Delayed payment penal fees	2.10% of the delayed amount. Minimum AED 52.50 and maximum AED 210 per month
Loan rescheduling fee	AED 262.50
Loan cancellation fee	AED 105
Other document (loan copy, issuing redemption statement, audit confirmation etc.) requested by customers	AED 26.25

* Maximum applicable for every instance of valuation.

** You acknowledge and agree that if you are availing a top-up on your Personal Loan, your existing loan will be closed and a new loan account will be opened. A charge for breaking the existing Personal Loan contract prematurely will apply on existing loan as Early settlement fee, and processing fees will be charged only on the Net Top-Up amount (i.e. New Loan amount minus existing Loan settled amount). For example, if your current outstanding loan amount is AED 50,000, the early settlement fee will be 1.05% of that amount, which equals AED 525.

Retail Business Loans	
Processing fees	1.05% of loan amount. Minimum AED 525 and maximum AED 2,625
Credit life insurance	$0.0197\% \times \text{loan amount} \times \text{loan tenure in months}$
Early settlement fees	1.05% of settled amount. Maximum AED 10,500
Delayed payment penal fees	2.10% of the delayed amount. Minimum AED 52.50 and maximum AED 210 per month
Loan rescheduling fee	AED 262.50
Loan cancellation fee	AED 105
Change of due date on standing instructions	AED 26.25
Replacement of existing post dated cheques/ standing instructions/ repayment account	Free

Express Loan	
Processing fees	1.05% of loan amount. Minimum AED 52.50 and maximum AED 2,625
Early settlement fees	1.05% of the settled amount
Delayed payment penal fees	2.10% of the delayed amount. Minimum AED 52.50 and maximum AED 210 per month
Loan cancellation fee	AED 105
Change of due date on standing instructions	AED 26.25
Other document like loan copy etc. if requested by customer	AED 26.25

Smart Loans/End Use Loans	
Processing fees (Salaried)	1.05% of loan amount. Minimum AED 525 and maximum AED 2,625
Credit Life Insurance	$0.0168\% \times \text{loan amount} \times \text{loan tenure in months}$
Early settlement fees/Partial settlement fees	1.05% of settled amount. Maximum AED 10,500
Replacement of existing post dated cheques/ standing instructions/ repayment account	Free
Change of due date on standing instructions	AED 26.25
Delayed payment penal fees	2.10% of the delayed amount. Minimum AED 52.50 and maximum AED 210 per month
Loan cancellation fee	AED 105

Revolving Overdrafts	
Revolving overdrafts fee	AED 210 (Nil for Privilege and Excellency clients)
Minimum interest on overdraft	If the accrued interest is AED 10 or less, there will be no charges. If the accrued interest is greater than AED 10, then the actual accrued interest amount will be charged.

Auto Loans	
Processing fees	1.05% of loan amount. Minimum AED 525
Early settlement fees/Partial settlement fees	1.05% of settled amount
NOC to Traffic Department	Free
Replacement of existing post dated cheques/ standing instructions/repayment account	AED 105
Advance payment of installment	1.05% of the advanced payment
Change of due date on standing instructions	AED 52.50
Loan rescheduling fee	AED 262.50
Late payment penal fees	2.10% of the delayed amount. Minimum AED 52.50 and maximum AED 525 per month
Loan Liability Letter	AED 63 (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
Installment deferment charges	AED 105
Cancellation fee	AED 105
Mortgage Release Charges (Not applicable for Dubai registered vehicles)*	AED 105
Mortgage Registration Charges (Not applicable for Dubai registered vehicles)*	AED 105
Tourist Certificate No Objection Certificate (Not applicable for Dubai registered vehicles)*	AED 105

* Effective 1st May, 2025.

Digitally Available Services* Done Through Branches or Contact Centre (Effective 1st September, 2026)

Service	Aspire		Privilege	Excellency
	Branch	Contact Centre		
Debit card issuance:				
- Primary Card (along with account opening)	Free	N/A	Free	Free
- Primary Card (after account opening)	AED 105	AED 26.25	Free	Free
- 1 st Supplementary Card	AED 26.25	N/A	Free	Free
- Additional Supplementary Card	AED 26.25	N/A	Free	Free
- Debit card replacement (lost/stolen/damaged)	AED 26.25	AED 26.25	AED 26.25	Free
Debit card service requests:				
- Debit card blocking#	AED 105	AED 26.25	Free	Free
- Debit card activation	AED 105	AED 26.25	Free	Free
- Pin set-up	N/A	AED 26.25	Free	Free
Customer Details Update**	AED 105	AED 26.25	Free	Free
E-statement Request	AED 105	AED 26.25	Free	Free
E-statement Subscription	Free	Free	Free	Free
Transfer TouchPoints	AED 105	AED 26.25	Free	Free
Change Maturity Instructions for Fixed Deposit	AED 105	N/A	Free	Free

#For cases not related to Fraud.

*N/A: Service not available through respective channel. The services will be free of charge on ADCB Personal Internet Banking and ADCB Mobile Banking App.

**Customer Details Update includes Emirates ID, Passport, VISA, Mobile Number, E-Mail Address, Residence Phone Number, Office Phone Number, Fax Number, Residence Address, Mailing Address, and Employment Details Update. One or multiple details can be modified simultaneously.

Notes

- Interest will not be paid if amount is less than: AED 15 or USD 5 equivalent per month for Savings/Call Account except for Active Saver/Active Saver Plus Accounts
- Prevailing bank foreign exchange rates will apply on all currency conversions
- 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.

Contact Centre Numbers

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

Product Return Policy

Effective 26th July, 2015

Product return policy applies to Personal Loans/Personal Finances, Smart Loans/Smart Finances, Auto Loans/Auto Finances, Overdraft Facilities/Salary Advance Facilities, 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.
- Associated account fees and charges will be waived if the account is closed within 30 days from opening.
- Account closure charges will be waived if the account is closed within 30 days from opening; but shall be applicable after 30 days until 6 months of account opening.
- ADCB shall not bear any responsibility whatsoever in connection with the exercise of the product return option by the customer.