

SCHEDULE OF CHARGES

Retail Wealth Management

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Fees and Charges on Portfolio Accounts Valid as of December 2021					
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	3.15%	2.625%	2.625%	2.3625%	2.10%
Direct Equity	1.575%	1.3125%	1.05%	0.7875%	0.525%
	Minimum fee of USD 200 per trade will be charged for orders placed directly with the trading desk where the individual trade value is less than or equal to USD 20,000/-				
Mutual Funds	3.00%	2.50%	2.00%	1.75%	1.50%
Exchange traded Funds	1.8375%	1.575%	1.3125%	1.05%	0.7875%
Structured Products	Please refer to the respective term sheet.				
ENBD Gold Saving Certificate	2.10%	2.10%	1.575%	1.3125%	1.05%
	Minimum Fee equivalent to USD 200. A flat fee of AED 52.5 will be applied as Certificate Issuance Charges. A flat fee of AED 0.1575 per gram will be charged at time of subscription.				
Safe Custody*	A custody fee of 0.2625% 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.				
Dual Currency Investments	Under 1,000,000	1,000,000 - 4,999,999	5,000,000		
	2.625% - 3.675%	2.3625% - 3.675%	2.1% - 3.675%		
Exit Fees					
Fixed Income/Sukuk	0.5250%				
Equity	0.5250%				
Mutual Funds	As per fund structure				
Structured Products	As per term sheet				
ENBD Gold Saving Certificate	An exit fee of 0.5250% will be applied upon redemption. A custody & insurance fee of 0.315% will be charged at time of redemption before 5 years. A custody & insurance fee of 1.05% will be charged at time of redemption after 5 years.				
Transfer Out of asset	0.5250%				

*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, bourse levies and other third party fees will be charged separately.

Effective 1st January 2018, all charges, commissions and fees are inclusive 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.

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

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