

SCHEDULE OF FEES

adcbislamic.com

بنك أبوظبي التجاري
ADCB 
الإسلامي ISLAMIC

SCHEDULE OF FEES

Effective 1st January 2026.

All fees are inclusive of 5% VAT, where applicable.

	Current Account	Savings Account	Special Savings Account
Account Opening Amount			
AED	AED 5,000	AED 5,000	AED 5,000
USD	USD 1,500	USD 1,500	USD 1,500
Other relevant currency	USD 1,500 equivalent	USD 1,500 equivalent	USD 1,500 equivalent

Islamic Deposits

Minimum deposit amount:

- In local currency
- In other currency

AED 5,000
USD 1,500 or equivalent

Profit payment on premature withdrawal of Wakala Deposit: in the event of a withdrawal before the end of a particular tenure, profit will be computed at 1% p.a. less than the profit rate that is applicable for the actual tenure, and will be payable for the actual number of days the Wakala Deposit has been maintained, unless provided otherwise in any applicable supplemental terms and conditions of a specific Wakala Deposit products.

Aspire Eligibility Criteria and Relationship Based Fees

Tier	Criteria	Fee
Tier 1	Total Relationship Balance ¹ of AED 20,000 or more OR Salary Transfer ² of AED 15,000 or more OR Salary Transfer ² of less than AED 15,000 with Credit Card/Finance Against Salary/Finance from ADCB Islamic Banking	Free
Tier 2	Salary Transfer ² of less than AED 15,000 without Credit Card/Finance Against Salary/Finance from ADCB Islamic Banking	AED 25
Tier 3	All other Aspire Customers who have an account and do not fall under Tier 1 or Tier 2	AED 100

Customers who do not maintain a minimum average monthly balance of AED 3,000 in the Millionaire Destiny Savings Account will be charged AED 25 per month, which applies only if the account is held as a standalone product; otherwise, relationship based pricing will apply.

1 Total relationship balance includes deposits accounts/market value of investment holdings, current/savings (CASA) monthly average balance.

2 Salary transfer means the salary is transferred to any ADCB/ADCB Islamic Banking account by direct credit. Salary transfer does not include cash or cheque salary transfers.

Privilege Eligibility Criteria and Relationship Based Fees

Criteria	Monthly Fee for not maintaining criteria
Total Relationship Balance ¹ of AED 200,000 or more OR Salary Transfer ² of AED 20,000 or more OR Home Finance of AED 1 Million or more	AED 150

Excellency Eligibility Criteria* and Relationship Based Fees

Criteria	Monthly Fee for not maintaining criteria
Maintain a total relationship balance ³ of AED 500,000	AED 200
*The above eligibility criteria are indicative only. ADCB Islamic Banking is entitled, at its sole discretion, to approve/decline a customer's application to Excellency.	

1 Total relationship balance includes deposits accounts/market value of investment holdings, current/savings (CASA) monthly average balance.

2 Salary transfer means the salary is transferred to any ADCB account by direct credit. Salary transfer does not include cash or cheque salary transfers.

3 Total Relationship Balance can be maintained across current accounts, savings accounts, deposits accounts, investments at market value.

Active Saver/Active Saver Plus/Super Saver/ Goal Savings/Cashback Accounts

Product Details

Branch Teller Transactions: <ul style="list-style-type: none"> • Cash Withdrawals • Cash/Cheque Deposits • Outward Remittance - Processing Charges: <ul style="list-style-type: none"> - Transfers within ADCB accounts - AED Transfers within UAE (Central Bank Transfers) - All Other Transfers - SWIFT/Telex (all transfers outside UAE and FCY within UAE) • Cancellations/Amendments (Cancellations/Amendments are accepted on a best effort basis and it may not be accepted by the Correspondent, intermediary or beneficiary banks) 	AED 52.50 Free Free AED 0.50 AED 78.75 AED 31.50
ADCB Personal Internet Banking: <ul style="list-style-type: none"> • Credit Card Bill Payment • Outward Remittance - Processing Charges: <ul style="list-style-type: none"> - Transfers within ADCB accounts - AED Transfers within UAE (Central Bank Transfers) - All Other Transfers - SWIFT/Telex (all transfers outside UAE and FCY within UAE) 	Free Free AED 0.50 (One free per month) AED 21 (One free per month)
Remittances Correspondent Charges (additional charges for 'OUR' Option transfers)*: <ul style="list-style-type: none"> • AED Transfers within UAE (Central Bank Transfers) • All Other Transfers - (including AED/FCY outside UAE or FCY within UAE) 	Free AED 105
Inward Remittance Charges: <ul style="list-style-type: none"> • Remittances in UAE Dirhams: <ul style="list-style-type: none"> - Credit to account (in AED) • Remittances in Foreign Currency: <ul style="list-style-type: none"> - Credit to account (in AED) - Credit to account (in the same foreign currency) 	Free AED 10.50 AED 10.50

*For 'OUR' option transfers the correspondent bank will not deduct their charges from the amount remitted but will claim the same from ADCB.

Note:

- For transactions not explicitly mentioned above, charges will apply as per Account Services section and other sections mentioned in the schedule of fees.
- Charges mentioned here in AED may be collected in equivalent foreign currency where applicable.
- Any commissions, fees or other charges passed on to ADCB by the correspondent bank (applicable only for 'SHA' option transfers), intermediary bank and beneficiary bank may be debited from your account with ADCB upon receipt of the claim.
- Correspondent Bank, Intermediary Bank and Beneficiary bank deductions are estimated in the range of USD 0 – 50 and may vary based on the amount transferred.

Account Services	Aspire	Privilege	Excellency
Cheque book (10 leaves)*	3 free cheque books per year. Additional cheque books will be charged at AED 52.50 per cheque book	8 free cheque books per quarter. Additional cheque books will be charged at AED 52.50 per cheque book	Free
Cheque books (25 leaves)	1 free cheque book per year. Additional cheque books will be charged at AED 52.50 per cheque book	3 free cheque books per quarter. Additional cheque books will be charged at AED 52.50 per cheque book	Free
Cheques returned (per instrument/cheque)	AED 241.50	AED 241.50	AED 241.50
UAEDDS Paying Bank Charge: • Direct Debit request return due to insufficient funds	AED 26.25	AED 26.25	AED 26.25
Stop payment (per instrument/cheque)	AED 105	AED 105	AED 105
Cheque photocopy: • Cheque issued less than 1 year ago • Cheque issued more than 1 year ago	AED 10.50 AED 21	AED 10.50 AED 21	Free Free
Post dated cheques for collection (per instrument/cheque): • Collection • Withdrawal of cheque	AED 15.75 AED 52.50	AED 15.75 AED 52.50	AED 15.75 AED 52.50
Cash deposit/withdrawal in relevant foreign currency	0.525% (flat) or minimum AED 26.25 or equivalent	0.525% (flat) or minimum AED 26.25 or equivalent	0.525% (flat) or minimum AED 26.25 or equivalent
Teller services including Cash/Cheque withdrawals or deposits	AED 52.50	Free	Free
Counter Cheques - cash withdrawal	AED 52.50	Free	Free
Foreign Currency Cheque Collection	AED 692 or equivalent	AED 692 or equivalent	AED 692 or equivalent

The cheque charges are only applicable to accounts having cheque book facility.

*For New To Banking customers as per regulations.

Account Services	Aspire	Privilege	Excellency
Statement of Account (per cycle)/ Estatement	Free	Free	Free
Statement of Account (outside the cycle) on ADCB Mobile Banking App or ADCB Personal Internet Banking	AED 26.25 per request	AED 26.25 per request	Free
Statement of Account (outside the cycle) at any ADCB Branch	AED 52.50 per month maximum of AED 210 per request	AED 26.25 per request	Free
Statement of Account (outside the cycle) through the contact centre (Effective 1 st August,2026)	AED 26.25 per request	AED 26.25 per request	Free
Utility bill payment through: • Teller counter • Mobile App/Personal Internet Banking/SMS Banking/IVR/ATM	AED 52.50 Free	Free Free	Free 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	Free Free AED 52.50 AED 105	Free Free Free AED 105
Account closure	AED 105	AED 105	AED 105
Account balance letter	AED 52.50	AED 52.50	Free

Other ADCB Islamic Banking Services	Aspire	Privilege	Excellency
No liability certificate	AED 63	AED 63	Free
Release letter	AED 52.50	AED 52.50	Free
Liability letter issued to government departments/embassies	AED 63	AED 63	Free
Liability letter issued to financial institutions	AED 63	AED 63	Free
Attestation of bank-issued documents	AED 315	AED 315	AED 315

Safe Deposit Locker (SDL)					
Locker Size and Annual Rental Charge (AED)*					
Description	Mini	Small	Medium	Large	Extra Large
Un-assisted Locker	N/A	AED 3,150	AED 4,200	AED 6,300	N/A
Assisted Locker	AED 787.5	AED 1,050	AED 1,575	AED 2,100	AED 3,150

*Special pricing for Private, Excellency, Emirati Excellency, Privilege and Emirati accounts.

Funds Transfer	Aspire	Privilege	Excellency
Remittance Processing Charges - Branches: <ul style="list-style-type: none"> Transfers within ADCB accounts AED Transfers within UAE (Central Bank Transfers) All Other Transfers - SWIFT/ Telex (all transfers outside UAE and FCY within UAE) 	Free AED 0.50 AED 78.75	Free AED 0.50 AED 31.50	Free AED 0.50* AED 21 *
Remittance Processing Charges - ADCB Personal Internet Banking/ Mobile App: <ul style="list-style-type: none"> Transfers within ADCB accounts AED Transfers within UAE (Central Bank Transfers) All Other Transfers - SWIFT/ Telex (all transfers outside UAE and FCY within UAE) 	Free AED 0.50 AED 21	Free AED 0.50* AED 21*	Free AED 0.50* AED 21*
Remittances Correspondent Charges: (additional charges for 'OUR' Option transfers)** <ul style="list-style-type: none"> AED Transfers within UAE (Central Bank Transfers) All Other Transfers - (including AED/FCY outside UAE or FCY within UAE) 	Free AED 105	Free AED 105	Free AED 105
Inward Remittance Charges: <ul style="list-style-type: none"> Remittances in UAE Dirhams: - Credit to account (in AED) Remittances in Foreign Currency: - Credit to account (in AED) - Credit to account (in the same foreign currency) 	Free AED 10.50 AED 10.50	Free Free Free	Free Free Free
Cancellations/Amendments - Branches Only (Cancellations/ Amendments are accepted on a best effort basis and it may not be accepted by the Correspondent, intermediary or beneficiary banks)	AED 31.50	AED 31.50	AED 31.50
SWIFT Copy Charges	AED 15.75	AED 15.75	AED 15.75
Drafts/Bankers Cheque (AED and FCY): <ul style="list-style-type: none"> Issuance Stop Payment 	AED 52.50 AED 52.50	AED 52.50 AED 52.50	Free AED 42

*First 6 transactions per month are free.

**For 'OUR' option transfers the correspondent bank will not deduct their charges from the amount remitted but will claim the same from ADCB.

Note:

- Charges mentioned here in AED may be collected in equivalent foreign currency where applicable.
- Any commissions, fees or other charges passed on to ADCB by the correspondent bank (applicable only for 'SHA' option transfers), intermediary bank and beneficiary bank may be debited from your account with ADCB upon receipt of the claim.
- Correspondent Bank, Intermediary Bank and Beneficiary bank deductions are estimated in the range of USD 0 – 50 and may vary based on the amount transferred.

► Debit Card

	Aspire	Privilege	Excellency
Debit card issuance (through ADCB Mobile Banking App or ADCB Personal Internet Banking):			
- Primary Card/1 st Supplementary Card	Free	Free	Free
- Additional Supplementary Debit Card	Free	Free	Free
- Debit Card replacement (lost/ stolen/damaged)	AED 26.25	AED 26.25	Free
Usage fee in the UAE at ADCB ATMs:			
- Cash withdrawal	Free	Free	Free
- Denial	Free	Free	Free
- Inquiry	Free	Free	Free
- Cash deposit	Free	Free	Free
- Funds transfer (within same CID)	Free	Free	Free
Usage fee in the UAE at Non-ADCB ATMs (UAE Switch)*:			
- Cash withdrawal	AED 2.10	6 Free transactions per month, AED 2.10 per additional transaction	Free
- Denial	AED 2.10	AED 2.10	Free
- Inquiry	AED 2.10	6 Free transactions per month, AED 2.10 per additional transaction	Free
Usage fee in Arab Gulf Co-operation Countries (GCC Switch ATMs):			
- Cash withdrawal	AED 6.30	2 free transactions per month, AED 6.30 per additional transaction	4 free transactions per month, AED 6.30 per additional transaction
- Inquiry	AED 3.15	2 free transactions per month, AED 3.15 per additional transaction	4 free transactions per month, AED 3.15 per additional transaction
Usage fee at international ATMs i.e. outside the UAE and GCC:			
- Cash withdrawal	AED 21	AED 21	AED 21
Other charges:			
- Foreign Currency transaction margin (non-AED currency)**	2.49%	2.49%	2.49%
- Foreign transaction fee (AED currency)	2.49%	2.49%	2.49%
- Copy of sales slip	AED 26.25	AED 26.25	AED 26.25

* 1 free non-ADCB ATM withdrawal per month for Aspire customers (UAE Switch).

** The Foreign transaction margin for non-AED currency is charged in addition to the standard processing fee charged by Mastercard or Visa (approximately 1.15%).

► Credit Cards

	Aspire	Privilege/ Emirati	Excellency/ Emirati Excellency
Annual Membership Fee			
• Emirati Infinite Card (free for the first year)	AED 945	AED 945	AED 945
• TouchPoints Infinite Card	AED 1,050	AED 1,050	AED 525
• TouchPoints Platinum Card (free for the first year)	AED 630	AED 315	Free
• TouchPoints Gold Card	Free	Free	Free
• 365 Cashback Platinum Card (free for the first year)	AED 383.25	AED 383.25	AED 383.25
• talabat ADCB Islamic Platinum Card	Free	Free	Free
• Shukran ADCB Islamic Platinum Card (free for the first year)	AED 262.50	AED 262.50 (Free for Emirati)	AED 262.50 (Free for Emirati Excellency)
• Supplementary Card	Free	Free	Free
Other Fees and Charges			
• Monthly profit rate (for cards issued before 1 st January 2023)	3.25%		
• Monthly profit rate (for cards issued from 1 st January 2023)	3.69%		
• Cash withdrawal fee	3.15% or AED 105 (whichever is higher)		
• Balance transfer/Pay order facility/Instalment plans	Up to 3.25%		
• Donation for Late Payment	AED 241.50		
• Card replacement fee	AED 78.75		
• Duplicate statement fee	AED 26.25		
• Returned cheque fee	AED 157.50		
• Pay order/Instalment plan processing fee	AED 52.50		
• Outstation cheque processing fee	AED 21		
• Copy of sale voucher	AED 26.25		
• Islamic Credit Shield (Takaful)	0.9345% of the total outstanding balance		
• Foreign currency transaction margin (non-AED currency)*	2.99% of the total transaction amount		
• Foreign transaction fee (AED currency)	2.99% of the total transaction amount		
• Liability/No liability letter charges	AED 52.50		
General			
• Payment due date from statement date	25 days		
• Minimum payment due	5% of the total utilised amount or AED 100 (whichever is higher) + all applicable fees and charges		
• Cash withdrawal limit	60% of the available credit limit		

*The Foreign transaction margin for non-AED currency is charged in addition to the standard processing fee charged by Mastercard or Visa (approximately 1.15%).

This guide is subject to any modification by the Bank at any time, at its sole discretion, without prior notice.

► Finances

	Aspire	Privilege	Excellency
1. Home Finance			
Processing fees (of finance amount capped at AED 52,500)	0.7875%	0.7875%	0.525%
Registration of rental security	From AED 100 (tenor up to 1 year) to AED 1,000 (tenor of 10 years and more)	From AED 100 (tenor up to 1 year) to AED 1,000 (tenor of 10 years and more)	From AED 100 (tenor up to 1 year) to AED 1,000 (tenor of 10 years and more)
Property Takaful Contribution (Premium)	0.042% per year on property value Watania Takaful (Main Provider) Sukoon Takaful SALAMA		
Life Takaful Contribution (Premium)	Watania Takaful: 0.0184% (Main Provider) Sukoon Takaful 0.0226% SALAMA 0.0221% per month on outstanding Finance amount		
Takaful assignment fee	AED 5,250	AED 5,250	AED 5,250
Other Certificate	AED 78.75	AED 78.75	AED 78.75
Non-standard statement production/copy of original documentation	AED 105	AED 105	AED 105
Property swaps administration fee	AED 1,386	AED 1,386	AED 1,386
Issuance of No Objection	AED 89.25	AED 89.25	AED 89.25
Clearance letter	AED 89.25	AED 89.25	AED 89.25
Request of Other Letters	AED 89.25	AED 89.25	AED 89.25
Valuation Fees* - Apartments and Villas	AED 3,150	AED 3,150	AED 3,150
Valuation Fees* - Construction Finances	AED 5,250	AED 5,250	AED 5,250
Early settlement fees/Partial settlement fees	Free up to 30% of the Finance outstanding p.a. Beyond that: 1.05% of amount being settled or AED 10,500, whichever is lower		
Switch fees, if any	Upto 1.05% of outstanding finance amount		
Home finance liability letter	AED 89.25	AED 89.25	AED 89.25
Finance account statement	Free	Free	Free
Donation for Late Payment**	3.15% of delayed amount. Maximum AED 735 per month		

*Maximum applicable for every instance of valuation.

**Paid to charity after deduction of administrative cost.

2. Personal Finance	
Processing fees	1.05% of finance amount. Minimum AED 525 and maximum AED 2,625
Processing fees - Top-up	1.05% of top-up amount. Minimum AED 525 and maximum AED 2,625
Processing fees - Privilege and Excellency clients	1.05% of finance amount. Minimum AED 525 and maximum AED 2,625
Takaful charges	$0.0197\% \times \text{finance amount} \times \text{finance tenure in months}$
Donation for Late Payment	2.10% of delayed amount. Minimum AED 52.50 and maximum AED 210 per month
Early settlement fees/Partial settlement fees*	1.05% of settled amount. Maximum AED 10,500
Finance cancellation fee	AED 105
Other document (finance copy, issuing redemption statement, audit confirmation etc.) requested by customers	AED 26.25

3. Retail Business Finance	
Processing fees	1.05% of finance amount. Minimum AED 525 and maximum AED 2,625
Takaful charges	$0.0197\% \times \text{finance amount} \times \text{finance tenure in months}$
Donation for Late Payment	2.10% of delayed amount. Minimum AED 52.50 and maximum AED 210 per month
Early settlement fees/Partial settlement fees	1.05% of settled amount. Maximum AED 10,500
Finance cancellation fee	AED 105
Change of due date on standing instructions	AED 26.25
Replacement of existing post dated cheques/standing instructions/repayment account	Free

*You understand and acknowledge that if you are availing a top-up on your Personal Finance, your existing finance will be closed and a new finance account will be opened. A fee for early settlement of the existing Personal Finance contract will be applicable and processing fees will be charged only on the Net Top-Up amount (i.e. New Finance amount minus existing Finance settled amount). For example, if your current outstanding finance amount is AED 50,000, the early settlement fee will be 1.05% of that amount, which equals AED 525.

4. Car Finance	
Processing fees	1.05% of finance amount. Minimum AED 525
Early settlement fees/Partial settlement fees	1.05% of settled amount
NOC to Traffic Department	Free
Replacement of existing post dated cheques/standing instructions/repayment account	AED 105
Change of due date on standing instructions	AED 52.50
Donation for Late Payment	2.10% of the delayed amount. Minimum AED 52.50 and maximum AED 525 per month
Finance liability letter	AED 63 (Nil for Excellency customers) (Nil in case of settlement caused by loss due to accident/ theft)
Release of Term Deposit which is pledged against finance account	Free
Mortgage release letter	Free
Cancellation fee	AED 105

5. Smart Finance	
Processing fees	1.05% of finance amount. Minimum AED 525 and maximum AED 2,625
Takaful charges	$0.0197\% \times \text{finance amount} \times \text{finance tenure in months}$
Early settlement fees/Partial settlement fees	1.05% of settled amount. Maximum AED 10,500
Replacement of existing post dated cheques/standing instructions/repayment account	Free
Change of due date on standing instructions or post dated cheques	AED 26.25
Donation for Late Payment	2.10% of delayed amount. Minimum AED 52.50 and maximum AED 210 per month
Finance cancellation fee	AED 105

6. Finance Against Salary	
Processing fee	AED 210 (Nil for Privilege and Excellency clients)
Minimum profit on usage	If the accrued profit is AED 10 or less, there will be no charges. If the accrued profit is greater than AED 10, then the actual accrued profit amount will be charged.

Digitally Available Services* Done Through Branches or Contact Centre (Effective 1st August, 2026)

Service	Aspire		Privilege	Excellency
	Branch	Contact Centre		
Debit card issuance:				
- Primary Card (along with account opening)	Free	N/A	Free	Free
- Primary Card (after account opening)	AED 105	AED 26.25	Free	Free
- 1 st Supplementary Card	AED 26.25	N/A	Free	Free
- Additional Supplementary Card	AED 26.25	N/A	Free	Free
- Debit card replacement (lost/stolen/damaged)	AED 26.25	AED 26.25	AED 26.25	Free
Debit card service requests:				
- Debit card blocking#	AED 105	AED 26.25	Free	Free
- Debit card activation	AED 105	AED 26.25	Free	Free
- Pin set-up	N/A	AED 26.25	Free	Free
Customer Details Update**	AED 105	AED 26.25	Free	Free
E-statement Request	AED 105	AED 26.25	Free	Free
E-statement Subscription	Free	Free	Free	Free
Transfer TouchPoints	AED 105	AED 26.25	Free	Free
Change Maturity Instructions for Fixed Deposit	AED 105	N/A	Free	Free

#For cases not related to Fraud.

*N/A: Service not available through respective channel. The services will be free of charge on ADCB Personal Internet Banking and ADCB Mobile Banking App.

**Customer Details Update includes Emirates ID, Passport, VISA, Mobile Number, E-Mail Address, Residence Phone Number, Office Phone Number, Fax Number, Residence Address, Mailing Address, and Employment Details Update. One or multiple details can be modified simultaneously.

Notes

- Postal charges as applicable.
- For all applicable fees and charges, please visit adcbislamic.com
- For Mudaraba Deposits and Mudaraba based Savings accounts, ADCB Islamic Banking is Mudarib and the account holder is Rab Al Maal. Profit distribution ratio has been fixed as per the Profit Distribution Mechanism structure, which is available on www.adcbislamic.com
- Foreign Currency transaction margin is charged in addition to the wholesale foreign exchange market rate that is selected and applied by card scheme provider on the date of conversion.

Contact Centre Numbers

ADCB Islamic Banking	600 56 2626
Privilege	600 50 8008
Excellency	600 50 2004

Product Return Policy

Product Return Policy applies to Personal Finance, Retail Business Finance, Smart Finance, Finance Against Salary, Credit Card and Islamic CASA accounts. The terms and conditions are as follows:

- The customer must apply for the "Product Return" through the Branch, contact Centre or in writing to contactus@adcb.com within 7 working days of the facility disbursement or within 30 days of account opening or 30 days from Credit Card set up.
- For new Personal Finance, Retail Business Finance and Smart Finance the return will result in the cancellation of the finance documents and settlement of finance facility without any settlement or associated charges.
- For additional finances, the new finance documents/amendments will be cancelled and the finance facility will be rebooked as if no change has occurred to the earlier facility.
- For Finance Against Salary, the facility will be cancelled and any fee will be reversed.
- For Credit Cards any fees and charges applied will be reversed but any usage on the card has to be settled in full. Usage of the Card refers to Retail Transactions, Cash Advance and Pay Order Facilities.
- Associated account fees and charges will be waived if the account is closed within 30 days from opening.
- Account closure charges will be waived if the account is closed within 30 days from opening; but shall be applicable after 30 days until 6 months of account opening.
- ADCB Islamic Banking shall not bear any responsibility whatsoever in connection with the exercise of the product return option by the customer.