

# SCHEDULE OF CHARGES

## PERSONAL BANKING

Charges	Personal Banking		
	Classic	Plus	Select
Minimum Monthly Average Relationship Balance <b>(applicable for Savings variant)</b>	Zero Balance	AED 5000*	AED 50000*
Minimum Monthly Salary Transfer <b>(applicable for Salary variant)</b>	Less than AED 2500	AED 2500	AED 8000
Fee for Non-Maintenance of Balance <b>(applicable for Savings variant)</b>	N/A	AED 75 per month	AED 75 per month
Non-receipt of salary (for 3 months) <b>(applicable for Salary variant)</b>	AED 105 per quarter	AED 225 per quarter	AED 225 per quarter
Account Opening Fee	AED 50	Free	Free
Account Maintenance Fee <b>(applicable for Savings variant only)</b>	AED 35 monthly	Free	Free
Value Account (Monthly Fee Variant)	AED 30 per month		
Teller Fees (Cash Deposit, Cash Withdrawal, Internal Funds Transfer, Cheque Deposit)	AED 10 per transaction	3 transactions per month free; thereafter AED 10 per transaction	5 transaction per month free; thereafter AED 10 per transaction
Cheque Book charge (for 25 Leaf Cheque Book)	N/A	First Cheque Book (5 leaf) free; thereafter AED 25	First Cheque Book (5 leaf) free; thereafter AED 20
Cheque returned charges	N/A	AED 200	AED 200
Demand Draft (For Account Holders)	AED 20	AED 20	AED 10
<b>Telegraphic Transfer (For Account Holders)</b>			
Local Currency (within UAE)	AED 60	AED 60	AED 45
Foreign Currency to home country and GCC Countries	AED 75	AED 75	AED 60
Foreign Currency to other countries	AED 100	AED 100	AED 85
Direct transfer to Bank of Beirut	AED 25	AED 25	AED 20
Direct transfer to ICICI Bank & HDFC Bank, India, through Branch	AED 10	AED 10	AED 5
<b>Certificates</b>			
Certificate of Balance	AED 50 per Certificate	AED 50 per Certificate	AED 40 per Certificate
<b>Statement Charges:</b>			
Request for copy of statement	AED 10 per page with a max of AED 200 per request	AED 10 per page with a max of AED 200 per request	AED 10 per page with a max of AED 200 per request

\*Not required for Personal Loan/Overdraft Customers

Contd.

Charges	Personal Banking		
	Classic	Plus	Select
<b>Request for copy of old cheques:</b>			
Less than 6 months old	AED 25 per Cheque	AED 25 per Cheque	AED 20 per Cheque
Over 6 months old	AED 50 per Cheque	AED 50 per Cheque	AED 40 per Cheque
Liability Letter	AED 200	AED 200	AED 200
No Liability Letter	AED 200	AED 200	AED 200
Clearance Letter (*for Car Loan - First Certificate-Free, other copies AED 50 per copy)	AED 50	AED 50	AED 50
<b>Standing Instructions</b>			
Set-up charges	AED 50	AED 50	AED 40
Periodic Payments (per transaction)	AED 20	AED 20	AED 15
Amendment charges	AED 25	AED 25	AED 20
Failed Standing Instruction	AED 50	AED 50	AED 40
Balance order	AED 240 p.a.	AED 240 p.a.	AED 180 p.a.
<b>Inward Remittances</b>			
If deposited in beneficiary's account	AED 5	AED 5	Free
<b>Services</b>			
Cancellation of Demand Draft	AED 50	AED 50	AED 40
Additional telex (e.g. tracer) sent at request of customer - UAE	AED 50	AED 50	AED 40
Additional telex (e.g. tracer) sent at request of customer - Others	AED 75	AED 75	AED 70
Cancellation of remittance instruction/recalling of funds remitted	AED 100	AED 100	AED 80
Swift message copy	AED 25	AED 25	AED 20
Special Clearing - Outward	AED 100	AED 100	AED 90
Special Clearing - Inward (Proceeds by Manager's Check)	N/A	AED 100	AED 90
Special Clearing - Inward (Proceeds through UAE Central Bank)	N/A	AED 100	AED 90
<b>Stop payment charge (per instruction):</b>			
For Cheque/Demand Draft/Manager's Cheque (up to 3 leaves/unit)	AED 100	AED 100	AED 100
For Cheque/Demand Draft/Manager's Cheque (Greater than 3 leaves/units)	AED 250	AED 250	AED 200
Account Closure (within 6 months)	AED 100	AED 100	AED 100
Dormant Account Charges	AED 100 per year	AED 100 per year	AED 100 per year

Contd.

Charges	Personal Banking		
	Classic	Plus	Select
<b>Foreign Currency</b>			
Foreign Currency cash deposit	1% (minimum AED 10)	1% (minimum AED 10)	1% (minimum AED 5)
Foreign Currency cash withdrawal	1% (minimum AED 10)	1% (minimum AED 10)	1% (minimum AED 5)
<b>Safe Deposit Lockers</b>			
<b>Rentals per annum:</b>			
Small	AED 200	AED 200	AED 150
Medium	AED 400	AED 400	AED 300
Large	AED 800	AED 800	AED 650
Extra large	AED 1,200	AED 1,200	AED 1,000
Over size	AED 1,500	AED 1,500	AED 1,250
Key deposit	AED 3,000	AED 3,000	AED 2,500
Replacement of lock/key	Actual	Actual	Actual
<b>Other Charges</b>			
Audit confirmation	AED 150	AED 150	AED 150
TCI report	AED 150	AED 150	AED 150
Other reports	AED 150	AED 150	AED 150
<b>Credit/Confidential reports:</b>			
a. Issued to organizations within UAE	Reciprocal basis	Reciprocal basis	Reciprocal basis
b. Issued to organizations outside UAE	Cost plus AED 15	Cost plus AED 15	Cost plus AED 15
<b>Post dated Cheques</b>			
Extension of due date	AED 25	AED 25	AED 20
Substitution of cheque with cash	AED 25	AED 25	AED 20
Postdated cheques deposited for collection	AED 25	AED 25	AED 20
Letters of Encashment	1/8 percent per month	1/8 percent per month	1/8 percent per month
Cheque Certification	Minimum 1/4 percent or AED 100 whichever is higher	Minimum 1/4 percent or AED 100 whichever is higher	Minimum 1/4 percent or AED 100 whichever is higher
Post dated cheques for presentation on due date	AED 10 per instrument	AED 10 per instrument	AED 10 per instrument
If PDC withdrawn before maturity, an additional charge will be levied	AED 10 per instrument	AED 10 per instrument	AED 10 per instrument
<b>Outward Clean Collections</b>			
<b>Standard collections:</b>			
Commission	1/10 percent (minimum AED 50, maximum AED 500 or equivalent FCY) + Correspondent banking charges	1/10 percent (minimum AED 50, maximum AED 500 or equivalent FCY) + Correspondent banking charges	1/10 percent (minimum AED 50, maximum AED 500 or equivalent FCY) + Correspondent banking charges

Contd.

Charges	Personal Banking		
	Classic	Plus	Select
OCC Return Charges	Cheque return charges: AED 50	Cheque return charges: AED 50	Cheque return charges: AED 50
Courier charges	AED 50 - AGCC	AED 50 - AGCC	AED 45 - AGCC
	AED 80 - others	AED 80 - others	AED 75 - others
	AED 15 for post	AED 15 for post	AED 10 for post
Cash letter items	1/10 percent (minimum AED 20, maximum AED 500 or equivalent)	1/10 percent (minimum AED 20, maximum AED 500 or equivalent)	1/10 percent (minimum AED 20, maximum AED 500 or equivalent)
	AED 15 for post	AED 15 for post	AED 10 for post
<b>Inward Clean Collection</b>			
Commission	1/8 percent (minimum AED 40, maximum AED 500 or equivalent)	1/8 percent (minimum AED 40, maximum AED 500 or equivalent)	1/8 percent (minimum AED 40, maximum AED 500 or equivalent)
Proceeds by DD/MC	AED 15	AED 15	AED 10
Proceeds by TT	AED 75 per message	AED 75 per message	AED 60 per message
<b>Cheque Purchase</b>			
Commission	1/8 percent (minimum AED 40, maximum AED 500 or equivalent FCY)	1/8 percent (minimum AED 40, maximum AED 500 or equivalent FCY)	1/8 percent (minimum AED 40, maximum AED 500 or equivalent FCY)
Interest	At agreed rate for the collection period	At agreed rate for the collect period	At agreed rate for the collect period
Postage/Courier	As per OCC	As per OCC	As per OCC
<b>Other Services</b>			
Hold mail	AED 100	AED 100	AED 100
Holding undelivered mail	AED 100 p.a.	AED 100 p.a.	AED 100 p.a.
<b>Postage (to be recovered in all cases where mailing is required as part of a transaction):</b>			
UAE	AED 20 minimum	AED 20 minimum	AED 15 minimum
Other	AED 40 minimum	AED 40 minimum	AED 30 minimum
<b>Faxes</b>			
UAE	AED 10 per page	AED 10 per page	AED 10 per page
Other	AED 20 per page	AED 20 per page	AED 15 per page
<b>Courier</b>			
UAE	AED 50 minimum	AED 50 minimum	AED 40 minimum
Other	AED 150 minimum	AED 150 minimum	AED 125 minimum

Contd.

Charges	Personal Banking		
	Classic	Plus	Select
<b>Telex/Cable/SWIFT messages (Based on the length of the message):</b>			
UAE	AED 50 minimum	AED 50 minimum	AED 45 minimum
Other	AED 75 minimum	AED 75 minimum	AED 60 minimum
<b>Safe Custody Charges</b>	AED 250 per article per annum	AED 250 per article per annum	AED 200 per article per annum
Investigations	Within 1 year AED 50	Within 1 year AED 50	Within 1 year AED 50
Request for non-standard statement frequency	AED 100 p.a.	AED 100 p.a.	AED 100 p.a.
<b>Certificates</b>			
Capital Guarantee Certificate	AED 1000	AED 1000	AED 1000
Attestation of Signature	AED 50	AED 50	AED 45
<b>Certificate for issuance of Trade Licence favouring:</b>			
Department of Economic Development	AED 1000	AED 1000	AED 1000
Free Zones and others	AED 1000	AED 1000	AED 1000
T.C. Purchase	AED 20	AED 20	AED 20
Bulk cash deposit & withdrawal at teller counter	0.1% of the total cash deposited/withdrawn, for amounts of AED 1 Million and above; maximum charge of AED 5,000	0.1% of the total cash deposited/withdrawn, for amounts of AED 1 Million and above; maximum charge of AED 5,000	0.1% of the total cash deposited/withdrawn, for amounts of AED 1 Million and above; maximum charge of AED 5,000
Issue of IPO/Rights issues by order	AED 100	AED 100	AED 100
Forex Rates	N/A	N/A	N/A

### Emirates NBD Debit Card Charges

Type of Card	Personal Banking Visa Debit Classic/Visa Debit Youth
<b>A. Annual Fee</b>	Free
<b>B. Debit Card Replacement Fee</b>	AED 50.00
<b>C. Foreign Currency Transaction Fee</b>	2.5%
<b>D. Copy of Sales Voucher</b>	AED 50.00
<b>E. Usage fee in UAE at Emirates NBD ATMs</b>	
Cash Withdrawal/Deposit	Free
Balance Inquiry	Free
Mini statement	Free
Utility payment	Free
<b>F. Usage fee on Non Emirates NBD (UAE Switch) ATMs</b>	
Cash Withdrawal	AED 2
Balance Inquiry	AED 1
Declined transaction	AED 1
<b>G. In Arab Gulf Cooperation Countries at GCC NET ATMs</b>	
Cash Withdrawal	AED 6
Balance Inquiry	AED 3
<b>H. International ATMs (outside UAE)</b>	
Cash Withdrawal	1% with minimum of AED 20.00
Balance Inquiry	Free (if available)

### Credit Card Service and Price Guide

Primary card	Annual fee (AED)	Finance charges per month* (retail purchase)	Finance charges per month (cash advance)
Silver/Dnata Silver/DIC	150/250/200	2.99%	2.99%
Gold/Dnata Gold	400/500	2.79%	2.99%
Platinum	700	2.59%	2.99%
Infinite	1500	2.19%	2.19%
Emirates NBD Business Card	550	2.19%	1.49%
Emirates NBD Skywards Infinite Card	1500	2.99%	2.99%
Emirates NBD Skywards Platinum Card	700	2.99%	2.99%
Supplementary Card	Free		

\* Finance Charges are subject to increase by 1% in case the Cardholder is one or more payments overdue. Original Finance Charge rates will be re-instated when all overdue payments have been made.

Other fees and charges	
Cash advance fee	3% or AED 50 (whichever is higher)
Over limit fee	AED 150
Late payment fee	AED 150
Foreign currency transaction fee	2.75%
Card replacement fee	AED 50
Cheque and direct debit return fee	AED 100
Copy of sales voucher	AED 25
Duplicate statement fee (per copy) - up to last 3 months - over 3 months	AED 15 per month AED 100 per month
Credit Shield	0.60% of the outstanding balance at billing cycle (free for the first 2 months)

General	
Payment due date (from the statement date)	25 days
Minimum payment due	5% or AED 100 (whichever is higher)
Cash advance limit	50% of credit limit

Personal loans	
Processing fee	1% of total loan amount (minimum AED 500)
Processing fee - ESP	1% of total loan amount (minimum AED 1000)
Processing fee - retail ordinary loan (ROL)	1% of total loan amount (minimum AED 1000)
Credit life insurance	0.95% of the loan amount (fresh & top-ups)
Late payment fee	AED 200
Instalment deferment fee	AED 100
Rescheduling fee	AED 100
Early settlement fee - own	5% of total outstanding
Early settlement fee top-up	3% of principal outstanding
Advance EMI	Nil
Partial payment (in excess of 3 instalments)	5% of payment made
Cancellation fee	AED 100
Liability/no liability letter	AED 200

Auto loans	
Processing fee	AED 500
Early settlement fee	4% of outstanding amount
Cheque return fee (any cheque, deposited with the bank to pay the monthly instalment, returned unpaid)	AED 200
Non-compliance of standing order (monthly account transfer is not executed due to any reason, e.g. non-availability of funds etc.)	AED 200
Late payment fee (standing order & cheque)	AED 200
Change in mode of payment	AED 200
Change in PDCs	AED 100
Liability letter/no liability letter	AED 200
Deferment	AED 100
Temporary release of mortgage	AED 100
Clearance letter	First free, AED 50 for extra copy
Change of registration	AED 100
Partial payment (in excess of 3 instalments)	4% of payment made

Home loans	
Processing fee	1% of the total loan amount, AED 5000 minimum payable
Pre-approval fee (prior to identifying a property)	AED 1000
Property insurance	0.05% per annum on the sum assured
Borrower's life insurance	0.40% per annum of the outstanding loan amount
Late payment fee	AED 500
Loan cancellation fee	Processing Fee non-refundable
No liability letter	AED 200
Liability letter	AED 200
Prepayment fee - top up loan	1% of outstanding amount
Prepayment fee - own sources	2% of amount prepaid if within the first two years, thereafter 1%
Prepayment fee - settlement from another bank	3% of outstanding amount
Change of product scheme	1% of outstanding amount
Rescheduling fee	2% of outstanding amount

Office loans	
Processing fee	2% of the total loan amount
Pre-approval fee (prior to identifying a property)	AED 1000
Property insurance	0.05% per annum on the sum assured
Borrower's life insurance	0.40% per annum of the outstanding loan amount
Late payment fee	AED 500
Loan cancellation fee	Processing fee non-refundable
No liability letter	AED 200
Liability letter	AED 200
Prepayment fee - top-up loan	2% of outstanding amount
Prepayment fee - own sources	2% of amount prepaid
Prepayment fee settlement from another bank	3% of outstanding amount
Change of product scheme	1% of outstanding amount
Rescheduling fee	2% of outstanding amount

Investments & bancassurance	
Structured notes:	
Subscription/redemption	Free
Exit penalty if redeemed/sold before maturity*	
1st year	3%
2nd year	2%
3rd year	1%
Bid offer spread	2%
Third-party products** Universal Investment Plan, Guaranteed Index Plan, Super Saver, Lifeline, Futura, Twin Invest, Takaful & Savings Programme, Protection Plus, Health Plus, Income Builder Plans, Smart Assure, Global Saving Account, Global Protection Account, International Term Assurance, International Wealth Account	Please refer to respective product brochures and policy documents

\*Indicative only, the exit penalty on structured notes if sold before maturity depends on the product terms and can be referred to in the product term sheet.

\*\* The charges for these products and other new third-party products launched by Emirates NBD are levied by the respective product issuers and are subject to change from time to time. Please refer to the respective product brochures and key features document for a complete list of these charges.