

SCHEDULE OF FEES

► TARIFFS AND CHARGES - CORPORATE BANKING

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 |
| Deposit | | | |
| Minimum Deposit Amount* | | | |
| AED | 5,000 | - | - |
| USD | 1,500 | - | - |
| Other Currency | USD 1,500 equivalent | - | - |
| Profit Rate | As per Shari'ah approved profit Distribution Mechanism | | |
| Certificate of Deposit (Re-issuance) | 100 | 5% | 105 |

* Criteria does not apply to Murabaha Deposits, please contact your Relationship Manager for details.

Schedule of Fees effective 1st August 2018

| Miscellaneous | Pricing before VAT | | VAT | Pricing after VAT | |
|--|--------------------|--------|-----|-------------------|--------|
| | Manual | Online | | Manual | Online |
| 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 funds transfer remitted | 250 | 250 | 5% | 262.50 | 262.50 |
| Copy of outward payment (Swift Advice) | 100 | Free | 5% | 105 | Free |
| Payment/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 |

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

Schedule of Fees effective 1st August 2018

| Utility Bill | Pricing before VAT | | VAT | Pricing after VAT | |
|---|--|--|----------------|---|--|
| | Manual | Online | | Manual | Online |
| Bill Payment | 50 | Free | 5% | 52.50 | Free |
| Cheques | | | | | |
| 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 (<i>per 1,000 leaves</i>) 3,550 (<i>per 5,000 leaves</i>) 7,050 (<i>per 10,000 leaves</i>) | 5% 5% 5% | NA NA NA | 1,942.50 (<i>per 1,000 leaves</i>) 3,727.50 (<i>per 5,000 leaves</i>) 7,402.50 (<i>per 10,000 leaves</i>) |
| 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 clearing 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 ("custodial services" per instrument) | 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 |

Schedule of Fees effective 1st August 2018

| 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 Islamic Banking 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 Islamic Banking'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.