

SCHEDULE OF FEES

Effective 1st May 2019

COMMERCIAL BANKING



STANDARD ACCOUNT

| Account Services (Current Account / Call Account) | Pricing before VAT | VAT | Pricing including VAT |
|---|---|-------------------|--|
| Minimum Average Balance Required per Month | AED 25,000 / AED 5,000 | - | - |
| Monthly Charge if the Account Balance Falls Below the Minimum Requirement | AED 200 / AED 75 | AED 10 / AED 3.75 | AED 210 / AED 78.75 |
| Cheque Issued by our Customer Returned (per Instrument / Cheque) | AED 300 | AED 15 | AED 315 |
| Special Clearing | | | |
| Inward (per Instrument / Cheque) | AED 100 | AED 5 | AED 105 |
| Outward (per Instrument / Cheque) | AED 100 | AED 5 | AED 105 |
| Stop Payment (per Instrument / Cheque / Transfers) (to include Outward Remittance Charges) | AED 100 | AED 5 | AED 105 |
| 1 st Cheque Book | Free | | Free |
| Subsequent Cheque Book | 100 / Cheque Book | AED 5 | 105 / Cheque Book |
| Over the Counter Cheque Encashment | AED 50 | AED 2.50 | AED 52.50 |
| Account Closure Prior to 6 Months | AED 100 | AED 5 | AED 105 |
| Post Dated Cheque | | | |
| Post Dated Cheque Custodial Service (per Instrument / Cheque) | AED 30 | AED 1.50 | AED 31.50 |
| Post Dated Cheque Withdrawal Charges | AED 75 | AED 3.50 | AED 78.50 |
| Draft Collection Foreign Currency (International) | 0.125% of Value or min AED 50 equivalent in other currency plus applicable collection charges | 0.00625% AED 2.50 | 0.13125% of Value or min AED 52.50 equivalent in other currency plus applicable collection charges |
| Draft Collection Foreign Currency (GCC) | AED 50 equivalent in other currency plus applicable collection charges | AED 2.50 | AED 52.50 equivalent in other currency plus applicable collection charges |
| Cheques / Draft Issuance | | | |
| Cashier's Order Cheque LCY (Online) | AED 15 | AED 0.75 | AED 15.75 |
| Demand/Banker Draft FCY (Online) | AED 15 | AED 0.75 | AED 15.75 |
| Customer Cheque (Online) | AED 10 | AED 0.50 | AED 10.50 |
| Own Cheque (Online) | AED 2 | AED 0.10 | AED 2.10 |
| Teller Transactions | | | |
| Cash Deposit / Cheque Deposit / Cheque Withdrawal in AED (Current/ Call Account) | AED 25 per transaction | AED 1.25 | AED 26.25 per transaction |
| Cash Deposit / Withdrawal in Foreign Currency (Current/Call Account) | 0.50% min AED 25 | 0.025% AED 1.25 | 0.525% min AED 26.25 |
| 3rd Party Cheque Withdrawal by non-ADC B Islamic Banking Customers (Inward ADC B Cash Cheque) | AED 50 | AED 2.50 | AED 52.50 |
| Statement of Account (Monthly) | Free | | Free |
| Standing Instructions / Sweep per Account** | | | |
| Setting up / Amendments / Cancellation | AED 25 | AED 1.25 | AED 26.25 |
| Favouring Other Banks | AED 25 + Applicable Charges | AED 1.25 | AED 26.25 + Applicable Charges |

*Correspondent bank charges will be charged wherever applicable on actual basis

**Standing Instruction to effect payments favouring other banks will incur additional outward telegraphic transfers charges

PRICING AND SERVICE STANDARDS

ADC B 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.

ADC B 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.

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| | Pricing before VAT | VAT | Pricing including VAT |
|---|---------------------------------|----------|---------------------------------|
| Penalty Fee for Insufficient Funds to Effect Payment to other Banks | AED 50 | AED 2.50 | AED 52.50 |
| Monthly Fee per Customer | AED 25 | AED 1.25 | AED 26.25 |
| Remittances | | | |
| Inward Remittances (For AED) | Free | | Free |
| Outward Remittances (Request Received Through Manual Instruction) | | | |
| LCY Fund Transfer in UAE (Outward) | AED 75 | AED 3.75 | AED 78.75 |
| Transfer to India (Manual) | AED 200 | AED 10 | AED 210 |
| Transfer to GCC (Manual) | AED 200 | AED 10 | AED 210 |
| Transfer to Other Countries (Manual) | AED 200 | AED 10 | AED 210 |
| Correspondent Bank Fee (Manual)* | AED 150 | AED 7.50 | AED 157.50 |
| Recalling of Funds Transfer Remitted | AED 100 | AED 5 | AED 105 |
| Copy of O/W Payment (Swift Advice) | AED 25 | AED 1.25 | AED 26.25 |
| Utility Bill Payment at Bank Counter | AED 10 | AED 0.50 | AED 10.50 |
| Salary Transfer to Other Banks (Online) | AED 1 / Transaction | AED 0.05 | AED 1.05 / Transaction |
| Corporate Salary Transfer Service in Softcopy using Prescribed Template | | | |
| Salary Transfer Charge (to ADCB Islamic Banking Account) | AED 10 / Transaction | AED 0.50 | AED 10.50 / Transaction |
| Salary Transfer Charge per Bank (to Other Banks via Central Bank) | AED 20 / Transaction | AED 1 | AED 21 / Transaction |
| Corporate Salary Transfer Service in Hardcopy (Max 10 Transactions) | | | |
| Salary Transfer Charge (to ADCB Islamic Banking Account) | AED 10 / Transaction | AED 0.50 | AED 10.50 / Transaction |
| Salary Transfer Charge (to Other Banks via Central Bank) | AED 15 / Transaction | AED 0.75 | AED 15.75 / Transaction |
| Demand Draft Issuance (Manual) | AED 35 | AED 1.75 | AED 36.75 |
| Cashier's Orders Issuance (Manual) | AED 25 | AED 1.25 | AED 26.25 |
| Payment Amendment | AED 50 | AED 2.50 | AED 52.50 |
| Payment/Transfer Returned Due to Details Discrepancy | AED 50 | AED 2.50 | AED 52.50 |
| Non Receipt of Funds Claim Request (Per Request/Follow-Up) | AED 50 | AED 2.50 | AED 52.50 |
| WPS Salary File Processing Fee | AED 30 per file | AED 1.50 | AED 31.50 per file |
| WPS Salary Processing Fee Per Beneficiary | AED 1 per record | AED 0.05 | AED 1.05 per record |
| Inward Remittances in FCY | AED 10 | AED 0.50 | AED 10.50 |
| Additional Fee for O/W TT with Charges "Our" for FCY Payments (Manual) | AED 150 | AED 7.50 | AED 157.50 |
| Additional Fee for O/W TT with Charges "Our" for FCY Payments (Online) | AED 100 | AED 5 | AED 105 |
| Channel Services | | | |
| Cash @ Request - Armoured Car Services One-Time Set-Up | AED 500 | AED 25 | AED 525 |
| Cash @ Request - Armoured Car Services Monthly Maintenance | As per Arrangement | | As per Arrangement |
| Courier @ Velocity One-Time Set-Up | AED 400 | AED 20 | AED 420 |
| Courier @ Velocity Monthly Fee | AED 400 | AED 20 | AED 420 |
| MT 940/942/950 Message Generation For Outgoing | AED 200 / Month per Customer | AED 10 | AED 210 / Month per Customer |
| MT 940/942/950 Message Generation in Soft Copy Format | AED 200 / Month per Customer | AED 10 | AED 210 / Month per Customer |

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| Consolidated Account Statement (Incoming and Outgoing MT 940/942/950) One-Time Set-Up Fee | AED 300 /Set-Up | AED 15 | AED 315 / Set-Up |
| ProCash Internet Banking Charges | | | |
| Hard Tokens | | | |
| One-Time Set-Up Fee (Including 2 Security Tokens) | AED 500 | AED 25 | AED 525 |
| Additional Vasco Tokens (Per Hard Token) | AED 200 | AED 10 | AED 210 |
| Delivery Charges (in UAE) | AED 350 | AED 17.50 | AED 367.50 |
| Delivery Courier Charges (International) | AED 500 | AED 25 | AED 525 |
| Reporting Only (Monthly Maintenance Fee) | AED 50 | AED 2.50 | AED 52.50 |
| Transactions (Monthly Maintenance Fee) | AED 200 | AED 10 | AED 210 |
| Group Company | AED 50 | AED 2.50 | AED 52.50 |
| Customers Using Procash For WPS Only (Monthly Fee) | AED 50 | AED 2.50 | AED 52.50 |
| Soft Tokens / Mobile Token | | | |
| One-Time Set-Up Fee (Including 2 Security Tokens) | Free | | Free |
| Delivery Charges | Free | | Free |
| Reporting Only (Monthly Maintenance Fee) | Free | | Free |
| Transactions (Monthly Maintenance Fee) | Free | | Free |
| Group Company | Free | | Free |
| Customers Using Procash For WPS Only (Monthly Fee) | AED 50 | AED 2.50 | AED 52.50 |
| Transactions | | | |
| Inward Transfer in AED | Free | | Free |
| Inward Transfer in Foreign Currency | AED 10 | AED 0.50 | AED 10.50 |
| Outward Transfer Anywhere in UAE in AED | AED 5 | AED 0.25 | AED 5.25 |
| Outward Transfer to India in INR | AED 30 | AED 1.50 | AED 31.50 |
| Outward Transfer to GCC in Respective Local Country Currency | AED 30 | AED 1.50 | AED 31.50 |
| Outward Transfer to All Other Countries in Respective Local Country Currency | AED 30 | AED 1.50 | AED 31.50 |
| Monthly Statement in Electronic Format | Free | | Free |
| Miscellaneous | | | |
| Duplicate Statement - Email / Fax | AED 25 per month | AED 1.25 | AED 26.25 per month |
| Duplicate Statement (Within 6 months) - Post | AED 50 per month | AED 2.50 | AED 52.50 per month |
| Duplicate Statement (Beyond 6 months) - Post | AED 100 per month | AED 5 | AED 105 per month |
| Duplicate Statement - Print | AED 50 per month | AED 2.50 | AED 52.50 per month |
| Balance Confirmation Letter | AED 100 | AED 5 | AED 105 |
| Release Letter | AED 100 | AED 5 | AED 105 |
| Liability Letter/Certificate | AED 100 | AED 5 | AED 105 |
| Letter Issued to Government Department | AED 100 | AED 5 | AED 105 |
| Signature Verification Letter | AED 100 | AED 5 | AED 105 |
| Valid Trade License not provided within 60 days after expiry | AED 250 per month | - | AED 250 per month |

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