

Cash Management

SCHEDULE OF CHARGES



WHOLESALE BANKING

Account Services	Charges
Account Opening Fee	Waived
Account Maintenance Fee	Waived
Average Minimum Monthly AED Balance (Non Borrowing Accounts)	AED 1,000,000
Fee for Non Maintenance of Minimum Average Monthly Balance	AED 200 per month

smartBUSINESS - Services		
	Bank Counter ⁽²⁾	Alternate Channels ⁽³⁾
smartBUSINESS Subscription - Client Security Administration (Payments, Trade and Reporting)	N/A	AED 200 per month
Token Charges	N/A	AED 250 per token
Password Reset (Request received via letter)	AED 50 per request	Waived
Subsidiary / Associate company account addition	N/A	AED 100 per request
Client visits (Implementation / Training)	N/A	As per contract

Payment Services		
Local Currency (within UAE) ⁽⁴⁾	AED 50 per transaction	AED 5 per transaction
Foreign Currency to Home country ⁽⁴⁾	AED 100 per transaction	AED 40 per transaction
Foreign Currency to Other countries ⁽⁴⁾		
Transfers (Emirates NBD accounts)	Refer to Teller Services section	Waived
Manager's Cheques ⁽⁵⁾	AED 100 per transaction	AED 10 per transaction
Demand Drafts ⁽⁵⁾	AED 100 per transaction	AED 50 per transaction
Utility Payments (DEWA / Etisalat / DU / Salik / SEWA / ADDC / FEWA)	AED 100 per transaction	Waived
Noqodi - Wallet Top Up and Voucher Payments	N/A	AED 20 per transaction
Credit Card (Third-party Bank)	N/A	AED 5 per transaction
Credit Card (Emirates NBD Card)	Refer to Teller Services section	Waived
E-wallet Payments	N/A	AED 2 per transaction
Salary & WPS - (Emirates NBD accounts)	N/A	AED 100 per file
Salary & WPS - (Other UAE Banks)	N/A	AED 100 per file plus AED 2 per transaction
Salary WPS Basket (up to 25 Employees)	N/A	AED 50 per basket plus AED 2 per transaction for other bank payments.
GPSSA Pension Payment	N/A	AED 100 per file
Abu Dhabi Pension Payment	N/A	AED 100 per file
UAEPGS Payment	N/A	AED 2 per transaction
Corporate Cheque Printing		
Stationery Cost - A4 Cheque leaves	As per contract	
Cheque Printing Charge	N/A	AED 3 per cheque
Implementation and Setup	N/A	As per contract

smartBUSINESS Connect (Host-to-Host)

Implementation Charge (One-Time)	As per contract
Monthly Maintenance Charge	As per contract
Additional Training & Support Fees	As per contract

Swift Channels

MACUG / SCORE Implementation Charge	As per contract
MT940 Statement Reporting	AED 150 per account per month
FileAct - Subscription	AED 500 per month

Collection Services**Cheque Clearing**

In-house (Emirates NBD accounts)	Refer to Teller Services Section	Waived
Outward - Local Currency	Waived	
Outward - Foreign Currency	Lower of AED 600 or 0.125% of the cheque amount (plus correspondent bank charge)	N/A

Post Dated Cheques (PDC)

Custodial Service per cheque	AED 25 per cheque	AED 15 per cheque
Extension of Due Date	AED 25 per cheque	AED 15 per cheque
Replacement / premature withdrawal per cheque	AED 10 per cheque	

Direct Debit (UAEDDS)

Client Registration with Central Bank	AED 3,000 (one -time)	
Mandate Registration / Amendment / Cancellation	AED 25 per record	AED 10 per file plus AED 10 per record
Mandate Recovery / Re-Presentation	AED 10 per record	AED 10 per file or AED 15 per basket plus AED 5 per record

Cash & Cheque Collection & Delivery

Cash & Cheque Pickup (Regular Intervals)	As per contract
Cash & Cheque Pickup (One-Off)	AED 200 per pickup ⁽⁷⁾
Cash Delivery (Regular Intervals)	As per contract
Cash Delivery (One-Off)	AED 200 per delivery ⁽⁷⁾

Smart Cash Deposit Machine (SCDM)

SCDM Subscription Charge	As per contract per month
SCDM One-Time Set-up	As per contract one time

Document Collection (One-way / Return Service)

Document Pick-up Service	As per contract
Bi-Weekly Pick-up Service	As per contract
Document Pickup (One-Off)	AED 200 per pickup

smartBUSINESS ICCS Collect (Remote Cheque Deposit)

ICCS Scanner	As per contract
ICCS Scanner Maintenance per year	As per contract
ICCS Collect - Subscription ^{(5) (10)}	AED 600 per month

UAE Payment Gateway Service (PGS)

Implementation Charge (One-Time)	N/A	AED 15,000 one time
Monthly Service Charge	N/A	As per contract
PGS per Transaction Fees	N/A	AED 2 per transaction

Sharaf Exchange Services

Cash Deposit Fees	AED 15 per deposit slip	N/A
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Outsourced Teller Service

Monthly Service Charge	As per contract
Cash & Cheque Pick-up Service	As per contract

Escrow Services

Real Estate Escrow Service Charge	As per contract
Owner Association / Body Corporate Service Charge	As per contract
Commercial Escrow Service Charge	As per contract

Liquidity Management Services**Multi-Bank Account statement aggregation**

Initial Setup	As per contract
Amendment	AED 1,500 per request
Account Reporting - Other Bank	AED 200 per account per month

Cash Concentration- Domestic/Cross Border⁽⁹⁾

Initial Setup	As per contract
Amendment	As per contract
Sweep Charges	As per contract

Notional Pooling - Single/Multi Currency⁽⁹⁾

Monthly Service Charges	As per contract
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Miscellaneous Services

Cheque Book Request	AED 50 per cheque book	
Special Cheque in Leaf Form - A4 Size - Continuous Stationary	- AED 2 per leaf, up to 1,000 (minimum order 500 leaves) - AED 3 per leaf, above 1,000	
Special Cheque in Book Format (of 50 leaves each)	AED 100 per book, up to 20 (minimum order 10 books) AED 150 per book, above 20	
Cheque Return Charge - AED Cheques	AED 200 per cheque	N/A
Cheque Return Charge - Foreign Currency Cheques	AED 500 per cheque	N/A
Balance / Audit confirmation	AED 250 per request	
Statement Copies (Fax / Email / Hard Copies)	AED 150 per request	N/A
Investigation / Amendment Requests	AED 75 request	
Recall Requests	AED 100 per request	
Request - Stop Payment MC / DD / Cheque	AED 100 per transaction	
Request - Issuance of Duplicate MC / DD	AED 20 per transaction	
Cancellation of DD / MC	AED 100 per cheque	
Standing Instruction - Setup / Amendment Fee	AED 50 per account	

Standing Instruction - Execution Fee	AED 20 per transaction	
Standing Order Revocation or Suspension	AED 25 per transaction	
Failed Standing Orders	AED 50 per transaction	N/A
SWIFT Message Copy	AED 20 per account	Waived
Capital Guarantee / Under formation Certificate	AED 1,000 per certificate	N/A
Non Standard Physical Statement	AED 200 per account	N/A
Special Clearing - Outward	AED 90 per transaction	

Teller Services⁽⁶⁾

Emirates NBD Bank Counter Teller Services

Cash Deposit / Cheque Deposit / Cheque Encashment / Cash Withdrawal / Internal Transfer (Account / Credit Card) / Cheque Transfer	AED 100 per transaction
Cash Deposit / Withdrawal - Foreign Currency	0.5% of the cash deposit value
Cheque Deposit - Foreign Currency (USD or EUR Cheque)	AED 600 (plus correspondent bank charge)
Cheque Deposit - Other Foreign Currency	0.125% of the cheque amount with Min AED 50 and Max AED 500 (plus correspondent bank charge)

All charges, commissions and fees are exclusive of Value Added Tax or any other similar sales taxes. If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the above mentioned charges.

Note:

- 1) The revised fee and charges are applicable w.e.f 1st October 2019
- 2) Instructions received by letter / fax/ Compact Disc (CD) at our Branches / Processing Centers / Relationship Teams are treated as Counter Transactions
- 3) Alternate Channels include electronic & vendor based channels for Corporates - smartBUSINESS, smartBUSINESS Connect, Cash Pick up and Delivery, Smart Cash Deposit Machines etc.
- 4) Above charges are Emirates NBD charges only, other banks may deduct their charges from the remittance amount or debit it separately to your account as per actuals
- 5) Courier charges and out of pocket expenses will be as per actuals
- 6) Bulk transaction handling capabilities are offered through alternate channels for Cash Pick up and Delivery, Smart Cash Deposit Machines, Cheque Deposit and Transfers
- 7) Cash processing fee may apply depending on the number of notes and coins
- 8) The charges are levied per account participating in the Cash Concentration or Notional Pooling structure. Relevant transfer charges will apply per sweep.
- 9) Additional charge for physical warehousing of post-dated cheques will be levied
- 10) Correspondent Guarantee Issuing Bank's charges are charged at actuals
- 11) N/A indicates that the service is not applicable on the channel
- 12) Transactions initiated using smartBUSINESS Self Service will be charged at Bank Counter rates.
- 13) Emirates NBD reserves the right to charge Handling commission for documents released free of payment against payment / Co-acceptance / Avalization fee / Payment commission / Transfer bill charges / Amendment instruction.