

# SCHEDULE OF CHARGES

## Wholesale Banking

Standard Schedule of Fees & Charges for Wholesale Bank (WB) Customers (1). All the Fees and Charges are exclusive of VAT<sup>(10)</sup>

Account Services	Charges	
Average Relationship Balance (Non Borrowing Accounts)	AED 300,000/- or Equivalent per month	
Fee for Non Maintenance of Average Balance	AED 300/- per month	
	<b>Bank Counter</b> <sup>(2)</sup>	<b>smartBUSINESS</b> <sup>(3)</sup>
Payment Services		
smartBUSINESS Subscription - Payments and Reporting	NA	AED 200/- per month
Local Currency (within UAE) <sup>(4)</sup>	AED 50/- per transaction	AED 25/- per transaction
Supplier payments -Bulk (AED within UAE) <sup>(4)</sup>	AED 50/- per transaction	AED 10/- per transaction
Foreign Currency to home country <sup>(4)</sup>	AED 75/- per transaction	AED 40/- per transaction
Foreign Currency to other countries <sup>(4)</sup>	AED 100/- per transaction	AED 55/- per transaction
Transfers (Emirates NBD accounts)	Refer to Teller Services	Free
Manager's Cheques <sup>(5)</sup>	AED 20/- per transaction	AED 10/- per transaction
Demand Drafts <sup>(5)</sup>	AED 20/- per transaction	AED 10/- per transaction
DEWA / Etisalat / DU / Salik	AED 10/- per transaction	Free
Credit Card	Free	Free
E-wallet payments	NA	AED 2/- per transaction
Salary & WPS – (Emirates NBD accounts) <sup>(6)</sup>	AED 200 per file plus AED 2/- per transaction	AED 100 per file
Salary & WPS – (other UAE Banks) <sup>(6)</sup>	AED 200 per file plus AED 5/- per transaction	AED 100 per file plus AED 2/- per transaction
Teller Services <sup>(7)</sup>		
Cash Deposit / Cheque deposit / Cash withdrawal / Internal Transfer	Upto 120 transactions free per month per CIF. More than 120 transactions - AED 50 per transaction	NA
Cash Deposit / withdrawal - Foreign Currency	∓0,5 of the cash deposit value	NA
Cheque deposit - Foreign Currency	minimum AED 100 or ∓0,125 of the cheque amount (plus correspondent bank charge)	NA

	Bank Counter <sup>(2)</sup>	smartBUSINESS <sup>(3)</sup>
<b>Collection Services</b>		
<b>Post Dated Cheques (PDC)</b>		
Extension of due date	AED 25/- per cheque	AED 25/- per cheque
Custodial Service per cheque	AED 25/- per cheque	AED 25/- per cheque
Outstanding PDC report	AED 25/- per transaction	Free
Replacement / premature withdrawal per cheque	AED 10/- per cheque	AED 10/- per cheque
<b>Cheque Collection</b>		
Cheque pickup (Regular intervals)	As per contract	NA
Cheque pickup (one -off)	AED 50/- per request	NA
<b>Cash Collection &amp; Delivery</b>		
Cash pickup (Regular intervals)	As per contract	NA
Cash pickup (one -off)	AED 200/- per pickup <sup>(8)</sup>	NA
Cash delivery (Regular intervals)	As per contract	NA
Cash delivery (one -off)	AED 200/- per delivery <sup>(8)</sup>	NA
<b>ICCS Collect - Remote Cheque Deposit</b>		
ICCS scanner	NA	As per actuals
ICCS scanner maintenance per year	NA	As per actuals
ICCS Collect - subscription	NA	AED 500/- per month
<b>Trade Services <sup>(9)</sup></b>		
smartBUSINESS subscription - Trade	NA	AED 150/- per month
LC Issuance	AED 300/-	AED 100/-
LC Amendment	AED 125/-	AED 75/-
Guarantee Issuance	AED 100/-	AED 75/-
<b>smartBUSINESS - Other Services</b>		
Token charges	NA	AED 250/- per token
Password Reset	NA	AED 50/- per request
Subsidiary / Associate company account addition	NA	AED 100/- per request
Client visits (Implementation / Training)	NA	AED 150/- per visit
Inward / outward transfer swift copy	AED 25/- per copy	AED 5/- per copy
<b>Swift Channels</b>		
MACUG / SCORE implementation charge	NA	AED 10,000/- one time
MT940 / MT950 statement reporting	NA	AED 150/- per account per month
FileAct - Subscription	NA	AED 500/- per month

	Bank Counter <sup>(2)</sup>	smartBUSINESS <sup>(3)</sup>
Miscellaneous Services		
Cheque Book Request	AED 50/- per cheque Book	AED 50/- per cheque Book
Cheque Return Charge	AED 200/-	AED 200/-
Balance confirmation	AED 150/- per request	AED 150/- per request
Statement Copies (Fax/Email/Hard Copies)	AED 150/- per request	NA
Investigation/Amendment Requests	AED 50/-	AED 50/-
Recall Requests	AED 100/-	AED 100/-
Swift reporting to third party Bank	AED 150/- per account per month	AED 150/- per account per month
Request - Stop Payment MC / DD	AED 100/- per transaction	AED 100/- per transaction
Request - Issuance of duplicate MC / DD	AED 20/- per transaction	AED 10/- per transaction
Cancellation of DD/ MC	AED 100/- per cheque	AED 100/- per request
Standing instruction - Setup / Amendment Fee	AED 50 per account	NA
Standing order revocation or suspension	AED 25 per transaction	NA
Failed Standing Orders	AED 50 per transaction	NA

Note:

- 1) The revised fee and charges are applicable w.e.f 1<sup>st</sup> March 2014.
- 2) Instructions received by letter/ fax/ Compact Disc (CD) at our Branches/ Processing Centers/ Relationship Teams are treated as Counter Transactions
- 3) smartBUSINESS is Emirates NBD's online business banking platform
- 4) Above charges are Emirates NBD charges only, other banks may deduct their charges from the remittance amount
- 5) Courier charges and out of pocket expenses will be as per actuals
- 6) Hard Copy instructions for Salaries are not accepted. Only Compact discs (CDs) accepted.
- 7) Bulk transaction handling capabilities are offered through alternate Solutions for Cash Pick up and Delivery, Cheque Deposit and Transfers
- 8) Cash processing fee may apply depending on the number of notes and coins
- 9) Trade charges mentioned are for swift processing, Refer to the full trade tariff for other charges
- 10) **All charges, commissions and fees are exclusive of Value Added Tax or any other similar sales tax (VAT). If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the above mentioned charges.**