

SCHEDULE OF CHARGES

Wholesale Banking

Standard Schedule of Fees & Charges for Wholesale Bank (WB) Customers ⁽¹⁾

Account Services	Charges	
Average Relationship Balance (Non Borrowing Accounts)	AED 300,000/- or Equivalent per month	
Fee for Non Maintenance of Average Balance	AED 300/- per month	
	Bank Counter ⁽²⁾	smartBUSINESS ⁽³⁾
Payment Services		
smartBUSINESS Subscription - Payments and Reporting	NA	AED 200/- per month
Local Currency (within UAE) ⁽⁴⁾	AED 50/- per transaction	AED 25/- per transaction
Supplier payments -Bulk (AED within UAE) ⁽⁴⁾	AED 50/- per transaction	AED 10/- per transaction
Foreign Currency to home country ⁽⁴⁾	AED 75/- per transaction	AED 40/- per transaction
Foreign Currency to other countries ⁽⁴⁾	AED 100/- per transaction	AED 55/- per transaction
Transfers (Emirates NBD accounts)	Refer to Teller Services	Free
Manager's Cheques ⁽⁵⁾	AED 20/- per transaction	AED 10/- per transaction
Demand Drafts ⁽⁵⁾	AED 20/- per transaction	AED 10/- per transaction
DEWA / Etisalat / DU / Salik	AED 10/- per transaction	Free
Credit Card	Free	Free
E-wallet payments	NA	AED 2/- per transaction
Salary & WPS – (Emirates NBD accounts) ⁽⁶⁾	AED 200 per file plus AED 2/- per transaction	AED 100 per file
Salary & WPS – (other UAE Banks) ⁽⁶⁾	AED 200 per file plus AED 5/- per transaction	AED 100 per file plus AED 2/- per transaction
Teller Services ⁽⁷⁾		
Cash Deposit / Cheque deposit / Cash withdrawal / Internal Transfer	Upto 120 transactions free per month per CIF. More than 120 transactions - AED 50 per transaction	NA
Cash Deposit / withdrawal - Foreign Currency	0.5% of the cash deposit value	NA
Cheque deposit - Foreign Currency	minimum AED 100 or 0.125% of the cheque amount (plus correspondent bank charge)	NA

	Bank Counter ⁽²⁾	smartBUSINESS ⁽³⁾
Collection Services		
Post Dated Cheques (PDC)		
Extension of due date	AED 25/- per cheque	AED 25/- per cheque
Custodial Service per cheque	AED 25/- per cheque	AED 25/- per cheque
Outstanding PDC report	AED 25/- per transaction	Free
Replacement / premature withdrawal per cheque	AED 10/- per cheque	AED 10/- per cheque
Cheque Collection		
Cheque pickup (Regular intervals)	As per contract	NA
Cheque pickup (one -off)	AED 50/- per request	NA
Cash Collection & Delivery		
Cash pickup (Regular intervals)	As per contract	NA
Cash pickup (one -off)	AED 200/- per pickup ⁽⁸⁾	NA
Cash delivery (Regular intervals)	As per contract	NA
Cash delivery (one -off)	AED 200/- per delivery ⁽⁸⁾	NA
ICCS Collect - Remote Cheque Deposit		
ICCS scanner	NA	As per actuals
ICCS scanner maintenance per year	NA	As per actuals
ICCS Collect - subscription	NA	AED 500/- per month
Trade Services ⁽⁹⁾		
smartBUSINESS subscription - Trade	NA	AED 150/- per month
LC Issuance	AED 300/-	AED 100/-
LC Amendment	AED 125/-	AED 75/-
Guarantee Issuance	AED 100/-	AED 75/-
smartBUSINESS - Other Services		
Token charges	NA	AED 250/- per token
Password Reset	NA	AED 50/- per request
Subsidiary / Associate company account addition	NA	AED 100/- per request
Client visits (Implementation / Training)	NA	AED 150/- per visit
Inward / outward transfer swift copy	AED 25/- per copy	AED 5/- per copy
Swift Channels		
MACUG / SCORE implementation charge	NA	AED 10,000/- one time
MT940 / MT950 statement reporting	NA	AED 150/- per account per month
FileAct - Subscription	NA	AED 500/- per month

	Bank Counter ⁽²⁾	smartBUSINESS ⁽³⁾
Miscellaneous Services		
Cheque Book Request	AED 50/- per cheque Book	AED 50/- per cheque Book
Cheque Return Charge	AED 200/-	AED 200/-
Balance confirmation	AED 150/- per request	AED 150/- per request
Statement Copies (Fax/Email/Hard Copies)	AED 150/- per request	NA
Investigation/Amendment Requests	AED 50/-	AED 50/-
Recall Requests	AED 100/-	AED 100/-
Swift reporting to third party Bank	AED 150/- per account per month	AED 150/- per account per month
Request - Stop Payment MC / DD	AED 100/- per transaction	AED 100/- per transaction
Request - Issuance of duplicate MC / DD	AED 20/- per transaction	AED 10/- per transaction
Cancellation of DD/ MC	AED 100/- per cheque	AED 100/- per request
Standing instruction - Setup / Amendment Fee	AED 50 per account	NA
Standing order revocation or suspension	AED 25 per transaction	NA
Failed Standing Orders	AED 50 per transaction	NA

Note:

- 1) The revised fee and charges are applicable w.e.f 1st March 2014.
- 2) Instructions received by letter/ fax/ Compact Disc (CD) at our Branches/ Processing Centers/ Relationship Teams are treated as Counter Transactions
- 3) smartBUSINESS is Emirates NBD's online business banking platform
- 4) Above charges are Emirates NBD charges only, other banks may deduct their charges from the remittance amount
- 5) Courier charges and out of pocket expenses will be as per actuals
- 6) Hard Copy instructions for Salaries are not accepted. Only Compact discs (CDs) accepted.
- 7) Bulk transaction handling capabilities are offered through alternate Solutions for Cash Pick up and Delivery, Cheque Deposit and Transfers
- 8) Cash processing fee may apply depending on the number of notes and coins
- 9) Trade charges mentioned are for swift processing, Refer to the full trade tariff for other charges