

**SCHEDULE OF CHARGES**

**Exploring Opportunities**

General						
Charge Type	Expo****	Proprietor	Prime	Preferred	Prestige	Platinum
Minimum Monthly Average Relationship Balance	AED 10,000	AED 50,000	AED 50,000	AED 200,000	AED 500,000	AED 3,500,000
Fee for Non-Maintenance of Balance	AED 315/ (13th month onwards)	AED 262.50/ month	AED 262.50/ month	AED 315/month	AED 787.50/ month	AED 1,575/ month
Account Opening Fee	Free	Free	Free	Free	Free	Free
Account Maintenance Fee	Free	Free	AED 103.95/ month	Free	Free	Free
Customer Package Changes (Upgrade/downgrade)	Free	Free	Free	Free	Free	Free

Branch Services						
Charge Type	Expo****	Proprietor	Prime	Preferred	Prestige	Platinum
Teller Fees for cash withdrawal (through cash cheques or withdrawal slips)	1 Free transaction per month; thereafter AED 26.30 per transaction	6 transactions per month free; thereafter AED 10.50 per transaction	1 Free transaction per month; thereafter AED 26.30 per transaction	3 Free transactions per month; thereafter AED 26.30 per transaction	10 Free transactions per month; thereafter AED 26.30 per transaction	20 Free transactions per month; thereafter AED 26.30 per transaction
Teller Fees (Cash deposit, internal Funds Transfer, Cheque Deposit)	3 Free transactions per month; thereafter AED 26.30 per transaction	6 transactions per month free; thereafter AED 10.50 per transaction	3 Free transactions per month; thereafter AED 26.30 per transaction	10 Free transactions per month; thereafter AED 26.30 per transaction	25 Free transactions per month; thereafter AED 26.30 per transaction	60 Free transactions per month; thereafter AED 26.30 per transaction
Teller Cash Deposits less than AED 25,000	AED 10.50/ transaction		AED 10.50/ transaction	AED 10.50/ transaction	6 Free transactions per month; thereafter AED 26.30 per transaction	10 Free transactions per month; thereafter AED 26.30 per transaction
Bulk cash deposit at teller counter and Cash Deposit Centre	0.16% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis	Free	0.11% for AED 0.5 Million to AED 1 Million. 0.26% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis**	0.11% for AED 0.5 Million to AED 1 Million. 0.26% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis**	0.11% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis	0.05% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis
Bulk cash withdrawal at teller counter	0.16% for AED 1 Million and above aggregated across all branches on a daily basis	Free	0.11% for AED 0.5 Million to AED 1 Million. 0.26% for AED 1 Million and above aggregated across all branches on a daily basis***	0.11% for AED 0.5 Million to AED 1 Million. 0.26% for AED 1 Million and above aggregated across all branches on a daily basis***	0.11% for AED 1 Million and above aggregated across all branches on a daily basis	0.05% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis
Cancellation of remittance instruction/recalling of funds remitted	AED 84	Free	AED 78.8	AED 78.8	AED 73.50	Free
Forex Rates	Standard Rates	Standard	Standard Rates	Standard Rates	Standard Rates	Premium Rates
Foreign Currency cash deposit	0.79%	1.32%	1.05%	1.05%	0.79%	0.53%
Foreign Currency cash withdrawal	0.79%	1.32%	1.05%	1.05%	0.79%	0.53%
Inward clearing fees	Free	Free	Free	Free	Free	Free
Demand Draft (For Account Holders)/MC	AED 15.80	AED 78.75	AED 26.30	AED 26.30	AED 15.80	Free

\*\*Example: If a customer deposits AED 500,000 in branch A and AED 600,000 in branch B on the same day, his total deposits for that day will be AED 1.1M and a bulk cash deposit fee of 0.26% will be applied on AED 1.1M.

\*\*\*Example: If a customer deposits AED 500,000 in branch A and AED 600,000 in branch B on the same day, his total deposits for that day will be AED 1.1M and a bulk cash deposit fee of 0.26% will be applied on AED 1.1M.

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Transfers and Remittances						
Charge Type	Expo****	Proprietor	Prime	Preferred	Prestige	Platinum
*TT Local Currency (within UAE) - Branch	AED 52.50	AED 5.25	AED 52.50	AED 52.50	AED 52.50	Free
*TT Local Currency (within UAE) - Online	Free	Free	AED 3.20	AED 3.20	AED 3.20	Free

\*Charge of AED 1.00 is paid towards UAE Central Bank charges in cases you choose "OUR" option.

**TT Foreign Currency - Branch	AED 78.80	AED 78.75	AED 78.80	AED 78.80	AED 78.80	AED 78.80
**TT Foreign Currency - Online	AED 52.50	Free	AED 52.50	AED 52.50	AED 42	AED 31.50
**Additional fees may be levied by the correspondent bank, if any.						
Inward Remittance if deposited in beneficiary's account	Free	Free	Free	Free	Free	Free
<b>Certificates &amp; Letters</b>						
<b>Charge Type</b>	<b>Expo****</b>	<b>Proprietor</b>	<b>Prime</b>	<b>Preferred</b>	<b>Prestige</b>	<b>Platinum</b>
Certificate of Balance	AED 36.80/ certificate	AED 52.50/ certificate	AED 26.30/ certificate	AED 26.30/ certificate	AED 26.30/ certificate	Free
Liability Letter	AED 157.50	AED 63	AED 157.50	AED 157.50	AED 105	Free
No Liability Letter	AED 157.50	AED 63	AED 157.50	AED 157.50	AED 105	Free
Clearance Letter (for Car Loan - First Certificate - Free, other copies AED 50 per copy)	AED 52.50	AED 99.75	AED 52.50	AED 52.50	AED 52.50	Free
Audit confirmation	AED 157.50	AED 52.50	AED 105	AED 105	AED 105	Free
TCI report	AED 157.50	AED 52.50	AED 210	AED 210	AED 131.30	Free
Bank Reference Letter / IBAN Reference Letter / Account Closure Letter	AED 157.50	AED 52.50	AED 210	AED 210	AED 131.30	Free
Credit Reports issued to organizations within UAE	Reciprocal basis	Reciprocal basis	Reciprocal basis	Reciprocal basis	Reciprocal basis	Reciprocal basis
Credit Reports issued to organizations outside UAE	Cost plus AED 15.80	Cost plus AED 15.80	Cost plus AED 15.80	Cost plus AED 15.80	Cost plus AED 15.80	Cost plus AED 15.80
<b>Statement</b>						
<b>Charge Type</b>	<b>Expo****</b>	<b>Proprietor</b>	<b>Prime</b>	<b>Preferred</b>	<b>Prestige</b>	<b>Platinum</b>
Online request for copy of statement	Free	Free	Free	Free	Free	Free
Request for copy of statement - Branch	AED 5.30 per page with minimum of AED 26.30	AED 26.25 per statement	AED 5.30 per page with minimum of AED 52.50	AED 5.30 per page with minimum of AED 52.50	AED 5.30 per page with minimum of AED 10.50	AED 5.30 per page
Request for Statement copy – IVR Call Centre Agent	AED 15.80 per statement	Free	Free	Free	Free	Free
Request for non-standard statement frequency	AED 105 p.a	Free	AED 105 p.a	AED 105 p.a	AED 105 p.a	AED 52.50 p.a
<b>Debit Card Charges*</b>						
<b>Charge Type</b>	<b>Expo****</b>	<b>Proprietor</b>	<b>Prime</b>	<b>Preferred</b>	<b>Prestige</b>	<b>Platinum</b>
Annual Fee	Free	Free	Free	Free	Free	Free
Debit Card Replacement Fee	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25
Copy of sales voucher	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25	AED 26.25
International Delivery Charges	AED 157.50	AED 157.50	AED 157.50	AED 157.50	AED 157.50	AED 157.50
<b>International Transaction Fee</b>						
For Purchase in Non-AED/AED Currency**	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%
<b>Usage fee in UAE at Emirates NBD ATMs</b>						
Cash Withdrawal/Deposit	Free	Free	Free	Free	Free	Free
Balance Enquiry	Free	Free	Free	Free	Free	Free
Mini-statement	Free	Free	Free	Free	Free	Free
Utility payment	Free	Free	Free	Free	Free	Free
<b>Usage fee on Non Emirates NBD (UAE Switch) ATMs</b>						
Cash Withdrawal	AED 2.10	AED 2.10	AED 2.10	AED 2.10	AED 2.10	AED 2.10
Balance Enquiry	AED 1.05	AED 1.05	AED 1.05	AED 1.05	AED 1.05	AED 1.05
Declined transaction	AED 1.05	AED 1.05	AED 1.05	AED 1.05	AED 1.05	AED 1.05
<b>GCC Net ATMs (in Gulf Co-operation Countries)</b>						
Cash Withdrawal	AED 6.30	AED 6.30	AED 6.30	AED 6.30	AED 6.30	AED 6.30***
Balance Enquiry	AED 3.15	AED 3.15	AED 3.15	AED 3.15	AED 3.15	AED 3.15
<b>International ATMs (outside Gulf Co-operation Countries)</b>						
Cash Withdrawal	AED 21.00	AED 21.00	AED 21.00	AED 21.00	AED 21.00	AED 21.00***
Balance Enquiry	Free (If available)	Free (If available)	Free (If available)	Free (If available)	Free (If available)	Free (If available)

\* 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 is charged in addition to the standard processing fee (approx 1.15%) charged by Visa International and mark-up fee charged by the acquirer, if any. This Visa processing fee includes and is not limited to any transactions in AED, done on overseas-based websites and mobile applications- effective Dec 2022.

\*\*\*Maximum of 5 free transactions per calendar year subject to a minimum of USD 300 per transaction.

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Cheque Related						
Charge Type	Expo****	Proprietor	Prime	Preferred	Prestige	Platinum
Cheque book charge	First Cheque book free; thereafter AED 26.30	First Cheque book free; thereafter AED 26.30	First Cheque book free; thereafter AED 26.30	First Cheque book free; thereafter AED 26.30	Free	Free
Cheque returned charges	AED 210	AED 105	AED 315	AED 315	AED 315	AED 315
DDS returned charges	AED 210	AED 26.25	AED 315	AED 315	AED 315	AED 315
Copy of Cheque Less than 6 months old/ 1 year old For Proprietor package less than 1 year old	AED 21/copy	AED 10.50 per copy	AED 26.30/copy	AED 26.30/copy	AED 15.80/copy	Free
Copy of Cheque Over 6 months old/ 1 year old For Proprietor package less than 1 year old	AED 42/copy	AED 21.00 per copy	AED 26.30/copy	AED 26.30/copy	AED 15.80 per copy	Free
Extension of due date for PDC	AED 21	Free	AED 26.50	AED 26.50	AED 15.80	AED 10.50
Postdated cheques deposited for collection	AED 21	Free	AED 26.50	AED 26.50	AED 15.80	AED 10.50
Cheque Certification	Free	Free	Free	Free	Free	Free
Standing Instructions						
Charge Type	Expo****	Proprietor	Prime	Preferred	Prestige	Platinum
SI Set up charges	Free	AED 52.50	Free	Free	Free	Free
Periodic Payments (per transaction)	Free	Free	Free	Free	Free	Free
SI Amendment charges	Free	Free	Free	Free	Free	Free
Failed Standing Instruction	AED 52.50	AED 26.25	AED 52.50	AED 52.50	AED 26.30	Free
Balance order	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	Free
Services						
Charge Type	Expo****	Proprietor	Prime	Preferred	Prestige	Platinum
Issue of IPO/Rights issues by order	AED 105	Free	AED 105	AED 105	AED 105	Free
Cancellation of Demand Draft	Free	AED 78.75	Free	Free	Free	Free
Additional telex (e.g. tracer) sent at request of customer - UAE	AED 42	Free	AED 52.50	AED 52.50	AED 42	AED 10.50
Additional telex (e.g. tracer) sent at request of customer - Others	AED 52.50	Free	AED 52.50	AED 52.50	AED 42	AED 10.50
Status Investigation Charges	USD 52.50	USD 52.50	USD 52.50	USD 52.50	USD 52.50	USD 26.30
Swift message copy	AED 15.80	AED 15.75	AED 26.30	AED 26.30	AED 10.50	AED 5.30
Special Clearing- Outward	Free	Free	Free	Free	Free	Free
Stop Payment - For Cheque/Demand Draft/Manager's Cheque (up to 3 leaves/unit)	AED 42	Free	AED 52.50	AED 52.50	AED 31.50	AED 26.30
Stop Payment - For Cheque/Demand Draft/Manager's Cheque (Greater than 3 leaves/units)	AED 42	Free	AED 52.50	AED 52.50	AED 31.50	AED 26.30
Early/Partial deposit withdrawal interest rate	Applicable rate* less 1%	Applicable rate* less 1%	Applicable rate* less 1%	Applicable rate* less 1%	Applicable rate* less 1%	Applicable rate* less 1%
*Applicable rate is the standard Fixed Deposit interest rate on the date the deposit was booked, for the period the deposit amount was maintained						
Charge						
Charge Type	Expo****	Proprietor	Prime	Preferred	Prestige	Platinum
Account Closure (within 6 months)	AED 105	AED 105	AED 105	AED 105	AED 525	AED 1,050
Dormant Account Charges	AED 105/year	Free	AED 105/year	AED 105/year	AED 78.80/year	AED 78.80/Year
Trade License Renewal (grace period of 2 months allowed from date of expiration)	AED 367.50 per month	AED 420 per month (from 3rd month onwards)	AED 420 per month (from 3rd month onwards)	AED 420 per month (from 3rd month onwards)	AED 420 per month (from 3rd month onwards)	AED 420 per month (from 3rd month onwards)
Safe Custody Charges	AED 210 per article/annum	0.2625% charged on per annum calculated daily, based on total portfolio value and charged on quarterly basis to the customer account	AED 210 per article/annum	AED 210 per article/annum	AED 210 per article/annum	Free
Investigations / (within 1 year) / (after 1 year)	Within 1 year AED 52.50	Free	Within 1 year AED 52.50	Within 1 year AED 52.50	Within 1 year AED 52.50	Free
	After 1 year minimum AED 105	Free	After 1 year minimum AED 105	After 1 year minimum AED 105	After 1 year minimum AED 105	Free

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Outward Clean Collection (Standard Collections)						
Charge Type	Expo****	Proprietor	Prime	Preferred	Prestige	Platinum
Commission	Free	Free	Free	Free	Free	Free
OCC Return Charges	Cheque return charges: AED 52.50	Free	Cheque return charges: AED 52.50	Cheque return charges: AED 52.50	Cheque return charges: AED 47.30	Cheque return charges: AED 47.30
Cheque collection (USD)*	USD168	USD168	USD168	USD168	USD168	USD168

\*Effective 26th March 2016, this service is offered only to approved customers. Additional issuing bank, courier or correspondent bank charges which may vary shall also be levied and collected from the cheque proceeds.

Inward Clean Collection						
Charge Type	Expo****	Proprietor	Prime	Preferred	Prestige	Platinum
Commission	1/8% (minimum AED 42, maximum AED 525 or equivalent)	Free	1/8% (minimum AED 42, maximum AED 525 or equivalent)	1/8% (minimum AED 42, maximum AED 525 or equivalent)	1/8% (minimum AED 42, maximum AED 525 or equivalent)	1/8% (minimum AED 42, maximum AED 525 or equivalent)
Proceeds by DD/MC	Free	Free	Free	Free	Free	Free
Proceeds by TT	Free	Free	Free	Free	Free	Free

Other Services						
Charge Type	Expo****	Proprietor	Prime	Preferred	Prestige	Platinum
Hold mail	Free	Free	Free	Free	Free	Free
Holding undelivered mail	AED 105 p.a.	Free	AED 105 p.a.	AED 105 p.a.	AED 105 p.a.	Free
Postage*						
UAE	AED 26.50 minimum	Free	AED 26.50 minimum	AED 26.50 minimum	AED 15.80 minimum	Free
Other	AED 52.50 minimum	Free	AED 52.50 minimum	AED 52.50 minimum	AED 31.50 minimum	Free
Faxes						
UAE	AED 26.50/page	Free	AED 26.50/page	AED 26.50/page	AED 10.5/page	Free
Other	AED 26.50/page	Free	AED 26.50/page	AED 26.50/page	AED 15.80/page	Free
Courier						
UAE	AED 52.50 minimum	Free	AED 52.50 minimum	AED 52.50 minimum	AED 42 minimum	Free
Other	AED 157.50 Minimum	Free	AED 157.50 Minimum	AED 157.50 Minimum	AED 131.30 minimum	AED 105 minimum
Telex/Cable/SWIFT messages**						
UAE	AED 52.50 minimum	Free	AED 52.50 minimum	AED 52.50 minimum	AED 31.50 minimum	Free
Other	AED 52.50 minimum	Free	AED 52.50 minimum	AED 52.50 minimum	AED 47.30 minimum	Free

\*To be recovered in all cases where mailing is required as part of a transaction

\*\*Based on the length of the message

Trade and Working Capital						
Charge Type	Expo****	Proprietor	Prime	Preferred	Prestige	Platinum
Trade Tariff	Standard	Standard	Standard	Standard	Preferential	Preferential
Capital Guarantee Certificate	AED 682.50	AED 1,050	AED 1,050	AED 1,050	AED 525	AED 525
Attestation of Signature	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50
Trade LC Issuance - Swift Charges (2)	AED 105	AED 105	AED 105	AED 105	AED 105	AED 105
Trade LC Amendment - Swift Charges (2)	AED 78.80	AED 78.80	AED 78.80	AED 78.80	AED 78.80	AED 78.80
Guarantee Issuance - Swift Charges (2)	AED 78.80	AED 78.80	AED 78.80	AED 78.80	AED 78.80	AED 78.80
smartTRADE - One Time Activation Fee	AED 1,050	AED 1,050	AED 1,050	AED 1,050	AED 210	Free

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smartBUSINESS / businessONLINE						
Charge Type	Expo****	Proprietor	Prime	Preferred	Prestige	Platinum
Online Subscription Fees	Free	Free	Free	Free	Free	Free
Token charges	AED 262.50/- per token	AED 262.50/- per token	AED 262.50/- per token	AED 262.50/- per token	AED 262.50/- per token	AED 262.50/- per token
Password Reset	Free	Free	Free	Free	Free	Free
Subsidiary / Associate company account addition	AED 105/- per request	AED 105/- per request	AED 105/- per request	AED 105/- per request	AED 105/- per request	AED 105/- per request
Initial set-up	Free	Free	Free	Free	Free	Free
Ancillary Charges	Price per item	Price per item	Price per item	Price per item	Price per item	Price per item
Salary Payment: (1)	Flat Fee: AED 105/- per file	Flat Fee: AED 105/- per file	Flat Fee: AED 105/- per file	Flat Fee: AED 105/- per file	Flat Fee: AED 105/- per file	Flat Fee: AED 105/- per file
Salary Payments - Emirates NBD/EIB Employee Account	Free	Free	Free	Free	Free	Free
Salary Payments - NON - Emirates NBD/EIB Employee Account	AED 2.10/- per record	AED 2.10/- per record	AED 2.10/- per record	AED 2.10/- per record	AED 2.10/- per record	AED 2.10/- per record

Effective 1st January 2018, all charges, commissions and fees are inclusive of Value Added Tax or any other similar sales tax (VAT). If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the above mentioned charges.

Emirates NBD Bank (P.J.S.C.) is licensed by the Securities & Commodities Authority and subject to regulation, supervision and control of the Authority. Head Office : Baniyas Road, Deira, PO Box 777, Dubai, UAE

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