

## FAQ's for customers

### Q: What are the names & features of the new packages introduced by ENBD?

**Ans:**

ENBD has revamped its package offering for SME banking. Currently we are offering 4 different variants. The basic features are mentioned below:

**Prime:**

Minimum Account Balance Requirement: AED 50K, Fall below MAB fee: AED 250, Monthly Relationship fee: AED 99

**Preferred:**

Minimum Account Balance Requirement: AED 200K, Fall below MAB fee: AED 300, Monthly Relationship fee: NIL

**Prestige:**

Minimum Account Balance Requirement: AED 500K, Fall below MAB fee: AED 750, Monthly Relationship fee: NIL

**Platinum:**

Minimum Account Balance Requirement: AED 3.5Mn, Fall below MAB fee: AED 1500, Monthly Relationship fee: NIL

### Q: How are the above packages different from what ENBD currently offers?

**Ans:**

Previously Emirates NBD offered - 3 types of packages for Business Banking customers these are now being replaced by 4 types of packages with different Minimum Monthly Average Balance requirements.

### Q: What is the monthly Relationship Fees?

**Ans:**

The Preferred, Prestige & Platinum packages do not have an Monthly Relationship fee. Monthly Relationship fee of AED 99 is applicable on a monthly basis irrespective of the average balance maintained in the Prime Package only.

### Q: I do not want to change my package and would like to continue with my current package?

**Ans.**

Emirates NBD is discontinuing its current packages and introducing - benefit packed features for our customers. You can, however, opt for any of our new packages basis eligibility through your RM, our Call Center or any of the Branches or Business Banking Centers.

### Q: Will I have access to all my existing day to day banking services and products including transaction banking services?

**Ans:**

All your existing services will continue to be applicable to you. Emirates NBD offers trade, wealth and FX services to its Customers. We have a team of dedicated Trade Specialists and Wealth & FX Advisors to meet all your banking needs.

**Q. Will there be a disruption in my Online banking during the migration?**

**Ans.**

No, there will be no disruption of any services during the migration. However, if you face any issues with the online channel, please contact our call center at 600 54 0009 or reach out to your Relationship Manager.

**Q: Where can I know about the fees and charges applicable?**

**Ans:**

Detailed list of Schedule of Fees and Charges are available here (click to go to the SOC page)

**Q: How to subscribe to businessONLINE?**

**Ans:**

Customers will now be offered a free subscription to businessONLINE package with full services. To learn more, click here. (<https://www.emiratesnbd.com/en/business-banking/business-online>)

**Q: Are the subscribers of these packages eligible for a Relationship Manager?**

**Ans:**

RM tagging is based on the average balances and revenue from the account. A periodic analysis is done internally to determine the accounts eligible for RM tagging. However, subscribers of Prestige & Platinum packages will be eligible for RM's.

**Q: What channels of banking are available with this package?**

**Ans:**

You can continue to avail banking services via any of our Emirates NBD Branches, businessONLINE and our dedicated 24/7 contact center 600 54 0009.

**Q: I want to avail Emirates NBD Trade, Wealth & FX services, whom should I contact?**

**Ans:**

You may contact your Relationship Manager or visit any of our ENBD branches to get instant service. Alternatively, you may email us at [businessbanking@emiratesnbd.com](mailto:businessbanking@emiratesnbd.com) and we will get in touch with you for the same.

**Q: What documents are required to open an account?**

Below mentioned documents are required to open an account:

- > Passport (with UAE residency visa)
- > Memorandum of association\*
- > Proof of Address\*
- > Trade license\*
- > Partner's documents\*
- > Emirates ID
- > Board of Resolution\*
- > Ownership structure\*
- > Power of Attorney\*

\*Subject to trade license issuing authority T&C's

All fees and charges are subject to 5% VAT

For any further queries, please visit one our branches or contact our dedicated **24/7** contact center at **600 54 0009**