

Islamic 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 Islamic Banking's Terms and Conditions apply to Islamic Banking 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/en/multimedia/sof/ib-wbg-cash-management.pdf and Schedule of Fees for Business Account or visit adcb.com/en/multimedia/sof/ib-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 Islamic 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 Islamic banking, at its sole discretion, with prior notice as applicable/required, may amend/cancel the service or revise the fee/charges, terms and conditions as appropriate based on market conditions or to comply with regulatory requirements. 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.