

ADCB Business First Package Schedule of Fees (For Business Banking Customers Only)

Effective 18th April 2026.

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's Terms and Conditions apply to ADCB 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/cibgcharges and Schedule of Fees for Business Account or visit adcb.com/en/multimedia/sof/cb-sof-business-choice.pdf.
- [4] Any paper-based payment transaction request through all our channels across our branches is discontinued.
- [5] EFI and FX transactions are unavailable to SmartStart Business Account (SSBA) customers.

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, Platinum and Platinum Plus packages only.

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. ADCB'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 the customer. All other services, products and charges not listed in this customized package will be subject to standard pricing, charges, Terms and Conditions.