

CASH MANAGEMENT SCHEDULE OF CHARGES

Account Services	Charges	
Account Opening Fee	Waived	
Account Maintenance Fee	Waived	
Average Minimum Monthly AED Balance (Non Borrowing Accounts)	AED 1,000,000/-	
Fee for Non Maintenance of Minimum average monthly balance	AED 200/- per month	
Teller Services ⁽⁶⁾		
Emirates NBD Bank Counter Teller Services		
Cash Deposit / Cheque deposit / Cash withdrawal / Internal Transfer	Upto 50 transactions free per month per CIF. All additional transactions to be charged at AED 50 per transaction	
Cash Deposit / Withdrawal - Foreign Currency	0.5% of the cash deposit value	
Cheque deposit - Foreign Currency (USD or EUR Cheque)	AED 600/- (plus correspondent bank charge)	
Cheque deposit - Other Foreign Currency	0.125% of the cheque amount with Min AED 50/- and Max AED 500/- (plus correspondent bank charge)	
Payment Services		
	Bank Counter ⁽²⁾	Alternate Channels ⁽³⁾
smartBUSINESS Subscription - Client Security Administration (Payments, Trade and Reporting)	X	AED 200/- per month
smartBUSINESS Subscription - Shared Security Administration (Payments, Trade and Reporting)	X	AED 400/- per month
Local Currency (within UAE) ⁽⁴⁾	AED 50/- per transaction	AED 5/- per transaction
Foreign Currency to home country ⁽⁴⁾	AED 100/- per transaction	AED 40/- per transaction
Foreign Currency to other countries ⁽⁴⁾		
Transfers (Emirates NBD accounts)	Refer to Teller Services section	Free
Manager's Cheques ⁽⁵⁾	AED 100/- per transaction	AED 10/- per transaction
Demand Drafts ⁽⁵⁾	AED 100/- per transaction	AED 50/- per transaction
Utility Payments (DEWA / Etisalat / DU / Salik / SEWA / ADDC / FEWA)	AED 100/- per transaction	Free
Noqodi - Wallet Top Up and Voucher Payments	N/A	AED 20/- per transaction
Credit Card (Third-party Bank)	N/A	AED 10/- per transaction
Credit Card (Emirates NBD Card)	Waived	Waived
E-wallet payments	N/A	AED 2/- per transaction
Salary & WPS – (Emirates NBD accounts)	X	AED 100 per file
Salary & WPS – (other UAE Banks)	X	AED 100 per file plus AED 2/- per transaction
Salary WPS basket (up to 25 Employees)	X	AED 50/- per basket plus AED 2/- per transaction for other bank payments.
GPSSA pension Payment	X	AED 100 /- per file
Abu Dhabi Pension Payment	X	AED 100 /- per file
Corporate Cheque Printing		
Stationery Cost - A4 Cheque leaves	As per Contract	As per Contract
Cheque printing charge	X	AED 3/- per cheque
Implementation and Setup	X	As per Contract
Subscription charges	X	Waived
smartBUSINESS - Other Services		
Token charges	X	AED 250/- per token
Password Reset (Request received via letter)	AED 50/- per request	Waived
Subsidiary / Associate company account addition	X	AED 100/- per request
Client visits (Implementation / Training)	X	As per contract
Inward / outward transfer swift copy	AED 25/- per copy	Waived
Sharaf Exchange Services		
Cash Deposit Fees	AED 15 per deposit slip	N/A
Outsourced Teller Service		
Monthly Service Charge	As per contract	
Cash & Cheque pick-up Service	As per contract	

UAE Payment Gateway Service (PGS)		
Implementation Charge (One-Time)	N/A	AED 15,000/- one time
Monthly Service Charge	N/A	As per contract
PGS per transaction fees	N/A	AED 2/- per transaction
Collection Services		
Cheque Clearing		
In-house (Emirates NBD accounts)	Refer to Teller Services	Waived
Outward - Local Currency	Waived	Waived
Outward - Foreign Currency	Lower of AED 600/- or 0.125% of the cheque amount (plus correspondent bank charge)	N/A
Post Dated Cheques (PDC)		
Custodial Service per cheque	AED 25/- per cheque	AED 15/- per cheque
Extension of due date	AED 25/- per cheque	AED 15/- per cheque
Replacement / premature withdrawal per cheque	AED 10/- per cheque	AED 10/- per cheque
Direct Debit		
Client registration with Central Bank	AED 3000/- (One -time)	AED 3000/- (One-time)
Mandate Registration / Amendment / Cancellation	AED 25 /- per record	AED 10/- per file plus AED 10 /- per record
Mandate Recovery / Re-Presentment	AED 10 /- per record	AED 10/- per file or AED 15/- per basket plus AED 5 /- per record
Cash & Cheque Collection & Delivery		
Cash & Cheque pickup (Regular intervals)	As per contract	
Cash & Cheque pickup (one -off)	AED 200/- per pickup ⁽⁷⁾	
Cash Delivery (Regular intervals)	As per contract	
Cash Delivery (one -off)	AED 200/- per pickup ⁽⁷⁾	
Smart Cash Deposit Machine (SCDM)		
SCDM subscription charge	As per contract per month	
SCDM one-time set-up	As per contract one time	
Document Collection (One-way / Return Service)		
Document Pick-up service	As per contract	
Bi-Weekly pick-up service	As per contract	
Document pickup (one -off)	AED 200/- per pickup	
smartBUSINESS ICCS Collect (Remote Cheque Deposit)		
ICCS scanner	As per contract	
ICCS scanner maintenance per year	As per contract	
ICCS Collect - subscription ^{(5) (10)}	AED 600/- per month	
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	
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		
MACUG / SCORE implementation charge	As per Contract	
MT940 -statement reporting to Corporate BIC	AED 100/- per account per month	
MT940 -Statement via SFTP	AED 100/- per account per month	
FileAct - Subscription	AED 500/- per month	
Swift reporting to Third Party Bank BIC	AED 250/- per account per month	
Miscellaneous Services		
Cheque Book Request	AED 50/- per Cheque Book	
Cheque Return Charge - AED Cheques	AED 200/- per cheque	
Cheque Return Charge - Foreign Currency Cheques	AED 500/- per cheque	
Balance / Audit confirmation	AED 250/- per request	
Statement Copies (Fax/Email/Hard Copies)	AED 150/- per request	
Investigation/Amendment Requests	AED 75/- request	
Recall Requests	AED 100/- per request	
Request - Stop Payment MC / DD / Cheque	AED 100/- per transaction	
Request - Issuance of duplicate MC / DD	AED 20/- per transaction	
Cancellation of DD/ MC	AED 100/- per cheque	
Standing instruction - Setup / Amendment Fee	AED 50 per account	
Standing instruction - Execution Fee	AED 20 per transaction	
Standing order revocation or suspension	AED 25 per transaction	
Failed Standing Orders	AED 50 per transaction	
SWIFT Message Copy	AED 20 per account	

Capital Guarantee / Under formation Certificate	AED 1000 per Certificate
Non Standard Physical Statement	AED 200 per account
Special Clearing - Outward	AED 90 per transaction
Liquidity Management Services	
Multi-Bank Account statement aggregation	
Initial setup	As per Contract
Amendment	AED 1500/- per request
Account Reporting - Other Bank	AED 200/- per account per month
Cash Concentration- Domestic/Cross Border⁽⁹⁾	
Initial setup	As per Contract
Amendment	As per Contract
Sweep Charges	As per Contract
Notional Pooling - Single/Multi Currency ⁽⁹⁾	
Monthly Service Charges	As per Contract

All charges, commissions and fees are exclusive of Value Added Tax or any other similar sales taxes. If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the above mentioned charges.

Note:

- 1) The revised fee and charges are applicable w.e.f 1st July 2019
- 2) Instructions received by letter/ fax/ Compact Disc (CD) at our Branches/ Processing Centers/ Relationship Teams are treated as Counter Transactions
- 3) Alternate Channels include electronic & vendor based channels for Corporates - smartBUSINESS, smartBUSINESS Connect, Cash Pick up and Delivery, Smart Cash Deposit Machines etc.
- 4) 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
- 5) Courier charges and out of pocket expenses will be as per actuals
- 6) Bulk transaction handling capabilities are offered through alternate channels for Cash Pick up and Delivery, Smart Cash Deposit Machines, Cheque Deposit and Transfers
- 7) Cash processing fee may apply depending on the number of notes and coins
- 8) The charges are levied per account participating in the Cash Concentration or Notional Pooling structure. Relevant transfer charges will apply per sweep.
- 9) Additional charge for physical warehousing of post-dated cheques will be levied
- 10) Correspondent Guarantee Issuing Bank's charges are charged at actuals
- 11) 'X' indicates that the service is not available on the channel
- 12) Transactions initiated using smartBUSINESS Self Service will be charged at Bank Counter rates.
- 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.