

# ADCB Islamic Business First Package Form (For Business Banking Customers Only)

Effective 18<sup>th</sup> April 2026.

Date: --

NEW SIGN UP			
ISLAMIC BUSINESS FIRST PACKAGES (BUNDLED OFFER) (the "Monthly Membership Fee")	Pricing before VAT	VAT	Pricing including VAT
Digital Package	AED 100 / month	AED 5	AED 105 /month
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 BUSINESS FIRST PACKAGES (NOTE : NO FEE WILL BE LEVIED ON ANY UPGRADE OF PACKAGES / A PACKAGE CHANGE FEE WILL BE LEVIED)	
<b>FROM</b> <input type="checkbox"/> Digital Package <input type="checkbox"/> Essential Package	<b>TO</b> <input type="checkbox"/> Digital Package <input type="checkbox"/> Essential Package

OPT OUT	
FROM ISLAMIC BUSINESS FIRST PACKAGES TO PAY AS YOU GO OPTION (NOTE: AN OPT-OUT FEE WILL BE LEVIED)	
<b>FROM</b> <input type="checkbox"/> Digital Package <input type="checkbox"/> Essential Package	<b>TO</b> <input type="checkbox"/> Business Account AED - Gold <input type="checkbox"/> Business Account AED - Platinum

**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 ADCB Consumer 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	AUTHORIZED SIGNATORY
<input type="text"/>	<input type="text"/>
Name: _____	Name: _____
Designation: _____	Designation: _____
Date: [DD/MM/YY] _____	Date: [DD/MM/YY] _____

**\*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 NAME: \_\_\_\_\_

STAFF SIGNATURE: \_\_\_\_\_ DATE (DD/MM/YYYY): \_\_\_\_\_

**BUSINESS FIRST PACKAGES (BUNDLED OFFER)**

Digital Package (SC P268) – AED

Essential Package (SC P226) – AED

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

# ADCB Business First Pricing Acceptance Form

Effective 1<sup>st</sup> July 2026

<b>New Customer:</b>		
<b>Customer ID (if existing Customer):</b>		
<b>Account Number (if existing Customer):</b>		
<b>Customer Name:</b>		
Fee Item	Digital	Essential
Monthly Minimum Average Balance (MAB) requirement per account	Not Applicable	Not Applicable
Monthly Membership Fee	AED 100 + VAT 5 = 105	AED 275 + VAT 13.75 = 288.75
Subsequent Cheque Book Issuance Fee Note: Cheque Book request made through Branch or Contact Center will have an additional charge of AED 52.50; applicable also on Free Cheque Books	No free; AED 100 + VAT 5 = AED 105 each Standard Cheque Book	Up to 2 standard cheque books free/year; Additional: AED 100 + VAT 5 = AED 105 each Standard Cheque Book
ProCash (soft tokens, mobile app) – One-time setup & monthly maintenance	Free	Free
WPS Charges (File/Record Processing Fees)	Free	Free
Corporate Salary Transfer (Non-WPS) – ADCB Processing Fee	Free	Free
EFD via ProCash – ADCB Processing Fee	Free	Free
EFD via ProCash – Correspondent Bank Fee	Free	Free
EFI via ProCash – ADCB Processing Fee (per transaction)*	AED 50 + VAT 2.50 = 52.50	AED 30 + VAT 1.50 = 31.50
EFI via ProCash – Correspondent Bank Fee (per transaction)*	AED 50 + VAT 2.50 = 52.50	AED 30 + VAT 1.50 = 31.50
Inward Remittances in Foreign Currency (per transaction)*	Free	Free
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
Preferential FX Spot Rates (AED-USD)*	USD → AED 3.6540; AED → USD 3.6920	USD → AED: 3.6690; AED → USD: 3.6770
Preferential FX Spot Rates (AED-Non-USD)*	Standard Rates	Standard Rates
Cash/Cheque Deposit or Cheque Withdrawal Fee (Branch Teller)	AED 50 + VAT 2.50 = 52.50	AED 50 + VAT 2.50 = 52.50
Utility Bill Payment Fee (Branch Teller)	AED 10 + VAT 0.50 = 10.50 (Online free)	AED 10 + VAT 0.50 = 10.50 (Online payments are free)
Corporate Credit Cards (Purchasing CCs free per CID)	1 card free	Up to 2 cards free (T&C apply; excludes variants)
Debit Cards	Free	Free
Opt-Out / Package Transfer / Account Closure Fee	AED 375 + VAT 18.75 = 393.75	AED 750 + VAT 37.50 = 787.50

\*Cross Border and Foreign currency transactions not allowed for SmartStart Business Customers.

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 or visit [adcb.com/en/multimedia/sof/lib-wbg-cash-management.pdf](http://adcb.com/en/multimedia/sof/lib-wbg-cash-management.pdf) and Schedule of Fees for Business Account or visit [adcb.com/en/multimedia/sof/lib-sof-business-choice.pdf](http://adcb.com/en/multimedia/sof/lib-sof-business-choice.pdf).

[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 (EFDI) 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 Consumer 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:

Consumer Islamic Banking Terms & Conditions available on [adcb.com/en/islamic/terms-conditions](http://adcb.com/en/islamic/terms-conditions).

AUTHORIZED SIGNATORY INITIALS: \_\_\_\_\_

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