

# SCHEDULE OF FEES

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- ▶ ISLAMIC BUSINESS  
CURRENT ACCOUNTS
- ▶ ISLAMIC BUSINESS  
ACCOUNTS

**Effective 1<sup>st</sup> April, 2025. 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
Monthly charge if the account balance falls below the minimum requirement	AED 150	AED 200	AED 300
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
<b>Cheque books</b>  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
<b>UAEDDS Paying Bank Charge:</b> • 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
<b>Post dated cheques for collection (per instrument/cheque):</b> • 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 foreign currency	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

\*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)	Islamic Business Current Accounts/ Islamic Business Accounts		
	Silver	Gold	Platinum
Duplicate Statement Charges through Branches and Contact Center*-Email/Fax/Post/Print: <ul style="list-style-type: none"> <li>• Up to 12 months</li> <li>• Over 12 months and up to 24 months</li> <li>• Over 24 months</li> </ul>	AED 157.5 AED 262.5 AED 420	AED 157.5 AED 262.5 AED 420	AED 157.5 AED 262.5 AED 420
<b>Teller Services - All accounts per month</b> <ul style="list-style-type: none"> <li>• Cash withdrawals</li> <li>• Cash/Cheque deposits</li> <li>• Cheque Withdrawals</li> <li>• Additional teller transactions</li> </ul>	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	Unlimited Free Unlimited Free AED 52.50 per cheque Unlimited Free
<b>Utility bill payment through:</b> <ul style="list-style-type: none"> <li>• Teller counter</li> <li>• Mobile App/Personal Internet Banking/ SMS Banking/IVR/ATM</li> </ul>	AED 52.50 Free	AED 52.50 Free	Free Free
<b>Cheque photocopy</b> <ul style="list-style-type: none"> <li>• Cheque issued less than 1 year ago</li> <li>• Cheque issued more than 1 year ago</li> </ul>	AED 10.50 AED 21	AED 10.50 AED 21	AED 10.50 AED 21
Account closure	AED 105	AED 105	AED 105
<b>Standing instructions:</b> <ul style="list-style-type: none"> <li>• Setting up of Standing Instruction</li> <li>• Amendment/Cancellation</li> <li>• Favouring other banks</li> <li>• Penalty fee for insufficient funds</li> </ul>	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
Company Profile Change**	AED 105	Free	Free

\*\*Company profile change includes Shareholder Deletion/Shareholder Addition/Change Activity/Change Name Company/Change Status Company Deletion/Addition of sole owner/Deceased Shareholder/Deceased Signatory/Shareholder.

Addition/deletion of signatories as part of Memorandum of Association will not be charged.

Remittances	Silver		Gold		Platinum	
<b>Inward remittances:</b> <ul style="list-style-type: none"> <li>Remittances in UAE Dirhams:               <ul style="list-style-type: none"> <li>- Credit to account (in AED)</li> </ul> </li> <li>Remittances in foreign currency:               <ul style="list-style-type: none"> <li>- Credit to account (in AED)</li> <li>- Credit to account (in the same foreign currency)</li> </ul> </li> </ul>	Free		Free		Free	
	AED 10.50		AED 10.50		Free	
	AED 10.50		AED 10.50		Free	
<b>Outward remittances*:</b> <ul style="list-style-type: none"> <li>Central Bank transfers</li> <li>UAE Telex/SWIFT charges GCC countries/all other countries</li> <li>Cancellations/amendments</li> </ul>	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**
	AED 78.75	AED 21	AED 78.75	AED 21**	AED 31.50**	AED 21**
	AED 31.50	Free	AED 31.50	Free	AED 31.50**	Free
SWIFT copy charges	AED 15.75		AED 15.75		AED 15.75	
<b>Drafts/Banker's Cheque:</b> <ul style="list-style-type: none"> <li>Issuance</li> <li>Stop payment</li> </ul>	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 foreign currency 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

<b>Debit Card Issuance:</b> <ul style="list-style-type: none"> <li>Primary Card/1<sup>st</sup> Supplementary Card</li> <li>Additional Supplementary Debit Card</li> <li>Debit Card Replacement (lost/stolen/damaged)</li> </ul>	Free Free AED 26.25	Free Free AED 26.25	Free Free AED 26.25
<b>Usage fee in the UAE at ADCB ATMs:</b> <ul style="list-style-type: none"> <li>Cash withdrawal</li> <li>Denial</li> <li>Inquiry</li> <li>Cash deposit</li> <li>Funds transfer (within same CID)</li> </ul>	Free Free Free Free Free	Free Free Free Free Free	Free Free Free Free Free
<b>Usage fee in the UAE at Non-ADCB ATMs (UAE Switch):</b> <ul style="list-style-type: none"> <li>Cash withdrawal</li> <li>Denial</li> <li>Inquiry</li> </ul>	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
<b>Usage fee in Arab Gulf Co-operation Countries (GCC Switch ATMs):</b> <ul style="list-style-type: none"> <li>Cash withdrawal</li> <li>Inquiry</li> </ul>	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
<b>Usage fee at international ATMs (i.e. outside the UAE and GCC):</b> <ul style="list-style-type: none"> <li>Cash withdrawal</li> </ul>	AED 21	AED 21	AED 21
<b>Other charges:</b> <ul style="list-style-type: none"> <li>Foreign currency transaction margin</li> <li>Copy of sales slip</li> </ul>	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 200
<b>Wage Protection System</b>	
Salary File Processing Fee	Free
Salary Transfer to other Banks (per employee)	Free
<b>Corporate Salary Transfer</b>	
Salary Transfer to ADCB	Free
Salary Transfer to other Banks (per employee)	Free
<b>Transactions</b>	
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 Foreign Currency 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](http://adcbislamic.com)

## TALK TO US

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