

# Schedule Of Charges



**Exploring Opportunities**

# SCHEDULE OF CHARGES

## BUSINESS BANKING

Charges (Exclusive of VAT)	Business Banking	Business Banking Plus	Business Banking Select	Expo 2020 Banking Package
Minimum Monthly Average Relationship Balance	AED 50,000	AED 200,000	AED 500,000	AED 10,000
Fee for Non-Maintenance of Balance	AED 250 per month	AED 300 per month	AED 500 per month	AED 300 per month (from 13th Month onwards)
Account Opening Fee	No Charges Applicable	No Charges Applicable	No Charges Applicable	No Charges Applicable
Account Maintenance Fee	No Charges Applicable	No Charges Applicable	No Charges Applicable	No Charges Applicable
Teller Fees for cash withdrawal (through cash cheques or withdrawal slips)*	Free – 2 transactions per month; thereafter AED 20 per transaction	Free – 8 transactions per month; thereafter AED 10 per transaction	Free – 20 transactions per month; thereafter AED 10 per transaction	Free – 8 transactions per month; thereafter AED 10 per transaction
Teller Fees (Cash deposit, internal Funds Transfer, Cheque Deposit)*	Free – 3 transactions per month; thereafter AED 20 per transaction	Free – 32 transactions per month; thereafter AED 10 per transaction	Free – 60 transactions per month; thereafter AED 10 per transaction	Free – 32 transactions per month; thereafter AED 10 per transaction
Teller Cash Deposits less than AED 25,000*	AED 10 Per transaction	Free – 2 free transactions per month; thereafter AED 10 per transaction	Free – 4 transactions per month; thereafter AED 10 per transaction	Free – 2 free transactions per month; thereafter AED 10 per transaction
Bulk cash deposit at teller counter and Cash Deposit Centre	0.10% for AED 0.5 Million to AED 1 Million. 0.25% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis**	0.15% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis	0.10% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis	0.15% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis
Bulk cash withdrawal at teller counter	0.10% for AED 0.5 Million to AED 1 Million. 0.25% for AED 1 Million and above aggregated across all branches on a daily basis**	0.15% for AED 1 Million and above aggregated across all branches on a daily basis	0.10% for AED 1 Million and above aggregated across all branches on a daily basis	0.15% for AED 1 Million and above aggregated across all branches on a daily basis
Issue of IPO/Rights issues by order	AED 100	AED 100	AED 100	AED 100
Forex Rates	Preferential rates for Business Banking customers			
Cheque book charge	First Cheque book free; thereafter AED 25	No Charges Applicable	No Charges Applicable	No Charges Applicable
Cheque returned charges	AED 200	AED 200	AED 200	AED 200
Inward clearing fees	No Charges Applicable	No Charges Applicable	No Charges Applicable	No Charges Applicable
Customer Package Changes (Upgrade/downgrade)	Applied only for downgrade - AED 100/- if package changed within 6 months	N/A	N/A	N/A
Demand Draft/Manager's Cheque (For Account Holders)	AED 25	AED 15	AED 15	AED 15

\*Free Teller transaction limits effective 1st September 2015.

\*\*Example: If a customer deposits AED 500,000 in branch A and AED 600,000 in branch B on the same day, his total deposits for that day will be AED 1.1M and a bulk cash deposit fee of 0.25% will be applied on AED 1.1M.

Contd.

## SCHEDULE OF CHARGES - Business Banking

Charges (Exclusive of VAT)	Business Banking	Business Banking Plus	Business Banking Select	Expo 2020 Banking Package
<b>Telegraphic Transfer***</b>				
Discount of AED 10 if transfer done on smartBUSINESS				
Local Currency (within UAE) - Branch	AED 45	AED 40	AED 35	AED 40
Local Currency (within UAE) - smartBUSINESS	No Charges Applicable	No Charges Applicable	No Charges Applicable	No Charges Applicable
Charges (Exclusive of VAT)	Business Banking	Business Banking Plus	Business Banking Select	Expo 2020 Banking Package
Foreign Currency to home country and GCC Countries - Branch	AED 60	AED 60	AED 50	AED 60
Foreign Currency to other countries - Branch	AED 85	AED 75	AED 65	AED 75
Direct transfer to ICICI Bank & HDFC Bank, India through Branch	AED 5	AED 5	AED 5	AED 5
<b>Certificates</b>				
Certificate of Balance	AED 40 per certificate	AED 35 per certificate	AED 25 per certificate	AED 35 per certificate
<b>Statement Charges:</b>				
Online request for copy of statement	No Charges Applicable	No Charges Applicable	No Charges Applicable	No Charges Applicable
Request for copy of statement - Branch	AED 5 per page with minimum of AED 50	AED 5 per page with minimum of AED 25	AED 5 per page with minimum of AED 10	AED 5 per page with minimum of AED 25
Request for copy – IVR Call Centre Agent	AED 30 per statement	AED 15 per statement	AED 5 per statement	AED 15 per statement
Request for non-standard statement frequency	Free	Free	Free	Free
Charges (Exclusive of VAT)	Business Banking	Business Banking Plus	Business Banking Select	Expo 2020 Banking Package
<b>Request for copy of old cheques:</b>				
Less than 6 months old	AED 20 per copy	AED 20 per copy	AED 15 per copy	AED 20 per copy
Over 6 months old	AED 40 per copy	AED 40 per copy	AED 35 per copy	AED 40 per copy
Liability Letter	AED 200	AED 150	AED 100	AED 150
No Liability Letter	AED 200	AED 150	AED 100	AED 150
Clearance Letter (for Car Loan - First Certificate - Free, other copies AED 50 per copy)	AED 50	AED 50	AED 50	AED 50
<b>Standing Instructions</b>				
Set up charges	AED 40	AED 35	AED 25	AED 35
Periodic Payments (per transaction)	No Charges Applicable	No Charges Applicable	No Charges Applicable	No Charges Applicable
Amendment charges	AED 20	AED 15	AED 10	AED 15
Failed Standing Instruction	AED 40	AED 35	AED 25	AED 35
Balance order	AED 180 p.a.	AED 160 p.a.	AED 140 p.a.	AED 160 p.a.

Contd.

<b>Inward Remittances</b>				
If deposited in beneficiary's account	No Charges Applicable	No Charges Applicable	No Charges Applicable	No Charges Applicable
<b>Services</b>				
Cancellation of Demand Draft /Manager's Cheque	AED 25	No Charges Applicable	No Charges Applicable	No Charges Applicable
Additional telex (e.g. tracer) sent at request of customer - UAE	AED 40	AED 40	AED 40	AED 40
Additional telex (e.g. tracer) sent at request of customer - Others	AED 70	AED 50	AED 45	AED 50
<b>Charges (Exclusive of VAT)</b>	<b>Business Banking</b>	<b>Business Banking Plus</b>	<b>Business Banking Select</b>	<b>Expo 2020 Banking Package</b>
Cancellation of remittance instruction/recalling of funds remitted	AED 80	AED 80	AED 70	AED 80
Status Investigation Charges	USD 50	USD 50	USD 50	USD 50
Swift message copy	AED 20	AED 15	AED 10	AED 15
Special Clearing - Outward	AED 90	AED 80	AED 70	AED 80
Special Clearing - Inward (Proceeds by Manager's Cheque)	AED 90	AED 50	AED 45	AED 50
Special Clearing - Inward (Proceeds through UAE Central Bank)	AED 90	AED 50	AED 45	AED 50
<b>Stop payment charge (per instruction):</b>				
For Cheque/Demand Draft/ Manager's Cheque (up to 3 leaves/unit)	AED 40	AED 40	AED 30	AED 40
For Cheque/Demand Draft/ Manager's Cheque (Greater than 3 leaves/units)	AED 40	AED 40	AED 30	AED 40
Account Closure (within 12 months)	AED 250	AED 100	AED 100	AED 100
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	AED 100 per year	AED 85 per year	AED 75 per year	AED 85 per year
<b>Foreign Currency</b>				
Foreign Currency cash deposit	1%	0.75%	0.75%	0.75%
Foreign Currency cash withdrawal	1%	0.75%	0.75%	0.75%

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

Charges (Exclusive of VAT)	Business Banking	Business Banking Plus	Business Banking Select	Expo 2020 Banking Package
<b>Other Charges</b>				
Trade License Renewal** (grace period of 2 months allowed from date of expiration)	AED 350 per month	AED 350 per month	AED 350 per month	AED 350 per month
Audit confirmation	AED 150	AED 150	AED 125	AED 150
TCI report	AED 150	AED 150	AED 125	AED 150
Other reports	AED 150	AED 150	AED 125	AED 150
<b>Credit/confidential reports:</b>				
a. Issued to organizations within UAE	Reciprocal basis	Reciprocal basis	Reciprocal basis	Reciprocal basis
b. Issued to organizations outside UAE	Cost plus AED 15	Cost plus AED 15	Cost plus AED 15	Cost plus AED 15
<b>Post dated cheques</b>				
Extension of due date	AED 20	AED 20	AED 15	AED 20
Substitution of cheque with cash	AED 20	AED 20	AED 15	AED 20
Postdated cheques deposited for collection	AED 20	AED 20	AED 15	AED 20
Letters of Encashment	1/8 percent per month	1/8 percent per month	1/8 percent per month	1/8 percent per month
Cheque Certification	N/A	N/A	N/A	N/A
<b>Outward Clean Collections</b>				
<b>Standard collections:</b>				
Commission	No Charges Applicable	No Charges Applicable	No Charges Applicable	No Charges Applicable
OCC Return Charges	Cheque return charges:AED 50	Cheque return charges:AED 50	Cheque return charges:AED 45	Cheque return charges:AED 50
Cash letter items (non USD)	1/10% (minimum AED 20, maximum AED 500 or equivalent)	1/10% (minimum AED 20, maximum AED 500 or equivalent)	1/10% (minimum AED 20, maximum AED 500 or equivalent)	1/10% (minimum AED 20, maximum AED 500 or equivalent)
	AED 10 for post	AED 10 for post	AED 10 for post	AED 10 for post
Cheque collection (USD)*	USD 125	USD 125	USD 125	USD 125

\*Effective 26th March 2016, this service is offered only to approved customers. Additional issuing bank charges may be collected from proceeds of the cheque.

\*\*This fee is applicable from 1st May 2019.

Charges (Exclusive of VAT)	Business Banking	Business Banking Plus	Business Banking Select	Expo 2020 Banking Package
<b>Inward Clean Collection</b>				
Commission	1/8 percent (minimum AED 40, maximum AED 500 or equivalent)	1/8 percent (minimum AED 40, maximum AED 500 or equivalent)	1/8 percent (minimum AED 40, maximum AED 500 or equivalent)	1/8 percent (minimum AED 40, maximum AED 500 or equivalent)
Proceeds by DD/MC	AED 10	No Charges Applicable	No Charges Applicable	No Charges Applicable
Proceeds by TT	AED 60 per message	No Charges Applicable	No Charges Applicable	No Charges Applicable
<b>Cheque Purchase</b>				
Commission	1/8% (minimum AED 40, maximum AED 500 or equivalent FCY)	1/8% (minimum AED 40, maximum AED 500 or equivalent FCY)	1/8% (minimum AED 40, maximum AED 500 or equivalent FCY)	1/8% (minimum AED 40, maximum AED 500 or equivalent FCY)
Interest	At agreed rate for the collection period	At agreed rate for the collection period	At agreed rate for the collection period	At agreed rate for the collection period



Postage/Courier	As per OCC	As per OCC	As per OCC	As per OCC
<b>Other Services</b>				
Hold mail	No Charges Applicable	No Charges Applicable	No Charges Applicable	No Charges Applicable
Holding undelivered mail	AED 100 p.a.	AED 100 p.a.	AED 100 p.a.	AED 100 p.a.
<b>Charges (Exclusive of VAT)</b>	<b>Business Banking</b>	<b>Business Banking Plus</b>	<b>Business Banking Select</b>	<b>Expo 2020 Banking Package</b>
<b>Postage (to be recovered in all cases where mailing is required as part of a transaction):</b>				
UAE	AED 15 minimum	AED 15 minimum	AED 15 minimum	AED 15 minimum
Other	AED 30 minimum	AED 30 minimum	AED 30 minimum	AED 30 minimum
<b>Faxes:</b>				
UAE	AED 10 per page	AED 10 per page	AED 10 per page	AED 10 per page
Other	AED 15 per page	AED 15 per page	AED 15 per page	AED 15 per page
<b>Courier:</b>				
UAE	AED 40 minimum	AED 40 minimum	AED 40 minimum	AED 40 minimum
Other	AED 125 minimum	AED 125 minimum	AED 125 minimum	AED 125 minimum
<b>Telex/Cable/SWIFT messages (Based on the length of the message):</b>				
UAE	AED 45 minimum	AED 30	AED 30	AED 30
Other	AED 60 minimum	AED 45	AED 45	AED 45
Safe Custody Charges	AED 200 per article per annum	AED 200 per article per annum	AED 200 per article per annum	AED 200 per article per annum
Investigations	Within 1 year AED 50	Within 1 year AED 50	Within 1 year AED 50	Within 1 year AED 50
	After 1 year minimum AED 100	After 1 year minimum AED 100	After 1 year minimum AED 100	After 1 year minimum
<b>Certificates</b>				
Capital Guarantee Certificate	AED 1000	AED 650	AED 500	AED 650
Attestation of Signature	AED 50	AED 50	AED 50	AED 50
<b>Certificate for issuance of Trade Licence favouring:</b>				
Department of Economic Development	AED 1000	AED 650	AED 500	AED 650
Free Zones and others	AED 1000	AED 650	AED 500	AED 650

Charges (Exclusive of VAT)	SmartBUSINESS (online)	SmartBUSINESS (Lite)*	WPS-Lite
Salary Payment: <sup>(1)</sup>	Flat Fee: AED 100/- per file	AED 50/- per basket for (WPS) AED 100/- per file	Flat Fee: AED 200/- per file
Salary Payments - Emirates NBD/EIB Employee Account	No Charges Applicable	No Charges Applicable	No Charges Applicable
Salary Payments - NON - Emirates NBD /EIB Employee Account	AED 2/- per record	AED 2/- per record	AED 5/- per account
Trade - Only Swift charges			
LC Issuance <sup>(2)</sup>	AED 100/-	N/A	N/A
LC Amendment <sup>(2)</sup>	AED 75/-	N/A	N/A
Guarantee Issuance <sup>(2)</sup>	AED 75/-	N/A	N/A
smartTRADE			
One Time Activation Fee	AED 1,000	AED 1,000	AED 1,000
Channel Fees: smartBUSINESS			
Subscription Fees*	AED 200/- per month	AED 100/- per month	No Charges Applicable
Token charges	AED 250/- per token	AED 250/- per token	AED 250/- per token
Password Reset	AED 50/- per request	AED 50/- per request	AED 50/- per request
Subsidiary / Associate company account addition	AED 100/- per request	AED 100/- per request	AED 100/- per request
Initial set-up	N/A	N/A	N/A
Ancillary Charges	Price per item	Price per item	Price per item

\*smartBUSINESS Lite is applicable to Customers under Business Banking Package Only.

General Conditions

- All fees and charges mentioned in this guide are subject to change without notice. Updated tariff will be available on the bank's website [emiratesnbd.com](http://emiratesnbd.com)
- Any fees listed in this guide apply to normal transactions. The bank reserves the right to levy additional charges for services at its sole discretion
- Charges for any services not mentioned in this guide will be available on request

Retail Wealth Management					
Fees and Charges on Portfolio Accounts Valid as of July 2018					
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
<b>Fixed Income/Sukuk</b>	3.00%	2.50%	2.50%	2.25%	2.00%
<b>Direct Equity</b>	1.50%	1.25%	1.00%	0.75%	0.50%
<b>Mutual Funds</b>	3.00%	2.50%	2.00%	1.75%	1.50%
<b>Structured Products</b>	Please refer to the respective term sheet.				
<b>ENBD Gold Saving Certificate</b>	2.00%	2.00%	1.50%	1.25%	1.00%
	Minimum Fee equivalent to USD 200. A flat fee of AED50 will be applied as Certificate Issuance Charges. A flat fee of 15fils per gram will be charged at time of subscription.				
<b>Safe Custody*</b>	A custody fee of 0.25% will be charged on per annum calculated daily, based on total portfolio value and charged on quarterly basis to the customer account.				
<b>Administration Services</b>	Any additional costs charged by our custodian for the receipt or delivery of securities will be debited to the customer account.				
Exit Fees					
Fixed Income/Sukuk	0.5%				
Equity	0.5%				
Mutual Funds	As per fund structure				
Structured Products	As per term sheet				
ENBD Gold Saving Certificate	An exit fee of 0.5% will be applied upon redemption. A custody & insurance fee of 0.30% will be charged at time of redemption.				

\*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.

Effective 1st January 2018, 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.

## Business Financing Solutions

	Personal Loan	Merchant/ Business Loan	Loan Against Gold / Individual	Loan Against Gold / Company
<b>Processing Fee</b>	1.00% of loan amount (Min AED 750)	2.00% of loan amount	1.00% of loan amount (Min AED 750)	1.00% of loan amount
<b>Credit Shield</b>	0.58% of loan amount per annum	0.58% of loan amount per annum	N/A	N/A
<b>Prepayment Charges</b>	1.00% of outstanding principle	5.00% of outstanding principle	1.00% of outstanding principle	5.00% of outstanding principle
<b>Delayed Payment Penalty Charges</b>	AED 100 per month	Late Payment Charges: AED 100 per month	AED 100 per month	Late Payment Charges: AED 100 per month
<b>Cancellation Fee after Gold Deposit</b>	N/A	N/A	AED 500	AED 500
<b>Switch Payment Method / Replacing PDC</b>	No Charges Applicable	AED 250	No Charges Applicable	AED 250
<b>Statement of Account</b>	No Charges Applicable	AED 200	No Charges Applicable	AED 200
<b>Repayment Schedule</b>	AED 250	AED 250	AED 250	AED 250
<b>Liability Letter</b>	No Charges Applicable	AED 50	No Charges Applicable	AED 50
<b>Clearance Letter</b>	No Charges Applicable	No Charges Applicable	No Charges Applicable	No Charges Applicable
<b>Vehicle Release Letter</b>	N/A	N/A	N/A	N/A
<b>Temporary - Vehicle Release Letter</b>	N/A	N/A	N/A	N/A
<b>Request for Company Name Change</b>	N/A	N/A	N/A	N/A
<b>Request for Plate Number Change</b>	N/A	N/A	N/A	N/A
<b>Request for Asset / Vehicle Modification</b>	N/A	N/A	N/A	N/A
<b>PRE EMI Charges</b>	AED 500 if applicable	AED 500 if applicable	AED 500 if applicable	AED 500 if applicable

	Commercial Vehicle Loan	Car Loan for Individual	Loan Against Properties - Individual	Loan Against Properties - Company
<b>Processing Fee</b>	1.00% of loan amount	1.00% of loan amount (Min AED 500)	1.00% of loan amount (Min AED 750)	1.00% of loan amount
<b>Credit Shield - Property</b>	N/A	N/A	0.05% per annum	0.05% per annum
<b>Credit Shield - Life</b>	N/A	N/A	0.4% per annum / 0.6% per annum for Joint Applicants	0.4% per annum / 0.6% per annum for Joint Applicants
<b>Prepayment Charges</b>	5.00% of outstanding principle	1.00% of outstanding principle	1.00% of outstanding principle	2.00% of outstanding principle
<b>Delayed Payment Penalty Charges</b>	AED 100 per month	Late Payment Charges: AED 100 per month	AED 100 per month	Late Payment Charges: AED 100 per month
<b>Cancellation Fee after Gold Deposit</b>	N/A	N/A	N/A	N/A
<b>Switch Payment Method / Replacing PDC</b>	AED 250	No Charges Applicable	N/A	N/A
<b>Statement of Account</b>	AED 200	No Charges Applicable	AED 200	AED 200
<b>Repayment Schedule</b>	AED 250	No Charges Applicable	AED 250	AED 250
<b>Liability Letter</b>	AED 50	AED 50	AED 50	AED 50
<b>Clearance Letter</b>	N/A	N/A	No Charges Applicable	No Charges Applicable
<b>Vehicle Release Letter</b>	No Charges Applicable	No Charges Applicable	N/A	N/A
<b>Temporary - Vehicle Release Letter</b>	AED 100	No Charges Applicable	N/A	N/A
<b>Request for Company Name Change</b>	AED 100	No Charges Applicable	N/A	N/A
<b>Request for Plate Number Change</b>	AED 100	No Charges Applicable	N/A	N/A
<b>Request for Asset / Vehicle Modification</b>	AED 100	No Charges Applicable	N/A	N/A
<b>Application Fees</b>	N/A	N/A	AED 1,000	AED 1,000
<b>Valuation Fees</b>	N/A	N/A	AED 3,000	AED 3,000
<b>Copies of Property Related Documents</b>	N/A	N/A	AED 100 per instance per document requested	AED 100 per instance per document requested
<b>PRE EMI Charges</b>	AED 500 if applicable	AED 500 if applicable	N/A	N/A
<b>Vehicle Mortgage Placement Fee *</b>	AED 100	AED 100	N/A	N/A
<b>Vehicle Mortgage Release Fee *</b>	AED 100	AED 100	N/A	N/A

\*(RTA Mortgage Fee for Dubai Registered Vehicles)

All obligations under the products offered are payable solely at and by **Emirates NBD (PJSC) Business Banking**, subject to the laws of UAE (including any governmental actions, orders, decrees and regulations). For all products, special Terms and Conditions apply, are subject to change without prior notice and are available upon request.



## Emirates NBD Debit Card Charges

Type of Card	Business Banking Visa Debit Business
<b>A. Annual Fee</b>	No Charges Applicable
<b>B. Debit Card Replacement Fee</b>	No Charges Applicable
<b>Supplementary Debit Card</b>	Free
<b>Replacing Secret Pin code</b>	Free
<b>C. Foreign Currency Transaction Fee</b>	
For purchase in non-AED*	1.99%
For purchase in AED**	1.99%
<b>E. Copy of Sales Voucher</b>	No Charges Applicable
<b>F. International Delivery Charges</b>	AED 150
<b>G. Usage fee in UAE at Emirates NBD ATMs</b>	
Cash Withdrawal/Deposit	No Charges Applicable
Balance Inquiry	No Charges Applicable
Mini statement	No Charges Applicable
Utility payment	No Charges Applicable
<b>H. Usage fee on Non Emirates NBD (UAE Switch) ATMs</b>	
Cash Withdrawal	AED 2
Balance Inquiry	AED 1
Declined transaction	AED 1
<b>I. GCC Net ATMs (in Gulf Co-operation Countries)</b>	
Cash Withdrawal	AED 6
Balance Inquiry	AED 3
<b>J. International ATMs (outside Gulf Co-operation Countries)</b>	
Cash Withdrawal	AED 20
Balance Inquiry	Free (if available)

\*This fee is effective 1st March 2019 and is charged in addition to the standard processing fee charged by Mastercard International or Visa International and is applicable to transactions performed in any currency other than UAE Dirham (approximately 1.15%).

\*\*This fee is waived for Emirates NBD dnata World Mastercard® Credit Cardholders. Please refer to [emiratesnbd.com/cards](http://emiratesnbd.com/cards) for updates.

This fee will be effective from 1st March 2019. Applicable for all foreign currency transactions paid in UAE Dirhams. This is in addition to the mark up fee charged by the acquirer.