



# ADCB Private Schedule of Fees

## ADCB Private - Schedule of Fees

Effective 6<sup>th</sup> January, 2020. All fees are inclusive of 5% VAT, where applicable.

Accounts and Related Services	
<b>Account Services*</b>	
Monthly fees for non maintenance of minimum balance	None
Chequebooks (50 leaves)	Free
Cheques returned (per instrument/cheque)	AED 241.50
<b>UAEDDS paying bank charge:</b>	
• Direct Debit request return due to insufficient funds	AED 26.25
Stop payment (per instrument/cheque)	AED 105
Cheque photocopy	Free
<b>Post dated cheques for collection (per instrument/cheque):</b>	
• Collection	Free
• Withdrawal of cheque	AED 52.50
Counter cheques - cash withdrawal	Free
Cash deposit/withdrawal in relevant foreign currency	0.525% (flat) or minimum AED 26.25 or equivalent
Teller services including cash/cheque withdrawals or deposits	Free
Statement of account (per cycle/e-statement)	Free
Statement of account (outside the cycle)	Free
Utility bill payments through any channel (Teller, Mobile App, Personal Internet Banking, SMS Banking, IVR, ATM)	Free
<b>Standing instructions:</b>	
• Setup, amendment, cancellation	Free
• Penalty for insufficient funds	AED 105
Account closure (within 1 year of opening)	AED 105

Account Letters	
Account balance letter	Free
No liability certificate	Free
Release letter	Free
Liability letter issued to government departments/embassies	Free
Liability letter issued to financial institutions	Free

\* Charges related to cheques are applicable only to accounts having chequebook facility.

Remittances	
<b>Inward remittances:</b>	
• Remittances in UAE Dirhams (credit to account in AED)	Free
• Remittances in foreign currency (credit to account in AED or in the same foreign currency)	Free
<b>Outward remittances*:</b>	
• Central Bank transfers	Free
• UAE Telex/SWIFT charges (all countries)	Free
• Cancellations/amendments	Free
Drafts - issuance, stop payment, banker's cheque	Free

\* The above charges are for 'SHARED' option only at the bank counter or on ADCB Personal Internet Banking/Mobile App. 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 1.05 for local currency (AED) fund transfers will apply at the bank counter or on ADCB Personal Internet Banking/ Mobile App. If the commissions, fees or other charges are passed on to the Bank by the correspondent or the beneficiary bank, then the Bank may debit such amounts from your account with the Bank post the funds transfer. For Xpress Money transfers, charges as displayed on screen are levied by Xpress Money for the services provided.

## Fixed Deposits

Booking and maintenance of Fixed Deposits	Free
<b>Early redemption of Fixed Deposits:</b> Penal interest of 1% will be deducted from the rate (as of deposit Value Date) applicable for the period for which the deposit was maintained with the bank.	

## Overdraft

Overdraft setup	Free
Minimum interest*	USD 15/AED 50 or equivalent

\* Minimum Interest is also applicable on Temporary Overdraft availed by the customer.

## ADCB Private World Elite Debit Cards

<b>Debit Card Issuance:</b> <ul style="list-style-type: none"> <li>• Primary card</li> <li>• Supplementary cards</li> <li>• Debit card replacement (lost/stolen/damaged)</li> </ul>	Free Free AED 26.25
<b>Usage Fee in UAE at ADCB ATMs:</b> <ul style="list-style-type: none"> <li>• Cash withdrawal</li> <li>• Denial</li> <li>• Inquiry</li> <li>• Cash deposit</li> <li>• Funds transfer (within same CID)</li> </ul>	Free Free Free Free Free
<b>Usage Fee in UAE at Non-ADCB ATMs (UAE Switch):</b> <ul style="list-style-type: none"> <li>• Cash withdrawal</li> <li>• Denial</li> <li>• Inquiry</li> </ul>	Free Free Free
<b>Usage Fee in Arab Gulf Cooperation Countries (GCC Switch ATMs):</b> <ul style="list-style-type: none"> <li>• Cash withdrawal</li> <li>• Inquiry</li> </ul>	4 free transactions per month, AED 6.30 per additional transaction 4 free transactions per month, AED 3.15 per additional transaction
<b>Usage Fee at International ATMs (outside UAE and GCC):</b> <ul style="list-style-type: none"> <li>• Cash withdrawal</li> </ul>	AED 21
<b>Other Charges:</b> <ul style="list-style-type: none"> <li>• Foreign currency transaction margin</li> <li>• Copy of sales slip</li> </ul>	2% AED 26.25

The above charges are also applicable for Etihad Guest Above Debit Cards issued under the respective categories.

## Master Card World Elite Credit Cards\*

<b>Annual Fee:</b>	
• Primary card (metal)	AED 7,875
• Supplementary card (metal)	AED 1,575
• Companion card (plastic)	Free
<b>Finance Charges:</b>	
• Retail purchases	1.99%
• Cash	3.09%
Overlimit fee	AED 288.75
Late payment fee	AED 241.50
Cash advance fee	3.15% or AED 52.50 (whichever is higher)
Foreign Currency transaction margin	0.99%
Returned cheque charge	AED 157.50
Copy of sales voucher	AED 26.25
Card replacement fee: primary card (metal)/supplementary card (metal)/ companion card (plastic)	AED 78.75
Foreclosure fee (balance transfer/credit card loan/installment plans)	AED 210
Liability/no liability letter charge	AED 52.50

\* Other applicable Fees and Charges and/or charges on other variants of Credit Cards can be viewed on [www.adcb.com](http://www.adcb.com).

**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. All fees and charges mentioned in this guide are subject to change without notice and are applicable on each Credit Card held. 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.

## Residential Mortgage Loans

Processing fees	0.75% of loan amount
Property swaps administration fee	AED 1,386
Property insurance	0.042% per year on property value
Life insurance	0.0525% per month on outstanding loan amount
Life or property insurance assignment fee	AED 5,250
Valuation fees - apartments and villas	AED 3,150
Valuation fees - construction loans	AED 5,250
Early settlement fees/partial settlement fee	3.15% of settled amount
Switch fees (if applicable)	Upto 1.05% of loan outstanding
Mortgage loan liability letter	Free
Loan account statement	Free
Delayed payment penal fees	3.15% of delayed amount. Maximum AED 735 per month

\* In case the Early Settlement Fees mentioned in the Loan Approval Letter are different from the fees mentioned above, whichever is lower will be applicable

## Auto Loans

Processing fees	0.75% of loan amount
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	Free
Advance payment of installment	1.05% of advance payment
Change of due date on standing instruction	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	Free
Release of Term Deposit which is pledged against auto loan account	Free
Mortgage release letter	Free

## ADCB Offshore Banking

Offshore Relationship Pricing	
Total relationship balance (in Offshore accounts)*	USD 100,000
Monthly fees for non-maintenance of total relationship balance	USD 15

\* Total Relationship Balance includes Fixed Deposits, Current/Savings/ Call Accounts monthly average balance and the value of investments held in custody with ADCB Jersey.

Account Opening Amount*	
Current account	USD 1,500 or equivalent
Saving and Call account	
Fixed Deposit	

\* The grid indicates the minimum threshold for account opening. Total Relationship Balance should always be maintained according to segment criteria mentioned in Offshore Relationship Pricing section to avoid non-maintenance fees.

Account Services	
Statement of account (per cycle/statement)	Free
<b>Duplicate statement of account (per cycle):</b>	
• Up to 6 months	Free
• Over 6 months	USD 7.2
• Statement by e-mail/fax	Free
<b>Standing Instructions:</b>	
• Setup, amendment, cancellation	Free
• Favoring other banks	Cost as applicable
• Penalty fee for insufficient funds	USD 15
Account closure (within 1 year of opening)	USD 100

Remittances	
Inward remittances	Free
<b>Outward remittances:</b>	
• Transfers within ADCB	Free
• Transfers within UAE (Central Bank transfers)	
- Transaction via Bank counter	USD 25
- Transaction via ADCB Personal Internet Banking or Mobile Banking	USD 15
• Transfers outside UAE (UAE Telex/SWIFT charges - all countries)	
- Transaction via Bank counter	USD 25
- Transaction via ADCB Personal Internet Banking or Mobile Banking	USD 15
Cancellations/amendments	USD 20
<b>Drafts:</b>	
• Issuance	USD 10
• Stop Payment	USD 30
• Banker's Cheque	USD 10

The above charges are for 'SHARED' option. The receiving or intermediary banks may deduct additional charges, if applicable. If you have opted for 'OUR' option, an additional corresponding bank charge of USD 28.6\* for all currency will apply. AED currency transfer rate will apply, as applicable.

\* First 6 transactions are free for transfers within UAE (Central Bank transfers).

Offshore Platinum Debit Cards	
<b>Debit Card Issuance:</b>	
• Primary card and first Supplementary card	Free
• Additional Supplementary cards	Free
• Debit Card replacement (lost/stolen/damaged)	USD 7.2
<b>Usage Fee in UAE at ADCB ATMs:</b>	
• Cash withdrawal	Free
• Denial	Free
• Inquiry	Free
<b>Usage Fee in UAE at Non-ADCB ATMs (UAE Switch):</b>	
• Cash withdrawal	USD 1
• Denial	USD 1
• Inquiry	USD 1
<b>Usage Fee in Arab Gulf Cooperation Countries (GCC Switch ATM)</b>	
• Cash withdrawal	USD 2
• Inquiry	USD 2
<b>Usage Fee at International ATMs (outside UAE and GCC):</b>	
• Cash withdrawal	USD 10
<b>Point of Sale Transactions</b>	
• Within UAE	Free
• Outside UAE	Free
<b>Other Charges:</b>	
• Foreign Currency transaction margin	2%
ATM withdrawal limit	AED 10,000 per day or currency equivalent

## Fixed Deposits - ADCB Jersey

Booking and maintenance of Fixed Deposits	Free
<b>Early Redemption of Fixed Deposits:</b> Penal interest of 1% will be deducted from the rate (as of deposit value date) applicable for the period for which the deposit was maintained with the bank.	

## Notes

- Interest on Savings/Call Accounts will not be paid if the interest accrued is less than AED 15 or USD 5 in account currency equivalent except for Active Saver/Active Saver Plus Accounts
- Postal charges as applicable
- For accounts held with ADCB Jersey, charges will be levied in USD Equivalent, for non USD Accounts
- For accounts held with ADCB UAE charges will be levied in AED Equivalent, for non AED Accounts
- Foreign Currency transaction margin is applicable when the Debit Card transaction currency is different from account currency and levied on to the wholesale foreign exchange market rate that (including any processing fee) is selected and applied by card scheme provider on the date of conversion.

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ADCB Jersey is a participant in the Jersey Bank Depositors Compensation Scheme ("the Scheme"). The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website: [www.gov.je/dcs](http://www.gov.je/dcs), or on request.

