

Cash Management

SCHEDULE OF CHARGES ⁽¹⁾

Account Services	Charges ⁽²⁾
Account Opening Fee	Waived
Account Maintenance Fee	As per contract
Account Closure Charges (Within 6 months)	AED 262.50

smartBUSINESS and businessONLINE - Services		
	Bank Counter ⁽³⁾	Alternate Channels ^{(4) (7)}
smartBUSINESS and 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)	AED 52.50 per request	Waived
Subsidiary / Associate Company Account Addition	N/A	AED 105 per request
Client Visits (Implementation / Training)	N/A	As per contract

Payment Services		
	Bank Counter ⁽³⁾	Alternate Channels ^{(4) (7)}
Local Currency (within the UAE) ⁽⁵⁾	AED 157.50 per transaction	AED 5.25 per transaction
Foreign Currency to Home country ⁽⁵⁾	AED 157.50 per transaction	AED 42 per transaction
Foreign Currency to Other countries ⁽⁵⁾		
Transfers (Emirates NBD accounts)	Refer to Teller Services section	Waived
Manager's Cheques ⁽⁶⁾	AED 157.50 per transaction	AED 10.50 per transaction
Demand Drafts ⁽⁶⁾	AED 157.50 per transaction	AED 52.50 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 21 per transaction
Credit Card (Third-party Bank)	N/A	AED 5.25 per transaction
Credit Card (Emirates NBD Card)	Refer to Teller Services section	Waived
E-wallet Payments	N/A	AED 2 per transaction (DSG Charge)
Salary & WPS file - (Emirates NBD 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
Abu Dhabi Pension Payment	N/A	AED 105 per file
SWIFT Message Copy (per swift message)	AED 21	Waived

Corporate Cheque Printing		
Cheque Stationary Charge	N/A	AED 2.10 per cheque
Cheque Printing Charge	N/A	AED 3.15 per cheque
Implementation and Setup	N/A	As per contract

smartBUSINESS 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 Channels	
SCORE Implementation Charge	As per contract
Central Bank Funding	AED 5.25 per transaction
MT940 Statement Report	AED 157.50 per account per month
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)	Refer to Teller Services Section	Waived
Outward - Local Currency	Waived	
Outward - Foreign Currency (non-USD)	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-Presentation	AED 10.50 per record	AED 10.50 per file or AED 15.75 per basket 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⁾	

Collection Services Contd.			
Smart Cash Deposit Machine (SCDM)			
SCDM 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	AED 2,520		
CIT to SCDM Conversion (UAE Wide)	As per contract		
SCDM 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	NA	AED 1,260
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		
smartBUSINESS ICCS Collect (Remote Cheque Deposit) ⁽⁷⁾			
ICCS Scanner Monthly Fees	As per contract		
ICCS Scanner Annual Maintenance Fees	As per contract		
ICCS Collect - Subscription ⁽⁶⁾⁽¹⁵⁾	AED 630 per month		
UAE Payment Gateway Service (PGS)			
Implementation Charge (One-Time)	AED 15,750		
Monthly Service Charge	As per contract		
PGS Transaction Fees (Central Bank Fee)	AED 2 per transaction		
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		
Outsourced Teller Service			
Monthly Service Charge	As per contract		
Cash & Cheque Pick-up Service	As per contract		
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	
Multi-Bank Account statement aggregation	
Initial Setup	As per contract
Amendment	AED 1,575 per request
Account Reporting - Other Bank	AED 210 per account per month
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

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	
Request - Stop Payment MC / DD / Cheque	AED 105 per transaction	
Request - Issuance of Duplicate MC / DD	AED 105 per transaction	
Cancellation of DD / MC	AED 105 per transaction	
Standing Instruction - Setup / Amendment Fee	AED 52.50 per account	
Standing Instruction - Execution	AED 20 per transaction	
Standing Order - Revocation or Suspension	AED 26.25 per transaction	
Failed Standing Orders	AED 52.50 per transaction	
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	
Capital Guarantee / Under formation Certificate	AED 1,050 per certificate	
WPS letters	AED 262.50 per request	
Inward Bank Status Report	Waived	
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-Jun-2023.
- 2) 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 - smartBUSINESS, businessONLINE, smartBUSINESS Connect, Cash Pick-up and Delivery, Smart Cash Deposit Machines, SWIFT SCORE, Open Banking API etc.
- 5) 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 alternate channels for Cash Pick-up and Delivery, Smart Cash Deposit Machines, Cheque Deposit and Transfers.
- 8) Cash processing fee may apply depending on the number of notes and coins.
- 9) The charges are levied per account participating in the Cash Concentration or Notional Pooling structure. Relevant transfer charges will apply per sweep.
- 10) Additional charge for physical warehousing of post-dated cheques will be levied.
- 11) Transactions initiated using smartBUSINESS and 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 actuals.
- 18) Inclusive of courier charges, in case of return cheque.