

# Schedule of Charges



**Live Your Success**

# SCHEDULE OF CHARGES

## PRIORITY BANKING

Criteria for Priority Banking customers:

Your total deposits and/or investments are greater than AED 500,000 OR

Your monthly salary of AED 50,000 or greater is transferred to your Emirates NBD account OR

You have availed a Home Loan of AED 3 million or more from Emirates NBD.

Charges	All Priority Packages	Fair Usage Policy
<b>Account Charges</b>		
Fee for non-maintenance of balance	No Charges Applicable	
Non-receipt of salary	No Charges Applicable	
Account opening fee	No Charges Applicable	
Teller fees (Cash Deposit, Cash Withdrawals, Internal Fund Transfer, Cheque Deposit)	No Charges Applicable	15 transactions per month free; thereafter AED 10.50 per transaction
Cheque book charge (for 10 leaves cheque book)	No Charges Applicable	
Cheque returned charges	AED 21.00	
Account closure (within 1 year)	AED 21.00	
Early/Partial deposit withdrawal interest rate	Applicable rate* less 1%	
Dormant account charges	No Charges Applicable	
Maximum number of withdrawals per month for Smart S@ver accounts**	2	
<b>Statement Charges</b>		
Request for the copy of statement	No Charges Applicable	
Request for non-standard statement frequency	No Charges Applicable	
<b>Request for the copy of old cheques</b>		
Less than 1 year	No Charges Applicable	2 free requests per quarter. Thereafter charge of AED 10.50 applies on all additional requests.
Over 1 year	No Charges Applicable	2 free requests per quarter. Thereafter charge of AED 21.00 applies on all additional requests.
<b>Remittances</b>		
Demand Draft / Manager's Cheque	No Charges Applicable	2 free transactions per month. Thereafter charge of AED 21.00 applies on all additional transactions.
Cancellation of demand draft /Manager's Cheque	No Charges Applicable	
<b>Telegraphic transfer for account holders</b>		
Local currency within UAE (SHA) (through branches)	No Charges Applicable	2 Free transactions per month. Additional transactions will be charged at AED 5.25
Local currency within UAE (BEN) (through branches)	No Charges Applicable	2 Free transactions per month. Additional transactions will be charged at AED 5.25
Local currency within UAE (OURS) (through branches)	No Charges Applicable	2 Free transactions per month. (AED 4.20 shall be refunded as AED 1.05 is paid towards beneficiary bank charges). Additional transactions will be charged at AED 5.25
Local currency within UAE (through Online Banking and Mobile Banking App)	No Charges Applicable	No Charges Applicable
Foreign currency remittance (through branches)	No Charges Applicable	2 Free transactions per month. Additional transactions will be charged at AED 68.25 (OURS, SHA & BEN charge codes). For 'OURS' additionally the receiving or intermediary banks may deduct charges, if applicable.

\*Applicable rate is the standard Fixed Deposit interest rate on the date the deposit was booked, for the period the deposit amount was maintained.

\*\*Transfers to own Smart S@ver accounts, utility bill payments through Online Banking or Bank induced charges will not be considered as withdrawals. In case the number of monthly withdrawals are more than the above permissible limits, the interest applied for the month will be at 0.25% p.a.

Contd.

Charges	All Priority Packages	Fair Usage Policy
Foreign currency remittance (through Online Banking and Mobile Banking App)	No Charges Applicable	The receiving or intermediary banks may deduct additional charges, if applicable on 'OURS' transactions.
DirectRemit transfers (through Online Banking, Mobile Banking & ATM)	No Charges Applicable	
Additional Telex (e.g. tracer) sent at request of customer - UAE	No Charges Applicable	
Additional Telex (e.g. tracer) sent at request of customer - others	No Charges Applicable	
Cancellation of remittance instruction/recalling of funds remitted	No Charges Applicable	
Swift Message Copy	No Charges Applicable	
<b>Inward Remittances</b>		
If deposited in beneficiary's account	No Charges Applicable	
<b>Standing Instructions</b>		
Set-up charges	No Charges Applicable	First 5 set-ups from date of opening are free. Thereafter charge of AED 26.25 applies on all additional requests.
Periodic Payments (per transaction)	No Charges Applicable	
Amendment charges	No Charges Applicable	
Balance order	No Charges Applicable	
Failed Standing Instruction and DDS	No Charges Applicable	
<b>Debit Card Charges</b>		
Joining Fee	AED 2,625.00 Applicable for Skywards Debit Card Only	
Annual Fee	Monthly Fee <sup>^</sup> of AED 210.00 Applicable for Skywards Debit Card No Charges Applicable for Other Debit Cards	
Debit Card Replacement Fee	No Charges Applicable	
Copy of sales voucher	No Charges Applicable	
Supplementary Debit Card	Free	
Replacing Secret Pin code	Free	
International Delivery Charges	AED 157.50	
<b>Foreign Currency Transaction Fee</b>		
For purchase in non-AED*	2.09%	
For purchase in AED**	2.09%	
<b>Usage fee in UAE at Emirates NBD ATMs</b>		
Cash Withdrawal/Deposit	No Charges Applicable	
Balance Enquiry/Mini Statement/Utility Payments	No Charges Applicable	
<b>Usage fee on Non Emirates NBD (UAE Switch) ATMs</b>		
Cash Withdrawal	AED 2.10	
Balance Enquiry	AED 1.05	
Declined transaction	AED 1.05	
<b>GCC Net ATMs (in Gulf Co-operation Countries)</b>		
Cash Withdrawal	AED 6.30***	
Balance Enquiry	AED 3.15	
<b>International ATMs (outside Gulf Co-operation Countries)</b>		
Cash Withdrawal	AED 21.00***	
Balance Inquiry	No Charges Applicable (if available)	

\*This fee is charged in addition to the standard processing fee charged by Visa International. Applicable for all foreign transactions paid in any currency other than UAE Dirhams. This fee will be effective from 1st March 2019.

\* All fees and charges are inclusive of Value Added Tax (VAT) or similar sales tax. These fees and charges are subject to change, which will apply from the effective date specified by the Bank.

\*\*This fee will be effective from 1st March 2019. Applicable for all foreign transactions paid in UAE Dirhams. This is in addition to the mark up fee charged by the acquirer.

\*\*\*Maximum 10 free transactions per calendar year subject to a minimum of USD 200 per transaction.

<sup>^</sup>This fee is charged from 2nd year of account opening onwards

Charges	All Priority Packages	Fair Usage Policy
<b>Services</b>		
Special Clearing - Outward	No Charges Applicable	
Special Clearing - Inward (proceeds by Manager's Cheque)	No Charges Applicable	
Special Clearing - Inward (proceeds through UAE Central Bank)	No Charges Applicable	
<b>Stop payment charge (per instruction)</b>		
For Cheque/Demand Draft/Manager's Cheque	No Charges Applicable	2 free requests per quarter. Thereafter charge of AED 52.50 per instruction applies.
<b>Foreign currency</b>		
Foreign Currency Cash Deposit/Withdrawal	0.79% of the amount or a minimum of AED 21.10 per transaction	
<b>Post-dated cheques</b>		
Extension of due date	No Charges Applicable	
Substitution of cheque with cash	No Charges Applicable	
Post-dated cheques deposited for collection	No Charges Applicable	
Letters of Encashment	No Charges Applicable	
Cheque Certification	No Charges Applicable	
Post-dated cheques for presentation on due date	No Charges Applicable	
If PDC withdrawn before maturity, an additional charge will be levied	No Charges Applicable	
<b>Outward Clean Collections</b>		
<b>Standard collections</b>		
Commission	No Charges Applicable	
OCC Return Charges	No Charges Applicable	
Cash letter items (non USD)	No Charges Applicable	
Cheque collection (USD)*	USD 168.00	
*Effective 26th March 2016, this service is offered only to approved customers. Additional charges of issuing bank if any will be collected from the cheque value.		
<b>Inward Clean Collection</b>		
Commission	No Charges Applicable	
Proceeds by DD/MC	No Charges Applicable	
Proceeds by TT	No Charges Applicable	
Cheque returned charges	No Charges Applicable	
<b>Certification &amp; letters</b>		
Account balance letter/Account reference letter charges	No Charges Applicable	2 free requests per quarter. Thereafter charge of AED 26.25 applies for each additional request.
Liability letter	AED 52.50	
No Liability letter	AED 52.50	
Attestation of signature	No Charges Applicable	
Bulk cash deposit & withdrawal at teller counter	No Charges Applicable	
Issue of IPO/rights issues by order	No Charges Applicable	

Charges	Priority (Wealth/Salary/Man Utd)	
<b>Safe Deposit Lockers#</b>		
<b>Rentals per annum</b>		
Small	AED 787.50	
Medium	AED 1050.00	
Large	AED 1575.00	
Extra-large	AED 2,100.00	
Over-size	AED 2,625.00	
Replacement of lock/key	Actual	
#Locker Deposit will be required based on the size of the locker.		
<b>Other services</b>		
Hold mail	No Charges Applicable	
Investigations	No Charges Applicable	
<b>Postage</b>		
UAE	No Charges Applicable	
Other	No Charges Applicable	
<b>Faxes</b>		
UAE	No Charges Applicable	
Other	No Charges Applicable	
<b>Courier</b>		
UAE	No Charges Applicable	
Other	No Charges Applicable	
<b>Telex/cable/SWIFT messages</b>		
UAE	No Charges Applicable	
Other	No Charges Applicable	
Safe Custody Charges	No Charges Applicable	
<b>Credit card service and price guide (inclusive of VAT)</b>		
Primary card	Annual Fee <sup>3</sup> (AED)	Finance Charges <sup>2</sup> (per month)
U by Emaar Infinite / Signature / Family	1575 / 262.5 / Free	3.25%
Skywards Infinite / Signature	1575 / 735	3.25%
Marriott Bonvoy® World Mastercard®	1575	3.25%
Infinite	1575	3.25%
LuLu 247 Platinum / Titanium	262.5 / Free	3.25%
dnata World / Platinum	1048.95 / 525	3.25%
Duo / Flexi / Platinum	840 / 735 / 735	3.25%
Titanium / Diners Club	420	3.25%
Manchester United Titanium	262.5	3.25%

Charges	Priority (Wealth/Salary/Man Utd)	
Primary card	Annual Fee <sup>3</sup> (AED)	Finance Charges <sup>2</sup> (per month)
Go4it Gold / Platinum	103.95 / 208.95	3.25%
Business Card / Business Rewards	787.5 / 1050	3.25%
Webshopper Cards	52.50	3.25%
<b>Other fees and charges</b>		
Credit Shield Pro Insurance	1.04% per month of the Credit Card Outstanding	
Installment Payment Plan / Balance Conversion / Loan on Card / Balance Transfer / ALOC <sup>5</sup>	0.29% - 1.99% flat monthly interest rate (0.53% - 3.46% reducing monthly interest rate)	
0% Installment Plan	AED 51.45 per transaction	
Cancellation Fee: Installment Plan / Balance Conversion / Loan on Card / Balance Transfer / ALOC / 0% IPP	1.05% of Principal Outstanding	
Cash Advance Fee	3.15% or AED 103.95 or whichever is higher	
Over Limit Fee	AED 292.95 per month	
Late Payment Fee	AED 241.50 per month	
Foreign Currency Transaction Fee (Purchases in Non-AED <sup>4</sup> / AED Currency)	1.99%	
Card Replacement Fee: Go4it / Others	AED 52.50 / AED 21	
International Delivery Charge per Credit Card	AED 157.50	
Cheque / Direct Debit Return Fee	AED 105	
Paper Statement Fee	AED 5.25 per month	
Duplicate Statement Fee (per copy) - Up to last 3 Months/Over 3 Months	AED 15.75 / AED 47.25 per month	
Sales Voucher Copy	AED 10.50	
Issuance of Secret Pin	Free	
Issuance of Supplementary Card	Free	
<b>General</b>		
Payment due date (from the statement date)	25 days	
Minimum payment due	5% or AED 100 (whichever is higher)	
Cash Advance Limit – Business Card / Others	75% / 50% of Credit Limit	
<b>Please Note</b>		
<p>1. All fees and charges are inclusive of Value Added Tax (VAT) or similar sales tax. These fees and charges are subject to change, which will apply from the effective date specified by the Bank.</p> <p>2. Finance Charges are levied on all transaction types (Retail Purchases / Cash Advance), calculated from transaction date till repayment date (calculated based on average daily balance).  &gt; No finance charges (except for Cash Advances) will be levied in case 100% payment is made on or before the payment due date.  &gt; This is subject to increase by 0.5% p.m. in case the Card Account is past due at least twice in last six months. An account is considered past due if Minimum Payment Due is not received before the Payment Due Date. Subsequently, these charges will revert to above published Finance Charges if the card account is no longer past due more than once in the last six months.</p> <p>3. Annual fee billed will not be reversed if the card is activated, used or cancelled.</p> <p>4. This fee is charged on transactions done in any currency other than UAE Dirham and is in addition to standard processing fee (approx. 1.15%) charged by Mastercard or Visa International or Diners Club. This is waived for dnata World Cards.</p> <p>5. The applicable interest rate, may vary in respect of each Credit Card Holder.</p> <p>6. For latest Terms and Conditions and Schedule of Charges, please visit our website <a href="http://emiratesnbd.com/cards">emiratesnbd.com/cards</a>.</p>		



Charges	Priority (Wealth/Salary/Man Utd)		
<b>Personal Loans</b>			
Loan Processing Fee (New)	1.05% of the loan amount (min AED 525 and max AED 2,625)		
Loan Processing Fee (Top Up)	1.05% of the incremental loan amount (min AED 525 and max AED 2,625)		
Overdraft (OD)	Overdraft (OD) Type	Annual Set up Fee	Rate (Reducing) per month
	Overdraft (OD) against Salary	AED 210	1.50%
	Overdraft (OD) against Fixed Deposit (FD)	AED 210	0.40%
Late Payment Charge	AED 52.5		
Installment Deferment Fee	AED 105		
Rescheduling Fee	AED 262.5		
Early Settlement Fee	1.05% of Principal Outstanding amount (max AED 10,500)		
Change in Due Date	Free		
Advance EMI (up to 3 EMIs)	Free		
Clearance Letter	Free		
Partial Payment	1.05% of payment made (max AED 10,500)		
Liability / No Liability letter	AED 52.5		
Loan Cancellation Fee	AED 52.5		
<b>Auto Loans</b>			
Loan Processing Fee	1.05% of the loan amount (min AED 525 and max AED 2,625)		
Early Settlement Fee	1.05% of Principal Outstanding amount		
Late Payment Fee	AED 52.50		
Change in Mode of Payment	Free		
Deferment	AED 105		
Temporary Release of Mortgage	Free		
Change of Registration	Free		
Pre-payment of Installment (max of 3 installments)	Free		
Partial Settlement (amount equivalent to 3 installments and above)	1.05% of the payment made (Max AED 10,500)		
Rescheduling Fee	AED 262.5		
Change of due date on Standing Instructions	Free		
NOC to Traffic Department	Free		
Cheque Returned Charges	AED 105		
Liability / No Liability Letter	AED 52.5		
Clearance Letter	Free		

Charges	Priority (Wealth/Salary/Man Utd)
<b>Home / Office Loans</b>	
Loan Processing Fee	1.05% of the Loan Amount
Application Fee / Pre-approval Fee	Free
Valuation Charge	AED 3,150 (Completed Property) AED 21,000 (For Self-Construction)
Early Settlement	1.05% of Loan Principal Outstanding or AED 10,500 (whichever is lower)
Partial Pre-payment Fee	1.05% of Loan Outstanding not exceeding AED 10,500/- amount above free allowance
Late Payment Fee	AED 420
Nonstandard statement / Copy of original docs	AED 105
Rescheduling Fee	AED 262.5
Change in Property (SWAP)	Free
Change in Ownership Details (Co-borrower)	Free
Liability / No Liability Letter	AED 52.50
Request of other letter	Free
Clearance Letter	Free
Life Insurance (single applicant)*	Based on individual profile and consent
Life Insurance (additional applicant/s)*	
Property Insurance	
For loan amount more than AED 5 million	Insurance fees may differ
All Fees and Interest are subject to change at the sole discretion of the bank. *Premiums are collected on monthly basis *Extra loading for specific industry and based on health condition Above fees/charges are inclusive of Value Added Tax (VAT) in line with the UAE CB and Federal Tax Authority regulations.	

<b>Retail Wealth Management</b>					
<b>Fees and Charges on Portfolio Accounts Valid as of July 2018</b>					
Traded Value USD	Under 100,000	100,000 to 249,999	250,000 to 499,999	500,000 to 999,999	1,000,000 and above
<b>Fixed Income/Sukuk</b>	3.15%	2.625%	2.625%	2.3625%	2.10%
<b>Direct Equity</b>	1.575%	1.3125%	1.05%	0.7875%	0.525%
<b>Mutual Funds</b>	3.15%	2.625%	2.10%	1.8375%	1.575%
<b>Structured Products</b>	Please refer to the respective term sheet.				
<b>ENBD Gold Saving Certificate</b>	2.10%	2.10%	1.575%	1.3125%	1.05%
<b>Safe Custody*</b>	A custody fee of 0.25% will be charged on per annum calculated daily, based on total portfolio value and charged on quarterly basis to the customer account.				
<b>Administration Services</b>	Any additional costs charged by our custodian for the receipt or delivery of securities will be debited to the customer account.				
<b>Exit Fees</b>					
Fixed Income/Sukuk	0.5250%				
Equity	0.5250%				
Mutual Funds	As per fund structure				
Structured Products	As per term sheet				
ENBD Gold Saving Certificate	An exit fee of 0.5250% will be applied upon redemption. A custody & insurance fee of 0.3150% will be charged at time of redemption.				

\*Structured products, Emirates NBD issued medium term notes and GCC equities are exempted from Custody Fees.  
The above fees apply to securities that are held with the Bank and include all charges and fees paid for the execution of the transaction through recognized counterparties of the Bank. Where applicable, taxes, bourse levies and other third party fees will be charged separately.  
All fees and charges are inclusive of Value Added Tax (VAT) or similar sales tax. These fees and charges are subject to change, which will apply from the effective date specified by the Bank.