

Islamic Business First Packages (BFP) Schedule of Fees

Effective 1st July 2025.

	ESSENTIAL			ESSENTIAL PLUS		
	Pricing before VAT	VAT	Pricing including VAT	Pricing before VAT	VAT	Pricing including VAT
Monthly Minimum Average Balance (MAB) requirement per account	Not Applicable	-	Not Applicable	Not Applicable	-	Not Applicable
Monthly Membership Fee/Monthly Fall Below Fee (if MAB not maintained)	AED 275	AED 13.75	AED 288.75	AED 375	AED 18.75	AED 393.75
Subsequent Cheque Book Issuance Fee (through all channels)	Up to 2 standard cheque books free per year. Additional cheque book: AED 105 each			Up to 2 standard cheque books free per year. Additional cheque book: AED 105 each		
ProCash (soft tokens, mobile app) - One Time Setup Fee & Monthly Maintenance Fee	Free			Free		
Wages Protection System (WPS) Charges (File/Record Processing Fees)	Free			Free		
Corporate Salary Transfer (CST) Charges (Non-WPS Salary Payments) (ADCB Processing Fee)	Free			Free		
Electronic Funds Transfer Domestic (EFD) via ProCash (ADCB Processing Fee)	Free			Free		
Electronic Funds Transfer Domestic (EFD) via ProCash (Correspondent Bank Fee)	Free			Free		
Electronic Funds Transfer International Fund Transfer (EFI) via ProCash (ADCB Processing Fee)	AED 30 per transaction	AED 1.50	AED 31.50 per transaction	AED 25 per transaction	AED 1.25	AED 26.25 per transaction
Electronic Funds Transfer International Fund Transfer (EFI) via ProCash (Correspondent Bank Fee)	AED 30 per transaction	AED 1.50	AED 31.50 per transaction	AED 25 per transaction	AED 1.25	AED 26.25 per transaction
Inward Remittances in Foreign Currency	AED 10 per transaction	AED 0.50	AED 10.50 per transaction	AED 10 per transaction	AED 0.50	AED 10.50 per transaction
Corporate Cheque Scanning Solution (CCSS) - Scanner, Setup Cost, Implementation Fee, Monthly Fee	Standard Rates			Free (one scanner per CID)		
Free Cheque Pick-up Count - Courier@Velocity (Setup & Monthly Fee)	Standard Rates			Free cheque pick-up 2 days per week (one location in the UAE per CID)		
Post Dated Cheques - PDC Warehousing	Standard Rates			Free		
Post Dated Cheques - PDC Withdrawal	Standard Rates			Free		
Post Dated Cheques - PDC Extension of Due Date	Standard Rates			Free		
Own Cheque Printing with Company Logo (OCK)	Standard Rates			Standard Rates		
Free Cash Pick-up Count - Cash@Request (Setup Fee & Visit/Counting Fees)	Standard Rates			Standard Rates		
Preferential Foreign Currency (FX) Spot Rates (AED - USD rates)	USD to AED: 3.6690 AED to USD: 3.6770			USD to AED: 3.6700 AED to USD: 3.6760		
Preferential Foreign Currency (FX) Spot Rates (AED - Non-USD rates)	Standard Rates			Standard Rates		
Cash Deposit/Cheque Deposit/Cheque Withdrawal Fees (Branch Teller Services)	AED 50 per transaction	AED 2.50	AED 52.50 per transaction	AED 50 per transaction	AED 2.50	AED 52.50 per transaction
Utility Bill Payment Fee (Branch Teller Services)	AED 10 (Online payments are free)	AED 0.50	AED 10.50 (Online payments are free)	AED 10 (Online payments are free)	AED 0.50	AED 10.50 (Online payments are free)
Smart Cash Deposit Machine (SCDM)	Standard Rates			Standard Rates		
Corporate Debit Cards	Free			Free		
Opt-Out Fee/Package Transfer Fee/Account Closure Fee	AED 750	AED 37.50	AED 787.50	AED 2,500	AED 125	AED 2,625

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 for details or visit <https://www.adcb.com/en/islamic/tools-resources/charges-fees/>.
- [4] Any paper-based payment transaction request through all our channels across our branches is discontinued.
- [5] Fair Usage Policy shall be applied on Electronic Funds Transfer International (EFI) transactions via ProCash, where up to 75 EFI transactions per month are free of charge (processing fee and correspondent bank fee). Additional transactions beyond 75 EFI transactions will be chargeable at AED 20 plus VAT processing fee and AED 20 plus VAT correspondent bank fee for each EFI transaction. This is applicable on select packages only as per Bank's Terms and Conditions.
- [6] 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.

Islamic Business First Packages (BFP) Schedule of Fees

Effective 1st July 2025.

	EXECUTIVE			GOLD		
	Pricing before VAT	VAT	Pricing including VAT	Pricing before VAT	VAT	Pricing including VAT
Monthly Minimum Average Balance (MAB) requirement per account	Not Applicable	-	Not Applicable	AED 500,000	-	AED 500,000
Monthly Membership Fee/Monthly Fall Below Fee (if MAB not maintained)	AED 800	AED 40	AED 840	AED 1,500	AED 75	AED 1,575
Subsequent Cheque Book Issuance Fee (through all channels)	Up to 2 standard cheque books free per year. Additional cheque book: AED 105 each			As per MAB Calculator		
ProCash (soft tokens, mobile app) - One Time Setup Fee & Monthly Maintenance Fee	Free			Free		
Wages Protection System (WPS) Charges (File/Record Processing Fees)	Free			Free		
Corporate Salary Transfer (CST) Charges (Non-WPS Salary Payments) (ADCB Processing Fee)	Free			Free		
Electronic Funds Transfer Domestic (EFD) via ProCash (ADCB Processing Fee)	Free			Free		
Electronic Funds Transfer Domestic (EFD) via ProCash (Correspondent Bank Fee)	Free			Free		
Electronic Funds Transfer International Fund Transfer (EFI) via ProCash (ADCB Processing Fee)	Free (up to 75 transactions per month). Subsequent EFI transactions will be chargeable at AED 20 plus VAT per transaction			AED 25 per transaction	AED 1.25	AED 26.25 per transaction
Electronic Funds Transfer International Fund Transfer (EFI) via ProCash (Correspondent Bank Fee)	Free (up to 75 transactions per month). Subsequent EFI transactions will be chargeable at AED 20 plus VAT per transaction			AED 25 per transaction	AED 1.25	AED 26.25 per transaction
Inward Remittances in Foreign Currency	Free			AED 10 per transaction	AED 0.50	AED 10.50 per transaction
Corporate Cheque Scanning Solution (CCSS) - Scanner, Setup Cost, Implementation Fee, Monthly Fee	Free (one scanner per CID)			Free (one scanner per CID) as per MAB Calculator		
Free Cheque Pick-up Count - Courier@Velocity (Setup & Monthly Fee)	Free cheque pick-up 2 days per week (one location in the UAE per CID)			Free cheque pick-up 2 days per week (one location in the UAE per CID) - as per MAB Calculator		
Post Dated Cheques - PDC Warehousing	Free			Free		
Post Dated Cheques - PDC Withdrawal	Free			Free		
Post Dated Cheques - PDC Extension of Due Date	Free			Free		
Own Cheque Printing with Company Logo (OCK)	2,000 leaves free per year per CID (select one account only per CID), including waiver of stationary delivery charges			2,000 leaves free per year per CID (select one account only per CID), including waiver of stationary delivery charges - as per MAB Calculator		
Free Cash Pick-up Count - Cash@Request (Setup Fee & Visit/Counting Fees)	Standard Rates			Standard Rates		
Preferential Foreign Currency (FX) Spot Rates (AED - USD rates)	USD to AED: 3.6710 AED to USD: 3.6740			USD to AED: 3.6700 AED to USD: 3.6760		
Preferential Foreign Currency (FX) Spot Rates (AED - Non-USD rates)	Rack Rate less 75bps (for tickets above USD 10,000)			Standard Rates		
Cash Deposit/Cheque Deposit/Cheque Withdrawal Fees (Branch Teller Services)	AED 50 per transaction	AED 2.50	AED 52.50 per transaction	AED 50 per transaction	AED 2.50	AED 52.50 per transaction
Utility Bill Payment Fee (Branch Teller Services)	AED 10 (Online payments are free)	AED 0.50	AED 10.50 (Online payments are free)	AED 10 (Online payments are free)	AED 0.50	AED 10.50 (Online payments are free)
Smart Cash Deposit Machine (SCDM)	Standard Rates			Standard Rates		
Corporate Debit Cards	Free			Free		
Opt-Out Fee/Package Transfer Fee/Account Closure Fee	AED 2,500	AED 125	AED 2,625	AED 2,500	AED 125	AED 2,625

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 for details or visit <https://www.adcb.com/en/islamic/tools-resources/charges-fees/>.
- [4] Any paper-based payment transaction request through all our channels across our branches is discontinued.
- [5] Fair Usage Policy shall be applied on Electronic Funds Transfer International (EFI) transactions via ProCash, where up to 75 EFI transactions per month are free of charge (processing fee and correspondent bank fee). Additional transactions beyond 75 EFI transactions will be chargeable at AED 20 plus VAT processing fee and AED 20 plus VAT correspondent bank fee for each EFI transaction. This is applicable on select packages only as per Bank's Terms and Conditions.
- [6] 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.

Islamic Business First Packages (BFP) Schedule of Fees

Effective 1st July 2025.

	PLATINUM			PLATINUM PLUS		
	Pricing before VAT	VAT	Pricing including VAT	Pricing before VAT	VAT	Pricing including VAT
Monthly Minimum Average Balance (MAB) requirement per account	AED 1,000,000	-	AED 1,000,000	AED 2,000,000	-	AED 2,000,000
Monthly Membership Fee/Monthly Fall Below Fee (if MAB not maintained)	AED 2,000	AED 100	AED 2,100	AED 2,500	AED 125	AED 2,625
Subsequent Cheque Book Issuance Fee (through all channels)	As per MAB Calculator			As per MAB Calculator		
ProCash (soft tokens, mobile app) - One Time Setup Fee & Monthly Maintenance Fee	Free			Free		
Wages Protection System (WPS) Charges (File/Record Processing Fees)	Free			Free		
Corporate Salary Transfer (CST) Charges (Non-WPS Salary Payments) (ADCB Processing Fee)	Free			Free		
Electronic Funds Transfer Domestic (EFD) via ProCash (ADCB Processing Fee)	Free			Free		
Electronic Funds Transfer Domestic (EFD) via ProCash (Correspondent Bank Fee)	Free			Free		
Electronic Funds Transfer International Fund Transfer (EFI) via ProCash (ADCB Processing Fee)	Free (up to 75 transactions per month). Subsequent EFI transactions will be chargeable at AED 20 plus VAT per transaction			Free (up to 75 transactions per month). Subsequent EFI transactions will be chargeable at AED 20 plus VAT per transaction		
Electronic Funds Transfer International Fund Transfer (EFI) via ProCash (Correspondent Bank Fee)	Free (up to 75 transactions per month). Subsequent EFI transactions will be chargeable at AED 20 plus VAT per transaction			Free (up to 75 transactions per month). Subsequent EFI transactions will be chargeable at AED 20 plus VAT per transaction		
Inward Remittances in Foreign Currency	Free			Free		
Corporate Cheque Scanning Solution (CCSS) - Scanner, Setup Cost, Implementation Fee, Monthly Fee	Free (one scanner per CID) as per MAB Calculator			Free (one scanner per CID) as per MAB Calculator		
Free Cheque Pick-up Count - Courier@Velocity (Setup & Monthly Fee)	Free cheque pick-up 2 days per week (one location in the UAE per CID) - as per MAB Calculator			Free cheque pick-up 2 days per week (one location in the UAE per CID) - as per MAB Calculator		
Post Dated Cheques - PDC Warehousing	Free			Free		
Post Dated Cheques - PDC Withdrawal	Free			Free		
Post Dated Cheques - PDC Extension of Due Date	Free			Free		
Own Cheque Printing with Company Logo (OCK)	2,000 leaves free per year per CID (select one account only per CID), including waiver of stationary delivery charges - as per MAB Calculator			2,000 leaves free per year per CID (select one account only per CID), including waiver of stationary delivery charges - as per MAB Calculator		
Free Cash Pick-up Count - Cash@Request (Setup Fee & Visit/Counting Fees)	As per MAB Calculator (one Location in the UAE per CID)			As per MAB Calculator (one Location in the UAE per CID)		
Preferential Foreign Currency (FX) Spot Rates (AED - USD rates)	USD to AED: 3.6710 AED to USD: 3.6740			USD to AED: 3.6720 AED to USD: 3.6735		
Preferential Foreign Currency (FX) Spot Rates (AED - Non-USD rates)	Rack Rate less 75pps (for tickets above USD 10,000)			Rack Rate less 100pps (for tickets above USD 10,000)		
Cash Deposit/Cheque Deposit/Cheque Withdrawal Fees (Branch Teller Services)	AED 50 per transaction	AED 2.50	AED 52.50 per transaction	AED 50 per transaction	AED 2.50	AED 52.50 per transaction
Utility Bill Payment Fee (Branch Teller Services)	AED 10 (Online payments are free)	AED 0.50	AED 10.50 (Online payments are free)	AED 10 (Online payments are free)	AED 0.50	AED 10.50 (Online payments are free)
Smart Cash Deposit Machine (SCDM)	As per MAB Calculator			As per MAB Calculator		
Corporate Debit Cards	Free			Free		
Opt-Out Fee/Package Transfer Fee/Account Closure Fee	AED 2,500	AED 125	AED 2,625	AED 2,500	AED 125	AED 2,625

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 for details or visit <https://www.adcb.com/en/islamic/tools-resources/charges-fees/>.
- [4] Any paper-based payment transaction request through all our channels across our branches is discontinued.
- [5] Fair Usage Policy shall be applied on Electronic Funds Transfer International (EFI) transactions via ProCash, where up to 75 EFI transactions per month are free of charge (processing fee and correspondent bank fee). Additional transactions beyond 75 EFI transactions will be chargeable at AED 20 plus VAT processing fee and AED 20 plus VAT correspondent bank fee for each EFI transaction. This is applicable on select packages only as per Bank's Terms and Conditions.
- [6] 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.