

SCHEDULE OF FEES

▶ TARIFFS AND CHARGES - CASH MANAGEMENT

Schedule of Fees effective 30th January 2023.

ACCOUNT SERVICES			
Current Account	Pricing before VAT	VAT	Pricing after VAT
Account Opening Balance			
AED	25,000	-	-
USD	7,500	-	-
Other Currency	USD 7,500 equivalent	-	-
Minimum Monthly Average Balance			
AED	25,000	-	-
USD	7,500	-	-
Other Currency	USD 7,500 equivalent	-	-
Service Charge for Accounts Below Minimum Monthly Average Balance			
AED	200	5%	210
USD	55	5%	57.75
Other Currency	AED 200 equivalent	5%	AED 210 equivalent
Physical Statement Delivery	50 per statement	5%	52.50
Call Account			
Account Opening Balance			
AED	25,000	-	-
USD	7,500	-	-
Other Currency	USD 7,500 equivalent	-	-
Minimum Monthly Average Balance			
AED	25,000	-	-
USD	7,500	-	-
Other Currency	USD 7,500 equivalent	-	-
Service Charge for Accounts Below Minimum Monthly Average Balance			
AED	200	5%	210
USD	55	5%	57.75
Other Currency	AED 200 equivalent	5%	AED 210 equivalent
Physical Statement Delivery	50 per statement	5%	52.50
Fixed Deposit			
Account Opening Balance			
AED	5,000	-	-
USD	1,500	-	-
Other Currency	USD 1,500 equivalent	-	-

Schedule of Fees effective 30th January 2023.

	Pricing before VAT	VAT	Pricing after VAT
Interest Rate	At prevailing bank interest rates		
Certificate of Deposit (Re-issuance)	200	5%	210
Miscellaneous			
Balance Confirmation Letter	200	5%	210
Release Letter	200	5%	210
Liability Letter/Certificate	200	5%	210
Letter issued to Government Department	200	5%	210
Signature Verification Letter	200	5%	210
Valid Trade License not provided within 60 days (per month)	250	-	250
Duplicate Statement of Account(per cycle): Up to 3 months 3 to 12 months Over 12 months	100 200 500	5% 5% 5%	105 210 525
Account Closure Charge (within 6 months of a/c opening)	100	5%	105

PAYMENTS SERVICES

	Pricing before VAT		VAT	Pricing after VAT	
	Manual	Online		Manual	Online
Domestic Transfer	150	15	5%	157.50	15.75
Own Account Transfer within ADCB	100	Free	5%	105	Free
Transfer to another account within ADCB	100	Free	5%	105	Free
International Transfers	250	40	5%	262.50	42
OUR Charges for International Transfer (foreign currencies)	150	150	5%	157.50	157.50
OUR Charges for International Transfer (AED currency)	100	100	5%	105	105
OUR Charges for Domestic Transfer	1	1	5%	1.05	1.05
Recalling of Transfer remitted	250	250	5%	262.50	262.50
Copy of outward payment (Swift Advice)	100	Free	5%	105	Free
Transfer Returned due to details discrepancy	100	100	5%	105	105

Schedule of Fees effective 30th January 2023.

	Pricing before VAT		VAT	Pricing after VAT	
	Manual	Online		Manual	Online
Investigation Charges	100	100	5%	105	105
Corporate Salary Transfer					
Salary Transfer to ADCB (per record)	100	Free	5%	105	Free
Salary Transfer to other Banks (per record)	150	2.50	5%	157.50	2.63
Salary File Processing Fee	100	Free	5%	105	Free
Wage Protection System					
Salary File Processing Fee	150	50	5%	157.50	52.50
Salary Transfer (per record)	10	1	5%	10.5	1.05
Bills					
Bill Payment	100	Free	5%	105	Free
Noqodi - Wallet Top Up	NA	10	5%	NA	10.5

Cheques	Pricing before VAT		VAT	Pricing after VAT	
	Manual	Online		Manual	Online
Local Currency Banker's Cheque	100	25	5%	105	26.25
Foreign Currency Banker's Cheque	200	NA	5%	210	NA
Own Cheque Printing					
At Bank's Premises	NA	10	5%	NA	10.50
At Customer's Premises	NA	Free, if Stationery Cost is not waived, else 5	5%	NA	Free, if Stationery Cost is not waived, else 5.25
Partial Cheque Clearing	5	NA	5%	5.25	NA
Special Cheques in Continuous Form (Dot Matrix)					
500 Sets	NA	825	5%	NA	866.25
1,000 Sets	NA	1,450	5%	NA	1,522.50
2,000 Sets	NA	1,685	5%	NA	1,769.25
3,000 Sets	NA	2,530	5%	NA	2,656.50
4,000 Sets	NA	2,930	5%	NA	3,076.50
5,000 Sets	NA	3,400	5%	NA	3,570.00
Delivery Charges up to 2,000 Sets	NA	100	5%	NA	105.00
Delivery Charges more than 2,000 Sets	NA	150	5%	NA	157.50

Schedule of Fees effective 30th January 2023.

Cheques	Pricing before VAT		VAT	Pricing after VAT	
	Manual	Online		Manual	Online
Special Cheques in A4 (Laser) Format					
500 Sets	NA	990	5%	NA	1,039.50
1,000 Sets	NA	1,870	5%	NA	1,963.50
2,000 Sets	NA	2,090	5%	NA	2,194.50
3,000 Sets	NA	2,475	5%	NA	2,598.75
4,000 Sets	NA	2,935	5%	NA	3,081.75
5,000 Sets	NA	3,200	5%	NA	3,360.00
Delivery Charges Per Request	NA	50	5%	NA	52.50
Special Cheques in Book Form (50 Leaves)					
10 Books	NA	100 per book	5%	NA	105 per book
20 Books	NA	85 per book	5%	NA	89.25 per book
30 Books	NA	75 per book	5%	NA	78.75 per book
40 Books	NA	60 per book	5%	NA	63 per book
50 Books	NA	50 per book	5%	NA	52.50 per book
100 Books	NA	40 per book	5%	NA	42 per book
Delivery Charges Per Request	NA	50	5%	NA	52.50
Stop Payment for Cheque	200		5%	210	
Cheque Book Issuance	Free		5%	Free	
1 st Cheque Book	Free		5%	Free	
Subsequent Cheque Book	100 per cheque book		5%	105 per cheque book	
Over-the-counter Cheque encashment	50		5%	52.50	
Cheque Photocopy	100		5%	105	
Cheque Issued by Our Customer (Returned)	300 per cheque		5%	315 per cheque	
Standing Instructions					
Set-up	50	Free	5%	52.50	Free
Amendment	50	Free	5%	52.50	Free
Cancellation	50	Free	5%	52.50	Free
Fee for Insufficient Funds	100	50	5%	105	52.50
Sweep Instructions					
Set-up	50	Free	5%	52.50	Free
Amendment	50	Free	5%	52.50	Free
Cancellation	50	Free	5%	52.50	Free
Monthly Fee	25	Free	5%	26.25	Free

Schedule of Fees effective 30th January 2023.

CORPORATE CARDS			
Corporate Exclusive	Pricing before VAT	VAT	Pricing after VAT
Annual Fee	AED 750.00	5%	AED 787.50
Over Limit Fee	AED 275.00	5%	AED 288.75
Late Payment Fee	AED 230.00	5%	AED 241.50
Cash Advance Fee	3% or AED 100.00 (whichever is higher)	5%	3.15% or AED 105.00 (whichever is higher)
Duplicate Statement Fee	AED 25.00	5%	AED 26.25
Card Replacement Fee	AED 75.00	5%	AED 78.75
Smart Data Setup Fee (per card, only once)	AED 250.00	5%	AED 262.50
Finance Charge (Retail Purchase)	1.99%	NA	1.99%
Finance Charge (Cash Advance)	2.49%	NA	2.49%
Foreign Currency Transaction Margin	2.99%	NA	2.99%
Corporate			
Annual Fee	AED 350.00	5%	AED 367.50
Over Limit Fee	AED 275.00	5%	AED 288.75
Late Payment Fee	AED 230.00	5%	AED 241.50
Cash Advance Fee	3% or AED 100.00 (whichever is higher)	5%	3.15% or AED 105.00 (whichever is higher)
Duplicate Statement Fee	AED 25.00	5%	AED 26.25
Card Replacement Fee	AED 75.00	5%	AED 78.75
Smart Data Setup Fee (per card, only once)	AED 250.00	5%	AED 262.50
Finance Charge (Retail Purchase)	1.99%	NA	1.99%
Finance Charge (Cash Advance)	2.49%	NA	2.49%
Foreign Currency Transaction Margin	2.99%	NA	2.99%
Purchasing			
Annual Fee	AED 200.00	5%	AED 210.00
Over Limit Fee	AED 275.00	5%	AED 288.75
Late Payment Fee	AED 230.00	5%	AED 241.50

Schedule of Fees effective 30th January 2023.

Purchasing	Pricing before VAT	VAT	Pricing after VAT
Cash Advance Fee	NA	NA	NA
Duplicate Statement Fee	AED 25.00	5%	AED 26.25
Card Replacement Fee	AED 75.00	5%	AED 78.75
Smart Data Setup Fee (per card, only once)	AED 250.00	5%	AED 262.50
Finance Charge (Retail Purchase)	1.99%	NA	1.99%
Finance Charge (Cash Advance)	NA	NA	NA
Foreign Currency Transaction Margin	2.99%	NA	2.99%
CORPORATE DEBIT CARDS			
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 21.00
Other charges			
Foreign Currency transaction margin	2%	NA	2%

Please note - No finance charge will be levied in case 100% payment is made on or before payment due date. Finance charges are calculated on daily closing balance from transaction date till repayment date. Cash transaction is not allowed for the Purchasing Card Product.

Schedule of Fees effective 30th January 2023.

COLLECTIONS SERVICES					
Inward Telegraphic Transfer	Pricing before VAT		VAT	Pricing after VAT	
Inward Transfer in FCY Currency	20		5%	21	
CCSS - Remote Cheque Deposit					
Scanner (one-time fee)	2,500		5%	2,625	
Online Set-up Fee + Online Training	100		5%	105	
Onsite Setup Fee + Physical Training	500		5%	525	
Monthly Fee - CCSS	200		5%	210	
Monthly Fee - CCSS + Courier@Velocity (up to 3 times collection per week)	600		5%	630	
Cancellation Fees (if cancelled within 12 months)	1000		5%	1050	
Cheques					
Special Cheque Clearing (per instrument/cheque)	205		5%	210	
Foreign Currency Instrument / Cheque Collection (GCC / International)	0.125% of value or minimum 350 equivalent in other currency plus applicable collection charges and courier cost		5%	0.131% of value or minimum 367.50 equivalent in other currency plus applicable collection charges and courier cost	
Post Dated Cheques (PDC)	Pricing before VAT		VAT	Pricing after VAT	
	Manual	Online		Manual	Online
Warehousing	15	5	5%	15.75	5.25
Cheque Withdrawal Charges	50	50	5%	52.50	52.50
Extension of "Due Date" (Postpone Presentation)	25	25	5%	26.25	26.25

Schedule of Fees effective 30th January 2023.

Cash@Request			
One time set-up fee	500	5%	525
Cash Collection or Delivery (per trip)			
Dubai	60	5%	63
Other Emirates	75	5%	78.75
Western Region	130	5%	136.50
Sir Baniyas Island	1,250	5%	1,312.50
Delma Island	1,250	5%	1,312.50
Ad-hoc Cash Collection or Delivery (per trip)			
Ad-hoc Request – Dubai/Other Emirates/Western Region	200	5%	210
Ad-hoc Request–Sir Baniyas/Delma Island	1,600	5%	1,680
Cheque Collection and Deposit (per trip)			
Collected with cash simultaneously	25	5%	26.50
Collected without cash	Cash Collection or Delivery fee applicable	5%	Cash Collection or Delivery fee applicable
Cash Deposit in Cash Deposit Center (per deposit slip processed)	10	5%	10.50
Cash Processing Charges	13 per thousand notes	5%	13.65 per thousand notes
Coins Processing Charges	6 per thousand coins	5%	6.30 per thousand coins
SCDM Monthly Fee			
1,200 notes capacity	As per agreed contract with the bank		
2,500 notes capacity			
4,000 notes capacity			
10,000 notes capacity			
SCDM Relocation charges	1,000	5%	1,050
SCDM Removal charges	1,000	5%	1,050
SCDM new deployment charges (one time / per machine)	500	5%	525
Machine cancellation and removal fee	As per agreed contract with the bank		

Schedule of Fees effective 30th January 2023.

DDS - Direct Debit System	Pricing before VAT	VAT	Pricing after VAT
Direct Debit Originator-New or Amendment	500	5%	525
DDA Registration	5	5%	5.25
DDA Amendment	5	5%	5.25
DDA Cancellation	5	5%	5.25
Direct Debit return charge (payer)	25	5%	26.25
Courier@Velocity			
One time set-up fee	400	5%	420
Monthly fee	400	5%	420

TELLER TRANSACTIONS

Cash Deposit/Cheque Deposit/Cash Withdrawal/Cheque Withdrawal in AED	50 per Transaction	5%	52.50 per Transaction
Cash Deposit/Cheque Deposit/Cash Withdrawal in Foreign Currency	0.50% min 50	5%	0.525% min 52.50

CHANNEL SERVICES

SWIFT			
SCORE/ MA-CUG Setup and Implementation fee	3,000	5%	3,150
FileAct Setup and Implementation fee	5,000	5%	5,250
Monthly Fees (SCORE / MA-CUG / FileAct)	250	5%	262.50
Transmission fee - FileAct per File	20	5%	21
per Record	1	5%	1.05
MT940 / MT950 / MT942 statement reporting (Outgoing)	200 per Account per month	5%	210 per Account per month
MT940 / MT950 / MT942 statement resend (Outgoing)	10	5%	10.50
MT940 / MT950 / MT942 statement reporting (Incoming)	50 per Account per month	5%	52.50 per Account per month
MT Statement Setup (per account)	100	5%	105
MT101 Set-up (per account)	100	5%	105

Schedule of Fees effective 30th January 2023.

Corporate Internet Banking (ProCash)	Pricing before VAT	VAT	Pricing after VAT
Corporate Set-up (One-time charge)	500	5%	525
Re-training on demand : Physical Visit	250	5%	262.50
Monthly Fee (Full Access) per Corporate	300	5%	315
Monthly Fee (Reporting Only)	100	5%	105
Group Set-up (One-time charge)	800	5%	840
Host to Host Set-up and Implementation Fees	2,000	5%	2,100
H2H Monthly Maintenance Fees	250	5%	262.50
ProCash Mobile App	Free	5%	Free
e-Statement on demand via email (per month/per account)			
Daily	200	5%	210
Weekly	150	5%	157.50
Monthly	100	5%	105
Quarterly	50	5%	52.50
Mobile Token - Device Registration	Free up to 3 devices, 100 per additional device	5%	Free up to 3 devices, 105 per additional device
Hard Token			
Delivery in UAE	500	5%	525
Delivery Outside UAE	1,000	5%	1,050
Application Programming Interface (API)			
Implementation Fee			
1st time set-up	2,000	5%	2,100
Additional API	500	5%	525
Cancellation Fees	1,000	5%	1,050
API Utilization			
1-5 API calls (per month)	Free	5%	Free
6-50 API calls (per month)	200	5%	210
Overage/Pay per call	1	5%	1.05

Schedule of Fees effective 30th January 2023.

VIRTUAL ACCOUNTS			
	Pricing before VAT	VAT	Pricing after VAT
Set-Up and Implementation Fee (One-time charge per CID)	1,000	5%	1,050
Training on demand :on-site	250	5%	262.50
Virtual Account Opening (per account)	3	5%	3.15
Virtual Account Maintenance/Closure (per account)	5	5%	5.25

Customized Reports - Crystal			
Crystal Report Development & Set up Fee (per Report)	2,500	5%	2,625
Maintenance Fee (per Report)	50	5%	52.5

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.