

SCHEDULE OF FEES

► e-Business

adcbislamic.com

بنك أبوظبي التجاري
ADCB 
ISLAMIC BANKING

Effective 1st February 2019. All fees are inclusive of 5% VAT, where applicable.

	e-Business
Account Balance Requirement	
Account opening amount	No minimum balance
Yearly fee to be collected upfront	AED 1,800
Account Services	
Cheque books	1 free book per year
Additional cheque books (per book)	AED 52.50
Cheques returned (per instrument/cheque)	AED 315
Stop payment (per instrument/cheque)	AED 105
Counter cheques - Cash withdrawal	Free
Cash deposit/withdrawal in relevant foreign currency	0.525% (flat) or min AED 26.25 or equivalent
Statement of account (per cycle/e-statement)	Free
Teller services - all accounts per month	
<ul style="list-style-type: none"> • Cash/Cheque withdrawals • Cash/Cheque deposits • Additional teller transactions 	Free
Duplicate statement of account	
<ul style="list-style-type: none"> • Up to 6 months • Over 6 months • Statement by E-mail/Fax/IB/MIB 	AED 26.25 per month AED 26.25 per month Free
Utility bill payment	
<ul style="list-style-type: none"> • Teller counter • ATM/Phone banking - ADCB Mobile • ADCB Personal Internet Banking 	Free Free Free
Cheque photocopy	
<ul style="list-style-type: none"> • Cheque issued less than 1 year ago • Cheque issued more than 1 year ago 	AED 10.50 AED 21
Account closure	AED 105
Standing instructions	
<ul style="list-style-type: none"> • Set up • Favouring other banks • Penalty fee for insufficient funds • Cancellations/amendments 	AED 52.50 AED 52.50 + cost as applicable AED 105 Free
Postdated cheques deposited for collection (per instrument/cheque)	
<ul style="list-style-type: none"> • Collection • Withdrawal of cheques 	AED 26.25 AED 52.50

Remittances		e-Business	
Inward Remittances			
Remittances in UAE Dirhams • Credit to account (in AED)		Free	
Remittances in foreign currency • Credit to account (in AED) • Credit to account (in the same Foreign Currency)		AED 10.50 AED 10.50	
Outward Remittances*		ADCB Personal Internet Banking	Bank Counter
Central Bank Transfers within the UAE		Free	Free
GCC/All Other Countries		5 free per month, AED 21 per additional remittance	5 free per month, AED 78.75 per additional remittance
Cancellations/Amendments		N/A	AED 31.50
Swift Copy Charges		AED 15.75	
Payment instructions amendment		AED 52.50	
Payment/Transfer returned due to a discrepancy in details		AED 52.50	
Drafts/Banker's cheque • Issuance • Stop payment		AED 52.50 AED 52.50	

* Charges are for 'SHARED' option only at bank counter or on ADCB Personal Internet Banking. 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 25 for local currency (AED) fund transfers will apply at bank counter or on ADCB Personal Internet Banking.

Debit Card

Debit card issuance <ul style="list-style-type: none"> • Primary Card/1st Supplementary Card • Additional Supplementary Debit Card • Debit Card Replacement (lost/stolen/damaged) 	Free AED 26.25 AED 26.25
Usage fee in UAE at ADCB ATMs <ul style="list-style-type: none"> • Cash withdrawal • Denial • Inquiry • Cash deposit • Funds transfer (within same CID) 	Free Free Free Free Free
Usage fee in UAE at non-ADCB ATMs (UAE Switch) <ul style="list-style-type: none"> • Cash withdrawal • Denial • Inquiry 	AED 2.10 AED 2.10 AED 2.10
Usage fee in Arab Gulf Co-operation Countries (GCC Switch ATMs) <ul style="list-style-type: none"> • Cash withdrawal • Inquiry 	AED 6.30 AED 3.15
Usage fee at International ATMs (i.e. outside UAE and GCC) <ul style="list-style-type: none"> • Cash withdrawal 	AED 21
Other charges <ul style="list-style-type: none"> • Processing fee for foreign currency transaction • Copy of sales slip 	2% + the foreign exchange rate AED 26.25

Other Related Fees Requests
(all finances)

Fees

Account balance	AED 52.50
"No liability" certificate	AED 63
Release letter	AED 52.50
Liability letter issued to government department	AED 63
Liability letter to financial institutions	AED 63

Notes

- Postal charges as applicable.
- All fees and charges are subject to change without any prior notice.
- All figures in AED unless stated otherwise.
- Above mentioned fees are subject to change without prior notice.
- For fees not mentioned above and for fees future amendments, kindly refer to the ADCB Islamic Banking Schedule of Fees for Business Banking or visit www.adcbislamic.com

Linked Accounts	Islamic	Account No.
e-Business (1)	[]	
e-Business (2)	[]	

I/We hereby accept the above pricing for the above mentioned Islamic e-Business Account.

Name:	Name:
Designation:	Designation:
Signature:	Signature:
Date:	Date:

TALK TO US

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