

E20. Schedule of charges



	Start	Manage	Expand
Average Monthly Balance	10K AED	50K AED	75K AED
Subscription Fee	105.00 AED / month	52.50 AED / month	0 AED
Transfers - Other Banks			
Outward local	0 AED	0 AED	0 AED
Inward local	0 AED	0 AED	0 AED
Outward International	42.00 AED	36.75 AED	31.50 AED
Inward International	0 AED	0 AED	0 AED
Inward International Foreign Currency (FCY)	0 AED	0 AED	0 AED
Transfers - Within Emirates NBD Group			
E20. to E20.	0 AED	0 AED	0 AED
E20. to Emirates NBD	0 AED	0 AED	0 AED
E20. to Emirates Islamic	0 AED	0 AED	0 AED
Cheque Management			
Cheque book charge (Following the first complimentary Cheque book)	26.25 AED	26.25 AED	26.25 AED
Cheque Clearing			
Inward Clearing (cheque issued) per transaction	5.25 AED	3.15 AED	1.05 AED
Outward Clearing - Cheque Deposit Machine (CDM) cheque deposit	10 free transactions per month, thereafter 15.75 AED per transactions	15 free transactions per month, thereafter 10.50 AED per transactions	20 free transactions per month, thereafter 5.25 AED per transactions
Cash Management			
Cash deposit (Cash Deposit Machine)	10 free transactions per month, thereafter 15.75 AED per transaction	20 free transactions per month, thereafter 10.50 AED per transaction	30 free transactions per month, thereafter 5.25 AED per transaction
Branch teller transaction	1.5% +VAT of total amount, minimum 262.50 AED	1.5% +VAT of total amount, minimum 262.50 AED	1.5% +VAT of total amount, minimum 262.50 AED
Certificates			
Standing instructions	0 AED	0 AED	0 AED
Failed Standing instructions (per failure)	26.25 AED	26.25 AED	26.25 AED
Other Charges			
Monthly Fee for Non-maintenance of Minimum Balance	78.75 AED / month *	157.50 AED / month	367.50 AED / month
Returned cheque penalty	210.00 AED	210.00 AED	210.00 AED
Trade License monthly renewal (2-month grace period from date of expiry)	210.00 AED	210.00 AED	210.00 AED
Certificates and reports (Liability Letter, Audit Confirmation, Copy of Statement, Balance Certificate etc.)	157.50 AED	157.50 AED	157.50 AED
E20. courier service (per delivery, for sending certificates, returned cheques, etc.)	26.25 AED	26.25 AED	26.25 AED
New additional services in businessONLINE			Fee per Txn
	Start	Manage	Expand
Utility / Credit Cards / Noqoodi Wallet			
Utility Payments to Government / Non-Government	5.25 AED	5.25 AED	5.25 AED
ENBD Credit Card Payment	5.25 AED	5.25 AED	5.25 AED
Payment to Noqoodi Government Wallet	5.25 AED	5.25 AED	5.25 AED
Salary Payments (WPS / Non-WPS) & Pension Payments			
WPS Salary Payment Per File Upload	105.00 AED	105.00 AED	105.00 AED
WPS Salary Payment Per record with ENBD / EI Bank	Free	Free	Free
WPS Salary Payment Per record for Other Banks	2.10 AED	2.10 AED	2.10 AED
SALARY NON WPS (Local FTS) Per File	105.00 AED	105.00 AED	105.00 AED
SALARY NON WPS (Local FTS) Per Record (ENBD / Non-ENBD)	2.10 AED	2.10 AED	2.10 AED
SALARY NON WPS (BASKET FTS Payment) Per File	57.75 AED	57.75 AED	57.75 AED
SALARY NON WPS (BASKET FTS Payment) Per Record (ENBD / Non-ENBD)	2.10 AED	2.10 AED	2.10 AED
Pension Payment (Per file Upload)	105.00 AED	105.00 AED	105.00 AED
Virtual Accounts			
Virtual Account Creation (Per Account)	10.50 AED	10.50 AED	10.50 AED
Virtual Account Upload (Per Account)	10.50 AED	10.50 AED	10.50 AED
Manager Cheques / Demand Draft			
Manager Cheque Request (Per Cheque)	15.75 AED	15.75 AED	15.75 AED
Demand Draft Request (Per Cheque)	15.75 AED	15.75 AED	15.75 AED

All prices are inclusive of VAT

* No monthly fee for non-maintenance of minimum balance for the first 12 months, for Start package
You will be charged a monthly fee of AED 78.75 if your average account balance falls below AED 10,000 from the thirteenth month onwards.

E20. Debit Card charges



Annual Fee	No charges applicable
Debit Card replacement fee	26.25 AED
Foreign currency transaction fee	
For purchase in non-AED	1.99% +VAT
For purchase in AED	1.99% +VAT
Usage fee on non Emirates NBD (UAE Switch) ATMs	
Cash withdrawal	2.10 AED
Balance inquiry	1.05 AED
Declined transaction	1.05 AED
GCC net ATMs (in Gulf Co-operation Countries)	
Cash withdrawal	6.30 AED
Balance inquiry	3.15 AED
International ATMs (outside Gulf Co-operation Countries)	
Cash withdrawal	21 AED
Balance inquiry	Charges as applicable

- All prices are inclusive of VAT.