

# SCHEDULE OF FEES

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► e-Business

Effective 1<sup>st</sup> April, 2020. 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

Monthly AED 150 fee is applicable if your trade license is not updated in our records within 60 days from the date of expiry.

Account Services	Fees
Chequebooks (25 leaves)	1 free chequebook per year. Additional chequebooks will be charged at AED 52.50 per chequebook
Cheques returned (per instrument/cheque)	AED 241.50
UAEDDS Paying Bank Charge: • Direct Debit request return due to insufficient funds	AED 26.25
Stop payment (per instrument/cheque)	AED 105
Cheque photocopy: • Cheque issued less than 1 year ago • Cheque issued more than 1 year ago	AED 10.50 AED 21
Post dated cheques for collection (per instrument/cheque): • Collection • Withdrawal of cheque	AED 15.75 AED 52.50
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
Counter Cheques - cash withdrawal	Free
Statement of Account (per cycle)/Estatement	Free
Statement of Account (outside the cycle)	AED 26.25 per month
Utility bill payment through: • Teller counter • Mobile App/Personal Internet Banking/ SMS Banking/IVR/ATM	AED 52.50 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
Account closure	AED 105

Remittances	Fees	
<b>Inward remittances:</b> <ul style="list-style-type: none"> <li>• Remittances in UAE Dirhams:                             <ul style="list-style-type: none"> <li>- Credit to account (in AED)</li> </ul> </li> <li>• Remittances in foreign currency:                             <ul style="list-style-type: none"> <li>- Credit to account (in AED)</li> <li>- Credit to account (in the same foreign currency)</li> </ul> </li> </ul>	Free  AED 10.50 AED 10.50	
<b>Outward remittances*:</b> <ul style="list-style-type: none"> <li>• Central Bank transfers</li> <li>• UAE Telex/SWIFT charges GCC countries/ All other countries</li> <li>• Cancellations/amendments</li> </ul>	Bank counter  AED 5.25 AED 78.75  AED 31.50	ADCB Personal Internet Banking/ Mobile App  AED 1.05 AED 21  -
<b>Swift Copy Charges</b>	AED 15.75	
<b>Drafts/Banker's Cheque:</b> <ul style="list-style-type: none"> <li>• Issuance</li> <li>• Stop payment</li> </ul>	AED 52.50 AED 52.50	

\* 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.

Debit Card	Fees
<b>Debit Card issuance:</b> - Primary Card/1 <sup>st</sup> Supplementary Card - Additional Supplementary Debit Card - Debit Card replacement (lost/stolen/damaged)	Free Free AED 26.25
<b>Usage fee in UAE at ADCB ATMs:</b> - Cash withdrawal - Denial - Inquiry - Cash deposit - Funds transfer (within same CID)	Free Free Free Free Free
<b>Usage fee in UAE at Non-ADCB ATMs (UAE Switch):</b> - Cash withdrawal - Denial - Inquiry	AED 2.10 AED 2.10 AED 2.10
<b>Usage fee in Arab Gulf Co-operation Countries (GCC Switch ATMs):</b> - Cash withdrawal - Inquiry	AED 6.30 AED 3.15
<b>Usage fee at international ATMs i.e. outside UAE and GCC:</b> - Cash withdrawal	AED 21
<b>Other charges:</b> - Foreign Currency transaction margin - Copy of sales slip	2% AED 26.25

### Notes

- All fees and charges are subject to change without any prior notice.
- For all applicable fees and charges, please visit [adcb.com](http://adcb.com)

## TALK TO US

- ▶ Visit [adcb.com](http://adcb.com) to learn more
- ▶ Call our Contact Centre on **600 50 2030** (24/7)
- ▶ Visit your nearest **ADCB branch**