

Cash Management

SCHEDULE OF CHARGES ⁽¹⁾

| Account Services | Charges ⁽²⁾ |
|---|------------------------|
| Account Opening Fee | Waived |
| Account Maintenance Fee | As per contract |
| Monthly Relationship Management Fee | As per contract |
| Account Closure Charges (Within 6 months) | AED 262.50 |

| businessONLINE – Services | | |
|---|-----------------------------|---------------------------------------|
| | Bank Counter ⁽³⁾ | Alternate Channels ^{(4) (7)} |
| businessONLINE Subscription - Client Security Administration (Payments, Trade and Reporting) | N/A | AED 210 per month |
| Token Charges (Hardware Token) | N/A | AED 262.50 per token |
| Password Reset (Request received via letter) | Waived | |
| Client Visits (Implementation / Training) | N/A | As per contract |

| Payment Services | | |
|---|----------------------------------|--|
| | Bank Counter ⁽³⁾ | Alternate Channels ^{(4) (7)} |
| Local Currency (within UAE) ⁽⁵⁾ | AED 157.50 per transaction | AED 5.25 per transaction |
| Local Currency (Outside UAE) ⁽⁵⁾ | AED 157.50 per transaction | AED 42 per transaction |
| Foreign Currency ⁽⁵⁾ | AED 157.50 per transaction | AED 42 per transaction |
| Transfers (Emirates NBD & Emirates Islamic accounts) | AED 105 per transaction | Waived |
| Manager's Cheques Issuance ⁽⁶⁾ | AED 157.50 per transaction | |
| Utility Payments (DEWA / SEWA / FEWA / Etisalat / DU / Salik / ADDC) | AED 157.50 per transaction | Waived |
| Noqodi - Wallet Top Up and Voucher Payments | N/A | AED 10.50 per transaction |
| Credit Card (Third-party Bank) | N/A | AED 5.25 per transaction |
| Credit Card (Emirates NBD & Emirates Islamic Card) | Refer to Teller Services section | Waived |
| Salary & WPS file - (Emirates NBD & Emirates Islamic Accounts) | N/A | AED 105 per file |
| Salary & WPS file - (Other UAE Banks) | N/A | AED 105 per file plus AED 2.10 per transaction |
| Salary & WPS Basket (up to 25 Employees) | N/A | AED 52.50 per basket plus AED 2.10 per transaction for other bank payments |
| GPSSA Pension Payment | N/A | AED 105 per file |

| Corporate Cheque Printing | | |
|---------------------------|-----|---------------------|
| Implementation and Setup | N/A | As per contract |
| Cheque Printing Charge | N/A | AED 3.15 per cheque |

| businessONLINE Connect (Host-to-Host) | |
|---------------------------------------|----------------------------------|
| Implementation Charge (One-Time) | As per contract |
| Monthly Maintenance Charge | As per contract |
| Additional Training & Support Fees | As per contract |
| Swift Channel | |
| SCORE Implementation Charge | As per contract |
| Central Bank Funding | AED 5.25 per transaction |
| MT940 Statement Report | AED 157.50 per account per month |

Swift Channel Contd.

| | |
|--|---------------------|
| MT942 Statement Report | As per contract |
| Credit and Debit Confirmation (MT900, MT910) | As per contract |
| FileACT – Subscription | As per contract |
| Maintenance | AED 1,050 per month |

Application Programming Interface (API)

| | |
|----------------------------------|-----------------|
| Implementation Charge (One-Time) | As per contract |
| Monthly Maintenance Charge | As per contract |
| Additional API | As per contract |

Collection Services

| | Bank Counter ⁽³⁾ | Alternate Channels ^{(4) (7)} |
|---|--|--|
| Cheque Clearing ⁽⁶⁾ | | |
| In-house (Emirates NBD Accounts) | AED 105 per cheque | Waived |
| Outward – Local Currency | Waived | |
| Outward – Foreign Currency (non-USD) ⁽⁶⁾ | Lower of AED 630 or 0.131% of cheque amount (plus correspondent bank charge) | N/A |
| Outward – Foreign Currency (USD) ⁽¹⁸⁾ | USD 168 per cheque | N/A |
| Return Cheque – Inward Clearing (Local Currency) ⁽¹⁶⁾ | AED 315 per returned cheque | |
| Return Cheque – Inward Clearing (Foreign Currency) ⁽¹⁶⁾ | AED 525 per returned cheque | |
| Post Dated Cheques (PDC) ⁽⁶⁾⁽¹⁰⁾ | | |
| Custodial Service per cheque | AED 26.25 per cheque | AED 15.75 per cheque |
| Extension of Due Date | AED 26.25 per cheque | AED 15.75 per cheque |
| Replacement / premature withdrawal per cheque | AED 10.50 per cheque | |
| Direct Debit (UAEDDS) | | |
| Client Registration with Central Bank | AED 3,150 (one-time) | |
| Mandate Registration / Amendment / Cancellation | AED 26.25 per record | AED 10.50 per file plus AED 10.50 per record |
| Mandate Recovery / Re-Presentment | N/A | AED 10.50 per file plus AED 5.25 per record |
| Mandate Recovery Failure (on own account) | N/A | AED 315 per record |
| Cash & Cheque Collection & Delivery ⁽⁷⁾ | | |
| Cash & Cheque Pickup (Regular Intervals) | As per contract | |
| Cash & Cheque Pickup (One-Off) | AED 216.30 per delivery ⁽⁸⁾ | |
| Cash Delivery (Regular Intervals) | As per contract | |
| Cash Delivery (One-Off) | AED 216.30 per delivery ⁽⁸⁾ | |
| FCY Cash Handling Charges ⁽²⁰⁾ | As per contract | |
| Smart Cash Deposit Machine (SCDM) / Cash Recycler Station (CRS) | | |
| SCDM/CRS Subscription Charge (per machine) | As per contract per month | |
| Replacement Charges (Upon Client's request) (Per machine) | AED 1,260 | |
| Relocation Charges (Removal + Deployment) – (Upon Client's request) – Within same building/premises (Per Machine) | AED 1,260 | |
| Relocation Charges (Removal + Deployment) – (Upon Client's request) – from one premises to another premises (Per Machine) | AED 2,520 | |
| CIT to SCDM/CRS Conversion (UAE Wide) | As per contract | |
| FCY Cash Handling Charges ⁽²⁰⁾ | As per contract | |

| Collection Services Contd. | | | |
|--|-----------------------|------------------------------|-----------------|
| SCDM/CRS Termination Period | Notice Period | Penalty Fees | Removal Charges |
| Less than 2 years | 2 Months | 6 Months Subscription Charge | AED 1,260 |
| Greater than 2 years but less than 3 years | 2 Months | 4 Months Subscription Charge | AED 1,260 |
| Greater than 3 years | 2 Months | N/A | AED 1,260 |
| Outsourced Teller Service | | | |
| Monthly Service Charge | As per contract | | |
| Cash Service through Channel | | | |
| Cardless Cash Withdrawal through ATM | Waived | | |
| Cash Withdrawal from Exchange House | AED 36.75 per request | | |
| Document Collection (One-way / Return Service) | | | |
| Document Pick-up Service | As per contract | | |
| Bi-Weekly Pick-up Service | As per contract | | |
| Document Pick-up (One-Off) | AED 216.3 per pickup | | |
| businessONLINE ICCS Collect (Remote Cheque Deposit) ⁽⁷⁾ | | | |
| ICCS Scanner Fees | As per contract | | |
| ICCS Scanner Annual Maintenance Fees | As per contract | | |
| ICCS Collect – Monthly Subscription | AED 630 per month | | |
| UAE Payment Gateway Service (PGS) | | | |
| Implementation Charge (One-Time) | AED 15,750 | | |
| Monthly Service Charge | As per contract | | |
| Virtual Accounts | | | |
| Implementation Charge (One-Time) | As per contract | | |
| Virtual Account Opening | AED 10.50 per account | | |
| Virtual Account Monthly Maintenance | AED 5.25 per account | | |
| Virtual Account modification/closure | Waived | | |
| Escrow Services | | | |
| Real Estate Escrow Service Charge | As per contract | | |
| Owner Association / Body Corporate Service Charge | As per contract | | |
| Commercial Escrow Service Charge | As per contract | | |
| Liquidity Management Services | | | |
| Cash Concentration ⁽⁹⁾ | | | |
| Initial Setup | As per contract | | |
| Amendment | As per contract | | |
| Sweep Charges | As per contract | | |
| Notional Pooling – Single/Multi Currency ⁽⁹⁾ | | | |
| Initial Setup | As per contract | | |
| Amendment | As per contract | | |
| Monthly Service Charges | As per contract | | |
| Debit Card Charges | | | |
| Annual Fee | Free | | |
| Debit Card Replacement Fee | AED 26.25 | | |
| Copy of sales voucher | AED 26.25 | | |
| International Delivery Charges | AED 157.50 | | |

| Debit Card Charges Contd. | |
|--|---------------------|
| International Transaction Fee | |
| For Purchase in Non-AED/AED Currency ⁽¹⁹⁾ | 1.99 % |
| Usage fee in UAE at Emirates NBD ATMs | |
| Cash Withdrawal/Deposit | Free |
| Balance Enquiry | Free |
| Mini statement | Free |
| Utility payment | Free |
| Usage fee on Non-Emirates NBD (UAE Switch) ATMs | |
| Cash Withdrawal | AED 2.10 |
| Balance Enquiry | AED 1.05 |
| Declined transaction | AED 1.05 |
| GCC Net ATMs (in Gulf Co-operation Countries) | |
| Cash Withdrawal | AED 6.30 |
| Balance Enquiry | AED 3.15 |
| International ATMs (outside Gulf Co-operation Countries) | |
| Cash Withdrawal | AED 21 |
| Balance Enquiry | Free (If available) |

| Miscellaneous Services | | |
|---|--|---------------------------------------|
| | Bank Counter ⁽³⁾ | Alternate Channels ^{(4) (7)} |
| Recall Requests | AED 105 | AED 78.75 |
| Investigation / Amendment Requests | AED 78.75 | |
| Cheque Book Request ⁽¹²⁾ | First cheque book free, thereafter AED 52.50 per cheque book | |
| Special Cheque in Leaf Form - A4 Size - Continuous Stationery | - AED 2.10 per leaf, up to 1,000 (minimum order 500 leaves) - AED 3.15 per leaf, above 1,000 | |
| Special Cheque in Book Format (Minimum order of 500 leaves) | - AED 105 per book, up to 20 books (minimum order 10 books) - AED 157.50 per book, above 20 books | |
| Special Clearing - Outward | AED 215.25 per transaction | |
| Copy of Cheque Less than 6 months old | AED 26.25 per cheque | |
| Copy of Cheque Over 6 months old | AED 52.5 per cheque | |
| Stop Payment of Cheque / MC | AED 105 per transaction | |
| Cancellation of MC | AED 105 per transaction | |
| Standing Instruction - Setup / Amendment | AED 52.50 per account | |
| Self Service (per request) ⁽¹¹⁾ | Bank Counter charges | |
| Statement Copies (Email / Hard Copies) | AED 157.50 | |
| Balance confirmation | AED 262.50 per letter | |
| Audit Confirmation | AED 262.50 per letter | |
| Non-Standard Physical Statement | AED 210 per account | |
| Reference Letters | AED 262.50 per request | |
| Signature Verification | AED 50.00 per request | |
| Capital Guarantee / Under formation Certificate | AED 1,050 per certificate | |
| WPS letters | AED 262.50 per request | |
| Miscellaneous Certificates & Letters | AED 525 per request | |

| Emirates NBD Teller Services ⁽⁷⁾ | |
|---|--|
| Cash Deposit / Cheque Encashment / Cash Withdrawal / Internal Transfer (Account/Credit Card/Cheque) | AED 105 per transaction |
| Cash Deposit / Withdrawal - Foreign Currency (Applicable for deposits or withdrawals from the same Currency Account e.g., USD cash deposit in a USD Account or USD cash withdrawal from a USD Account) | AED 105 + 0.525% of the cash deposit value |

Note:

- 1) The Schedule of Charges effective from 01-Jan-2026.
- 2) The above fees/charges are inclusive of 5% Value Added Tax (VAT) in line with the UAE CB and Federal Tax Authority regulations.
- 3) Instructions received by letter / fax/ Compact Disc (CD) at our Branches / Processing Centers / Relationship Teams are treated as Counter Transactions.
- 4) Alternate Channels include electronic & vendor-based channels for Corporates - businessONLINE, businessONLINE Connect, Cash Pick-up and Delivery, Smart Cash Deposit Machines, SWIFT SCORE, Open Banking API etc.
- 5) The above charges are Emirates NBD charges only; other banks may deduct their charges from the remittance amount or debit it separately to your account as per actuals. Please [click here](#) to view correspondent bank charges.
- 6) Courier charges and out of pocket expenses will be AED 42 within UAE and AED 131.25 outside UAE.
- 7) Bulk transaction handling capabilities are offered through alternative channels for Cash Pick-up and Delivery, Smart Cash Deposit Machines, Cheque Deposit and Transfers.
- 8) The cash processing fee may apply depending on the number of notes and coins.
- 9) The charges are levied per account for participating in the Cash Concentration or Notional Pooling structure. Relevant transfer charges will apply per sweep.
- 10) An additional charge for physical warehousing of post-dated cheques will be levied.
- 11) Transactions initiated using businessONLINE Self Service will be charged at Bank Counter rates.
- 12) Cheque book issuance charges are based on the number of cheque books issued and not on the number of leaves within the cheque book.
- 13) Emirates NBD reserves the right to charge Handling commission for documents released free of payment against payment / Co-acceptance / Avalization fee / Payment commission / Transfer bill charges / Amendment instruction.
- 14) N/A indicates that the service is not applicable on the channel.
- 15) Correspondent Guarantee Issuing Bank's charges are charged as per actuals.
- 16) Cheques issued by ENBD's client.
- 17) Inward payments via BUNA will be charged as per the actuals.
- 18) Inclusive of courier charges, in case of return cheque.
- 19) This fee is charged in addition to the standard processing fee (approx. 1.15%) charged by Visa International and the 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 December 2022.
- 20) Cash handling fee is applicable to all foreign currency deposits made into respective FCY accounts, through our cash handling services SCDM/CRS & CIT.