

ADCB Islamic Banking Business First Schedule of Fees

Effective 1st May 2019

| BUSINESS FIRST MEMBERSHIP TYPE ^A | ESSENTIAL | | | ESSENTIAL PLUS | | |
|---|--|------------------|--|--|---------------|--|
| | Pricing before VAT | VAT | Pricing including VAT | Pricing before VAT | VAT | Pricing including VAT |
| MONTHLY MEMBERSHIP FEE~ | AED 275 | AED 13.75 | AED 288.75 | AED 400 | AED 20 | AED 420 |
| Cash Deposit / Cheque Deposit / Cheque Withdrawal Fee (Branch) | AED 25 per transaction | AED 1.25 | AED 26.25 per transaction | AED 25 per transaction | AED 1.25 | AED 26.25 per transaction |
| Utility Bill Payment Fee (Branch Teller)~ | AED 10 (Online payments are free) | AED 0.50 | AED 10.50 (Online payments are free) | AED 10 (Online payments are free) | AED 0.50 | AED 10.50 (Online payments are free) |
| Subsequent Cheque Book Issuance Fee (through all channels) | Up to 5 cheque books free per year. Additional cheque book: AED 100 each | AED 5 | Up to 5 cheque books free per year. Additional cheque book: AED 105 each | Up to 5 cheque books free per year. Additional cheque book: AED 100 each | AED 5 | Up to 5 cheque books free per year. Additional cheque book: AED 105 each |
| ProCash (soft tokens, mobile app) – One Time Setup Fee & Monthly Maintenance Fee | Free | - | Free | Free | - | Free |
| Own Cheque Printing with Company Logo (OCK) | None (Standard Pricing Applicable) | - | None (Standard Pricing Applicable) | None (Standard Pricing Applicable) | - | None (Standard Pricing Applicable) |
| Free Cash Pick-up Count (Transguard) - Cash@Request (Setup Fee & Visit/Counting Fees) | Not Applicable (Standard Pricing Applicable) | - | Not Applicable (Standard Pricing Applicable) | Not Applicable (Standard Pricing Applicable) | - | Not Applicable (Standard Pricing Applicable) |
| Wages Protection System (WPS) Charges (File/Record Processing Fees) | Free | - | Free | Free | - | Free |
| Corporate Salary Transfer (CST) Charges (Non-WPS Salary Payments) (ADCB Islamic Banking Processing Fee) | Free | - | Free | Free | - | Free |
| Electronic Funds Transfer Domestic (EFD) Charges Online (ADCB Islamic Banking Processing Fee) | Free | - | Free | Free | - | Free |
| Electronic Funds Transfer International (EFI) Charges Online (ADCB Islamic Banking Processing Fee) | AED 25 per transaction | AED 1.25 | AED 26.25 per transaction | AED 25 per transaction | AED 1.25 | AED 26.25 per transaction |
| Correspondent Bank Fee through ProCash | AED 25 per transaction | AED 1.25 | AED 26.25 per transaction | AED 25 per transaction | AED 1.25 | AED 26.25 per transaction |
| Free Cheque Pick-up Count (Aramex) - Courier@Velocity (Setup & Monthly Fee) | Preferential Rates | - | Preferential Rates | Free cheque pick-up 3 days per week (one location in the UAE per CID) | - | Free cheque pick-up 3 days per week (one location in the UAE per CID) |
| Corporate Cheque Scanning Solution (CCSS) - Scanner, Setup Cost, Implementation Fee, Monthly Fee | Preferential Rates | - | Preferential Rates | Free (one scanner per CID) | - | Free (one scanner per CID) |
| Post Dated Cheques (PDC) – Warehousing | Standard rates | - | Standard rates | Unlimited free | - | Unlimited free |
| Post Dated Cheques (PDC) – Withdrawal | Standard rates | - | Standard rates | Unlimited free | - | Unlimited free |
| Post Dated Cheques (PDC) – Extension Of Due Date | Standard rates | - | Standard rates | Unlimited free | - | Unlimited free |
| Preferential Foreign Currency (FX) Spot Rates (AED – USD rates) | Standard Rates | - | Standard Rates | Standard Rates | - | Standard Rates |
| Preferential Foreign Currency (FX) Spot Rates (AED – Non-USD rates) | Standard Rates | - | Standard Rates | Standard Rates | - | Standard Rates |
| Opt-out/Package Change/Account Closure Fee (Within 1 year of opening) | AED 750 | AED 37.50 | AED 787.50 | AED 2,500 | AED 125 | AED 2,625 |

Notes: [1] ADCB Islamic Banking's Terms and Conditions apply to Islamic Banking products & services.

[2] Correspondent bank charges will be charged wherever applicable on actual basis.

[3] For fees not mentioned above, please refer to the Commercial Banking Schedule of Fees for details or visit www.adcbislamic.com.

~Monthly Membership Fee is chargeable on 26th of every month. Failure to pay this fee may result in the discontinuation of the package and all associated ADCB Islamic Banking Offering and preferential pricing.

~Where supported by ADCB Islamic Banking.

*The above Charges are for 'SHARED' option only at ADCB Islamic Banking counter or on ADCB Islamic Banking ProCash Internet Banking platform. The receiving or intermediary banks may deduct additional charges, if applicable. If you have opted for 'OUR' option, an additional Correspondent Bank charge for foreign currency Funds Transfer will apply at bank counter or on ADCB Islamic Banking ProCash Internet Banking platform. If the commissions, fees, or other charges are passed on to ADCB Islamic Banking by the correspondent or the beneficiary bank, then ADCB Islamic Banking may debit such amounts from your Account with ADCB Islamic Banking post the Funds Transfer.

PRICING AND SERVICE STANDARDS

ADCB Islamic Banking 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 Islamic Banking'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 the Customer. All other services, products and charges not listed in this customized package will be subject to standard pricing, charges, Terms and Conditions.

| BUNDLED OFFER ON PRIVILEGE CLUB ACCOUNTS | ESSENTIAL | ESSENTIAL PLUS |
|---|---|---|
| Special offer for new Privilege Club Customers (Consumer Banking) | Open an Account with a TRB* of AED 200,000 and avail the following key benefits: | Open an Account with a TRB* of AED 200,000 and avail the following key benefits: |
| | 33,334 Welcome TouchPoints** | 33,334 Welcome TouchPoints** |
| | Preferential rates and fees on ADCB Islamic Banking Privilege Club products and services. | Preferential rates and fees on ADCB Islamic Banking Privilege Club products and services. |
| | Pre-approval on ADCB Islamic Banking Cards, Auto Finance & Salary advance facility, subject to the Customer meeting segment criteria*** | Pre-approval on ADCB Islamic Banking Cards, Auto Finance & Salary advance facility, subject to the Customer meeting segment criteria*** |
| | Free Life Takaful (Islamic life insurance) of AED 50,000 | Free Life Takaful (Islamic life insurance) of AED 50,000 |
| | Dedicated Privilege Club Relationship Officer | Dedicated Privilege Club Relationship Officer |

*TRB - Total Relationship Balance is the combined total average balance of Current Account, Savings Account, Call Account, Fixed Deposits and Investments, onshore and offshore.

**New Privilege customers will receive the welcome gift subject to a minimum spend of AED 100 on the debit card and a selection of 3 solutions from ADCB Islamic Banking. To view the full selection of banking solutions, please visit adcbislamic.com

***Finance approval is at the sole discretion of ADCB Islamic Banking, subject to ADCB Islamic Banking's Terms and Conditions available at adcb.com/about/termsandconditions/ and submission of documentation acceptable to ADCB Islamic Banking. ADCB Islamic Banking Terms and Conditions are subject to change without prior notice and are available upon request. All offers are made available on a best-effort basis, subject to availability and at the sole discretion of ADCB Islamic Banking.

ADCB Islamic Banking Business First Schedule of Fees

Effective 1st May 2019

| BUSINESS FIRST MEMBERSHIP TYPE ^A | EXECUTIVE | | | EXECUTIVE PLUS | | |
|---|---|---------------|---|---|------------------|---|
| | Pricing before VAT | VAT | Pricing including VAT | Pricing before VAT | VAT | Pricing including VAT |
| MONTHLY MEMBERSHIP FEE~ | AED 800 | AED 40 | AED 840 | AED 1,650 | AED 82.50 | AED 1,732.50 |
| Cash Deposit / Cheque Deposit / Cheque Withdrawal Fee (Branch) | AED 25 per transaction | AED 1.25 | AED 26.25 per transaction | AED 25 per transaction | AED 1.25 | AED 26.25 per transaction |
| Utility Bill Payment Fee (Branch Teller)~ | AED 10 (Online payments are free) | AED 0.50 | AED 10.50 (Online payments are free) | AED 10 (Online payments are free) | AED 0.50 | AED 10.50 (Online payments are free) |
| Subsequent Cheque Book Issuance Fee (through all channels) | Up to 5 cheque books free per year. Additional cheque book: AED 100 each | AED 5 | Up to 5 cheque books free per year. Additional cheque book: AED 105 each | Up to 5 cheque books free per year. Additional cheque book: AED 100 each | AED 5 | Up to 5 cheque books free per year. Additional cheque book: AED 105 each |
| ProCash (soft tokens, mobile app) – One Time Setup Fee & Monthly Maintenance Fee | Free | - | Free | Free | - | Free |
| Own Cheque Printing with Company Logo (OCK) | 2,000 leaves free per year per CID (select one account only per CID). Including waiver of stationery delivery Charges | - | 2,000 leaves free per year per CID (select one account only per CID). Including waiver of stationery delivery Charges | 2,000 leaves free per year per CID (select one account only per CID). Including waiver of stationery delivery Charges | - | 2,000 leaves free per year per CID (select one account only per CID). Including waiver of stationery delivery Charges |
| Free Cash Pick-up Count (Transguard) - Cash@Request (Setup Fee & Visit/ Counting Fees) | Not Applicable (Standard Pricing Applicable) | - | Not Applicable (Standard Pricing Applicable) | Free cash pick up 4 days per week & free cash and/ or coins delivery once a week (one location in the UAE per CID) | - | Free cash pick up 4 days per week & free cash and/ or coins delivery once a week (one location in the UAE per CID) |
| Wages Protection System (WPS) Charges (File/Record Processing Fees) | Free | - | Free | Free | - | Free |
| Corporate Salary Transfer (CST) Charges (Non-WPS Salary Payments) (ADCB Islamic Banking Processing Fee) | Free | - | Free | Free | - | Free |
| Electronic Funds Transfer Domestic (EFD) Charges Online (ADCB Islamic Banking Processing Fee) | Free | - | Free | Free | - | Free |
| Electronic Funds Transfer International (EFI) Charges Online (ADCB Islamic Banking Processing Fee) | Free | - | Free | Free | - | Free |
| Correspondent Bank Fee through ProCash | Free | - | Free | Free | - | Free |
| Free Cheque Pick-up Count (Aramex) - Courier@Velocity (Setup & Monthly Fee) | Free cheque pick-up 3 days per week (one location in the UAE per CID) | - | Free cheque pick-up 3 days per week (one location in the UAE per CID) | Free cheque pick-up 3 days per week (one location in the UAE per CID) | - | Free cheque pick-up 3 days per week (one location in the UAE per CID) |
| Corporate Cheque Scanning Solution (CCSS) - Scanner, Setup Cost, Implementation Fee, Monthly Fee | Free (one scanner per CID) | - | Free (one scanner per CID) | Free (one scanner per CID) | - | Free (one scanner per CID) |
| Post Dated Cheques (PDC) – Warehousing | Unlimited free | - | Unlimited free | Unlimited free | - | Unlimited free |
| Post Dated Cheques (PDC) – Withdrawal | Unlimited free | - | Unlimited free | Unlimited free | - | Unlimited free |
| Post Dated Cheques (PDC) – Extension Of Due Date | Unlimited free | - | Unlimited free | Unlimited free | - | Unlimited free |
| Preferential Foreign Currency (FX) Spot Rates (AED – USD rates) | USD to AED: 3.6690 AED to USD: 3.6770 | - | USD to AED: 3.6690 AED to USD: 3.6770 | USD to AED: 3.6705 AED to USD: 3.6750 | - | USD to AED: 3.6705 AED to USD: 3.6750 |
| Preferential Foreign Currency (FX) Spot Rates (AED – Non-USD rates) | Rack rate less 75pps (for tickets above USD 10,000) | - | Rack rate less 75pps (for tickets above USD 10,000) | Rack rate less 100pps (for tickets above USD 10,000) | - | Rack rate less 100pps (for tickets above USD 10,000) |
| Opt-out/Package Change/Account Closure Fee (Within 1 year of opening) | AED 2,500 | AED 125 | AED 2,625 | AED 2,500 | AED 125 | AED 2,625 |

Notes: [1] ADCB Islamic Banking's Terms and Conditions apply to Islamic Banking products & services.

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ADCB Islamic Banking 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 Islamic Banking'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 the Customer. All other services, products and charges not listed in this customized package will be subject to standard pricing, charges, Terms and Conditions.

| BUNDLED OFFER ON PRIVILEGE CLUB ACCOUNTS | EXECUTIVE | EXECUTIVE PLUS |
|---|---|---|
| Special offer for new Privilege Club Customers (Consumer Banking) | Open an Account with a TRB* of AED 200,000 and avail the following key benefits: | Open an Account with a TRB* of AED 200,000 and avail the following key benefits: |
| | 66,667 Welcome TouchPoints** | 100,000 Welcome TouchPoints** |
| | Preferential rates and fees on ADCB Islamic Banking Privilege Club products and services. | Preferential rates and fees on ADCB Islamic Banking Privilege Club products and services. |
| | Pre-approval on ADCB Islamic Banking Cards, Auto Finance & Salary advance facility, subject to the Customer meeting segment criteria*** | Pre-approval on ADCB Islamic Banking Cards, Auto Finance & Salary advance facility, subject to the Customer meeting segment criteria*** |
| | Free Life Takaful (Islamic life insurance) of AED 50,000 | Free Life Takaful (Islamic life insurance) of AED 50,000 |
| | Dedicated Privilege Club Relationship Manager | Dedicated Privilege Club Relationship Manager |

*TRB - Total Relationship Balance is the combined total average balance of Current Account, Savings Account, Call Account, Fixed Deposits and Investments, onshore and offshore.

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