

SCHEDULE OF FEES

▶ ADCB UNIVERSAL ACCOUNT – INDIVIDUALS

Effective Date 30th Jun 2026.

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

This Schedule of Fees applies exclusively to the ADCB Universal Account and should be read together with the ADCB Consumer Banking Terms and Conditions and Charges & Fees available on adcb.com.

Account Maintenance Fees

Services	Fees
Account opening	Free
Minimum balance requirement	Not applicable
Monthly account maintenance fee	AED 2 (including VAT)
Account closure	The account closure charges shall be applicable as per the Personal Banking Schedule of Fees (AED 105)

ATM Transactions

Transaction	Fees
ADCB ATM withdrawals/deposits	Free (Up to 4 deposit and 4 withdrawal transactions per month), a charge of AED 2.10 shall apply to any additional transaction
Usage Fee in UAE at Non-ADCB ATMs (UAE Switch) withdrawals (UAE): - Denial - Inquiry	AED 2.10 AED 2.10
Balance inquiry at ADCB ATMs	Free
Utility Bill payment through ATM	Free

Remittances & Fund Transfers

Transaction	Fees
Transfers within ADCB accounts	Free
AED transfers within UAE (Central Bank Transfers)	AED 0.50
International outward remittances	AED 21
Inward remittances (AED)	Free

Debit Card Fees

Services	Fees
Digital debit card issuance	Free
Physical debit card issuance (on request)	Free
Debit card replacement (lost/stolen/damaged)	AED 26.25
Non-ADCB ATM Cash withdrawals (UAE), Denial, Inquiry	AED 2.10
Balance inquiry at ADCB ATMs	Free
Utility Bill payment through ADCB ATM	Free

Statements & Service Requests

Services	Fees
Monthly e-statement	Free
Duplicate statement via digital channels	Free
Account balance letter/certificate	AED 52.50
No liability certificate	AED 63
Release letter	AED 52.50
Liability letter issued to government departments/embassies	AED 63
Liability letter issued to financial institutions	AED 63
Attestation of bank-issued documents	AED 315

Important Notes

- Cheque book facilities are not available for Universal Accounts.
- Debit card usage outside the UAE is restricted.
- Fees and charges are subject to change in accordance with UAE laws and Central Bank regulations.