

<b>PERSONAL ACCOUNTS</b>	<b>TARIFF</b>
Minimum monthly average relationship balance	AED 3,000
Breach of Minimum Balance (Monthly)	AED 25
Account Closure Fee (If closed within 6 months of account opening)	AED 100
Standing Instruction set up	AED 50
Penalty Fee for insufficient funds for standing Orders	AED 25
Account Balance letter	AED 50
No liability certificate	AED 60
Release letter	AED 50
Liability letter issued to government department/Embassies	AED 60
Liability letter issued to financial Institution	AED 60
Paper based duplicate statement	AED 25
Bulk cash deposit & withdrawal at teller counter	Without Fees
<b>CHEQUES</b>	<b>TARIFF</b>
Cheque Book (One cheque book of 25 leaves free)	Additional cheque book of 25 leaves – AED 25 per cheque book
Cheque returned charges (per cheque)	AED 100
Returned cheque deposited in own account	AED 100
Cheques for collection within the UAE	AED 15
Cheques for collection outside the UAE	At Banks discretion
Stop payment charge (per cheque)	AED 50
Partial cheque withdrawal fee	AED 5 per transaction
Cheque photocopy	AED 50
Demand Draft (foreign currency)	AED 75
Manager's cheque (Local currency)	AED 75
Outward Remittance charges	AED 70
Fees on issuing demand drafts	AED 25
<b>International transfers and AED cross border charges (Correspondent bank charges are applied additionally)</b>	
Issuance of Supplementary ATM Card	AED 25
Replacing lost or stolen ATM Card	AED 25
Usage fee on non- CBI ATMs	AED 2
Usage fee of ATMs outside UAE	AED 15
Processing fee for foreign currency transaction added to the foreign exchange rate	2%
Copy of sales slip	AED 25
<b>Local Telegraphic transfer charges within UAE</b>	
Local Currency within UAE (through branches)	AED 5
<b>PERSONAL LOANS</b>	<b>TARIFF</b>
Processing fees	1% of loan amount Min. AED500, Max. AED2,500
Credit life insurance	At Banks' discretion
Delayed payment penal interest charges	2% of the delayed amount, Min. AED 50, Max. AED 200
Installment Deferment Fee	AED 100 per deferment
Early settlement from same bank loans	1% of remaining balance

Early settlement from other bank loans	1% of remaining balance Max 10,000	
Final settlement from other sources/End of Service Benefits (EOSB)	1% of remaining balance Max 10,000	
Partial payment from all sources including EOSB	1% of the partial payment amount, Max 10,000	
Loan rescheduling fee	AED 250	
Revolving overdraft fees	AED 200 p.a.	
Loan cancelation fee	AED 100	
<b>HOME LOAN</b>		
Application Fees	AED 1,000 (To be adjusted with Processing Fees at loan disbursement)	
Processing Fees	1% of loan amount	
Valuation Fees	AED 2,500	
Early Settlement Charges	1% or AED 10,000 whichever is less	
Partial Settlement Charges	1% or AED 10,000 whichever is less	
Life Insurance	At Banks' discretion	
Property Insurance	Free of charge	
Late payment / Instalment default fee	2% of the delayed amount (min. AED 50, max. AED 700)	
Issuance of Liability Letter	AED 85	
Other certificate	AED 75	
Non- Standard statement production / Copy of Original document	AED 100	
Property Swap administration fee	AED 1,320 (Valuation included)	
Issuance of NOC	AED 150	
Clearance Letter	AED 95	
Request of other letters	AED 90	
<b>AUTO LOANS</b>		
Processing fee	1% of loan amount, Min, AED 500, Max AED 2,500	
Early settlement for car loan	1% of remaining balance	
NOC to Traffic department	Without fees	
Replacement of existing post-dated cheques with new post-dated cheques	Without fees	
Advance payment of instalment	1% of the advanced payment	
Change of the due date on standing instructions	AED 25	
Instalment deferment charges	AED 100 per deferment	
Loan rescheduling fee	AED 250	
Late payment penal interest charges	2% over agreed date, Min, AED 50 Max, AED 500	
<b>Safe Deposit Locker Fees:</b>		
<b>Annual rental fees</b>		
<b>Size</b>	<b>Rent</b>	<b>Security Deposit</b>
Small	AED 1,500	AED 2,000
Medium	AED 2,000	AED 3,000
Large	AED 3,000	AED 4,000
<b>Visit Fees</b>		
One visit Free for each month.		
Fees AED 100/- beyond the free visit.		

All fees and charges are subject to the regulations of the Central Bank of UAE and the Bank's policies. VAT of 5% will be levied on fees & charges specified herein, where applicable, as per the UAE regulations.