

# SCHEDULE OF FEES

Effective 1<sup>st</sup> May 2019

## COMMERCIAL BANKING



### FREEZONE PLATINUM ACCOUNT

Account Services (Current Account / Call Account)	Pricing before VAT	VAT	Pricing including VAT
Minimum Average Balance Required per Month	AED 250,000 / AED 250,000	-	-
Monthly Charge if the Account Balance Falls Below the Minimum Requirement	AED 500 / AED 300	AED 25 / AED 15	AED 525 / AED 315
Cheque Issued by our Customer Returned (per Instrument / Cheque)	AED 300	AED 15	AED 315
Special Clearing			
Inward (per Instrument / Cheque)	AED 100	AED 5	AED 105
Outward (per Instrument / Cheque)	AED 100	AED 5	AED 105
Stop Payment (per Instrument / Cheque / Transfers) (to include Outward Remittance Charges)	AED 50	AED 2.50	AED 52.50
1 <sup>st</sup> Cheque Book	Free		Free
Subsequent Cheque Book	AED 100	AED 5	AED 105
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			
Post Dated Cheque Withdrawal Charges	AED 75	AED 3.75	AED 78.75
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
Post Dated Cheque Custodial Service (per Instrument / Cheque)	AED 30	AED 1.50	AED 31.50
Draft Collection Foreign Currency (International)	0.125% of Value or min AED 50 equivalent in other currency plus applicable collection charges	0.00625% AED 2.50	0.13125% of Value or min AED 52.50 equivalent in other currency plus applicable collection charges
Draft Collection Foreign Currency (GCC)	AED 50 equivalent in other currency plus applicable collection charges	AED 2.50	AED 52.50 equivalent in other currency plus applicable collection charges
<b>Cheques / Draft Issuance</b>			
Cashier's Order Cheque LCY (Online)	AED 10	AED 0.50	AED 10.50
Demand/Banker Draft FCY (Online)	AED 10	AED 0.50	AED 10.50
Customer Cheque (Online)	AED 10	AED 0.50	AED 10.50
Own Cheque (Online)	AED 2	AED 0.10	AED 2.10
<b>Teller Transactions</b>			
Cash Deposit / Cheque Deposit / Cheque Withdrawal in AED (Current/ Call Account)	AED 25 per transaction	AED 1.25	AED 26.25 per transaction
Cash Deposit / Withdrawal in Foreign Currency (Current/Call Account)	0.50% min AED 25	0.025% AED 1.25	0.525% min AED 26.25
Statement of Account (Monthly)	Free		Free
Standing Instructions / Sweep per Account			
Setting up / Amendments / Cancellation	AED 15	AED 0.75	AED 15.75
Favouring Other Banks	AED 15 + Applicable Charges	AED 0.75	AED 15.75 + Applicable Charges
Penalty Fee for Insufficient Funds to Effect Payment to Other Banks	AED 30	AED 1.50	AED 31.50
Monthly Fee per Customer	AED 15	AED 0.75	AED 15.75
3rd Party Cheque Withdrawal by non-ADCB Customers (Inward ADCB Cash Cheque)	AED 50	AED 2.50	AED 52.50

\*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.

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### FREEZONE PLATINUM ACCOUNT

Remittances	Pricing before VAT	VAT	Pricing including VAT
Inward Remittances	Free		Free
Outward Remittances (Request received through Manual Instruction)			
LCY Fund Transfer in UAE (Outward)	AED 75	AED 3.75	AED 78.75
GCC Countries	AED 200	AED 10	AED 210
India	AED 200	AED 10	AED 210
All other countries	AED 200	AED 10	AED 210
Correspondent Bank Fee (Manual)	AED 150	AED 7.50	AED 157.50
Corporate Salary Transfer Service in Softcopy using Prescribed Template			
Salary Transfer Charge (to ADCB Account)	AED 10 / Transaction	AED 0.50	AED 10.50 / Transaction
Salary Transfer Charge per Bank (to other Banks via Central Bank)	AED 20 / Transaction	AED 1	AED 21 / Transaction
Corporate Salary Transfer Service in Hardcopy (Max. 10 Transactions)			
Salary Transfer Charge (to ADCB Account)	AED 10 / Transaction	AED 0.50	AED 10.50 / Transaction
Salary Transfer Charge (to other Banks via Central Bank)	AED 15 / Transaction	AED 0.75	AED 15.75 / Transaction
Demand Drafts and Cashier's Orders			
Issuance	AED 20	AED 1	AED 21
Payment Amendment	AED 30	AED 1.50	AED 31.50
Salary Transfer to Other Banks (online)	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
WPS Salary File Processing Fee (Manual)	AED 100 per file	AED 5	AED 105 per file
WPS Salary Processing Fee Per Beneficiary (Manual)	AED 5 per record	AED 0.25	AED 5.25 per record
Inward Remittances in FCY ( Foreign Currency)	AED 10	AED 0.50	AED 10.50
Utility Bill Payment at the Counter	AED 10	AED 0.50	AED 10.50
Additional Fee for O/W TT with Charges "OUR" for FCY Payments (Manual)	AED 100	AED 5	AED 105
Copy of Outward Payment (Swift Advice)	AED 25	AED 1.25	AED 26.25
Payment/Transfer Returned Due to Details Discrepancy	AED 50	AED 2.50	AED 52.50
Non Receipt of Funds Claim Request (Per Request/Follow Up)	AED 50	AED 2.50	AED 52.50
<b>Channel Services</b>			
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 OneTime Set-Up	AED 400	AED 20	AED 420
Courier @ Velocity Monthly Fee	AED 400	AED 20	AED 420
MT 940/942/950 Message Generation For Outgoing	AED 200 / Month per Customer	AED 10	AED 210 / Month per Customer
MT 940/942/950 Message Generation in Soft Copy Format	AED 200 / Month per Customer	AED 10	AED 210 / Month per Customer
Consolidated Account Statement (Incoming and Outgoing MT 940/942/950) One-Time Set-Up Fee	AED 300 / Set-Up	AED 15	AED 315 / Set-Up

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ProCash Internet Banking Charges	Pricing before VAT	VAT	Pricing including VAT
<b>Hard Tokens</b>			
One-Time Set-Up Fee (Including 2 Security Tokens)	AED 500	25	AED 525
Additional Vasco Tokens (Per Hard Token)	AED 200	AED 10	AED 210
Delivery Charges (in UAE)	AED 350	AED 17.50	AED 367.50
Delivery Courier Charges (International)	AED 500	AED 25	AED 525
Reporting Only (Monthly Maintenance Fee)	AED 50	AED 2.50	AED 52.50
Transactions (Monthly Maintenance Fee)	AED 200	AED 10	AED 210
Group Company	AED 50	AED 2.50	AED 52.50
Customers Using Procash For WPS Only (Monthly Fee)	AED 50	AED 2.50	AED 52.50
<b>Soft Tokens / Mobile Tokens</b>			
One-Time Set-Up Fee (Including 2 Security Tokens)	Free		Free
Delivery Charges	Free		Free
Reporting Only (Monthly Maintenance Fee)	Free		Free
Transactions (Monthly Maintenance Fee)	Free		Free
Group Company	Free		Free
Customers Using Procash For WPS Only (Monthly Fee)	AED 50	AED 2.50	AED 52.50
<b>Transactions</b>			
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 India in INR	AED 30	AED 1.50	AED 31.50
Outward Transfer to GCC in Respective Local Country Currency	AED 30	AED 1.50	AED 31.50
Outward Transfer to All Other Countries in respective Local Country Currency	AED 30	AED 1.50	AED 31.30
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
<b>Miscellaneous</b>			
Duplicate Statement - Email / Fax	AED 25 per month	AED 1.25	AED 26.25 per month
Duplicate Statement (Within 6 months) - Post	AED 50 per month	AED 2.50	AED 52.50 per month
Duplicate Statement (Beyond 6 months) - Post	AED 100 per month	AED 5	AED 105 per month
Duplicate Statement - Print	AED 50 per month	AED 2.50	AED 52.50 per month
Balance Confirmation Letter	AED 100	AED 5	AED 105
Release Letter	AED 100	AED 5	AED 105
Liability Letter/Certificate	AED 100	AED 5	AED 105
Letter Issued to Government Department	AED 100	AED 5	AED 105
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 12.50	AED 262.50 per month

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