

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 Saver 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
<small>*Minimum monthly average relationship balances have to be maintained to enjoy the respective package privileges, failing which the Bank has the right to downgrade the relationship. Fee for non-maintenance of balance will be charged if the monthly average relationship balance falls below AED 3,000. Customers with active Loans/Overdrafts or holding Youth package are exempt from the above mentioned minimum balance requirements. For Executive package, minimum monthly salary transfer to be AED 5,000 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 Saver 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. **** 5 transactions per month free for Essential and Executive packages. ***** Charges effective 1st September 2015.</small>				
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
Early/Partial deposit withdrawal interest rate	Applicable rate* less 1%	Applicable rate* less 1%	Applicable rate* less 1%	Applicable rate* less 1%
Dormant account charges	Free	Free	Free	Free
<small>*Applicable rate is the standard Fixed Deposit interest rate on the date the deposit was booked, for the period the deposit amount was maintained</small>				
Remittances				
Demand draft/Manager's cheque (for account holders)	AED 31.50	AED 31.50	AED 26.25	One free per month; thereafter AED 26.25
Cancellation of demand draft/Manager's Cheque	FREE	FREE	FREE	FREE
Telegraphic transfer for account holders				
Local currency within UAE (SHA) (through branches)	AED 5.25	AED 5.25	AED 5.25	One free per month; thereafter AED 5.25
Local currency within UAE (BEN) (through branches)	AED 5.25	AED 5.25	AED 5.25	One free per month; thereafter 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; thereafter 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
Direct/Remit 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
<small>*For Charge Code "OURS", only AED 4.20 will be refunded (as AED 1.05 is paid towards beneficiary bank charges). ** Charges are waived only when "SHARED" option is selected, correspondent / beneficiary banks charges, if any, shall be applicable.</small>				
Inward Remittances				
If deposited in beneficiary's account	Free	Free	Free	Free
Standing Instructions				
Set-up charges	AED 52.50	AED 52.50	AED 42.00	First 3 set-up free; thereafter AED 42.00
Periodic Payments (per transaction)	Free	Free	Free	Free
Amendment charges	Free	Free	Free	Free
Failed Standing Instruction and DDS	AED 26.25	AED 26.25	AED 26.25	AED 26.25
Balance order	Free	Free	Free	Free
Debit Card Charges*				
Annual Fee	Free	Free	Free	Free
Debit Card Replacement Fee	AED 26.25	AED 26.25	AED 26.25	AED 26.25
Copy of sales voucher	AED 26.25	AED 26.25	AED 26.25	AED 26.25
International Delivery Charges	AED 157.50	AED 157.50	AED 157.50	AED 157.50
Supplementary Debit Card	Free	Free	Free	Free
Replacing Secret Pin code	Free	Free	Free	Free
International Transaction Fee				
For Purchase in Non-AED/AED Currency**	1.99%	1.99%	1.99%	1.99%
Usage fee in UAE at Emirates NBD ATMs				
Cash Withdrawal/Deposit	Free	Free	Free	Free
Balance Enquiry	Free	Free	Free	Free
Mini-statement	Free	Free	Free	Free
Utility payment	Free	Free	Free	Free
Usage fee on Non Emirates NBD (UAE Switch) ATMs				
Cash Withdrawal	AED 2.10	AED 2.10	AED 2.10	AED 2.10
Balance Enquiry	AED 1.05	AED 1.05	AED 1.05	AED 1.05
Declined transaction	AED 1.05	AED 1.05	AED 1.05	AED 1.05
GCC Net ATMs (in Gulf Co-operation Countries)				
Cash Withdrawal	AED 6.30	AED 6.30	AED 6.30	AED 6.30***
Balance Enquiry	AED 3.15	AED 3.15	AED 3.15	AED 3.15
International ATMs (outside Gulf Co-operation Countries)				
Cash Withdrawal	AED 21.00	AED 21.00	AED 21.00	AED 21.00***
Balance Enquiry	Free (if available)	Free (if available)	Free (if available)	Free (if available)
<small>* 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. ** This fee is charged in addition to the standard processing fee (approx 1.15%) charged by Visa International and mark-up fee charged by the acquirer, if any. *** Maximum of 5 free transactions per calendar year subject to a minimum of USD 300 per transaction.</small>				

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 Cheque	N/A	AED 52.50	AED 52.50	One free per calendar quarter; thereafter AED 52.50
Foreign currency				
Foreign Currency Cash Deposit*	1.32%	1.32%	1.05 for Select package, 1.32% for Executive & Man Utd packages*	1.05%
Foreign Currency Cash Withdrawal*	1.32%	1.32%	1.05% for Select package, 1.32% for Executive & Man Utd packages*	1.05%
Post-dated cheques				
Extension of due date	Free	Free	Free	Free
Substitution of cheque with cash	Free	Free	Free	Free
Post-dated cheques deposited for collection	Free	Free	Free	Free
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)	Free	Free	Free	Free
Cheque collection (USD)*	USD 168.00	USD 168.00	USD 168.00	USD 168.00
<small>*Effective 26th March 2016, this service is offered only to approved customers. Additional charges of issuing bank if any will be collected from the cheque value.</small>				
Inward Clean Collection				
Commission	Free	Free	Free	Free
Proceeds by DD/MC	Free	Free	Free	Free
Proceeds by TT	Free	Free	Free	Free
Cheque returned charges	Free	Free	Free	Free
Certification & letters				
Account balance letter/Account reference charges	AED 52.50 per cert.	AED 52.50 per cert.	AED 42.00 per cert.	AED 42.00 per cert.
Liability letter	AED 52.50	AED 52.50	AED 52.50	AED 52.50
No Liability letter	AED 52.50	AED 52.50	AED 52.50	AED 52.50
Attestation of signature	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	AED 1050.00	AED 1050.00	AED 1050.00	AED 1050.00
Large	AED 1575.00	AED 1575.00	AED 1575.00	AED 1575.00
Extra-large	AED 2100.00	AED 2100.00	AED 2100.00	AED 2100.00
Over-size	AED 2625.00	AED 2625.00	AED 2625.00	AED 2625.00
Replacement of lock/key	Actual	Actual	Actual	Actual
<small>Subscription to Locker facility requires a minimum relationship requirement.</small>				
Other services				
Hold mail	Free	Free	Free	Free
Investigations	Free	Free	Free	Free
Postage				
UAE	Free	Free	Free	Free
Other	Free	Free	Free	Free
Faxes				
UAE	Free	Free	Free	Free
Other	Free	Free	Free	Free
Courier				
UAE	Free	Free	Free	Free
Other	Free	Free	Free	Free
Telex/cable/SWIFT messages				
UAE	Free	Free	Free	Free
Other	Free	Free	Free	Free
Safe Custody Charges	Free	Free	Free	Free
Credit card service and price guide (inclusive of VAT)				
Primary card	Annual Fee³ (AED)	Finance Charges² (per month)		
U by Emaar Infinite / Signature / Family	1575 / 262.5 / Free	3.25%		
Skywards Infinite / Signature	1575 / 735	3.25%		
Marriott Bonvoy® World Mastercard®	1575	3.25%		
Infinite	1575	3.25%		
LuLu 247 Platinum / Titanium	262.5 / Free	3.25%		
dnata World / Platinum	1048.95 / 525	3.25%		
Duo / Flexi / Platinum	840 / 735 / 735	3.25%		
Titanium / Diners Club	420	3.25%		
Manchester United Titanium	262.5	3.25%		
Go4it Gold / Platinum	103.95 / 208.95	3.25%		
Business Card / Business Rewards	787.5 / 1050	3.25%		
Webshopper Cards	52.50	3.25%		
Other fees and charges				
Credit Shield Pro Insurance	1.04% per month of the Credit Card Outstanding			
Installment Payment Plan / Balance Conversion / Loan on Card / Balance Transfer / ALOC ⁵	0.29% - 1.99% flat monthly interest rate (0.53% - 3.46% reducing monthly interest rate)			
0% Installment Plan	AED 51.45 per transaction			
Cancellation Fee: Installment Plan / Balance Conversion / Loan on Card / Balance Transfer / ALOC / 0% IPP	1.05% of Principal Outstanding			
Cash Advance Fee	3.15% or AED 103.95 or whichever is higher			
Over Limit Fee	AED 292.95 per month			
Late Payment Fee	AED 241.50 per month			
International Transaction Fee (Purchases in Non-AED/ AED Currency ⁶)	1.99%			
Card Replacement Fee: Go4it / Others	AED 52.50 / AED 21			
International Delivery Charge per Credit Card	AED 157.50			
Cheque / Direct Debit Return Fee	AED 105			
Paper Statement Fee	AED 5.25 per month			
Duplicate Statement Fee (per copy) - Up to last 3 Months/Over 3 Months	AED 15.75 / AED 47.25 per month			
Sales Voucher Copy	AED 10.50			
Issuance of Secret Pin	Free			
Issuance of Supplementary Card	Free			

Personal Banking					
Charges (Inclusive of VAT)	Classic	Plus/Youth Package/Go4it/Ladies Banking (Homemaker)/Plus Maximizer	Executive/Man Utd	Beyond/ UAE National Package	
General					
Payment due date (from the statement date)	25 days				
Minimum payment due	5% or AED 100 (whichever is higher)				
Cash advance limit - Business Card - Other Cards	75% / 50% of Credit Limit				
Please Note					
1. 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.					
2. Finance Charges are levied on all transaction types (Retail Purchases / Cash Advance), calculated from transaction date till repayment date (calculated based on average daily balance). > No finance charges (except for Cash Advances) will be levied in case 100% payment is made on or before the payment due date. > This is subject to increase by 0.5% p.m. in case the Card Account is past due at least twice in last six months. An account is considered past due if Minimum Payment Due is not received before the Payment Due Date. Subsequently, these charges will revert to above published Finance Charges if the card account is no longer past due more than once in the last six months.					
3. Annual fee billed will not be reversed if the card is activated, used or cancelled.					
4. This fee is charged in addition to standard processing fee (approx. 1.15%) charged by Mastercard or Visa International or Diners Club and mark-up fee charged by the acquirer, if any. This is waived for dnata World Cards.					
5. The applicable interest rate, may vary in respect of each Credit Card Holder.					
6. For latest Terms and Conditions and Schedule of Charges, please visit our website emiratesnbd.com/cards .					
Personal Loans					
Loan Processing Fee (New)*	1.05% of the loan amount (min AED 525 and max AED 2,625)				
Loan Processing Fee (Top Up)*	1.05% of the incremental loan amount (min AED 525 and max AED 2,625)				
Overdraft (OD)	Overdraft (OD) Type	Annual Set up Fee	Rate (Reducing) per month		
	Overdraft (OD) against Salary	AED 210	1.50%		
	Overdraft (OD) against Fixed Deposit (FD)	AED 210	0.40%		
Late Payment Charge	AED 52.5				
Instalment Deferment Fee	AED 105				
Rescheduling Fee	AED 262.5				
Early Settlement Fee	1.05% of Principal Outstanding amount (maximum AED 10,500)				
Change in Due Date	Free				
Advance EMI (up to 3 EMIs)	Free				
Clearance Letter	Free				
Partial Payment	1.05% of payment made (maximum AED 10,500)				
Liability / No Liability letter	AED 52.5				
Loan Cancellation Fee	AED 52.5				
Direct Debit Return Charges	Free				
Request for Other Letters	Free				
Auto Loans					
Loan Processing Fee	1.05% of the loan amount (Min AED 525 and Max AED 2,625)				
Early Settlement Fee	1.05% of Principal Outstanding amount				
Late Payment Fee	AED 52.50				
Change in Mode of Payment	Free				
Deferment	AED 105				
Temporary Release of Mortgage	Free				
Change of Registration	Free				
Pre-payment of Instalment (max of 3 instalments)	Free				
Partial Settlement (amount equivalent to 3 instalments and above)	1.05% of the payment made (Max AED 10,500)				
Rescheduling Fee	AED 262.5				
Change of due date on Standing Instructions	Free				
NOC to Traffic Department	Free				
Cheque Returned Charges	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				
Valuation Charge	AED 3,150 (Completed Property) AED 21,000 (For Self-Construction)				
Early Settlement	1.05% of Loan Outstanding or AED 10,500 (whichever is lower)				
Partial Pre-payment Fee	1.05% of Loan Principal Outstanding not exceeding AED 10,500/- amount above free allowance				
Late Payment Fee	AED 420				
Nonstandard statement / Copy of original docs	AED 105				
Rescheduling Fee	AED 262.5				
Change in Property (SWAP)	Free				
Change in Ownership Details (Co-borrower)	Free				
Liability / No Liability Letter	AED 52.50				
Request of other letter	Free				
Clearance Letter	Free				
Life Insurance (single applicant)*	Based on individual profile and consent				
Life Insurance (additional applicant/s)*	Based on individual profile and consent				
Property Insurance	Based on individual profile and consent				
For loan amount more than AED 5 million	Insurance fees may differ				
<small>All fees and interest are subject to change at the sole discretion of the bank. *Premiums are collected on monthly basis **Extra loading for specific industry and based on health condition Above fees/charges are inclusive of Value Added Tax (VAT) in line with the UAE CB and Federal Tax Authority regulations.</small>					
Retail Wealth Management					
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
	3.15%	2.625%	2.625%	2.3625%	2.10%
Fixed Income/Sukuk	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/-				
Direct Equity	3.00%				
Mutual Funds	2.50%	2.00%	1.75%	1.5%	
Exchange traded Funds	1.8375%	1.575%	1.3125%	1.05%	
Structured Products					
Please refer to respective term sheets					
2.10%					
2.10%					
1.575%					
1.3125%					
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 custody fee of AED 0.1575 fils per gram will be charged at time of subscription.					
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.					
Safe Custody*					
Any additional costs charged by our custodian for the receipt or delivery of securities will be debited 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%				