

SCHEDULE OF FEES

▶ INSTANT TOURIST ACCOUNT

Effective 27th April 2026.

All fees are inclusive of 5% VAT, where applicable.

| Account Services | Fees |
|---|--|
| Minimum Account Balance | Free |
| Monthly account maintenance fee | AED 26.25 per month; no fee if AED 2,500 monthly average balance is maintained |
| Cash deposit/withdrawal in relevant foreign currency | 0.525%(Flat) or minimum AED 26.25 or equivalent |
| Branch teller services - Cash withdrawal and Cash deposit | AED 52.50 |
| Statement of Account (per cycle)/ E-statement | Free |
| Statement of Account (outside the cycle) on ADCB Mobile Banking App or ADCB Personal Internet Banking | AED 26.25 per request |
| Statement of Account (outside the cycle) at any ADCB Branch | AED 52.50 per month maximum of AED 210 per request |
| Utility bill payment through: <ul style="list-style-type: none">- Teller counter- Mobile App/Personal Internet Banking/ SMS Banking/IVR/ATM | AED 52.50 Free |
| Standing instructions: <ul style="list-style-type: none">- Setting up standing instruction- Amendment/Cancellation- Favouring other banks- Penalty fee for insufficient funds | AED 52.50 Free AED 52.50 AED 105 |
| Account closure | AED 105 |

| Funds Transfer | Fees |
|---|-----------------------------------|
| Remittance Processing Charges - Branches: <ul style="list-style-type: none"> - Transfers within ADCB accounts - AED Transfers within UAE (Central Bank Transfers) - All Other Transfers – SWIFT/Telex (all transfers outside UAE and FCY within UAE including international AED transfers) | Free AED 0.50 AED 78.75 |
| Remittance Processing Charges - ADCB Personal Internet Banking/Mobile App: <ul style="list-style-type: none"> - Transfers within ADCB accounts - AED Transfers within UAE (Central Bank Transfers) - All Other Transfers – SWIFT/Telex (all transfers outside UAE and FCY within UAE including international AED transfers) | Free AED 0.50 AED 21 |
| Remittances Correspondent Charges (additional charges for “OUR” option transfers):** <ul style="list-style-type: none"> - AED Transfers within UAE (Central Bank Transfers) - All Other Transfers – (including AED/FCY outside UAE) | Free AED 105 |
| Inward Remittance Charges: <ul style="list-style-type: none"> - Remittances in UAE Dirhams <ul style="list-style-type: none"> • Credit to account (in AED) - Remittances in Foreign Currency <ul style="list-style-type: none"> • Credit to account (in AED) | Free AED 10.50 |
| Remittance Cancellations/Amendments - Branches Only (Cancellations/Amendments are accepted on a best effort basis and it may not be accepted by the Correspondent, intermediary or beneficiary banks) | AED 31.50 |
| SWIFT Copy Charges | AED 15.75 |
| Drafts/Bankers Cheque (AED and FCY): <ul style="list-style-type: none"> - Issuance - Stop Payment | AED 52.50 AED 52.50 |

**For OUR option transfers, the correspondent bank will not deduct their charges from the remitted amount but will claim the same from ADCB.

Note:

- Charges mentioned here in AED may be collected in equivalent foreign currency where applicable.
- Any commissions, fees, or other charges passed on to ADCB by the correspondent bank (applicable only for “SHA” option transfers), intermediaries, and beneficiary banks may be debited from your account with ADCB upon receipt of the claim.
- Correspondent bank, intermediary bank, and beneficiary bank deductions are estimated in the range of **USD 0-30** and may vary based on the amount transferred.

| Debit Card | Fees |
|--|--------------------------------------|
| Debit Card issuance:* - Physical Debit Card - Physical Debit Card replacement (lost/ stolen/damaged) | AED 52.50 AED 26.50 |
| Usage fee in UAE at ADCB ATMs: - Cash withdrawal - Denial - Inquiry - Cash deposit - Funds transfer (within same CID) | Free Free Free Free Free |
| Usage fee in UAE at NonADCB ATMs (UAE Switch): - Cash withdrawal - Denial - Inquiry | AED 2.10 AED 2.10 AED 2.10 |
| <p>The digital debit card is issued free of charge. A fee shall apply only where the customer requests the issuance of a physical debit card, which will be available for collection from Ubank.</p> | |

Digitally Available Services

The following services are available free of charge via Internet Banking, ADCB Mobile App, and ADCB WhatsApp wherever applicable:

| Service | Branch request Fee |
|----------------------------------|--------------------|
| Customer Details Update | AED 31.50 |
| E-Statement Request/Subscription | AED 31.50 |

Notes

- ADCB Instant Tourist Account is a non-interest bearing Savings Account available only in AED
- Prevailing bank foreign exchange rates will apply on all currency conversions.
- Foreign currency transaction margin is levied on the wholesale foreign exchange market rate (including any processing fee) selected and applied by the card scheme provider on the date of conversion.

Cooling Off Period/Product Return Policy

The customer may apply for the Cooling Off Period/Product Return by writing to contactus@adcb.com within 30 days of account opening. The Account closure charges will be waived if the account is closed within 30 days from opening; but shall be applicable after 30 days until 6 months of account opening.

Account will be closed automatically upon Visa expiry and no account closure charges applied.

ADCB shall not bear any responsibility whatsoever in connection with the exercise of the product return option by the customer.