

SCHEDULE OF FEES

Effective 23rd June 2025

COMMERCIAL BANKING



COMMERCIAL ACCOUNTS

Account Services (Current Account)	Pricing before VAT	VAT	Pricing including VAT
Relationship Management Fee	AED 250 per month	AED 12.50 per month	AED 262.50 per month
Standard Current / Call Account: Monthly Charge if the Account Balance Falls Below the Minimum Requirement	AED 200	AED 10	AED 210
Standard Current / Call Account Minimum Average Balance Required per Month (AED 25,000 / USD 7,500)			
Premium Current Account: Monthly Charge if the Account Balance Falls Below the Minimum Requirement	AED 100	AED 5	AED 105
Premium Current Account Minimum Average Balance Required per Month (AED 50,000)			
Preferred Current / Call Account: Monthly Charge if the Account Balance Falls Below the Minimum Requirement	AED 250 / AED 100	AED 12.50 / AED 5	AED 262.50 / AED 105
Preferred Current / Call Account Minimum Average Balance Required per Month (AED 100,000)			
Free Zone Platinum Current / Call Account: Monthly Charge if the Account Balance Falls Below the Minimum Requirement	AED 500 / AED 300	AED 25 / AED 15	AED 525 / AED 315
Free Zone Platinum Current / Call Account Minimum Average Balance Required per Month (AED 250,000)			
Pirority Current Account: Monthly Charge if the Account Balance Falls Below the Minimum Requirement	AED 300	AED 15	AED 315
Priority Current Account Minimum Average Balance Required per Month (AED 500,000)			
Elite Current / Call Account: Monthly Charge if the Account Balance Falls Below the Minimum Requirement	AED 500 / AED 300	AED 25 / AED 15	AED 525 / AED 315
Elite Current / Call Account Minimum Average Balance Required per Month (AED 1,000,000)			
Cheque Issued by our Customer Returned (per Instrument / Cheque)	AED 300	AED 15	AED 315
Special Clearing Inward / Outward (per cheque)	AED 100	AED 5	AED 105
Stop Payment (per Instrument / Cheque / Transfers) (to include Outward Remittance Charges)	AED 90	AED 4.50	AED 94.50
1 st Cheque Book	Free	-	Free
Subsequent Cheque Book	AED 100 / Cheque Book	AED 5.00	AED 105 / Cheque Book
Over the Counter Cheque Encashment	AED 50	AED 2.50	AED 52.50
Account Closure Prior to 6 Months	AED 100	AED 5	AED 105
Post Dated Cheque Withdrawal Charges	AED 75	AED 3.50	AED 78.50
Post Dated Cheque Custodial Service (per Instrument / Cheque)	AED 30	AED 1.50	AED 31.50
Post Dated Cheque Purchase Upfront Commission	0.125% of total daily transaction amount or min. AED 100	0.00625% AED 5	0.13125% of total daily transaction amount or min. AED 105
Debit Interest Capitalized (monthly fee levied due to negative account balances)	18.50% or min. AED 50	0.925% or min. AED 2.50	18.50% or min. AED 52.50
Teller Transactions - Branch			
Cash Deposit / Cheque Deposit / Cheque Withdrawal in AED	AED 50 per transaction	AED 2.50	AED 52.50 per transaction
Cash Deposit / Withdrawal in Foreign Currency	0.50% min AED 25	0.025% min AED 1.25	0.525% min AED 26.25
Standing Instructions / Sweep per Account			
Setting up / Amendments / Cancellation / Monthly Fee	AED 25	AED 1.25	AED 26.25
Favouring Other Banks	AED 25 + applicable charges	AED 1.25	AED 26.25 + applicable charges
Penalty Fee for Insufficient Funds to Effect Payment to Other Banks	AED 50	AED 2.50	AED 52.50
Remittances - Branch*			
Inward Remittances	Free	-	Free
Outward Remittances			
Local Fund Transfer in UAE	AED 75	AED 3.75	AED 78.75
Correspondent Bank Fee - Domestic	AED 1	AED 0.05	AED 1.05
All Other Countries	AED 200	AED 10	AED 210
Correspondent Bank Fee – International (with Charge Type "OUR") on AED cross-border payments	AED 100	AED 5	AED 105
Corporate Salary Transfer Service	AED 10	AED 0.50	AED 10.50
Inward Remittances in Foreign Currency	AED 10	AED 0.50	AED 10.50
Utility Bill Payment at the Counter	AED 10 / Transaction	AED 0.50	AED 10.50 / Transaction
Additional Fee for O/W TT with Charges "OUR" for Foreign Currency Payments (Manual)	AED 150	AED 7.50	AED 157.50
Copy of Outward Payment (Swift Advice)	AED 25	AED 1.25	AED 26.25

*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 may, at any time, without prior notice, and at its sole discretion, vary, amend, increase, decrease, cancel the service, revise terms and conditions based on the prevailing latest market conditions as we see appropriate.

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 your esteemed company. All other services, products and charges not listed in this customised package will be subject to standard pricing, charges, Terms and Conditions.

For fees not mentioned above, please refer to the Cash Management Schedule of Fees for details.

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Payment/Transfer Returned due to details discrepancy / Non Receipt of Funds Claim Request (Per Request/Follow up)	AED 50	AED 2.50	AED 52.50
Channel Services			
Cash @ Request - Armoured Car Services One-Time Set-Up	AED 500	AED 25	AED 525
Cash @ Request - Armoured Car Services Monthly Maintenance	As per Arrangement	-	As per Arrangement
Courier @ Velocity One-Time Set-Up / Monthly Fee	AED 400	AED 20	AED 420
MT940/MT950/MT942 statement reporting (Outgoing)	AED 200/Month per Customer	AED 10	AED 210/Month per Customer
MT940/MT950/MT942 statement reporting (Incoming)	Free	-	Free
ProCash Internet Banking Services			
Corporate Salary Transfer Service	AED 1 / Transaction	AED 0.05	AED 1.05 / Transaction
WPS Salary File Processing Fee	AED 30 per file	AED 1.50	AED 31.50 per file
WPS Salary Processing Fee Per Beneficiary	AED 1 per record	AED 0.05	AED 1.05 per record
Hard Tokens			
One-Time Set-Up Fee (Including 2 Security Tokens) / Delivery courier charges (International)	AED 500	AED 25	AED 525
Additional Vasco Tokens (Per Hard Token / Transactions (Monthly Maintenance Fee)	AED 200	AED 10	AED 210
Delivery Charges (in UAE)	AED 350	AED 17.50	AED 367.50
Reporting Only (Monthly Maintenance Fee) / Group Company / Customers Using Procash For WPS Only (Monthly Fee)	AED 100	AED 5	AED 105
Soft Tokens / Mobile Token			
One-Time Set-Up Fee (Including 2 Security Tokens) / Monthly Maintenance Fee Transactions	AED 200	AED 10	AED 210
Customers Using Procash for WPS Only (Monthly Fee)	AED 50	AED 2.50	AED 52.50
Reporting Only (Monthly Maintenance Fee) Group Company / Customers Using ProCash for WPS Only (Month	AED 100	AED 5	AED 105
Transactions			
Inward Transfer in AED	Free	-	Free
Inward Transfer in Foreign Currency	AED 10	AED 0.50	AED 10.50
Outward Transfer anywhere in UAE in AED	AED 5	AED 0.25	AED 5.25
Outward Transfer to all Other Countries in Respective Local Country Currency	AED 50	AED 2.50	AED 52.50
Additional Fee for Outward Telegraphic Transfers with Charges 'OUR' for Foreign Currency Payments	AED 100	AED 5	AED 105
Monthly Statement in Electronic Format	Free	-	Free
Commercial Active Saver Account - AED / USD^			
Minimum Average Balance Required per Month	NIL	0	NIL
ProCash (Soft Token / Mobile App) – One Time Setup Fee & Monthly Maintenance Fee	Free	0	Free
Inward Fund Transfer (via ProCash Web)	Free	0	Free
Outward Electronic Funds Transfer Domestic (EFD) via ProCash -- First transfer per month from Active Saver to either own ADCB account, or other ADCB account or to other bank account will be free of charge.	Subsequent transfers will be charged at AED 50 per transaction	AED 2.50	AED 52.50
Outward Electronic Funds Transfer International (EFI) Processing Fee via ProCash -- First transfer per month from Active Saver to either own ADCB account, or other ADCB account or to other bank account will be free of charge.	Subsequent transfers will be charged at AED 50 per transaction	AED 2.50	AED 52.50
Outward Electronic Funds Transfer International (EFI) Correspondent Bank Fee via ProCash	Standard charges applicable		
Cheque Book Facility	Unavailable		
Debit Card / ATM / CDM	Unavailable		
Branch Teller Services	Unavailable		
Miscellaneous			
Duplicate Statement - Email / Fax / Post / Print	AED 25 per month	AED 1.25	AED 26.25 per month capped at AED 105
Balance Confirmation Letter / Release Letter / Liability Letter/Certificate / Letter Issued to Government Department / Signature Verification Letter	AED 100	AED 5	AED 105
Valid Trade License not provided within 60 days after expiry date	AED 250 per month	-	AED 250 per month

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