



Personal Banking									
Charges (Inclusive of VAT)	Classic	Plus/Youth Package/ Go4it/Ladies Banking (Homemaker)/ Plus Maximizer		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 3,000*	AED 3,000*	AED 100,000*					
Minimum monthly salary transfer (applicable for salary variant)	Not offered	AED 5,000	AED 5,000*	AED 15,000*					
Maintenance Fees (accounts with regular deposit of the minimum prescribed salary or more are exempted)	AED 26.25 per month	Free Free		Free					
Maintenance Fees (accounts that maintains the prescribed monthly average balance or more are exempted)	AED 26.25 per month	AED 26.25 per month							
Maintenance Fees (accounts that maintains the prescribed monthly average balance or more are exempted)**	AED 26.25 per month	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 10.50 per transaction	8 transactions*** per month free; thereafter AED 10.50 per transaction	10 transactions*** per month free; thereafter AED 10.50 per transaction	transactions*** per month free; thereafter AED 10.50 per transaction One cheque					
Cheque book charge (for 10 or 25 leaves cheque book, based on AECB score)	N/A	First cheque book (10 or 25 leaves) free; thereafter AED 10.50/26.25	book 0 or 25 leaves) ee; thereafter free; thereafter						
Cheque returned charges	N/A	AED 105.00	AED 105.00	AED 105.00					
Statement Charges									
Request for copy of statement - Call Centre IVR, Online Banking	Free	Free	Free	Free					
Request for copy of statement - Branch	AED 26.25 per statement	AED 26.25 per statement	AED 26.25 per statement	AED 26.25 per statement					
Request for copy of statement - Call Centre agent****	AED 10.50 per statement	AED 10.50 per statement	AED 10.50 per statement	AED 10.50 per statement					
Request for non-standard e-statement frequency	Free	Free	Free	Free					
*Minimum monthly average relationship balances havinght to downgrade the relationship. For Executive p relationship balance to be AED 100,000. For UAE Nominimum monthly salary requirement. **If salary is not credited for six months, the packages transactions per month free for Essential and Eex***Charges effective 1st September 2015.	ackage, minimum mon lational package custor e will be changed to sav	thly salary transfer to be mers, there is no minimur	AED 5,000 and minimur	n monthly average					
Request for the copy of old cheques									
Less than 1 year	N/A	AED 10.50 per copy	AED 10.50 per copy	AED 10.50 per copy					
Over 1 year	N/A	AED 21.00 per copy	AED 21.00 per copy	AED 21.00 per copy					
Account closure (within 6 months)	AED 105.00	AED 105.00	AED 105.00	AED 105.00					
Early/Partial deposit withdrawal interest rate	Applicable rate* less 1%	Applicable rate* less 1%	Applicable rate* less 1%	Applicable rate* less 1%					
Dormant account charges	Free	Free	Free	Free					
*Applicable rate is the standard Fixed Deposit inter maintained	est rate on the date the	e deposit was booked, for	the period the deposit a	amount was					
Remittances									
Demand draft/Manager's cheque (for account holders)	AED 31.50	AED 31.50	AED 26.25	One free per month; thereafte AED 26.25					
Cancellation of demand draft / Manager's Cheque	FREE	FREE	FREE	FREE					
Telegraphic transfer for account holde	rs								
Local currency within UAE (SHA)	AED 5.25	AED 5.25	AED 5.25	One free per month; thereaft					

Demand draft/Manager's cheque (for account holders)	AED 31.50	AED 31.50	AED 26.25	One free per month; thereafter AED 26.25
Cancellation of demand draft / Manager's Cheque	FREE	FREE	FREE	FREE
Telegraphic transfer for account holde	ers			
Local currency within UAE (SHA) (through branches)	AED 5.25	AED 5.25	AED 5.25	One free per month; thereafter AED 5.25
Local currency within UAE (BEN) (through branches)	AED 5.25	AED 5.25	AED 5.25	One free per month; thereafter AED 5.25
Local currency within UAE (OURS) (through branches)	AED 5.25	AED 5.25	AED 5.25	One free per month*; thereafter AED 5.25
Foreign currency remittance (through branch)	AED 78.75	AED 78.75	AED 73.50	One free per month; thereafter AED 73.50
Foreign currency remittance (through Online Banking, Mobile Banking & ATM)**	Free	Free	Free	Free
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	AED 15.75	AED 15.75	AED 15.75	AED 15.75
*In cases you choose charge option as ''OUR'', only within UAE. For AED transfers outside UAE, a fee o **Charges are waived only when "SHARED" option	f AED 105 is paid as con	espondent bank charge	s to UAE Central Bank.	
Inward Remittances				

If deposited in beneficiary's account	Free	Free	Free	Free	
Standing Instructions					
Set-up charges	AED 52.50	AED 52.50	AED 42.00	First 3 set-up free; thereafter AED 42.00	
Periodic Payments (per transaction)	Free	Free	Free	Free	
Amendment charges	Free	Free	Free	Free	
Failed Standing Instruction and DDS	AED 26.25	AED 26.25	AED 26.25	AED 26.25	
Balance order	Free	Free	Free	Free	
Debit Card Charges*					
Annual Fee	Free	Free	Free	Free	
Debit Card Replacement Fee	AED 26.25	AED 26.25	AED 26.25	AED 26.25	
Copy of sales voucher	AED 26.25	AED 26.25	AED 26.25	AED 26.25	
International Delivery Charges	AED 157.50	AED 157.50	AED 157.50	AED 157.50	
Supplementary Debit Card	Free	Free	Free	Free	
Replacing Secret Pin code	Free	Free	Free	Free	
International Transaction Fee				,	
For Purchase in Non-AED/AED Currency**	1.99%	1.99%	1.99%	1.99%	
Usage fee in UAE at Emirates NBD ATM	Is				
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 S	Switch) ATMs				
Cash Withdrawal	AED 2.10	AED 2.10	AED 2.10	AED 2.10	
Balance Enquiry	AED 1.05	AED 1.05	AED 1.05	AED 1.05	
Declined transaction	AED 1.05	AED 1.05	AED 1.05	AED 1.05	
GCC Net ATMs (in Gulf Co-operation Co	ountries)	•		1	
Cash Withdrawal	AED 6.30	AED 6.30	AED 6.30	AED 6.30***	
Balance Enquiry	AED 3.15	AED 3.15	AED 3.15	AED 3.15	
International ATMs (outside Gulf Co-o	peration Countrie	es)		1	
Cash Withdrawal	AED 21.00	AED 21.00	AED 21.00	AED 21.00***	
Balance Enquiry	Free (If available)	Free (If available)	Free (If available)	Free (If available)	

apply from the effective date specified by the Bank.

**This fee is charged in addition to the standard processing fee (approx 1.15%) charged by Visa International and mark-up fee charged by the acquirer, if any. This Visa processing fee includes and is not limited to any transactions in AED, done on overseas-based websites and mobile applications- effective Dec 2022.

***Beyond Package - Maximum of 5 free transactions per calendar year subject to a minimum of USD 300 per transaction.

***Emirati Debit signature - Maximum 10 free transactions per calendar year subject to a minimum of USD 200 per transaction.

		Dominio -						
Charges (Inclusive of VAT)	Personal E Classic	Plus/Youth Package/Go4it/ Ladies Banking (Homemaker)/ Plus Maximizer	Executive/ Man Utd	Beyond/ UAE National Package				
ipecial Clearing - Outward	Free	Free	Free	Free				
Special Clearing - Inward proceeds by Manager's Cheque)	Free	Free	Free					
Special Clearing - Inward (proceeds hrough UAE Central Bank)	Free	Free	Free	Free				
Stop payment charge (per transaction) For Cheque/Demand Draft/Manager's Cheque	N/A	AED 52.50	One free per calendar quarter thereafter AED 52.50					
Foreign currency Foreign Currency Cash Deposit*	1.32%	1.05 for Select package. 1.32% for Executive & Man Utd packages*						
Foreign Currency Cash Withdrawal*	1.32%	5						
Applicable as of November 16, 2014.			packages					
Post-dated cheques Extension of due date	Free	Free	Free	Free				
Substitution of cheque with cash	Free	Free	Free	Free				
collection Letters of Encashment	Free	Free	Free	Free				
Cheque Certification	Free	Free	Free	Free				
Post-dated cheques for presentation on due date f PDC withdrawn before maturity, an	Free	Free	Free	Free				
additional charge will be levied Dutward Clean Collections	Free	Free	Free	Free				
Standard collections	_	_		_				
Commission DCC Return Charges	Free Free	Free Free	Free Free	Free Free				
Cash letter items (non USD) Cheque collection (USD)*	Free USD 168.00	Free USD 168.00	Free USD 168.00	Free USD 168.00				
Lineque collection (USD)* Effective 26th March 2016, this service is offererom the cheque value.								
nward Clean Collection Commission	Free	Free	Free	Free				
Proceeds by DD/MC	Free	Free	Free	Free				
Proceeds by TT Cheque returned charges	Free Free	Free Free	Free Free	Free				
Certification & letters Account balance letter/ account reference	A F.D. F.2. F.0	AFD 52.50	A.F.D. 42.00	AED 42.00				
etter charges (including for Golden Visa / Retiree Visa)	AED 52.50 per cert.	AED 52.50 per cert.	AED 42.00 per cert.	AED 42.00 per cert.				
Liability letter No Liability letter	AED 52.50 AED 52.50	AED 52.50 AED 52.50	AED 52.50 AED 52.50	AED 52.50 AED 52.50				
Attestation of signature Bulk cash deposit & withdrawal at teller	Free	Free	Free	Free				
suik cash deposit & Withdrawai at teller counter ssue of IPO/rights issues by order	Free	Free	Free	Free				
Safe Deposit Lockers		I						
Rentals per annum Small	AED 787.50	AED 787.50	AED 787.50	AED 787.50				
Medium .arge	AED 1050.00 AED 1575.00	AED 1050.00 AED 1575.00	AED 1050.00 AED 1575.00	AED 1050.00 AED 1575.00				
extra-large	AED 2100.00	AED 2100.00	AED 2100.00	AED 2100.00				
Over-size Replacement of lock/key	AED 2625.00 Actual	AED 2625.00 Actual	AED 2625.00 Actual	AED 2625.00 Actual				
Smart Lockers	Rentals per annum							
Type of Lockers Branch Smart Lockers Jumeirah Branch	Small Med	dium Large		X-Large				
Replacement of lock/key	Actual	3,150 AED 4,200	AED 5,250 AE	ED 6,300				
Subscription to Locker facility requires a minimu Other services	n relationship requiren	ment.						
Hold mail nvestigations	Free Free	Free Free	Free Free	Free Free				
Postage								
JAE Other	Free Free	Free Free	Free Free	Free Free				
Faxes JAE	Free	Free	Free	Free				
Other	Free	Free	Free	Free				
Courier								
	Free	Free	Free	Free				
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Issuance of Supplementary Card

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Proprient for care of from the cathering asymptotic content of the cathering care of the cathering catheri		Classic	Package, Ladies B (Homem	Go4it/ anking aker)/		Beyond/ UAE Nationa Package	
Section	General						
Allements operand titles Coan accounce interior Business Card Coan accounce interior Business Card Coan decounce interior Business Card Coan decounce interior Business Card Coan decounce interior Coan accounce interior Business Card Coan decounce interior Coan accounce interior Business Card Coan decounce interior Coan accounce interior Business Card Coan decounce interior Busin		25 days					
Cash advance limit. Cash colored Cards Other Cards All fees and charges are inclusive of Value Action 1ax (An) or unifor raise by the Sax. In all fees and charges are inclusive of Value Action 1ax (An) or unifor raise by the Sax. In all fees are many or the organization of the organization of the Cards All fees are many organization of the Cards of the Cards In all fees and tharges are inclusive of Value Action 1ax (An) or unifor raise action calculated for an organization of the Cards In all fees are all fees and the Cards Action of the Cards In all fees are all fees and the Cards Action of the Cards Action of the Cards of t	,	5% or AED 10	,				
Cother Cards Folkes Note	Cash advance limit						
Places Note		75% / 50% o	f Credit Limit				
subject to Charge, with will apply from the effective date specified by the Babil. Trainer Charge is eviced and in Fazzard rough and the Charge of Carlo Apply and the Carlo Apply and th							
1.05% of the loan amount (min AED 525 and max AED 2.625)	subject to change, which will apply from 2. Finance Charges are levied on all transaction date till repayment date (cat	m the effective date action types (Retail Falculated based on a Cash Advances) wing 5% p.m. in case the cash action to the card is activated the card is activated and processing fee (ashe acquirer, if any. The respect of each Crespect (Retails and processing fee) activated and processing fee (ashe acquirer, if any. The respect of each Crespect	specified by the Purchases / Cash verage daily bald Il be levied in ca e Card Account mum Payment D ill revert to above in the last six m I, used or cancel approx. 1.15% of this is waived for edit Card Holder	Bank. Advance), calcance). se 100% paymis past due at leue is not receive published Finanths. led. charged by Marchard World (ulated from ent is made on east twice in las ed before the ance Charges if stercard or Visa Cards.	or t six the International or	
Loan Processing Fee (10p Up)* ALTO 2,0053 of the incremental loan amount (min AED 525 and max AED 2,025) Overdraft (OD) against Stadary AED 210 Overdraft (OD) against Stadary AED 210 Overdraft (OD) against Stadary AED 210 A	Personal Loans						
AED 2,625 Annual Set up Fe	Loan Processing Fee (New)*						
Overdraft (OD) Spie Annual Set up Fe	Loan Processing Fee (Top Up)*		e incremental l	oan amount	(min AED 525	and max	
Overdraft (OD) against Salary AED 210 Dendraft (OD) against Fixed Deposit (FD) Deposit (Type	Annual Set	up Fee		
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For loan amount more than AED 5 million All Fees and Interest are subject to change at the sole discretion of the bank. *Premiums are collected on monthly basis *Extra loading for specific industry and based on health condition Above fees/charges are inclusive of Value Added Tax (VAT) in line with the UAE CB and Federal Tax Authority regulations. Retail Wealth Management Fees and Charges on Portfolio Accounts Traded Value LISD. Under 100,000 to 250,000 to 500,000 to 1,00					-		
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Fees and Charges on Portfolio Accounts Traded Value LISD Under 100,000 to 250,000 to 500,000 to 1,00	*Premiums are collected on monthly basis	ealth condition		ral Tay Authority	regulations		
Traded Value LISD Under 100,000 to 250,000 to 500,000 to 1,00		Fax (VAT) in line with th	e UAE CB and Fede	rai lax Authority	regulations.		
	Above fees/charges are inclusive of Value Added Tetail Wealth Management	fax (VAT) in line with th	e OAE CB and Fede	rai lax Authonty	regulations.		
100,000 247,777 477,777 777,777 and	Above fees/charges are inclusive of Value Added TRetail Wealth Management					1,000,000	

Traded Value USD	Under 100,000	100,0 249,9		250,000 to 499,999		000 to ,999	1,000,000 and above	
Fixed Income/Sukuk	3.15%	2.62	5%	2.625%	2.3625%		2.10%	
	1.575%	1.575% 1.3125%		1.05% 0.7875%		75%	0.525%	
Direct Equity		Minimum fee of USD 210 per trade will be charged for orders placed directly with the tradesk where the individual trade value is less than or equal to USD 20,000.						
Mutual Funds	3.15%							
Money Market Mutual Funds		1.3125% will be charged per annum calculated daily, based on total value and charged on quarterly basis to the customer account.						
Exchange Traded Funds	1.8375%	1.57	5%	1.3125%	1.0	5%	0.7875%	
Emirates NBD Gold Saving	2.10%	2.10)%	1.575%	1.31	25%	1.05%	
Certificate	A flat fee of AED 5 A flat fee of 15 fils							
Structured Products	Please refer to resp	ective ter	m sheets.					
	Under 1,000	,000	1,000,000 – 4,999,		999	5,000,0	000 and above	
Dual Currency Investments	2.625% – 3.6	2.625% – 3.675% 2.			613% – 3.675% 2.60% – 3.67			
Days to Maturity	1 – 50	51 -	- 100	101 – 160	16	1 – 330	331 – 360	
Treasury Bills	0.0525% – 0.105%	0.13125% – 0.2625%		0.315% – 0.525%			1.3125%	
Treasary 21113	Max revenue should not exceed 30% of net investment return.							
Exit Fees								
Fixed Income/Sukuk	0.5250%							
Equity	0.5250%							
ETF	0.5250%	0.5250%						
Mutual Funds	As per fund stru	ucture.						
Structured Products	As per term sheet.							
Emirates NBD Gold Saving Certificate	An exit fee of 0 A custody & ins before 5 years. A custody & ins after 5 years.	surance :	fee of 0.	.315% will be d	harge	d at time o	·	
Transfer Out of asset	0.5250%							
Safe Custody*		A custody fee of 0.2625% will be charged 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.						

The above fees are inclusive of VAT and apply to securities that are held with the Bank and include all charges and fees paid for the execution of the transaction through recognised counterparties of the Bank. Where applicable, taxes, bourse levies and other third party fees will be charged separately.

*Treasury bills, Money Market funds, Emirates NBD issued medium term notes and GCC equities are exempted from Custody Fees.

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Emirates NBD Bank (P.J.S.C.) is licensed by the Securities & Commodities Authority and subject to regulation, supervision and control of the Authority.

Head Office: Baniyas Road, Deira, PO Box 777, Dubai, UAE.

Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.