

SCHEDULE OF FEES



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Effective 1st February, 2019.

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

	Current Account	Savings Account	Call Account
Account Opening Amount			
AED	AED 5,000	AED 5,000	AED 5,000
USD	USD 1,500	USD 1,500	USD 1,500
Other relevant currency	USD 1,500 equivalent	USD 1,500 equivalent	USD 1,500 equivalent

Fixed Deposits	
Minimum deposit amount: - In local currency - In other currency	AED 5,000 USD 1,500 or equivalent

Interest payment on premature withdrawal of fixed deposits: In the event of a withdrawal before the end of a particular tenure, interest will be computed at 1% p.a. less than the interest rate that is applicable for the actual tenure, and will be payable for the actual number of days the fixed deposit has been maintained, unless provided otherwise in any applicable supplemental terms and conditions of a specific fixed deposit product.

Aspire - Monthly Relationship Fees		
Tier	Criteria	Fees
Tier 1	Total Relationship Balance ¹ of AED 20,000 or more OR Salary Transfer ² of AED 15,000 or more OR Salary Transfer ² of AED 5,000-14,999 with ADCB Credit Card/Overdraft/Loan	Free
Tier 2	Salary Transfer ² of AED 5,000-14,999 without ADCB Credit Card/Overdraft/Loan OR Salary Transfer ² of less than AED 5,000	AED 25
Tier 3	All other Aspire Customers who have an account and do not fall under Tier 1 or Tier 2	AED 100

1 Total relationship balance includes fixed deposits/market value of investment holdings, current/savings/call (CASA) monthly average balance.

2 Salary transfer means the salary is transferred to any ADCB account by direct credit. Salary transfer does not include cash or cheque salary transfers.

Privilege Club Eligibility Criteria and Relationship Based Fees

Criteria	Monthly Fee for not maintaining criteria
Total Relationship Balance ¹ of AED 200,000 or more OR Salary Transfer ² of AED 20,000 or more OR Mortgage Loan of AED 1 Million or more	AED 150

Excellency Eligibility Criteria* and Relationship Based Fees

Criteria	Monthly Fee for not maintaining criteria
Maintain a total relationship balance ³ of AED 500,000	AED 200

* The above eligibility criteria are indicative only. ADCB is entitled, at its sole discretion, to approve/decline a customer's application to Excellency.

- 1 Total relationship balance includes fixed deposits/market value of investment holdings, current/savings/call (CASA) monthly average balance.
- 2 Salary transfer means the salary is transferred to any ADCB account by direct credit. Salary transfer does not include cash or cheque salary transfers.
- 3 Total Relationship Balance can be maintained across Current accounts, Savings accounts, Call accounts, Fixed Deposits, Investments at market value and ADCB Securities Portfolio at market value.

Active Saver/Active Saver Plus Accounts

Product Details	Fees
Branch Teller Transactions • Cash Withdrawals • Funds Transfer within ADCB • Cash/Cheque Deposits • Outward Remittance - Central Bank Transfers - UAE Telex/Swift* charges (all other countries) - Cancellations/Amendments	AED 52.50 Free Free AED 5.25 AED 78.75 AED 31.50
ADCB Personal Internet Banking • Credit Card Bill Payment • Funds Transfer within ADCB • Outward Remittance* - Central Bank Transfers - UAE Telex/Swift charges (all other countries)	Free Free One free per month, thereafter AED 1.05 per transaction One free per month, thereafter AED 21 per transaction
Inward Remittance • Credit to Account in AED • Foreign currency Credit to Account in AED	Free AED 10.50

* The above charges are for 'SHARED' option only at the bank counter or on ADCB Personal Internet Banking/Mobile App. 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 1.05 for local currency (AED) fund transfers will apply at the bank counter or on ADCB Personal Internet Banking/Mobile App. If the commissions, fees or other charges are passed on to the Bank by the correspondent or the beneficiary bank, then the Bank may debit such amounts from your account with the Bank post the funds transfer.

Account Services	Aspire	Privilege Club	Excellency
Chequebooks (25 leaves)	1 free chequebook per year. Additional chequebooks will be charged at AED 52.50 per chequebook	3 free chequebooks per quarter. Additional chequebooks will be charged at AED 52.50 per chequebook	Free
Cheques returned (per instrument/cheque)	AED 241.50	AED 241.50	AED 241.50
UAEDDS Paying Bank Charge: • Direct Debit request return due to insufficient funds	AED 26.25	AED 26.25	AED 26.25
Stop payment (per instrument/cheque)	AED 105	AED 105	AED 105
Cheque photocopy: • Cheque issued less than 1 year ago • Cheque issued more than 1 year ago	AED 10.50 AED 21	AED 10.50 AED 21	Free Free
Post dated cheques for collection (per instrument/cheque): • Collection • Withdrawal of cheque	AED 15.75 AED 52.50	AED 15.75 AED 52.50	AED 15.75 AED 52.50
Cash deposit/withdrawal in relevant foreign currency	0.525% (flat) or minimum AED 26.25 or equivalent	0.525% (flat) or minimum AED 26.25 or equivalent	0.525% (flat) or minimum AED 26.25 or equivalent
Teller services including Cash/Cheque withdrawals or deposits	AED 52.50	Free	Free
Counter Cheques - cash withdrawal	AED 52.50	Free	Free
Statement of Account (per cycle)/Estatement	Free	Free	Free
Statement of Account (outside the cycle)	AED 26.25 per month	AED 26.25 per month	Free
Utility bill payment through: • Teller counter • Mobile App/Personal Internet Banking/SMS Banking/IVR/ATM	AED 52.50 Free	Free Free	Free Free
Standing instructions: • Setting up of Standing Instruction • Amendment/Cancellation • Favouring other banks • Penalty fee for insufficient funds	AED 52.50 Free AED 52.50 AED 105	Free Free AED 52.50 AED 105	Free Free Free AED 105
Account closure	AED 105	AED 105	AED 105

Other Banking Services	Aspire	Privilege Club	Excellency
Account balance letter	AED 52.50	AED 52.50	Free
No liability certificate	AED 63	AED 63	Free
Release letter	AED 52.50	AED 52.50	Free
Liability letter issued to government departments/embassies	AED 63	AED 63	Free
Liability letter issued to financial institutions	AED 63	AED 63	Free

The cheque charges are only applicable to accounts having chequebook facility.

Remittances	Aspire		Privilege Club		Excellency	
Inward remittances: - Remittances in UAE Dirhams: - Credit to account (in AED) - Remittances in foreign currency: - Credit to account (in AED) - Credit to account (in the same foreign currency)	Free		Free		Free	
	AED 10.50		Free		Free	
	AED 10.50		Free		Free	
Outward remittances*:	Bank counter	ADCB Personal Internet Banking/Mobile App	Bank counter	ADCB Personal Internet Banking/Mobile App	Bank counter	ADCB Personal Internet Banking/Mobile App
• Central Bank transfers	AED 5.25	AED 1.05	AED 5.25	AED 1.05**	AED 5.25**	AED 1.05**
• UAE Telex/SWIFT charges GCC countries/All other countries	AED 78.75	AED 21	AED 31.50	AED 21**	AED 21**	AED 21**
• Cancellations/amendments	AED 31.50	-	AED 31.50	-	AED 31.50**	-
Swift Copy Charges	AED 15.75		AED 15.75		AED 15.75	
Drafts/Banker's Cheque: - Issuance - Stop payment	AED 52.50		AED 52.50		Free	
	AED 52.50		AED 52.50		AED 42	

Transactions with Mumbai and Bangalore Branches	Fees
• Draft: - Favouring ADCB Mumbai/Bangalore Branches - Favouring any other bank	AED 21 AED 26.25
• Telegraphic transfers in INR: - Favouring an account with ADCB - Favouring ADCB fixed deposit, paid in AED - Favouring beneficiaries elsewhere in India	AED 26.25 AED 26.25 AED 78.75
• In AED/USD/GBP/JPY/EUR: - Favouring an account with ADCB - Favouring ADCB FCNR deposit, if paid in AED	AED 52.50 AED 26.25
• Favouring ADCB FCNR deposit, if paid in USD, GBP, JPY or EUR: - If paid in same currency - If paid in other currencies	AED 26.25 AED 26.25

* The above charges are for 'SHARED' option only at the bank counter or on ADCB Personal Internet Banking/Mobile App. 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 1.05 for local currency (AED) fund transfers will apply at the bank counter or on ADCB Personal Internet Banking/Mobile App. If the commissions, fees or other charges are passed on to the Bank by the correspondent or the beneficiary bank, then the Bank may debit such amounts from your account with the Bank post the funds transfer. For Xpress Money transfers, charges as displayed on screen are levied by Xpress Money for the services provided.

** First 6 transactions per month are free.

Debit Card

	Aspire	Privilege Club	Excellency
Debit Card issuance: - Primary Card/ 1 st Supplementary Card - Additional Supplementary Debit Card - Debit Card replacement (lost/stolen/damaged)	Free Free AED 26.25	Free Free AED 26.25	Free Free Free
Usage fee in UAE at ADCB ATMs: - Cash withdrawal - Denial - Inquiry - Cash deposit - Funds transfer (within same CID)	Free Free Free Free Free	Free Free Free Free Free	Free Free Free Free Free
Usage fee in UAE at Non-ADCB ATMs (UAE Switch): - Cash withdrawal - Denial - Inquiry	AED 2.10 AED 2.10 AED 2.10	6 Free transactions per month, AED 2.10 per additional transaction AED 2.10 6 Free transactions per month, AED 2.10 per additional transaction	Free Free Free
Usage fee in Arab Gulf Co-operation Countries (GCC Switch ATMs): - Cash withdrawal - Inquiry	AED 6.30 AED 3.15	2 free transactions per month, AED 6.30 per additional transaction 2 free transactions per month, AED 3.15 per additional transaction	4 free transactions per month, AED 6.30 per additional transaction 4 free transactions per month, AED 3.15 per additional transaction
Usage fee at international ATMs i.e. outside UAE and GCC: - Cash withdrawal	AED 21	AED 21	AED 21
Other charges: - Foreign Currency transaction margin - Copy of sales slip	2% AED 26.25	2% AED 26.25	2% AED 26.25

The above charges are also applicable for Etihad Guest Above Debit Cards issued under the respective categories.

Credit Cards

Fees and Charges	Aspire	Privilege Club/ Emirati	Excellency/ Emirati Excellency
Annual Membership fee: • TouchPoints Infinite Card • Betaqti World Elite Card (exclusively for UAE Nationals) • Etihad Infinite Card • Etihad Platinum Card • Traveller World Card • LuLu Platinum Card • TouchPoints Platinum Card • Titanium/Gold/Classic/Standard Card (all) • Business Card - Supplementary Cards (Business) - Supplementary Cards (Betaqti) - Supplementary Cards (other cards)	Not Applicable AED 2,100 AED 2,625 AED 1,050 AED 1,050 Free AED 630 Free AED 208.95 AED 103.95 AED 1,050 Free	Not Applicable AED 2,100 AED 2,625 AED 525 AED 1,050 Free AED 315 Free AED 208.95 AED 103.95 AED 1,050 Free	Free AED 2,100 AED 1,312.50 Free AED 1,050 Free Free Free AED 208.95 AED 103.95 AED 1,050 Free
Finance charges (Retail purchase)	3.25% per month 2.50% per month (Betaqti card)		
Finance charges (Cash advance)	3.50% per month		
Finance charges (Balance Transfer/Credit Card Loan/Installment Plans)	Up to 1.50% per month		
Overlimit fee	AED 288.75		
Late Payment fee	AED 241.50 (if minimum payment due is not paid by payment due date)		
Cash Advance fee	3.15% or AED 105 (whichever is higher)		
Credit Shield fee	1.0395% (of outstanding at billing cycle)		
Foreign Currency transaction margin	0% (Traveller card) 2.99% (other cards)		
Exchange House Payment fee	AED 5.25 (per transaction)		
Duplicate Statement fee	AED 26.25		
Paper Statement fee	AED 5.25 (per month)		
Returned cheque charge	AED 157.50		
Outstation cheque processing charge	AED 21		
Copy of sales voucher	AED 26.25		
Temporary Credit Limit Increase fee	AED 52.50		
Foreclosure fee (Balance Transfer/Credit Card Loan/Installment Plans)	AED 210		
Processing fees - 0% Interest Payment Plans at participating merchants and Credit Card Loans	AED 52.50		
Card Replacement fee	AED 78.75		
Payment due date (from statement date)	25 days		
Minimum payment due	5% or AED 100 (whichever is higher)		
Cash advance limit	60% of credit limit 80% of credit limit (Betaqti card)		
Liability/no liability letter charge	AED 52.50		

Please note

No finance charge will be levied (excluding cash advances) in case 100% payment is made on or before payment due date. Finance charges are levied on all transaction types, calculated on daily closing balance from transaction date till repayment date. Foreign Currency transaction margin is levied on the wholesale foreign exchange market rate (including any processing fee) that is selected and applied by card scheme provider on the date of conversion. All fees and charges mentioned in this guide are subject to change without notice and are applicable on each Credit Card held. No refund of annual fees will be made if the Credit Card is cancelled. Additional expenses, eg: postage, cable, courier, fax, legal fees, etc. will be charged for where incurred. Charges for services not indicated in this guide are available on request. For any enquiries on fees, charges, interest rates, etc. please call 600 50 2030. Other terms and conditions apply. The details on this Service and Price Guide are applicable with effect from 2nd December 2018 and include all existing charges and revisions made prior to this date.

Loans

	Aspire	Privilege Club	Excellency
Mortgage Loans			
Processing fees (of the loan amount capped at AED 52,500)	1.05% of loan amount	1.05% of loan amount	1.05% of loan amount
Property swaps administration fee	AED 1,386	AED 1,386	AED 1,386
Property Insurance	0.042% per year on property value	0.042% per year on property value	0.042% per year on property value
Life Insurance	0.0525% per month on outstanding loan amount	0.0525% per month on outstanding loan amount	0.0525% per month on outstanding loan amount
Life or Property Insurance assignment fee	AED 5,250	AED 5,250	AED 5,250
Clearance letter	AED 89.25	AED 89.25	AED 89.25
Issuance of No Objection Certificate (NOC)	AED 89.25	AED 89.25	AED 89.25
Request of Other Letters	AED 89.25	AED 89.25	AED 89.25
Valuation Fees* - Apartments and Villas	AED 3,150	AED 3,150	AED 3,150
Valuation Fees* - Construction Loans	AED 5,250	AED 5,250	AED 5,250
Early settlement fees/ Partial settlement fees	3.15% of settled amount		
Switch fees, if applicable	Upto 1.05% of loan outstanding		
Mortgage loan liability letter	AED 89.25	AED 89.25	AED 89.25
Loan account statement	Free	Free	Free
Delayed payment penal fees	3.15% of delayed amount. Maximum AED 735 per month		
Other Certificate	AED 78.75	AED 78.75	AED 78.75
Non-standard statement production/copy of original documentation	AED 105	AED 105	AED 105

Personal Loans	
Processing fees - fresh and buy out loans	1.05% of loan amount. Minimum AED 525
Processing fees - top ups	1.05% of top up loan amount. Minimum AED 525
Processing fees - Privilege Club and Excellency clients	1.05% of loan amount. Minimum AED 525
Credit life insurance	Up to 1.05% of the loan amount
Early settlement fees/ Partial settlement fees	1.05% of settled amount. Maximum AED 10,500
Deferment of installment	AED 105 per deferment
Delayed payment penal fees	2.10% of the delayed amount. Minimum AED 52.50 and maximum AED 210 per month
Loan rescheduling fee	AED 262.50
Loan cancellation fee	AED 105
Other document (loan copy, issuing redemption statement, audit confirmation etc.) requested by customers	AED 26.25

* Maximum applicable for every instance of valuation.

Smart Loans/End use Loans	
Processing fees (Salaried)	1.05% of loan amount. Minimum AED 525
Credit Life Insurance	Up to 1.05% of loan amount
Early settlement fees/Partial settlement fees	1.05% of settled amount. Maximum AED 10,500
Replacement of existing post dated cheques/standing instructions/repayment account	Free
Change of due date on standing instructions	AED 26.25
Delayed payment penal fees	2.10% of the delayed amount. Minimum AED 52.50 and maximum AED 210 per month
Loan cancellation fee	AED 105

Revolving Overdrafts	
Revolving overdrafts fee	AED 210 (Nil for Privilege Club and Excellency clients)
Minimum interest on overdraft	AED 50

Auto Loans	
Processing fees	1.05% of loan amount. Minimum AED 525
Early settlement fees/Partial settlement fees	1.05% of settled amount
NOC to Traffic Department	Free
Replacement of existing post dated cheques/ standing instructions/repayment account	AED 105
Advance payment of installment	1.05% of the advanced payment
Change of due date on standing instructions	AED 52.50
Loan rescheduling fee	AED 262.50
Late payment penal fees	2.10% of the delayed amount. Minimum AED 52.50 and maximum AED 525 per month
Loan Liability Letter	AED 63 (Nil for Excellency customers) (Nil in case of settlement caused by loss due to accident/theft)
Release of Term Deposit which is pledged against auto loan account	Free
Mortgage release letter	Free
Installment deferment charges	AED 105
Cancellation fee	AED 105

Notes

- Interest will not be paid if amount is less than: AED 15 or USD 5 equivalent per month for Savings/Call Account except for Active Saver/Active Saver Plus Accounts
- Postal charges as applicable
- For all applicable fees and charges, please visit adcb.com
- Foreign Currency transaction margin is levied on the wholesale foreign exchange market rate (including any processing fee) that is selected and applied by card scheme provider on the date of conversion.

Contact Centre Numbers

Aspire	600 50 2030
Privilege Club	600 50 8008
Excellency	600 50 2004

Product Return Policy

Effective 26th July, 2015

Product return policy applies to Personal Loans/Personal Finances, Smart Loans/Smart Finances, Auto Loans/Auto Finances, Overdraft Facilities/Salary Advance Facilities, Credit Cards (Conventional and Islamic) and all CASA Accounts (Conventional and Islamic). The terms and conditions are as follows:

- The customer must apply for the 'Product Return' through the Branch, Contact centre or in writing to contactus@adcb.com within 7 working days of the loan disbursement or within 30 days of account opening or 30 days from credit card set up.
- For new Personal Loans, Smart Loans and Auto Loans, the facility to return will result in the loan being cancelled and all fees and charges refunded to the customer and accrued interest being reversed.
- For 'Top up' loans, the fees and charges will be reversed and the disbursed amount will be applied towards reducing the principal amount of the loan.
- For Overdrafts, the facility will be cancelled and any fees will be reversed.
- For Credit Cards, any fees and charges applied will be reversed but any usage on the card has to be repaid in full. Usage of the Card refers to Retail Transactions, Cash Advances, Balance Transfer or Credit Card Loans.
- For account closure, fees and charges will be waived if the account is closed within 30 days from opening.
- ADCB shall not bear any responsibility whatsoever in connection with the exercise of the product return option by the customer.