

Schedule of Charges

Personal Banking				
Charges (Exclusive of VAT)	Classic	Plus/Youth Package/Go4it/Ladies Banking (Homemaker)/Plus Maximizer	Executive/Man Utd	Beyond/UAE National Package
Minimum monthly average relationship balance (applicable for salary variant)	AED 3,000	N/A	N/A	N/A
Minimum monthly average relationship balance (applicable for savings variant)	AED 3,000	AED 5,000*	AED 5,000*	AED 100,000*
Minimum monthly salary transfer (applicable for salary variant)**	Not offered	AED 5,000	AED 5,000*	AED 15,000*
Fee for non-maintenance of balance (applicable for salary variant)	AED 25 per month	Free	Free	Free
Fee for non-maintenance of balance (applicable for savings variant)	AED 25 per month	AED 25 per month	AED 25 per month	AED 25 per month
Non-receipt of salary	Free	Free	Free	Free
Account opening fee	Free	Free	Free	Free
Teller Fees (Cash Deposit, Cash Withdrawals, Internal Fund Transfer, Cheque Deposit)	6 transactions per month free; thereafter AED 10 per transaction	8 transactions**** per month free; thereafter AED 10 per transaction	10 transactions**** per month free; thereafter AED 10 per transaction	10 transactions**** per month free; thereafter AED 10 per transaction
Cheque book charge (for 25 leaves cheque book)	N/A	First cheque book (25 leaves) free; thereafter AED 25	First cheque book (25 leaves) free; thereafter AED 20	One cheque book free every calendar year; thereafter AED 20
Cheque returned charges	N/A	AED 100	AED 100	AED 100
Maximum number of withdrawals per month for Smart S@ver accounts***	1	1	1	1
Statement Charges				
Request for copy of statement - Call Centre IVR, Online Banking	Free	Free	Free	Free
Request for copy of statement - Branch	AED 25 per statement	AED 25 per statement	AED 25 per statement	AED 25 per statement
Request for copy of statement - Call Centre agent****	AED 10 per statement	AED 10 per statement	AED 10 per statement	AED 10 per statement
Request for non-standard e-monthly statement frequency	AED 25 per statement cycle	AED 25 per statement cycle	AED 25 per statement cycle	AED 25 per statement cycle
*Minimum monthly average relationship balances have to be maintained to enjoy the respective package privileges, failing which the Bank has the right to downgrade the relationship. Fee for non-maintenance of balance will be charged if the monthly average relationship balance falls below AED 3,000. Customers with active Loans/Overdrafts or holding Youth package are exempt from the above mentioned minimum balance requirements. For Beyond Customers fee for non-maintenance of balance will be waived for first 3 months following which stated charges will apply. For Executive package, minimum monthly salary transfer to be AED 5,000 and minimum monthly average relationship balance to be AED 100,000. For UAE National package customers, there is no minimum monthly average relationship balance or minimum monthly salary requirement. **If salary is not credited for six months, the Bank reserves the right to change the account from salary to savings variant. The fee for non-maintenance of balance will be applicable. ***Transfers to own Smart S@ver accounts, utility bill payments through Online Banking or Bank induced charges will not be considered as withdrawals. In case the number of monthly withdrawals are more than the above permissible limits, the interest applied for the month will be at 0.25% p.a. ****6 transactions per month free for Essential and Executive packages. *****Charges effective 1st September 2015.				
Request for the copy of old cheques				
Less than 1 year	N/A	AED 10 per copy	AED 10 per copy	AED 10 per copy
Over 1 year	N/A	AED 20 per copy	AED 20 per copy	AED 20 per copy
Account closure (within 1 year)	AED 100	AED 100	AED 100	AED 100
Dormant account charges	Free	Free	Free	Free
Remittances				
Demand draft/Manager's cheque (for account holders)	AED 30	AED 30	AED 25	One free per month; thereafter AED 25
Cancellation of demand draft	Free	Free	Free	Free
Telegraphic transfer for account holders				
Local currency within UAE (SHA) (through branches)	AED 5	AED 5	AED 5	One free per month; thereafter AED 5
Local currency within UAE (BEN) (through branches)	AED 5	AED 5	AED 5	One free per month; thereafter AED 5
Local currency within UAE (OURS) (through branches)	AED 5	AED 5	AED 5	One free per month*; thereafter AED 5
Foreign currency remittance (through branch)	AED 75	AED 75	AED 70	One free per month; thereafter AED 70
Foreign currency remittance (through Online Banking, Mobile Banking & ATM)**	Free	Free	Free	Free
Direct transfer to Bank of Beirut	AED 20	AED 20	AED 20	AED 20
Local currency remittance (through Online Banking, Mobile Banking & ATM)**	Free	Free	Free	Free
DirectRemit transfers (through Online Banking, Mobile Banking & ATM)	Free	Free	Free	Free
Additional Telex (e.g. tracer) sent at request of customer - UAE	Free	Free	Free	Free
Additional Telex (e.g. tracer) sent at request of customer - others	Free	Free	Free	Free
Cancellation of remittance instruction/ recalling of funds remitted	Free	Free	Free	Free
Swift message copy	Free	Free	Free	Free
*For Charge Code "OURS", only AED 4 will be refunded (as AED 1 is paid towards beneficiary bank charges). **Charges are waived only when "SHARED" option is selected; correspondent/beneficiary bank charges, if any, shall be applicable.				
Inward Remittances				
If deposited in beneficiary's account	Free	Free	Free	Free
Standing Instructions				
Set-up charges	AED 50	AED 50	AED 40	First 3 set-up free; thereafter AED 40
Periodic Payments (per transaction)	Free	Free	Free	Free
Amendment charges	Free	Free	Free	Free
Failed Standing Instruction and DDS	AED 25	AED 25	AED 25	AED 25
Balance order	Free	Free	Free	Free
Debit Card Charges				
Annual Fee	Free	Free	Free	Free
Debit Card Replacement Fee	AED 25	AED 25	AED 25	AED 25
Copy of sales voucher	AED 25	AED 25	AED 25	AED 25
One time Service Fee***	-	AED 50	-	-
International Delivery Charges	AED 150	AED 150	AED 150	AED 150
Foreign Currency Transaction Fee				
For Purchase in Non-AED*	1.84%	1.84%	1.84%	1.84%
For Purchase in AED**	1.15%	1.15%	1.15%	1.15%
Usage fee in UAE at Emirates NBD ATMs				
Cash Withdrawal/Deposit	Free	Free	Free	Free
Balance Enquiry	Free	Free	Free	Free
Mini-statement	Free	Free	Free	Free
Utility payment	Free	Free	Free	Free
Usage fee on Non Emirates NBD (UAE Switch) ATMs				
Cash Withdrawal	AED 2	AED 2	AED 2	AED 2
Balance Enquiry	AED 1	AED 1	AED 1	AED 1
Declined transaction	AED 1	AED 1	AED 1	AED 1
GCC Net ATMs (in Gulf Co-operation Countries)				
Cash Withdrawal	AED 6	AED 6	AED 6	AED 6****
Balance Enquiry	AED 3	AED 3	AED 3	AED 3
International ATMs (outside Gulf Co-operation Countries)				
Cash Withdrawal	AED 20	AED 20	AED 20	AED 20****
Balance Enquiry	Free (if available)	Free (if available)	Free (if available)	Free (if available)
*This fee is charged in addition to the standard processing fee charged by Visa International. Applicable for all foreign transactions paid in any currency other than UAE Dirhams. **This fee will be effective from 1st January 2018. Applicable for all foreign transactions paid in UAE Dirhams. This is in addition to the mark up fee charged by the acquirer. ***Applicable only for Go4it Package. Fee waived for a limited period. ****Maximum of 5 free transactions per calendar year subject to a minimum of USD 300 per transaction.				
Services				
Special Clearing - Outward	Free	Free	Free	Free
Special Clearing - Inward (proceeds by Manager's Cheque)	Free	Free	Free	Free
Special Clearing - Inward (proceeds through UAE Central Bank)	Free	Free	Free	Free
Stop payment charge (per transaction)				
For Cheque/Demand Draft/Manager's Cheque	N/A	AED 50	AED 50	One free per calendar quarter; thereafter AED 50

Personal Banking				
Charges (Exclusive of VAT)	Classic	Plus/Youth Package/Go4it/Ladies Banking (Homemaker)/Plus Maximizer	Executive/Man Utd	Beyond/UAE National Package
Foreign currency				
Foreign Currency Cash Deposit*	1.25% (min AED 20)*	1.25% (min AED 20)*	1.00% (min AED 20) for Select package. 1.25% (min AED 20) for Executive & Man Utd packages*	1% (min AED 20)
Foreign Currency Cash Withdrawal*	1.25% (min AED 20)*	1.25% (min AED 20)*	1.00% (min AED 20) for Select package. 1.25% (min AED 20) for Executive & Man Utd packages*	1% (min AED 20)
*These are applicable with effect from November 16th, 2014.				
Post-dated cheques				
Extension of due date	Free	Free	Free	Free
Substitution of cheque with cash	Free	Free	Free	Free
Post-dated cheques deposited for collection	Free	Free	Free	Free
Letters of Encashment	Free	Free	Free	Free
Cheque Certification	Free	Free	Free	Free
Post-dated cheques for presentation on due date	Free	Free	Free	Free
If PDC withdrawn before maturity, an additional charge will be levied	Free	Free	Free	Free
Outward Clean Collections				
Standard collections				
Commission	Free	Free	Free	Free
OCC Return Charges	Free	Free	Free	Free
Cash letter items (non USD)	Free	Free	Free	Free
Cheque collection (USD)*	USD 160	USD 160	USD 160	USD 160
*Effective 26th March 2016, this service is offered only to approved customers. Additional charges of issuing bank if any will be collected from the cheque value.				
Inward Clean Collection				
Commission	Free	Free	Free	Free
Proceeds by DD/MC	Free	Free	Free	Free
Proceeds by TT	Free	Free	Free	Free
Cheque returned charges	Free	Free	Free	Free
Certification & letters				
Account balance letter/Account reference charges	AED 50 per cert.	AED 50 per cert.	AED 40 per cert.	AED 40 per cert.
Liability letter	AED 50	AED 50	AED 50	AED 50
No Liability letter	AED 50	AED 50	AED 50	AED 50
Attestation of signature	Free	Free	Free	Free
Bulk cash deposit & withdrawal at teller counter	Free	Free	Free	Free
Issue of IPO/rights issues by order	Free	Free	Free	Free
Safe Deposit Lockers				
Rentals per annum				
Small	AED 750	AED 750	AED 750	AED 750
Medium	AED 1,000	AED 1,000	AED 1,000	AED 1,000
Large	AED 1,500	AED 1,500	AED 1,500	AED 1,500
Extra-large	AED 2,000	AED 2,000	AED 2,000	AED 2,000
Over-size	AED 2,500	AED 2,500	AED 2,500	AED 2,500
Replacement of lock/key	Actual	Actual	Actual	Actual
Locker Deposit will be required based on the size of the locker.				
Other services				
Hold mail	Free	Free	Free	Free
Investigations	Free	Free	Free	Free
T.C. purchase	AED 20	AED 20	AED 20	AED 20
Postage				
UAE	Free	Free	Free	Free
Other	Free	Free	Free	Free
Faxes				
UAE	Free	Free	Free	Free
Other	Free	Free	Free	Free
Courier				
UAE	Free	Free	Free	Free
Other	Free	Free	Free	Free
Telex/cable/SWIFT messages				
UAE	Free	Free	Free	Free
Other	Free	Free	Free	Free
Safe Custody Charges	Free	Free	Free	Free
Credit card service and price guide				
Primary card	Annual fee (AED)		Finance charges per month¹ (retail purchase and cash advance)	
Silver / DIC	150 / 200		3.25%	
Gold / Titanium	400 / 400		3.25%	
Platinum	700		3.25%	
Infinite	1500		2.99%	
Go4it Gold / Platinum	99 / 199		3.25%	
Manchester United Titanium	250		3.25%	
dnata Platinum	500		3.25%	
dnata World	999		3.09%	
Skywards Signature	700		3.25%	
Skywards Infinite	1500		3.09%	
SPG® World MasterCard®	1500		3.09%	
Business Card / Business Rewards	750 / 1000		3.25%	
Supplementary Card	Free			
Other fees and charges				
Cash advance fee	3% or AED 99 (whichever is higher)			
Over limit fee	AED 279			
Late payment fee	AED 230			
Foreign currency transaction fee ²	1.84%			
Card replacement fee	AED 50 for Go4it Cards AED 20 for all other Cards			
Cheque and direct debit return fee	AED 100			
Copy of sales voucher	AED 10			
Paper statement fee	AED 5 per month			
Duplicate statement fee (per copy) - up to last 3 months - over 3 months	AED 15 per month AED 45 per month			
Credit Shield Insurance	0.99% of the outstanding balance at billing cycle (free for the first 2 months)			
Insurance: Lifestyle Protector / Protect Plus / Business Protector	0.99% of the current balance at billing cycle (free for first 2 months)			
0% Installment Plan				
One time processing fee	AED 49 per transaction			
Cancellation fee: Installment Plans / Dial-A-Cheque / Balance Transfer / Balance Conversion	AED 250			
International Delivery Charges	AED 150			
General				
Payment due date (from the statement date)	25 days			
Minimum payment due	5% or AED 100 (whichever is higher)			
Cash advance limit - Business Card - Other Cards	75% of credit limit 50% of credit limit			

¹ Finance charges are subject to increase by 0.5% in case the Card account is twice or more past due in the past six months. An account is considered past due if the minimum payment due is not received before the payment due date. Subsequently, Finance charges will revert to the prevailing product Finance charges if the Card account is no longer twice or more past due within the last six months. This Service and Price Guide is applicable with effect from December 1 2017.

² This fee is charged in addition to the standard processing fee charged by MasterCard International or Visa International and is applicable to transactions performed in any currency other than UAE Dirham (approximately 1.15%). This fee is waived for Emirates NBD dnata World MasterCard® Credit Cardholders. Please refer to emiratesnbd.com/cards for updates.

For Beyond Customers, charges for transactions mentioned free will be reversed in the following month.

Personal Banking					
Charges (Exclusive of VAT)	Classic	Plus/Youth Package/Go4it/Ladies Banking (Homemaker)/Plus Maximizer	Executive/Man Utd	Beyond/UAE National Package	
Please Note					
All fees and charges mentioned in this guide are subject to change. Such changes will apply from the effective date specified by the Bank.					
This Service and Price Guide is applicable with effect from December 1 2017					
Annual fee billed will not be reversed if the card has been used or cancelled. (Annual fee stated is indicative and is subject to change.)					
No finance charges (except for Cash Advances) will be levied in case 100% payment is made on or before the payment due date.					
Finance charges are levied on all transaction types, calculated from transaction date till repayment date (calculated on average daily balance method).					
Cash advance fee will be applicable on cash advance transactions as defined under Terms & Conditions.					
Please refer to emiratesnbd.com/cards for terms and conditions.					
Personal Loans					
Processing fee (New)	1% of Loan amount (minimum AED 500, maximum AED 2,500)				
Processing fee (Top-up)	1% of Top-up amount (minimum AED 500, maximum AED 2,500)				
Enhanced Credit Life Insurance (Double Cover)	1.24% - 1.99% (minimum AED 1,000)				
Personal Overdraft fee	AED 200				
Late payment charge	AED 50				
Instalment deferment fee	AED 100				
Rescheduling fee	AED 250				
Early settlement fee	1% of outstanding amount (maximum AED 10,000)				
Early settlement fee top-up	1% of outstanding amount (maximum AED 10,000)				
Advance EMI (up to 3 EMIs)	Free				
Partial payment	1% of payment made (maximum AED 10,000)				
Liability/No Liability letter	AED 50				
Loan cancellation fee	AED 50				
Auto Loans					
Processing Fee (New cars /Used cars/ Business vehicles)	1% of loan amount (minimum AED 500, maximum AED 2,500)				
Early Settlement fee	1% of outstanding amount				
Auto Protect	1% of total loan amount (minimum AED 1,000)				
Late payment fee (instalment standing order/cheque)	AED 50				
Change in mode of payment (PDC to Direct Debit)	Free				
Change in mode of payment (Direct Debit to PDC)	Free				
Change in PDCs	Free				
Deferment	AED 100				
Temporary Release of Mortgage	Free				
Change of registration	Free				
Partial Payment (only valid for 3 and above instalments)	1% of payment made				
Rescheduling Fee	AED 250				
Change of due date on standing instructions	Free				
NOC to Traffic Department	Free				
Cheque returned charges	AED 100				
Home Loans					
Application Fee	AED 1,000				
Processing Fee	1% of the loan amount				
Valuation Charge	AED 3,000 [For self-construction: AED 20,000]				
Life Insurance	0.4% p.a. of the outstanding loan amount 0.6% p.a. for joint-borrowers *Subject to medical assessment				
Property Insurance	0.05% p.a. on the sum assured				
Late Payment Fee	AED 200				
Loan Cancellation fee	Processing fee non-refundable				
Early Settlement Fee	1% of the loan outstanding amount not exceeding AED 10,000				
Breakage Fee	1% of the outstanding loan amount * Applicable to closures of loans during the fixed tenor				
Partial Settlement Fee	* Free upto 20% of outstanding amount per annum * 1% on further settlements not exceeding AED 10,000				
Liability Letter	AED 50				
No Liability Letter	AED 50				
Restructuring fee	AED 250				
Change in property (SWAP)	AED 1,320				
Change in ownership details (Co-borrowers)	AED 1,320				
Retail Wealth Management					
Fees and Charges on Portfolio Accounts Valid as of July 2018					
Traded Value USD	Under 100,000	100,000 to 249,999	250,000 to 499,999	500,000 to 999,999	1,000,000 and above
Fixed Income/Sukuk	3.00%	2.50%	2.50%	2.25%	2.00%
Direct Equity	1.50%	1.25%	1.00%	0.75%	0.50%
Mutual Funds	3.00%	2.50%	2.00%	1.75%	1.50%
Structured Products					
Please refer to respective term sheets					
	2.00%	2.00%	1.50%	1.25%	1.00%
ENBD Gold Saving Certificate					
Minimum Fee equivalent to USD 200. A flat fee of AED50 will be applied as Certificate Issuance Charges. A flat fee of 15 fils per gram will be charged at time of subscription.					
Safe Custody*					
A custody fee of 0.25% will be charged on per annum calculated daily, based on total portfolio value and charged on quarterly basis to the customer account.					
Administration Services					
Any additional costs charged by our custodian for the receipt or delivery of securities will be debited to the customer account.					
Exit Fees					
Fixed Income/Sukuk	0.5%				
Equity	0.5%				
Mutual Funds	As per fund structure				
Structured Products	As per term sheet				
ENBD Gold Saving Certificate	An exit fee of 0.5% will be applied upon redemption. A custody & insurance fee of 0.30% will be charged at time of redemption.				

*Structured products, Emirates NBD issued medium term notes and GCC equities are exempted from Custody Fees.
The above fees apply to securities that are held with the Bank and include all charges and fees paid for the execution of the transaction through recognized counterparties of the Bank. Where applicable, taxes, bonus levels and other third party fees will be charged separately.
Effective 1st July 2018, all charges, commissions and fees are exclusive 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.
*Effective from June 2018 "Beyond" Charges for savings variant customers are applicable to "KSA Beyond" Customers.