

# SCHEDULE OF CHARGES

## PRIORITY BANKING

Charges	New Priority Banking Packages	
	Priority (Wealth/Executive)	Priority Select (Wealth/Executive)
Minimum Monthly Average Relationship Balance	*AED 100,000 Balance or Home Loan greater than AED 1.5 Million or Auto Loan greater than AED 250,000	*AED 250,000 Balance or Home Loan greater than AED 4 Million or Auto Loan greater than AED 500,000
Minimum Monthly Salary Transfer	**AED 20,000 - AED 50,000	**AED 50,000 or more
Fee for Non-Maintenance of Balance	AED 150	AED 250
Non-receipt of salary (for 3 months)	AED 150 per month	AED 250 per month
Account Opening Fee	Free	Free
Account Maintenance Fee (only for PFA)	Free	Free
Teller Fees (Cash Deposit, Cash Withdrawal, Internal Funds Transfer, Cheque Deposit)	Free - 10 transactions per month; thereafter AED 10 per transaction	Free - 15 transactions per month; thereafter AED 10 per transaction
Cheque book charge (for 25 Leaf Cheque book)	Free	Free
Cheque returned charges	AED 200	AED 200
<b>Demand Draft (For Account Holders)</b>		
Demand Draft (For Account Holders)	AED 15	AED 15
<b>Telegraphic Transfer (For Account Holders):</b>		
Local Currency (within UAE)+	AED 35	AED 30
Foreign Currency to home country and GCC Countries	AED 60	AED 50
Foreign Currency to other countries	AED 65	AED 55
Direct transfer to Bank of Beirut	AED 20	AED 20
Direct transfer to ICICI Bank & HDFC Bank, India, through Branch	AED 5	AED 5
<b>Certificates</b>		
Certificate of Balance	AED 35 per certificate	AED 25 per certificate
<b>Statement Charges:</b>		
Request for the copy of statement	AED 10 per page, max AED 200 per request	AED 5 per page, max AED 200 per request
<b>Request for copy of old cheques:</b>		
Less than 6 months old	AED 20 per copy	AED 15 per copy
Over 6 months old	AED 40 per copy	AED 35 per copy
Liability Letter	AED 150	AED 100
No Liability Letter	AED 150	AED 100
Clearance Letter (*for Car Loan - First Certificate-Free, other copies AED 50 per copy)	AED 50	AED 50

\* Relevant for Wealth Variant  
 \*\* Relevant for Executive Variant

Contd.

Charges	New Priority Banking Packages	
	Priority (Wealth/Executive)	Priority Select (Wealth/Executive)
<b>Standing Instructions</b>		
Set-up charges	AED 35	AED 25
Periodic Payments (per transaction)	AED 15	AED 10
Amendment charges	AED 15	AED 10
Failed Standing Instruction	AED 35	AED 25
Balance order	AED 160	AED 140
<b>Inward Remittances</b>		
If deposited in beneficiary's account	Free	Free
<b>Services</b>		
Cancellation of Demand Draft	AED 35	AED 25
Additional telex (e.g. tracer) sent at request of customer - UAE	AED 40	AED 40
Additional telex (e.g. tracer) sent at request of customer - Others	AED 50	AED 45
Cancellation of remittance instruction/recalling of funds remitted	AED 80	AED 70
Swift message copy	AED 15	AED 10
Special Clearing - Outward	AED 80	AED 70
Special Clearing - Inward (Proceeds by Manager's Cheque)	AED 50	AED 45
Special Clearing - Inward (Proceeds through UAE Central Bank)	AED 50	AED 45
<b>Stop payment charge (per instruction):</b>		
For Cheque/Demand Draft/Manager's Cheque (up to 3 leaves/unit)	AED 20	AED 20
For Cheque/Demand Draft/Manager's Cheque (Greater than 3 leaves/units)	AED 40	AED 30
Account Closure (within 6 months)	AED 100	AED 100
Dormant Account Charges	AED 85 per year	AED 75 per year
<b>Foreign Currency</b>		
Foreign Currency cash deposit	0.50% ( minimum AED 10.00)	0.50% (minimum AED 10.00)
Foreign Currency cash withdrawal	0.50% ( minimum AED 10.00)	0.50% ( minimum AED 10.00)

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Charges	New Priority Banking Packages	
	Priority (Wealth/Executive)	Priority Select (Wealth/Executive)
<b>Safe Deposit Lockers</b>		
Rentals per annum:		
Small	AED 150	AED 150
Medium	AED 300	AED 300
Large	AED 650	AED 650
Extra large	AED 1,000	AED 1,000
Over size	AED 1,250	AED 1,250
Key deposit	AED 2,500	AED 2,500
Replacement of lock/key	Actual	Actual
<b>Other Charges</b>		
Audit confirmation	AED 150	AED 125
TCI report	AED 150	AED 125
Other reports	AED 150	AED 125
Credit/Confidential reports:		
a. Issued to organizations within UAE	Reciprocal basis	Reciprocal basis
b. Issued to organizations outside UAE	Cost plus AED 15	Cost plus AED 15
<b>Post-dated cheques</b>		
Extension of due date	AED 20	AED 15
Substitution of cheque with cash	AED 20	AED 15
Post-dated cheques deposited for collection	AED 20	AED 15
Letters of Encashment	1/8 percent per month	1/8 percent per month
Cheque Certification	N/A	N/A
Post-dated cheques for presentation on due date	AED 10 (per instrument)	AED 5 (per instrument)
If Post-dated cheques withdrawn before maturity, an additional charge will be levied	AED 10 (per instrument)	AED 5 (per instrument)
<b>Outward Clean Collections</b>		
Standard collections:		
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
OCC Return Charges	Cheque return charges: AED 50	Cheque return charges: AED 45
Courier charges	AED 45 - AGCC	AED 30 - AGCC
	AED 75 - others	AED 60 - others
	AED 10 for post	AED 10 for post

Contd.

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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)
	AED 10 for post	AED 10 for post
<b>Inward Clean Collection</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)
Proceeds by DD/MC	No charge	No charge
Proceeds by TT	No charge	No charge
<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)
Interest	At agreed rate for the collection period	At agreed rate for the collection period
Postage/Courier	As per OCC	As per OCC
<b>Other Services</b>		
Hold mail	AED 100	AED 100
Holding undelivered mail	AED 100 p.a.	AED 100 p.a.
Postage (to be recovered in all cases where mailing is required as part of a transaction):		
UAE	AED 15 minimum	AED 15 minimum
Other	AED 30 minimum	AED 30 minimum
<b>Faxes</b>		
UAE	AED 10 per page	AED 10 per page
Other	AED 15 per page	AED 15 per page
<b>Courier</b>		
UAE	AED 40 minimum	AED 40 minimum
Other	AED 125 minimum	AED 125 minimum
<b>Telex/Cable/SWIFT messages (Based on the length of the message):</b>		
UAE	AED 30	AED 30
Other	AED 45	AED 45
Safe Custody Charges	AED 200 per article per annum	AED 200 per article per annum
Investigations	Within 1 year Free	Within 1 year Free
	After 1 year AED 50	After 1 year AED 50
Request for non-standard statement frequency	AED 100 p.a.	AED 100 p.a.

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	Priority (Wealth/Executive)	Priority Select (Wealth/Executive)
Certificates		
Capital Guarantee Certificate	AED 650	AED 500
Attestation of Signature	AED 50	AED 50
Certificate for issuance of Trade Licence favouring:		
Department of Economic Development	AED 650	AED 500
Free Zones and others	AED 650	AED 500
T.C. Purchase	AED 20	AED 20
Bulk cash deposit & withdrawal at teller counter	No charge	No charge
Issue of IPO/Rights issues by order	AED 100	AED 100
Forex Rates (for transactions & investments):	Preferential rates for Priority Banking customers	

## Emirates NBD Debit Card Charges

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