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PRIORITY BANKING



Emirates NBD

SCHEDULE OF CHARGES

PRIORITY BANKING

Criteria for Priority Banking customers:

Your total deposits and/or investments are greater than AED 500,000 OR

Your monthly salary of AED 50,000 or greater is transferred to your Emirates NBD account.

Charges	All Priority Packages	Fair Usage Policy
Account Charges		
Fee for non-maintenance of balance	No Charges Applicable	
Non-receipt of salary	No Charges Applicable	
Account opening fee	No Charges Applicable	
Teller fees (Cash Deposit, Cash Withdrawals, Internal Fund Transfer, Cheque Deposit)	No Charges Applicable	15 transactions per month free; thereafter AED 10 per transaction
Cheque book charge (for 25 leaves cheque book)	No Charges Applicable	
Cheque returned charges	AED 100	
Account closure (within 1 year)	AED 100	
Dormant account charges	No Charges Applicable	
Maximum number of withdrawals per month for Smart S@ver accounts*	2	
Statement Charges		
Request for the copy of statement	No Charges Applicable	
Request for non-standard statement frequency	No Charges Applicable	
Request for the copy of old cheques		
Less than 1 year	No Charges Applicable	2 free requests per quarter. Thereafter charge of AED 10 applies on all additional requests.
Over 1 year	No Charges Applicable	2 free requests per quarter. Thereafter charge of AED 20 applies on all additional requests.
Remittances		
Demand Draft / Manager's Cheque	No Charges Applicable	2 free transactions per month. Thereafter charge of AED 20 applies on all additional transactions.
Cancellation of demand draft	No Charges Applicable	
Telegraphic transfer for account holders		
Local currency within UAE (SHA) (through branches)	No Charges Applicable	2 Free transactions per month. Additional transactions will be charged at AED 5.
Local currency within UAE (BEN) (through branches)	No Charges Applicable	2 Free transactions per month. Additional transactions will be charged at AED 5.
Local currency within UAE (OURS) (through branches)	No Charges Applicable	2 Free transactions per month. (AED 4 shall be refunded as AED 1 is paid towards beneficiary bank charges). Additional transactions will be charged at AED 5.
Local currency within UAE (through Online Banking and Mobile Banking App)	No Charges Applicable	No Charges Applicable
Foreign currency remittance (through branches)	No Charges Applicable	2 Free transactions per month. Additional transactions will be charged at AED 65 (OURS, SHA & BEN charge codes). For 'OURS' additionally the receiving or intermediary banks may deduct charges, if applicable.

*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.

Contd.

Charges	All Priority Packages	Fair Usage Policy
Foreign currency remittance (through Online Banking and Mobile Banking App)	No Charges Applicable	The receiving or intermediary banks may deduct additional charges, if applicable on 'OURS' transactions.
DirectRemit transfers (through Online Banking, Mobile Banking & ATM)	No Charges Applicable	
Additional Telex (e.g. tracer) sent at request of customer - UAE	No Charges Applicable	
Additional Telex (e.g. tracer) sent at request of customer - others	No Charges Applicable	
Cancellation of remittance instruction/recalling of funds remitted	No Charges Applicable	
Swift Message Copy	No Charges Applicable	
Inward Remittances		
If deposited in beneficiary's account	No Charges Applicable	
Standing Instructions		
Set-up charges	No Charges Applicable	First 5 set-ups from date of opening are free. Thereafter charge of AED 25 applies on all additional requests.
Periodic Payments (per transaction)	No Charges Applicable	
Amendment charges	No Charges Applicable	
Balance order	No Charges Applicable	
Failed Standing Instruction and DDS	No Charges Applicable	
Debit Card Charges		
Joining Fee	AED 2,500 Applicable for Skywards Debit Card Only	
Annual Fee	Monthly Fee [^] of AED 200 Applicable for Skywards Debit Card No Charges Applicable for Other Debit Cards	
Debit Card Replacement Fee	No Charges Applicable	
Copy of sales voucher	No Charges Applicable	
International Delivery Charges	AED 150	
Foreign Currency Transaction Fee		
For purchase in non-AED*	1.99%	
For purchase in AED**	1.99%	
Usage fee in UAE at Emirates NBD ATMs		
Cash Withdrawal/Deposit	No Charges Applicable	
Balance Enquiry/Mini Statement/Utility Payments	No Charges Applicable	
Usage fee on Non Emirates NBD (UAE Switch) ATMs		
Cash Withdrawal	AED 2	
Balance Enquiry	AED 1	
Declined transaction	AED 1	
GCC Net ATMs (in Gulf Co-operation Countries)		
Cash Withdrawal	AED 6***	
Balance Enquiry	AED 3	
International ATMs (outside Gulf Co-operation Countries)		
Cash Withdrawal	AED 20****	
Balance Inquiry	No Charges Applicable (if available)	

*This fee is charged in addition to the standard processing fee charged by Visa International. Applicable for all foreign transactions paid in any currency other than UAE Dirhams. This fee will be effective from 1st March 2019.

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

***Maximum 10 free transactions per calendar year subject to a minimum of USD 200 per transaction.

[^]This fee is charged from 2nd year of account opening onwards

Contd.

Charges	All Priority Packages	Fair Usage Policy
Services		
Special Clearing - Outward	No Charges Applicable	
Special Clearing - Inward (proceeds by Manager's Cheque)	No Charges Applicable	
Special Clearing - Inward (proceeds through UAE Central Bank)	No Charges Applicable	
Stop payment charge (per instruction)		
For Cheque/Demand Draft/Manager's Cheque	No Charges Applicable	2 free requests per quarter. Thereafter charge of AED 50 per instruction applies.
Foreign currency		
Foreign Currency Cash Deposit/Withdrawal	0.75% of the amount or a minimum of AED 20 per transaction	
Post-dated cheques		
Extension of due date	No Charges Applicable	
Substitution of cheque with cash	No Charges Applicable	
Post-dated cheques deposited for collection	No Charges Applicable	
Letters of Encashment	No Charges Applicable	
Cheque Certification	No Charges Applicable	
Post-dated cheques for presentation on due date	No Charges Applicable	
If PDC withdrawn before maturity, an additional charge will be levied	No Charges Applicable	
Outward Clean Collections		
Standard collections		
Commission	No Charges Applicable	
OCC Return Charges	No Charges Applicable	
Cash letter items (non USD)	No Charges Applicable	
Cheque collection (USD)*	USD 160	
*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.		
Inward Clean Collection		
Commission	No Charges Applicable	
Proceeds by DD/MC	No Charges Applicable	
Proceeds by TT	No Charges Applicable	
Cheque returned charges	No Charges Applicable	
Certification & letters		
Account balance letter/Account reference letter charges	No Charges Applicable	2 free requests per quarter. Thereafter charge of AED 25 applies for each additional request.
Liability letter	AED 50	
No Liability letter	AED 50	
Attestation of signature	No Charges Applicable	
Bulk cash deposit & withdrawal at teller counter	No Charges Applicable	
Issue of IPO/rights issues by order	No Charges Applicable	

Charges	Priority (Wealth/Salary/Man Utd)		
Safe Deposit Lockers#			
Rentals per annum			
Small	AED 750		
Medium	AED 1,000		
Large	AED 1,500		
Extra-large	AED 2,000		
Over-size	AED 2,500		
Replacement of lock/key	Actual		
#Locker Deposit will be required based on the size of the locker.			
Other services			
Hold mail	No Charges Applicable		
Investigations	No Charges Applicable		
T.C. purchase	AED 20		
Postage			
UAE	No Charges Applicable		
Other	No Charges Applicable		
Faxes			
UAE	No Charges Applicable		
Other	No Charges Applicable		
Courier			
UAE	No Charges Applicable		
Other	No Charges Applicable		
Telex/cable/SWIFT messages			
UAE	No Charges Applicable		
Other	No Charges Applicable		
Safe Custody Charges	No Charges Applicable		
Credit card service and price guide			
Primary card	Annual fee (AED)	Finance charges per month ¹ (retail purchase)	Finance charges per month ¹ (cash advance)
Silver / DIC	150 / 200	3.25%	3.25%
Gold / Titanium	400 / 400	3.25%	3.25%
Diners Club	400	3.25%	3.25%
Platinum	700	3.25%	3.25%
Duo Credit Cards	800	3.25%	3.25%
Infinite	Free*	1.49%	1.49%
Go4it Gold / Platinum	99 / 199	3.25%	3.25%
Manchester United Titanium	250	3.25%	3.25%
dnata Platinum	500	3.25%	3.25%

*Provided the customer meets the credit criteria to be eligible.

Contd.

Charges	Priority (Wealth/Salary/Man Utd)		
	Primary card	Annual fee (AED)	Finance charges per month ¹ (retail purchase)
dnata World	999	3.09%	3.09%
Skywards Infinite / Signature	1500 / 700	3.09%	3.09%
SPG® World Mastercard®	1500	3.09%	3.09%
Business Card / Business Rewards	750 / 550	3.25%	3.25%
Supplementary Card	No Charges Applicable		
Other fees and charges			
Cash advance fee	3% or AED 99 (whichever is higher)		
Over limit fee	AED 279		
Late payment fee	AED 230		
Foreign currency transaction fee			
For purchase in Non-AED ²	1.99%		
For purchase in AED ³	1.99%		
Card replacement fee	AED 50 for Go4it Cards AED 20 for all other Cards		
Cheque and direct debit return fee	AED 100		
Copy of sales voucher	AED 10		
Paper statement fee	AED 5 per month		
Duplicate statement fee (per copy) - up to last 3 months - over 3 months	AED 15 per month AED 45 per month		
Insurance: Lifestyle Protector / Protect Plus / Business Protector	0.99% of the current balance at billing cycle (free for first 2 months)		
0% Installment Plan One time processing fee	AED 49 per transaction		
Cancellation fee: Installment Plans / Dial-A-Cheque / Balance Transfer / Balance Conversion	3% of principal outstanding or AED 250, whichever is higher ⁴		
International Delivery Charges	AED 150		
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% of credit limit 50% of credit limit		
Please Note			
All fees and charges mentioned in this guide are subject to change. Such changes will apply from the effective date specified by the Bank.			
This Service and Price Guide is applicable with effect from July 1, 2018.			
Annual fee billed will not be reversed if the card has been used or cancelled.			
No finance charges (except for Cash Advances) will be levied in case 100% payment is made on or before the payment due date.			
Finance charges are levied on all transaction types, calculated from transaction date till repayment date (calculated on average daily balance method).			
Cash advance fee will be applicable on cash advance transactions as defined under Terms & Conditions.			
Please refer to emiratesnbd.com/cards for Terms and Conditions.			
¹ Finance charges are subject to increase by 0.5% in case the Card account is twice or more past due in the past six months. An account is considered past due if the minimum payment due is not received before the payment due date. Subsequently, Finance charges will revert to the prevailing product Finance charges if the Card account is no longer twice or more past due within the last six months. ² 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 for updates. ³ 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. ⁴ This fee is effective from 1st April 2019.			

Charges	Priority (Wealth/Salary/Man Utd)
Personal Loans	
Loan Processing Fee (New)*	1% of the loan amount (Min AED 750)
Loan Processing Fee (Top Up)*	1% of the incremental loan amount (Min AED 750)
Enhanced Credit Life Insurance (Double Cover)	1.24% - 1.99% of loan amount (min AED 1,000)
Personal Overdraft Fee	AED 200
Late Payment Charge	AED 100
Instalment Deferment Fee	AED 100
Rescheduling Fee	AED 250
Early Settlement Fee	1% of outstanding amount (maximum AED 10,000)
Change in Due Date	Free
Advance EMI (up to 3 EMIs)	Free
Clearance Letter	Free
Partial Payment	1% of payment made (maximum AED 10,000)
Liability / No Liability letter	AED 50
Loan Cancellation Fee	AED 50
Auto Loans	
Loan Processing Fee	1% of the loan amount (Min AED 750)
Early Settlement Fee	1% of outstanding amount
Auto Protect	1% of total loan amount (minimum AED 1,000)
Late Payment Fee	AED 100
Change in Mode of Payment	Free
Deferment	AED 100
Temporary Release of Mortgage	Free
Change of Registration	Free
Pre-payment of EMIs (only valid for 3 and above instalments)	1% of payment made
Rescheduling Fee	AED 250
Change of due date on Standing Instructions	Free
NOC to Traffic Department	Free
Cheque Returned Charges	AED 100
Liability / No Liability Letter	AED 50
Clearance Letter	Free

Charges	Priority (Wealth/Salary/Man Utd)
Home / Office Loans	
Loan Processing Fee	1% of the Loan Amount
Application fee / Pre-approval Fee	AED 3,000 (Non Refundable)
Revalidation Fee	Up to AED 1,000
Valuation Charge	AED 3,000 (Completed Property) AED 20,000 (For Self-Construction)
Early Settlement – Transfer of Home Loan to another Lender	Cost or 3% of Loan Outstanding whichever is lower
Early Settlement – Own funds or Sale of Property	Cost or 1% of Loan Outstanding whichever is lower
Relationship Breakage Fee	2% of Loan Outstanding
Partial Pre-payment Fee	1% over and above free allowance
Life Insurance (single applicant)*	0.05% p.m. on Loan Outstanding
Life Insurance (Joint applicant or Joint Borrower)*	0.09% p.m. on Loan Outstanding
For loan amount more than AED 5 million	Insurance fees may differ
Property Insurance	0.01% p.m. on the Property Value
Late Payment Fee	AED 500
Nonstandard statement / Copy of original docs	AED 100
Rescheduling Fee	AED 1,000
Change in Property (SWAP)	AED 1,320
Change in Ownership Details (Co-borrower)	AED 1,320
Liability / No Liability Letter	AED 85
Request of other letter	AED 90
Clearance Letter	Free
Consumer Base Rate (CBR)	5.75%
All fees and charges are effective from 15th February 2019.	
*Life Insurance Premiums are collected on monthly and rate may differ for Loan amount more than AED 5 million.	

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
Fixed Income/Sukuk	3.00%	2.50%	2.50%	2.25%	2.00%
Direct Equity	1.50%	1.25%	1.00%	0.75%	0.50%
Mutual Funds	3.00%	2.50%	2.00%	1.75%	1.50%
Structured Products	Please refer to the respective term sheet.				
	2.00%	2.00%	1.50%	1.25%	1.00%
ENBD Gold Saving Certificate	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.				
Safe Custody*	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.				
Administration Services	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.

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.