

SCHEDULE OF FEES

- ▶ ISLAMIC BUSINESS
CURRENT ACCOUNTS
- ▶ ISLAMIC BUSINESS
ACCOUNTS



Effective 15th December 2026. All fees are inclusive of 5% VAT, where applicable, per account.

Account Balance Requirement	Islamic Business Current Accounts/ Islamic Business Accounts		
	Silver	Gold	Platinum
Account opening amount	AED 10,000	AED 10,000	AED 10,000
Minimum average balance required per month	AED 10,000	AED 50,000	AED 100,000
Minimum average balance required per month (Non-AED Denominated Account)*	USD 2,500/ GBP 1,000/ EUR 1,000	USD 10,000/ GBP 7,500/ EUR 5,000	USD 25,000/ GBP 20,000/ EUR 15,000
Monthly charge if the account balance falls below the minimum requirement	AED 150	AED 200	AED 300
Monthly charge if the account balance falls below the minimum requirement (Non-AED Denominated Account)*	USD 25/ GBP 20/ EUR 20	USD 50/ GBP 40/ EUR 40	USD 80/ GBP 60/ EUR 70
Standard Call Account Minimum Average Balance Required per Month USD 7,500			
Standard Call Account: Monthly charge if the account balance falls below the minimum requirement	AED 210	AED 210	AED 210

AED 150 fee is applicable if your trade license is not updated in our records within 30 days from the date of expiry.

Account Services	Silver	Gold	Platinum
Cheque books 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	1 Free Cheque Book per quarter; Additional Cheque Book at AED 52.50	1 free Cheque Book per month; Additional Cheque book at AED 52.50	3 free Cheque Book per month; Additional Cheque book at AED 52.50
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
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 non-AED currencies	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
Statement of account (per cycle/e-statement)	Free	Free	Free
Duplicate Statement Charges through Branches and Contact Center**/Email/Fax/Post/Print: • Up to 12 months • Over 12 months and up to 24 months • Over 24 months	AED 157.5 AED 262.5 AED 420	AED 157.5 AED 262.5 AED 420	AED 157.5 AED 262.5 AED 420

*Charges for non-AED Accounts will be charged in their AED amounts equivalent.

**The revised statement charge is a consolidated charge and not charged on a per statement basis. As an example, you will be charged AED 157.5 for one-month duplicate statement and for 12 months duplicate statement as well.

Account Services (continued)	Silver	Gold	Platinum
Teller services - all accounts per month - Cash withdrawals - Cash/Cheque deposits - Cheque withdrawals - Additional teller transactions	5 Free 10 Free AED 52.50 per cheque AED 52.50 per transaction	10 Free 20 Free AED 52.50 per cheque AED 52.50 per transaction	Free Free AED 52.50 per cheque Free
Utility bill payment through: - Teller counter - Mobile App/Personal Internet Banking/ SMS Banking/IVR/ATM	AED 52.50 Free	AED 52.50 Free	Free Free
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	AED 10.50 AED 21
Account closure	AED 105	AED 105	AED 105
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	AED 52.50 Free AED 52.50 AED 105	Free Free AED 52.50 AED 105
Trade license update through Branches (free through Website, Procash. Mobile Banking)	AED 157.5	AED 157.5	AED 157.5
Change in Ownership Charges - effective 1 st July 2026 - If the company entity type or activity falls into below categories: - Special Purpose Vehicles, - Trusts, - Foundations, - Payment Service Providers, - Money Service Businesses, - General Trading companies, - Bullion Trading, - Real Estate Brokers/Agents - If update is requested within 12 month of account opening or last ownership/ signatory update	AED 1,050	AED 1,050	AED 1,050
Change in Authorized signatories - effective 1 st September 2026 - If the company entity type or activity falls into below categories: - Special Purpose Vehicles, - Trusts, - Foundations, - Payment Service Providers, - Money Service Businesses, - General Trading companies, - Bullion Trading, - Real Estate Brokers/Agents - If update is requested within 12 month of account opening or last ownership/ signatory update	AED 1,050	AED 1,050	AED 1,050

Remittances	Silver		Gold		Platinum	
Inward remittances or account denominated in AED currency: - Remittances in UAE Dirhams: - Credit to account (in AED) - Remittances in non-AED currencies: - Credit to account (in AED) - Credit to account (in non-AED currencies)	Free		Free		Free	
	AED 10.50 AED 10.50		AED 10.50 AED 10.50		Free Free	
Inward remittances for accounts denominated in other currencies/non-AED currencies Inward remittances in same currency	AED 21		2 transactions free per month post which AED 21 per transaction		Free	
Inward remittances in other currency	AED 21		2 transactions free per month post which AED 21 per transaction		Free	
Outward remittances for accounts denominated in AED currency*: Central bank transfers	Bank counter	ADCB Personal Internet Banking/ Mobile App	Bank counter	ADCB Personal Internet Banking/ Mobile App	Bank counter	ADCB Personal Internet Banking/ Mobile App
	AED 52.5	AED 1.05	AED 52.5	AED 1.05**	AED 52.5**	AED 1.05**
Outward remittances for accounts denominated in other currencies/non-AED currencies: Outward remittances in same currency	AED 262.5	AED 42	AED 262.5	2 transactions free per month post which AED 42 per transaction	AED 262.5	3 transactions free per month post which AED 42 per transaction
Outward remittances in other currency	AED 262.5	AED 42	AED 262.5	2 transactions free per month post which AED 42 per transaction	AED 262.5	3 transactions free per month post which AED 42 per transaction
Cancellations/Amendments	AED 31.50	Free	AED 31.50	Free	AED 31.50**	Free
SWIFT copy charges	AED 15.75		AED 15.75		AED 15.75	
Drafts/Banker's cheque: - Issuance - Stop payment	AED 52.50 AED 52.50		AED 52.50 AED 52.50		AED 52.50 AED 52.50	

* The above charges are for 'SHARED' option only at the bank counter or on ADCB Personal Internet Banking/ Mobile App. The receiving or intermediary banks may deduct additional charges, if applicable. If you have opted for 'OUR' option, an additional corresponding bank charge of AED 105 for non-AED currencies fund transfers or AED 1.05 for local currency (AED) fund transfers will apply at the bank counter or on ADCB Personal Internet Banking/Mobile App. If the commissions, fees or other charges are passed on to the Bank by the correspondent or the beneficiary bank, then the Bank may debit such amounts from your account with the Bank post the funds transfer. For Xpress Money transfers, charges as displayed on screen are levied by Xpress Money for the services provided.

** First 6 transactions per month are free.

Debit Card

Silver

Gold

Platinum

Debit card issuance: • Primary card/1st supplementary card • Additional supplementary debit card • Debit card replacement (lost/stolen/damaged)	Free Free AED 26.25	Free Free AED 26.25	Free Free AED 26.25
Usage fee in the UAE at ADCB ATMs: • Cash withdrawal • Denial • Inquiry • Cash deposit • Funds transfer (within same CID)	Free Free Free Free Free	Free Free Free Free Free	Free Free Free Free Free
Usage fee in the UAE at non-ADCB ATMs (UAE switch): • Cash withdrawal • Denial • Inquiry	AED 2.10 AED 2.10 AED 2.10	AED 2.10 AED 2.10 AED 2.10	6 Free transactions per month, AED 2.10 per additional transaction AED 2.10 6 Free transactions per month, AED 2.10 per additional transaction
Usage fee in Arab Gulf co-operation countries (GCC switch ATMs): • Cash withdrawal • Inquiry	AED 6.30 AED 3.15	AED 6.30 AED 3.15	2 free transactions per month, AED 6.30 per additional transaction 2 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 • Copy of sales slip	2% AED 26.25	2% AED 26.25	2% AED 26.25

Corporate Internet Banking (ProCash)		Procash - Islamic Business Accounts
Procash set up fee		Free
Monthly fee (full access)		AED 210
Wage Protection System		
Salary file processing fee		Free
Salary transfer to other banks (per employee)		Free
Corporate Salary Transfer		
Salary transfer to ADCB		Free
Salary transfer to other banks (per employee)		Free
Transactions		
Inward transfer in FCY		Free
Inward transfer in AED		Free
Own account transfer within ADCB		Free
Transfer to another account within ADCB		Free
Outward transfer within UAE in AED		Free
International transfer*		Free

*Additional AED 100 Fee for outward Telegraphic transfer with charges "our" for non-AED currencies Payment in all scenarios.

Notes

- Any changes to fees and charges is subject to 60 days prior notice
- For all applicable fees and charges, please visit adcbislamic.com

TALK TO US

- Visit adcbislamic.com to learn more
- Call our Contact Centre on **600 56 2626** (24/7)
- Visit your nearest **ADCB branch**