

SCHEDULE OF FEES

Effective 1st June 2026.

CORPORATE CARDS

Corporate Credit Cards			
Corporate Exclusive	Pricing before VAT	VAT	Pricing including VAT
Annual Fee	AED 750	5%	AED 787.50
Over Limit Fee	AED 275	5%	AED 288.75
Late Payment Fee	AED 230	5%	AED 241.50
Cash Advance Fee	3% or AED 100 (whichever is higher)	5%	3.15% or AED 105 (whichever is higher)
Duplicate Statement Fee	AED 25	5%	AED 26.25
Card Replacement Fee	AED 75	5%	AED 78.75
Smart Data Setup Fee (per card, only once)	AED 250	5%	AED 262.50
Finance Charge (Retail Purchase)	3.25% (monthly)	NA	3.25% (monthly)
Finance Charge (Cash Advance)	2.49% (monthly)	NA	2.49% (monthly)
Foreign Currency Transaction Margin	2.99%	NA	2.99%
Foreign transaction fee (on AED currency)	2.99%	NA	2.99%
Corporate			
Annual Fee	AED 350	5%	AED 367.50
Over Limit Fee	AED 275	5%	AED 288.75
Late Payment Fee	AED 230	5%	AED 241.50
Cash Advance Fee	3% or AED 100 (whichever is higher)	5%	3.15% or AED 105 (whichever is higher)
Duplicate Statement Fee	AED 25	5%	AED 26.25
Card Replacement Fee	AED 75	5%	AED 78.75
Smart Data Setup Fee (per card, only once)	AED 250	5%	AED 262.50
Finance Charge (Retail Purchase)	3.25% (monthly)	NA	3.25% (monthly)
Finance Charge (Cash Advance)	2.49% (monthly)	NA	2.49% (monthly)
Foreign Currency Transaction Margin	2.99%	NA	2.99%
Foreign transaction fee (on AED currency)	2.99%	NA	2.99%
TouchPoints			
Annual Fee	AED 300	5%	AED 315
Over Limit Fee	AED 275	5%	AED 288.75
Late Payment Fee	AED 230	5%	AED 241.50
Cash Advance Fee	3% or AED 100 (whichever is higher)	5%	3.15% or AED 105 (whichever is higher)
Duplicate Statement Fee	AED 25	5%	AED 26.25
Card Replacement Fee	AED 75	5%	AED 78.75
Smart Data Setup Fee (per card, only once)	AED 250	5%	AED 262.50
Finance Charge (Retail Purchase)	3.25% (monthly)	NA	3.25% (monthly)
Finance Charge (Cash Advance)	2.49% (monthly)	NA	2.49% (monthly)
Foreign Currency Transaction Margin	2.99%	NA	2.99%
Foreign transaction fee (on AED currency)	2.99%	NA	2.99%
Purchasing			
Annual Fee	AED 200	5%	AED 210
Over Limit Fee	AED 275	5%	AED 288.75
Late Payment Fee	AED 230	5%	AED 241.50
Cash Advance Fee	NA	NA	NA
Duplicate Statement Fee	AED 25	5%	AED 26.25
Card Replacement Fee	AED 75	5%	AED 78.75
Smart Data Setup Fee (per card, only once)	AED 250	5%	AED 262.50
Finance Charge (Retail Purchase)	3.25% (monthly)	NA	3.25% (monthly)
Finance Charge (Cash Advance)	NA	NA	NA
Foreign Currency Transaction Margin	2.99%	NA	2.99%
Foreign transaction fee (on AED currency)	2.99%	NA	2.99%
Corporate Debit Cards			
Debit Card Issuance			
Primary Card	Free	NA	Free
Debit card replacement (lost/stolen/damaged)	AED 25	5%	AED 26.25
Usage fee in UAE at ADCB ATMs			
Cash withdrawal	Free	NA	Free
Denial	Free	NA	Free
Inquiry	Free	NA	Free
Cash deposit	Free	NA	Free
Usage fee in UAE at Non-ADCB ATMs (UAE Switch)			
Cash withdrawal	AED 2	5%	AED 2.10
Denial	AED 2	5%	AED 2.10
Inquiry	AED 2	5%	AED 2.10
Usage fee in Arab Gulf Co-operation Countries (GCC Switch ATMs)			
Cash withdrawal	AED 6	5%	AED 6.30
Inquiry	AED 3	5%	AED 3.15
Usage fee at international ATMs (outside UAE and GCC)			
Cash withdrawal	AED 20	5%	AED 21
Other charges			
Foreign Currency transaction margin	2%	NA	2%
Foreign transaction fee (on AED currency)	2.49%	NA	2.49%

*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.

ADCB's aim is to provide pricing packages and services that are both competitive and flexible as a measure of our commitment to building a long-term relationship with you. All other services, products and charges not listed in this customised package will be subject to standard pricing, charges, and the prevailing Terms and Conditions.

For fees not mentioned above, please refer to the Cash Management Schedule of Fees for details.