Schedule of Charges

Personal Banking					
Charges (Inclusive of VAT)	Classic	Plus/Youth Package/Go4it/ Ladies Banking (Homemaker)/ Plus Maximizer	Executive/ Man Utd	Beyond/ UAE National Package	
Minimum monthly average relationship balance (applicable for salary variant)	AED 3,000	N/A	N/A	N/A	
Minimum monthly average relationship balance (applicable for savings variant)	AED 3,000	AED 3,000*	AED 3,000*	AED 100,000*	
Minimum monthly salary transfer (applicable for salary variant)	Not offered	AED 5,000	AED 5,000*	AED 15,000*	
Fee for non-maintenance of balance (applicable for salary variant)	AED 26.25 per month	Free	Free	Free	
Fee for non-maintenance of balance (applicable for savings variant)	AED 26.25 per month	AED 26.25 per month	AED 26.25 per month	AED 26.25 per month	
Fee for non-maintenance of balance (applicable for salary variant)**	AED 26.25 per month	Free	Free	Free	
Account opening fee	Free	Free	Free	Free	
Teller Fees (Cash Deposit, Cash Withdrawals, Internal Fund Transfer, Cheque Deposit)	6 transactions per month free; thereafter AED 10.50 per transaction	8 transactions**** per month free; thereafter AED 10.50 per transaction	10 transactions**** per month free; thereafter AED 10.50 per transaction	10 transactions**** per month free; thereafter AED 10.50 per transaction	
Cheque book charge (for 10 leaves cheque book)	N/A	First cheque book (10 leaves) free; thereafter AED 10.50	First cheque book (10 leaves) free; thereafter AED 10.50	One cheque book (10 leaves) free every calendar year; thereafter AED 10.50	
Cheque returned charges	N/A	AED 105.00	AED 105.00	AED 105.00	
Maximum number of withdrawals per month for Smart S@ver accounts***	1	1	1	1	
Statement Charges					
Request for copy of statement - Call Centre IVR, Online Banking	Free	Free	Free	Free	
Request for copy of statement - Branch	AED 26.25 per statement	AED 26.25 per statement	AED 26.25 per statement	AED 26.25 per statement	
Request for copy of statement - Call Centre agent****	AED 10.50 per statement	AED 10.50 per statement	AED 10.50 per statement	AED 10.50 per statement	
Request for non-standard e-statement frequency	Free	Free	Free	Free	
*Minimum monthly average relationship balan the Bank has the right to downgrade the relatii relationship balance falls below AED 3,000. Cu mentioned minimum balance requirements. Fo monthly average relationship balance to be AE	onship. Fee for non-m stomers with active Lo r Executive package, 1	aintenance of balance w bans/Overdrafts or holdin minimum monthly salary	ill be charged if the mo g Youth package are e transfer to be AED 5,	onthly average xempt from the abo 000 and minimum	

monthly average relationship balance to be AED 100,000. For UAE National package customers, there is no minimum monthly average relationship balance or minimum monthly salary requirement. ** If salary is not credited for six months, the package will be changed to savings variant and fee for non maintenance of balance will be applicable if the minimum monthly average relationship balance is not maintained. ***Transfers to own Smart S@ver accounts, utility bill payments through Online Banking or Bank induced charges will not be considered as withdrawals. In case the number of monthly withdrawals are more than the above permissible limits, the interest applied for the month

will be at 0.25% p.a. ****6 transactions per month free for Essential and Executive packages. ****Charges effective 1st September 2015.

Request for the copy of old cheques				
Less than 1 year	N/A	AED 10.50 per copy	AED 10.50 per copy	AED 10.50 per copy
Over 1 year	N/A	AED 21.00 per copy	AED 21.00 per copy	AED 21.00 per copy
Account closure (within 6 months)	AED 105.00	AED 105.00	AED 105.00	AED 105.00

Personal Banking				
Charges (Inclusive of VAT)	Classic	Plus/Youth Package/Go4it/ Ladies Banking (Homemaker)/ Plus Maximizer	Executive/ Man Utd	Beyond/ UAE National Package
Services Special Clearing - Outward	Free	Free	Free	Free
Special Clearing - Inward (proceeds by Manager's Cheque)	Free	Free	Free	Free
Special Clearing - Inward (proceeds through UAE Central Bank)	Free	Free	Free	Free
Stop payment charge (per transaction)			
For Cheque/Demand Draft/Manager's	N/A	AED 52.50	AED 52.50	One free per calendar quarter;
Cheque				thereafter AED 52.50
Foreign currency			1.05 for Select	
Foreign Currency Cash Deposit*	1.32%	1.32%	package. 1.32% for Executive	1.05%
			& Man Utd packages*	
	1.220/	4.220/	1.05% for Select package. 1.32%	
Foreign Currency Cash Withdrawal*	1.32%	1.32%	for Executive & Man Utd packages*	1.05%
Post-dated cheques			packages	
Extension of due date	Free	Free	Free	Free
Substitution of cheque with cash Post-dated cheques deposited for	Free	Free	Free	Free
collection Letters of Encashment	Free	Free	Free	Free
Cheque Certification	Free	Free	Free	Free
Post-dated cheques for presentation on due date	Free	Free	Free	Free
If PDC withdrawn before maturity, an additional charge will be levied	Free	Free	Free	Free
Outward Clean Collections				
Standard collections Commission	Free	Free	Free	Free
OCC Return Charges	Free	Free	Free	Free
Cash letter items (non USD) Cheque collection (USD)*	Free USD 168.00	Free USD 168.00	Free USD 168.00	Free USD 168.00
Cheque collection (USD)* *Effective 26th March 2016, this service is offer from the cheque value.				
Inward Clean Collection				
Commission Proceeds by DD/MC	Free Free	Free Free	Free Free	Free Free
Proceeds by DD/MC Proceeds by TT	Free Free	Free	Free	Free
Cheque returned charges	Free	Free	Free	Free
Certification & letters Account balance letter/ account reference	AED 52.50	AED 52.50	AED 42.00	AED 42.00
letter charges (including for Golden Visa / Retiree Visa)	per cert.	per cert.	per cert.	per cert.
Liability letter No Liability letter	AED 52.50 AED 52.50	AED 52.50 AED 52.50	AED 52.50 AED 52.50	AED 52.50 AED 52.50
Attestation of signature	Free Free	Free	Free	Free Free
Bulk cash deposit & withdrawal at teller counter	Free	Free	Free	Free
Issue of IPO/rights issues by order	Free	Free	Free	Free
Safe Deposit Lockers Rentals per annum				
Small	AED 787.50	AED 787.50	AED 787.50	AED 787.50
Medium Large	AED 1050.00 AED 1575.00	AED 1050.00 AED 1575.00	AED 1050.00 AED 1575.00	AED 1050.00 AED 1575.00
-			ALD 1373.00	
Extra-large	AED 2100.00	AED 2100.00	AED 2100.00	AED 2100.00
Extra-large Over-size	AED 2100.00 AED 2625.00	AED 2100.00 AED 2625.00 Actual	AED 2100.00 AED 2625.00	AED 2625.00
Extra-large	AED 2100.00 AED 2625.00 Actual Rentals per anum Small Mee	AED 2625.00	AED 2100.00 AED 2625.00 Actual X-Large X	
Extra-large Over-size Replacement of lock/key Smart Lockers Type of Lockers Branch	AED 2100.00 AED 2625.00 Actual Rentals per a Small AED 2,100 AED 2,100 AED 2,100	AED 2625.00 Actual dium Large 3,150 AED 4,200	AED 2100.00 AED 2625.00 Actual X-Large	AED 2625.00 Actual
Extra-large Over-size Replacement of lock/key Smart Lockers Type of Lockers Smart Lockers Jumeirah Branch Replacement of lock/key Subscription to Locker facility requires a minimu Other services Hold mail	AED 2100.00 AED 2625.00 Actual Rentals per arrum Small Mee AED 2,100 AED Actual Trelationship requirer Free	AED 2625.00 Actual dium Large 3,150 AED 4,200 ment. Free	AED 2100.00 AED 2625.00 Actual X-Large X AED 5,250 A	AED 2625.00 Actual XX-Large XED 6,300 Free
Extra-large Over-size Replacement of lock/key Smart Lockers Type of Lockers Smart Lockers Smart Lockers Jumeirah Branch Replacement of lock/key Subscription to Locker facility requires a minimu Other services	AED 2100.00 AED 2625.00 Actual Rentals per a Small Mea AED 2,100 AED Actual m relationship requirer	AED 2625.00 Actual dium Large 3,150 AED 4,200	AED 2100.00 AED 2625.00 Actual X-Large AED 5,250	AED 2625.00 Actual XX-Large
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Extra-large Over-size Replacement of lock/key Smart Lockers Type of Lockers Smart Lockers Jumeirah Branch Replacement of lock/key Subscription to Locker facility requires a minimu Other services Hold mail Investigations Postage	AED 2100.00 AED 2625.00 Actual Rentals per arrum Small Med AED 2,100 AED Actual rrelationship requirer Free Free	AED 2625.00 Actual dium Large 3,150 AED 4,200 ment. Free Free	AED 2100.00 AED 2625.00 Actual X-Large AED 5,250 AED 5,250	AED 2625.00 Actual XX-Large ED 6,300 Free Free
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Extra-large Over-size Replacement of lock/key Smart Lockers Type of Lockers Type of Lockers Smart Lockers UAE Other services UAE Other Courier UAE Other Telex/cable/SWIFT messages UAE Other Telex/cable/SWIFT messages UAE Other Safe Custody Charges Credit card service and price guide (in Primary card U by Emaar Infinite / Signature / Family Skywards Infinite / Signature Marriott Bonvoy® World Mastercard®	AED 2100.00 AED 2625.00 AED 2625.00 ACtual Small Mea Small AED AED 2,100 AED Free Free I Free Free I Free I STO J 262.5 / Free I STO J 735 1575 / 262.5 / Free	AED 2625.00 Actual Actual Jum Large 3,150 AED 4,200 Free Free <td>A E D 2100.00$A E D 2625.00$$A ctual$$A ctual$$A Ctual$$A E D 5,250$$A E D 5,250$$F ree$$F ree$$F ree$$F ree$$F ree$$F ree$$F ree$$F ree$$F ree$$A E D 5,250$$A E D 5,250$$A E D 5,250$$A E D 5,250$$F ree$$F ree$$F ree$$F ree$$A E D 5,250$$A E D 5,250$</td> <td>AED 2625.00 Actual XX-Large AED 6,300 Free Free</td>	A E D 2100.00 $A E D 2625.00$ $A ctual$ $A ctual$ $A Ctual$ $A E D 5,250$ $A E D 5,250$ $F ree$ $A E D 5,250$ $A E D 5,250$ $A E D 5,250$ $A E D 5,250$ $F ree$ $F ree$ $F ree$ $F ree$ $A E D 5,250$	AED 2625.00 Actual XX-Large AED 6,300 Free
Extra-large Over-size Replacement of lock/key Smart Lockers Type of Lockers Jumeirah Branch Replacement of lock/key Subscription to Locker facility Subscription to Locker	AED 2100.00 AED 2625.00 ACtual Rentals per arrent standard Small Mea AED 2,100 AED AED 2,100 AED AED 2,100 AED ACtual Free Free Free I Free Free I Free Free I STOS / 262.5 / 263.5 / 263.5 / 263.5 / 263.5 / 353	AED 2625.00 Actual Actual Jum Large 3,150 AED 4,200 Free Free <td>A E D 2100.00 $A E D 2625.00$ $A ctual$ $A ctual$ $A E D 5,250$ $A E D 5,250$ $F ree$ $A = 0 5,250$ $F ree$ $F ree$ $F ree$ $F ree$ $F ree$ $A = 0 2000000000000000000000000000000000$</td> <td>AED 2625.00 Actual XX-Large AED 6,300 Free Free</td>	A E D 2100.00 $A E D 2625.00$ $A ctual$ $A ctual$ $A E D 5,250$ $A E D 5,250$ $F ree$ $A = 0 5,250$ $F ree$ $F ree$ $F ree$ $F ree$ $F ree$ $A = 0 2000000000000000000000000000000000$	AED 2625.00 Actual XX-Large AED 6,300 Free
Extra-large Over-size Replacement of lock/key Smart Lockers Type of Lockers Type of Lockers Smart Lockers Jumeirah Branch Replacement of lock/key Subscription to Locker facility requires a minimu Other services Hold mail Investigations Postage UAE Other Faxes UAE Other Courier UAE Other Courier UAE Other Telex/cable/SWIFT messages UAE Other Safe Custody Charges Credit card service and price guide (in Primary card U by Emaar Infinite / Signature / Family Skywards Infinite / Signature Marriott Bonvoy® World Mastercard® Etihad Guest Visa Elevate / Inspire Infinite LuLu 247 Platinum / Titanium	AED 2100.00 AED 2625.00 ACtual Rentals per arrent status Small Mean Small AED AED 2,100 AED AED 2,100 AED AED 2,100 AED AED 2,100 AED Free Free Free ToTST Annual Fee3 1575/262.5 / Free 1575/262.5 / TS 1575 / 7.3 5 1575 / 7.3 5 262.5 / Free	AED 2625.00 Actual Actual Jum Large 3,150 AED 4,200 Free Free <td>A E D 2100.00$A E D 2625.00$$A ctual$$A ctual$$A Ctual$$A E D 5,250$$A E D 5,250$$F ree$$F ree$$F ree$$F ree$$F ree$$F ree$$F ree$$A E D 5,250$$A E D 5,250$$A$</td> <td>AED 2625.00 Actual XX-Large AED 6,300 Free Free</td>	A E D 2100.00 $A E D 2625.00$ $A ctual$ $A ctual$ $A Ctual$ $A E D 5,250$ $A E D 5,250$ $F ree$ $A E D 5,250$ A	AED 2625.00 Actual XX-Large AED 6,300 Free
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Personal Banking						
Charges (Inclusive of VAT)	Classic	Plus/You Package/O Ladies Bar (Homema Plus Maxin	io4it/ nking iker)/	Executive/ Man Utd	Beyond/ UAE National Package	
General Payment due date (from the statement date)	25 days					
Minimum payment due Cash advance limit	5% or AED 100 (whichever is higher)					
- Business Card - Other Cards	75% / 50% of Credit Limit					
 Please Note All fees and charges are inclusive of V subject to change, which will apply f Finance Charges are levied on all tran transaction date till repayment date (> No finance charges (except for before the payment due date > This is subject to increase by 0 months. An account is consid Payment Due Date. Subseque card account is no longer pas Annual fee billed will not be reversed This fee is charged in addition to stan International or Diners Club and mark-u The applicable interest rate, may vary For latest Terms and Conditions and S 	rom the effective hsaction types (R (calculated based or Cash Advance e. 0.5% p.m. in case dered past due if ently, these char st due more thar if the card is act dard processing p fee charged b in respect of ea	e date specified Retail Purchases d on average d es) will be levied se the Card Acc f Minimum Pay ges will revert t n once in the la tivated, used or fee (approx. 1. y the acquirer, ch Credit Card	d by the F / Cash A aily balar d in case count is p ment Du to above ist six mo r cancelle .15%) ch if any. Th Holder.	Bank. Advance), calcu nce). 100% paymer past due at lea e is not receive published Fina published Fina publishe	ulated from nt is made on or ast twice in last six ed before the ance Charges if the tercard or Visa or dnata World Cards.	
Personal Loans Loan Processing Fee (New)*	1.05% of the	loan amount (r	min AED	525 and max	AED 2,625)	
Loan Processing Fee (Top Up)*	1.05% of the AED 2,625)					
Overdraft (OD)	Overdraft (OD) Overdraft (OD) Overdraft (OD)	against Salary		10 1.	ate (Reducing) per ionth 50% .40%	
Late Payment Charge	Deposit (FD) AED 52.5		ALD 2	10 0.	.40 /0	
Instalment Deferment Fee	AED 105					
Rescheduling Fee Early Settlement Fee	AED 262.5 1.05% of Prin	cipal Outstand	ing amou	unt (maximum	n AED 10,500)	
Change in Due Date Advance EMI (up to 3 EMIs)	Free Free					
Advance EMI (up to 3 EMIs) Clearance Letter	Free					
Partial Payment Liability / No Liability letter	1.05% of payr AED 52.5	nent made (ma	iximum A	AED 10,500)		
Loan Cancellation Fee	AED 52.5					
Direct Debit Return Charges Request for Other Letters	Free Free					
Auto Loans						
Loan Processing Fee		loan amount (I			AED 2,625)	
Early Settlement Fee Late Payment Fee	1.05% of Prin AED 52.50	icipal Outstand	ing amou	unt		
Change in Mode of Payment Deferment	Free AED 105					
Temporary Release of Mortgage	Free					
Change of Registration Pre-payment of Installment (max of 3	Free					
installments) Partial Settlement (amount equivalent	1.05% of the p	payment made	(Max AE	D 10.500)		
to 3 installments and above) Rescheduling Fee	AED 262.5					
Change of due date on Standing Instructions	Free					
NOC to Traffic Department Cheque Returned Charges	Free AED 105					
Liability / No Liability Letter	AED 52.5					
Clearance Letter	Free					
Home Loans Loan Processing Fee	1.05% of the	Loan Amount				
Application fee / Pre-approval Fee	Free	mplated Pro	.rt. ()			
Valuation Charge	AED 3,150 (Co AED 21,000 (F	or Self-Constru	uction)	0 500 6.4.1		
Early Settlement Partial Pre-payment Fee	1.05% of Loa	1.05% of Loan Outstanding or AED 10,500 (whichever is lower)1.05% of Loan Principal Outstanding not exceeding AED 10,500 /- amount above free allowance				
Late Payment Fee	exceeding AED AED 420	י יט,סטט /- amc	Junt ado	ve mee allowa		
Nonstandard statement / Copy of original docs	AED 105					
Rescheduling Fee Change in Property (SWAP)	AED 262.5 Free					
Change in Ownership Details (Co-borrower)	Free					
Liability / No Liability Letter	AED 52.50					
Request of other letter Clearance Letter	Free Free					
Life Insurance (single applicant)* Life Insurance (additional applicant/s)*	Based on indi	vidual profile a	and cons	sent		
Property Insurance For Ioan amount more than AED 5 million All Fees and Interest are subject to change at the sole of	Insurance fees	-				
Premiums are collected on monthly basis Extra loading for specific industry and based on healt Above fees/charges are inclusive of Value Added Tax		e UAE CB and Feder	al Tax Autho	ority regulations.		
Retail Wealth Management						
Fees and Charges on Portfolio Acc		100.000		500,000		
Traded Value USD	100 000	to 250	0,000 to 9,999	to 999,999	1,000,000 and above	
Fixed Income/Sukuk			525%	2.3625%	2.10%	
Direct Equity	Minimum fee o	of USD 200 per t			0.525% or orders placed direct	
	to USD 20,000/	<i>.</i>			e is less than or equal	
Mutual Funds Exchange traded Funds			0% 125%	1.8375% 1.05%	1.575% 0.7875%	
Structured Products				ective term she		
	2 10%	2 10% 1 5	75%	1 3125%	1.05.0/	

Early/Partial deposit withdrawal interest rate	Applicable rate* less 1%		To be a series of the series o	Applicable rate* less 1%
Dormant account charges	Free	Free	Free	Free

*Applicable rate is the standard Fixed Deposit interest rate on the date the deposit was booked, for the period the deposit amount was maintained

Demand draft/Manager's cheque				One free per
(for account holders)	AED 31.50	AED 31.50	AED 26.25	month; thereat AED 26.25
Cancellation of demand draft /Manager's Cheque	FREE	FREE	FREE	FREE
Telegraphic transfer for account holde	rs			
Local currency within UAE (SHA) (through branches)	AED 5.25	AED 5.25	AED 5.25	One free per month; thereat AED 5.25
Local currency within UAE (BEN) (through branches)	AED 5.25	AED 5.25	AED 5.25	One free per month; thereat AED 5.25
Local currency within UAE (OURS) (through branches)	AED 5.25	AED 5.25	AED 5.25	One free per month*; thereafter AED 5.25
Foreign currency remittance (through branch)	AED 78.75	AED 78.75	AED 73.50	One free per month; therea AED 73.50
Foreign currency remittance (through Online Banking, Mobile Banking & ATM)**	Free	Free	Free	Free
Local currency remittance (through Online Banking, Mobile Banking & ATM)**	Free	Free	Free	Free
DirectRemit transfers (through Online Banking, Mobile Banking & ATM)	Free	Free	Free	Free
Additional Telex (e.g. tracer) sent at request of customer - UAE	Free	Free	Free	Free
Additional Telex (e.g. tracer) sent at request of customer - others	Free	Free	Free	Free
Cancellation of remittance instruction/ recalling of funds remitted	Free	Free	Free	Free
Swift message copy	AED 15.75	AED 15.75	AED 15.75	AED 15.75
*For Charge Code "OURS", only AED 4.20 will b ** Charges are waived only when "SHARED" op	be refunded (as AED 1	.00 is paid towards ber	neficiary bank charges). hanks charges, if any s	hall be applicable
Inward Remittances	Stion is selected, corres	spondent / beneficiary i	banks charges, ir any, s	nali be applicable.
f deposited in beneficiary's account	Free	Free	Free	Free
Standing Instructions				
2	AED 52.50	AED 52.50	AED 42.00	First 3 set-up fi
Set-up charges	ALD 32.30			AED 42.00
Set-up charges Periodic Payments (per transaction)	Free	Free	Free	
		Free Free		AED 42.00
Periodic Payments (per transaction)	Free		Free	AED 42.00 Free
Periodic Payments (per transaction) Amendment charges Failed Standing Instruction and DDS Balance order	Free Free	Free	Free Free	AED 42.00 Free Free
Periodic Payments (per transaction) Amendment charges Failed Standing Instruction and DDS Balance order Debit Card Charges*	Free Free AED 26.25 Free	Free AED 26.25 Free	Free Free AED 26.25 Free	AED 42.00 Free Free AED 26.25 Free
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Periodic Payments (per transaction) Amendment charges Failed Standing Instruction and DDS Balance order Debit Card Charges* Annual Fee Debit Card Replacement Fee Copy of sales voucher International Delivery Charges Supplementary Debit Card Replacing Secret Pin code International Transaction Fee For Purchase in Non-AED/AED Currency** Usage fee in UAE at Emirates NBD ATM Cash Withdrawal/Deposit Balance Enquiry Mini-statement Utility payment Usage fee on Non Emirates NBD (UAE Cash Withdrawal Balance Enquiry Declined transaction GCC Net ATMs (in Gulf Co-operation Co Cash Withdrawal Balance Enquiry	Free Free AED 26.25 Free AED 26.25 Free Free Free Free Free Free Free Free Free AED 1.05 AED 1.05 AED 1.05 AED 3.15	Free AED 26.25 Free AED 26.25 AED 26.25 AED 157.50 Free I.99% Free AED 2.10 AED 2.10 AED 1.05 AED 1.05 AED 3.15	Free Free AED 26.25 Free AED 26.25 AED 26.25 AED 26.25 AED 157.50 Free I.99% Free AED 26.25 AED 157.50 Free Free AED 157.50 Free AED 157.50 Free AED 157.50 Free AED 1.05 AED 1.05 AED 1.05	AED 42.00 Free Free AED 26.25 Free AED 26.25 AED 26.25 AED 26.25 AED 157.50 Free I.99% Free Free AED 26.25 AED 26.25 AED 157.50 Free Free Free AED 1.05 AED 1.05
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Periodic Payments (per transaction) Amendment charges Failed Standing Instruction and DDS Balance order Debit Card Charges* Annual Fee Debit Card Replacement Fee Copy of sales voucher International Delivery Charges Supplementary Debit Card Replacing Secret Pin code International Transaction Fee For Purchase in Non-AED/AED Currency** Usage fee in UAE at Emirates NBD ATM Cash Withdrawal/Deposit Balance Enquiry Mini-statement Utility payment Usage fee on Non Emirates NBD (UAE Cash Withdrawal Balance Enquiry Declined transaction GCC Net ATMs (in Gulf Co-operation Co Cash Withdrawal Balance Enquiry	Free Free AED 26.25 Free AED 26.25 Free Free Free Free Free Free Free Free Free AED 1.05 AED 1.05 AED 1.05 AED 3.15	Free AED 26.25 Free AED 26.25 AED 26.25 AED 157.50 Free I.99% Free AED 2.10 AED 2.10 AED 1.05 AED 1.05 AED 1.05 AED 1.05	Free Free AED 26.25 Free AED 26.25 AED 26.25 AED 26.25 AED 157.50 Free I.99% Free AED 26.25 AED 157.50 Free AED 157.50 Free AED 157.50 Free AED 1.05 AED 1.05 AED 1.05 AED 1.05	AED 42.00 Free Free AED 26.25 Free AED 26.25 AED 26.25 AED 26.25 AED 157.50 Free Free Free Free Free AED 157.50 AED 1.05 AED 1.05 AED 1.05 AED 1.05

Emirates NBD Gold Saving Certificate	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 fils 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			
Dual Currency Investments	2.625% - 3.675%	2.3625% - 3.675%	2.1% - 3.675%			
Exit Fees						
Fixed Income/Sukuk	0.5250%	0.5250%				
Equity/ETF	0.5250%					
Mutual Funds	As per fund structure					
Structured Products	As per term sheet					
ENBD Gold Saving Certificate	A custody & insurance fee before 5 years.	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				

2.10%

1.575% 1.3125% 1.05%

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. All fees and charges are inclusive of Value Added Tax (VAT) or similar sales tax. These fees and charges are subject to change, which will apply from the effective date specified by the Bank. *Effective from June 2018 "Beyond" Charges for savings variant customers are applicable to "KSA Beyond" Customers.

Emirates NBD Bank (PJ.S.C.) is licensed by the Securities & Commodities Authority and subject to regulation, supervision and control of the Authority. Head Office : Baniyas Road, Deira, PO Box 777, Dubai, UAE.

2.10%

