

ADCB Islamic Business First Essential - Membership Form (For Commercial Customers Only)

Effective 1st April 2026

Branch Code:

Branch Name:	Date: <input type="text"/> - <input type="text"/> - <input type="text"/>
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NEW SIGN UP			
ISLAMIC BUSINESS FIRST PACKAGES (BUNDLED OFFER) (the "Monthly Membership Fee")	Pricing before VAT	VAT	Pricing including VAT
<input type="checkbox"/> Essential Package	AED 275 / month	AED 13.75	AED 288.75 / month
New Customer: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Customer ID (if existing Customer):			
Account Number (if existing Customer)*:			
Customer Name:			
Email Address:			
Mobile Number:			

UPGRADE / CHANGE OF PACKAGE	
WITHIN ISLAMIC BUSINESS FIRST PACKAGES (NOTE : NO FEE WILL BE LEVIED ON ANY UPGRADE OF PACKAGES / A PACKAGE CHANGE FEE WILL BE LEVIED)	
FROM <input type="checkbox"/> Essential <input type="checkbox"/> Essential Plus <input type="checkbox"/> Gold <input type="checkbox"/> Silver <input type="checkbox"/> Executive <input type="checkbox"/> Executive Plus <input type="checkbox"/> Platinum <input type="checkbox"/> Platinum Plus	TO <input type="checkbox"/> Essential

OPT OUT	
FROM ISLAMIC BUSINESS FIRST PACKAGES TO PAY AS YOU GO OPTION (NOTE: AN OPT-OUT FEE WILL BE LEVIED)	
FROM <input type="checkbox"/> Executive <input type="checkbox"/> Essential Plus <input type="checkbox"/> Essential <input type="checkbox"/> Essential Plus	TO <input type="checkbox"/> Standard Account AED <input type="checkbox"/> Premium Account AED

ACKNOWLEDGEMENT/DECLARATION

I/We agree hereby irrevocably and unconditionally declare that all information provided herein is true and accurate and authorize ADCB Islamic Banking to verify all or any of such information, from whatever sources it considers appropriate, and that I/We are aware of, and expressly agree to be bound by the Corporate & Investment Banking Group Islamic Banking Terms & Conditions as available on the ADCB – Islamic Banking website adcbislamic.com, including the Terms and Conditions of the relevant ADCB – Islamic Banking offering provided under the Islamic Business First Package. I/We also agree to this Pricing Acceptance Form and the conditions mentioned on the next page. I/We confirm that my/our signature(s) on this page is to be construed as a confirmation and acceptance of the full content and the conditions of these both forms.

NOTE: One Islamic Business First Package will be offered per CID. Failure to pay the Monthly Membership Fee may result in the termination of the respective Islamic Business First Package, discontinuation of the associated benefits and/or preferential rates on the featured ADCB – Islamic Banking offering without providing the Customer with any prior written notice. If you Opt Out from Islamic Business First Package, you shall return the device and stationery received under respective ADCB – Islamic Banking offering, in the same condition as provided to you by the bank. Should you wish to continue with any other ADCB – Islamic Banking offering after opting out of the Islamic Business First Package, standard ADCB – Islamic Banking Charges shall be applicable for the respective ADCB – Islamic Banking offering.

AUTHORIZED SIGNATORY <input type="text"/> Name _____ Designation _____ Date [DD/MM/YY] _____	AUTHORIZED SIGNATORY <input type="text"/> Name _____ Designation _____ Date [DD/MM/YY] _____
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*FOR BANK USE ONLY	
This Form has been signed in my presence by the Customer and the signature above has been verified as per our records.	
STAFF NAME: _____	STAFF NUMBER: _____
STAFF SIGNATURE: _____	DATE (DD/MM/YYYY): _____
BUSINESS FIRST PACKAGES (BUNDLED OFFER) <input type="checkbox"/> Executive (SC I225) – AED <input type="checkbox"/> Essential (SC I224) – AED <input type="checkbox"/> Essential Plus (SC I240) – AED <input type="checkbox"/> Platinum (SC I229) – AED	ACCOUNT OPTION (PAY AS YOU GO) <input type="checkbox"/> Standard Account AED (SC I222) <input type="checkbox"/> Premium Account AED (SC I223)
<input type="checkbox"/> Executive Plus (SC I226) – AED <input type="checkbox"/> Gold (SC I228) – AED <input type="checkbox"/> Platinum Plus (SC I230) – AED	

* If NTB Account, please mention Product Code and Serial Number .

ADCB Islamic Business First Pricing Acceptance Form - Essential

Effective 1st April 2026

New Customer:			
Customer ID (if existing Customer):			
Account Number (if existing Customer):			
Customer Name:			
BUSINESS FIRST MEMBERSHIP TYPE^A	<input type="checkbox"/> ESSENTIAL		
	Pricing before VAT	VAT	Pricing including VAT
MONTHLY MEMBERSHIP FEE^B	AED 275	AED 13.75	AED 288.75
Subsequent Standard Cheque book Issuance Fee (through all channels)	Up to 2 Standard Cheque books free per year. Additional cheque book: AED 100 each	AED 5.00	Up to 2 Standard Cheque books free per year. Additional cheque book: AED 105 each
ProCash (Soft Token/Hard Token/Mobile App) – One Time Setup Fee & Monthly Maintenance Fee	Free	-	Free
Wages Protection System (WPS) Charges (File/Record Processing Fees)	Free	-	Free
Corporate Salary Transfer (CST) Charges (Non-WPS Salary Payments) (ADCB Processing Fee)	Free	-	Free
Electronic Funds Transfer Domestic (EFD) via ProCash (ADCB Processing Fee)	Free	-	Free
Electronic Funds Transfer Domestic (EFD) via ProCash (Correspondent Bank Fee)	Free	-	Free
Inward Remittances in Foreign Currency	Free	-	Free
Corporate Cheque Scanning Solution (CCSS) – Scanner, Setup Cost, Implementation Fee, Monthly Fee	Standard Rates	-	Standard Rates
Free Cheque Pick-up Count – Courier@Velocity (Setup & Monthly Fee)	Standard Rates	-	Standard Rates
Post Dated Cheques (PDC) – Warehousing	Standard Rates	-	Standard Rates
Post Dated Cheques (PDC) – Withdrawal	Standard Rates	-	Standard Rates
Post Dated Cheques (PDC) – Extension Of Due Date	Standard Rates	-	Standard Rates
Electronic Funds Transfer International (EFI) via ProCash (ADCB Processing Fee)	AED 30 per transaction	AED 1.50	AED 31.50 per transaction
Electronic Funds Transfer International (EFI) via ProCash (Correspondent Bank Fee ^C)	AED 30 per transaction	AED 1.50	AED 31.50 per transaction
Own Cheque Printing with Company Logo (OCK)	None (Standard Pricing Applicable)	-	None (Standard Pricing Applicable)
Free Cash Pick-up Count – Cash@Request (Setup Fee & Visit/Counting Fees)	Not Applicable (Standard Pricing Applicable)	-	Not Applicable (Standard Pricing Applicable)
Preferential Foreign Currency (FX) Spot Rates (AED – USD rates)	USD to AED: 3.6690 AED to USD: 3.6770	-	USD to AED: 3.6690 AED to USD: 3.6770
Preferential Foreign Currency (FX) Spot Rates (AED – Non-USD rates)	Standard Rates	-	Standard Rates
Cash Deposit / Cheque Deposit / Cheque Withdrawal Fee (Branch)	AED 50 per transaction	AED 2.50	AED 52.50 per transaction
Utility Bill Payment Fee (Branch Teller)~~	AED 10 (Online payments are free)	AED 0.50	AED 10.50 (Online payments are free)
Corporate Debit Cards	Free & unlimited		
Opt-out/Package Change/Account Closure Fee	AED 750	AED 37.50	AED 787.50

Notes: [1] ADCB Islamic Banking's Terms and Conditions apply to ADCB Islamic Banking Products & Services.

[2] Correspondent bank charges will be charged wherever applicable on actual basis.

[3] For fees not mentioned above, please refer to the Cash Management Schedule of Fees for details or visit adcbislamic.com.

[4] Any paper-based payment transaction requests through all our channels across our branches is discontinued

~~Monthly Membership Fee is chargeable every month. Failure to pay this fee may result in the discontinuation of the package and all associated ADCB Islamic Offering and preferential pricing.

~~Where supported by ADCB Islamic Banking.

Preferential Correspondent Bank Fee is applicable on the first correspondent bank only (where charge type "OUR" is selected). This is applicable to Business First Executive and Executive Plus packages only.

The setup of preferential rates on Electronic Funds Transfer Domestic (EFD) and International (EFI) via ProCash, Post Dated Cheques (PDC) Warehousing and Withdrawal charges, and Foreign Exchange (FX) spot rates may take up to fourteen days post activation of your chosen package. Reversal of charges incurred during the setup period are subject to ADCB decision, review and approval.

DISCLAIMER:

You hereby request those ADCB Islamic Offerings and/or modifications set out in this Form. You hereby declare that the information you provide in this Form is complete, true and accurate, and that the request(s) made in this Form have been duly approved and authorized. You authorize and agree to the Bank (and its Affiliates on its behalf) making enquiries and obtaining any credit references, account statements or other relevant information about you from any financial institution, regulatory body, any credit reference agency/bureau (including Al Etihad Credit Bureau and the Central Bank) and/or from any other source that the Bank considers necessary in order to verify the information provided by you and to assess your ability to meet your commitments, without taking your additional consent. Please note that in the case of New-To-Banking account relationships, based on the extracted AECB report pertaining to your company, the Bank will issue 10-leaf cheque book(s) for any new banking relationships. After a period of six months from the date of first cheque book issuance (subject to cheque book issuance fees, where applicable) and providing no cheques are returned (unpaid), further cheque books may be issued, as per the approved procedures.

You agree to update the information you have provided to the Bank in accordance with Part 1 Clause 3 of the Corporate & Investment Banking Group Islamic Banking Terms & Conditions. You acknowledge and agree that the Bank reserves the right to reject the request(s) made in this Form in its absolute discretion and is not required to provide reasons for such rejection.

By signing this Form, you agree to continue to be bound by:

Corporate & Investment Banking Group Islamic Banking Terms & Conditions available on adcb.com/en/islamic/terms-conditions.

AUTHORIZED SIGNATORY INITIALS _____

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