

# SCHEDULE OF FEES

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► e-Business

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

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

Remittances		e-Business	
<b>Inward Remittances</b>			
<b>Remittances in UAE Dirhams</b> • Credit to account (in AED)		Free	
<b>Remittances in foreign currency</b> • Credit to account (in AED) • Credit to account (in the same Foreign Currency)		AED 10.50 AED 10.50	
<b>Outward Remittances*</b>		<b>ADCB Personal Internet Banking</b>	<b>Bank Counter</b>
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	
<b>Drafts/Banker's cheque</b> • 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

<b>Debit card issuance</b> <ul style="list-style-type: none"> <li>• Primary Card/1<sup>st</sup> Supplementary Card</li> <li>• Additional Supplementary Debit Card</li> <li>• Debit Card Replacement (lost/stolen/damaged)</li> </ul>	Free AED 26.25 AED 26.25
<b>Usage fee in UAE at ADCB ATMs</b> <ul style="list-style-type: none"> <li>• Cash withdrawal</li> <li>• Denial</li> <li>• Inquiry</li> <li>• Cash deposit</li> <li>• Funds transfer (within same CID)</li> </ul>	Free Free Free Free Free
<b>Usage fee in UAE at non-ADCB ATMs (UAE Switch)</b> <ul style="list-style-type: none"> <li>• Cash withdrawal</li> <li>• Denial</li> <li>• Inquiry</li> </ul>	AED 2.10 AED 2.10 AED 2.10
<b>Usage fee in Arab Gulf Co-operation Countries (GCC Switch ATMs)</b> <ul style="list-style-type: none"> <li>• Cash withdrawal</li> <li>• Inquiry</li> </ul>	AED 6.30 AED 3.15
<b>Usage fee at International ATMs (i.e. outside UAE and GCC)</b> <ul style="list-style-type: none"> <li>• Cash withdrawal</li> </ul>	AED 21
<b>Other charges</b> <ul style="list-style-type: none"> <li>• Processing fee for foreign currency transaction</li> <li>• Copy of sales slip</li> </ul>	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 Business Banking Schedule of Fees or visit [www.adcb.com](http://www.adcb.com)

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

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

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

## TALK TO US

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- ▶ Visit [adcb.com](http://adcb.com) to learn more
  - ▶ Call our Contact Centre on **600 50 2030** (24/7)
  - ▶ Visit your nearest **ADCB branch**
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