

SCHEDULE OF FEES

Effective 1st June 2026.

ISLAMIC CORPORATE DEBIT CARDS

	Pricing before VAT	VAT	Pricing including VAT
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 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 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.