

SCHEDULE OF FEES

Effective 1st May 2019

COMMERCIAL BANKING



FREEZONE PLATINUM ACCOUNT

| Account Services (Current Account / Call Account) | Pricing before VAT | VAT | Pricing including VAT |
|---|--|----------------------|---|
| Minimum Average Balance Required per Month | AED 250,000 / AED 250,000 | - | - |
| Monthly Charge if the Account Balance Falls Below the Minimum Requirement | AED 500 / AED 300 | AED 25 / AED 15 | AED 525 / AED 315 |
| 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 50 | AED 2.50 | AED 52.50 |
| 1 st Cheque Book | Free | | Free |
| Subsequent Cheque Book | AED 100 | AED 5 | AED 105 |
| 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 Withdrawal Charges | AED 75 | AED 3.75 | AED 78.75 |
| Post Dated Cheque Purchase Upfront Commission | 0.125% of total daily transaction amount or min. AED 100 | 0.00625% AED 5 | 0.13125% of total daily transaction amount or min. AED 105 |
| Post Dated Cheque Custodial Service (per Instrument / Cheque) | AED 30 | AED 1.50 | AED 31.50 |
| 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 10 | AED 0.50 | AED 10.50 |
| Demand/Banker Draft FCY (Online) | AED 10 | AED 0.50 | AED 10.50 |
| 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 |
| Statement of Account (Monthly) | Free | | Free |
| Standing Instructions / Sweep per Account | | | |
| Setting up / Amendments / Cancellation | AED 15 | AED 0.75 | AED 15.75 |
| Favouring Other Banks | AED 15 + Applicable Charges | AED 0.75 | AED 15.75 + Applicable Charges |
| Penalty Fee for Insufficient Funds to Effect Payment to Other Banks | AED 30 | AED 1.50 | AED 31.50 |
| Monthly Fee per Customer | AED 15 | AED 0.75 | AED 15.75 |
| 3rd Party Cheque Withdrawal by non-ADCB Customers (Inward ADCB Cash Cheque) | AED 50 | AED 2.50 | AED 52.50 |

*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

ADCB 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.

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| Remittances | Pricing before VAT | VAT | Pricing including VAT |
|---|------------------------------|------------|------------------------------|
| Inward Remittances | Free | | Free |
| Outward Remittances (Request received through Manual Instruction) | | | |
| LCY Fund Transfer in UAE (Outward) | AED 75 | AED 3.75 | AED 78.75 |
| GCC Countries | AED 200 | AED 10 | AED 210 |
| India | AED 200 | AED 10 | AED 210 |
| All other countries | AED 200 | AED 10 | AED 210 |
| Correspondent Bank Fee (Manual) | AED 150 | AED 7.50 | AED 157.50 |
| Corporate Salary Transfer Service in Softcopy using Prescribed Template | | | |
| Salary Transfer Charge (to ADCB 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 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 Drafts and Cashier's Orders | | | |
| Issuance | AED 20 | AED 1 | AED 21 |
| Payment Amendment | AED 30 | AED 1.50 | AED 31.50 |
| Salary Transfer to Other Banks (online) | AED 1 / Transaction | AED 0.05 | AED 1.05 / Transaction |
| 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 (Foreign Currency) | AED 10 | AED 0.50 | AED 10.50 |
| Utility Bill Payment at the Counter | AED 10 | AED 0.50 | AED 10.50 |
| Additional Fee for O/W TT with Charges "OUR" for FCY Payments (Manual) | AED 100 | AED 5 | AED 105 |
| Copy of Outward Payment (Swift Advice) | AED 25 | AED 1.25 | AED 26.25 |
| 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 |
| 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 OneTime 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 |
| 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 | Pricing before VAT | VAT | Pricing including VAT |
| Hard Tokens | | | |
| One-Time Set-Up Fee (Including 2 Security Tokens) | AED 500 | 25 | AED 525 |

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| | Pricing before VAT | VAT | Pricing including VAT |
|---|--------------------|-----------|-----------------------|
| 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 Tokens | | | |
| 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 31.30 |
| Additional Fee for Outward Telegraphic Transfers with Charges "OUR" for Foreign Currency Payments | AED 100 | AED 5 | AED 105 |
| 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 date | AED 250 per month | - | AED 250 per month |

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