

Business Banking Schedule of Service Fees

Effective as of April 11th

Accounts Maintenance	Construction (AED)	
Current account/ Savings Accounts/ Call Account	Service Fees (AED)	
Currency AED: 25,000 Monthly average balance to be maintained	AED 150 monthly Non- maintenance of monthly average balance charges:	
Currency EUR: No-minimum balance requirement	0.80%per annum, charged on monthly basis. Calculated on daily credit balance exceeding 25K EUR at the end the day.	
Account closure fee (if closed within one year)	200	
Expired Trade License: After two months of license expiry	200	
Note: The Charges will be recovered in subsequent months till submission of valid trade license	Monthly	
Account opening processing fee (offshore accounts only)	500	
Monthly Relationship fee (offshore Accounts only)	100	
Direct Debt System (DDS)		
As a Sponsoring Bank	Service Fees (AED)	
Originator registration request (outbound DD200)	500	
Originator conformity notification (outbound DD220)	500	
Processing request (outbound DD 500)	AED 2 per record minimum AED 50	
Processing responses (outbound DD 503)	NIL TO THE TOTAL THE TOTAL TO T	
Lodgment request / amendment (outbound DD300)	100	
Confirmation request / amendment (outbound DD510)	100	
Cancellation (outbound DD400)	200	
Processing of Stop payment request	100	
As a Paying Bank	Service Fees (AED)	
odgment request /amendment (outbound DD300)	100	
Confirmation request / amendment (outbound DD510)	100	
Cancellation (outbound DD400)	200	
Processing of Stop payment request	100	
Non-execution/ Return of Direct Debit Authority Request due to insufficient funds	250	
Remittances- Outward Remittance	Service Fees (AED)	
SWIFT transfer	AED 100 + Correspondent Bank Charges (Non-resident/Offshore accounts to be charged As per agreed arrangement/pricing)	
SWIFT transfer to BOK HQ & Bahrain Client (Resident & non- Resident)	25	
Ctient (Resident & non- Resident)		
Payments through UAEFTS	25 (Non-resident/Offshore accounts to be charged As per agreed arrangement/pricing)	
nstitutional SWIFT transfer (From the Vostro Account)	100	
nstitutional UAEFTS Payments (From the Vostro Account)	100	
nvestigation / Correspondence (FTS 6 SWIFT)	As per the Charges claimed by the Correspondent Bank	
Retrieval (swift / FTS copies / customer payment	50	
nstructions)		
Customer Request for Recall of Funds	AED 50 + Correspondent Bank charges	
Cancellation of SWIFT	AED 100 + Correspondent Bank Charges Service Fees (AED)	
Standing Instructions		
Standing Order - Set-up	100	
Standing Order transaction	50	
Non- Execution of S/O due to insufficient funds	150	
Standing Order amendment/cancellation	50 0	
Remittance- Inward Remittance	Service Fees (AED)	
FTS / WSI	No Charges	
SWIFT	10	
Issuance of Letters/ Certificates	Service Fees (AED)	
Certificate of balance / Audit confirmation	100	
Liability letter/ No liability certificate /Reference letter/Release letter	100	
Certificate issued to Economic Dept/ Free zones for Trade license	300	
Attestation of authorized signature	× / × / 100 / × / / × / ×	

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Duplicate Account statement	Service Fees (AED)	
on demand printed statement at Branch Up to 5 months	Free	
bove 3 months	10 per page	
ut of Cycle Statement of account	10 per page minimum of AED 50	
suance of Cheque Books	Service Fees (AED)	
Cheque Book	Free	
0 Leaves	25	
5 Leaves	25	
0 Leaves	50	
Customized Cheques	As per arrangement	
heque Transactions	Service Fees (AED)	
top payment	7 100	
Cheques returned drawn on account (Inward clearing / Cash withdrawal at counter	250	
Outward Cheque Returns	50	
ssuance of Managers Cheques	Service Fees (AED)	
ssuance of Managers cheque	50	
ancellation of Managers cheque	507	
CY Cheque Collections	Service Fees (AED)	
oreign Cheque for Collection (Outside UAE)	AED 0.125% of the cheque amount (Min AED 100) + courier and Correspondent bank charges	
pecial Clearing	Service Fees (AED)	
pecial Clearing (Cheques presented by us)	205	
ost Dated Cheque (Per Cheque)	Service Fees (AED)	
laturity within 1 year	10	
Maturity more than 1 year	20	
DC replacement/withdrawal	7 / 10 / 7	
Deferment of due date	10	
Bulk PDC warehousing	As per arrangement	
Vages Protection System (WPS	Service Fees (AED)	
et up	500	
nnual maintenance fee	1,000	
remittance	Service Fees (AED)	
imployee count < 15	100	
mployee count 15-200	200	
mployee count > 100	2 per line	
unding account transfer	10	
ash Transactions	Service Fees (AED)	
ash management fee for bulk cash transactions	As per agreement/arrangement	
ash deposit/withdrawal from FCY account	1% on the face value of the Transaction Minimum AED 100 1-40,000 (Nil)	
Cash deposit/withdrawal from AED account	40,000- 1 Million (20 per transaction) 1 Million and above (50)	
Courier	Service Fees (AED)	
ourier within UAE	150	
Courier outside UAE (International)	350	



Trade Finance Schedule of Service Fees

Sight / Time LCs	Opening Commissions	Service Fees (AED)	
Back to Back LCs Same as Sight/Time LCs plus AED 400 scruting fee Standby LCS Same as Sight/Time LCs plus AED 400 scruting fee Standby LCS Standby LCS Service Fees (AED) Additional commission charged on increased amount same as LC opening commission with min. commission per LC AED 1,500 Amendment commission for increase in LC amount amendment AED 500 including handling fee Amendment commissions for extension in expiry date Additional commission charged of fer extended period same as LC opening commission with minimum per amendment AED 500 including handling fee Other amendments (Changes in LC Terms & Conditions, clauses etc.) Additional commission charged for extended period same as LC opening commission with minimum per amendment AED 500 including handling fee Other amendments (Changes in LC Terms & Conditions, clauses etc.) Additional commission charged for extended period same as LC opening commission with minimum per amendment AED 500 including handling fee Other amendments (Changes in LC Terms & Conditions, clauses etc.) Additional commission charged for expired period same as LC opening commission on LC administration Fees/ Commissions Everus Fees (AED) D. LC Administration Fees/ Commission LC Expiration Commission (when documents negotiated after LC expiry date) LC Coverdrawing commission (when documents negotiated in excess of LC additional commission charged for expired period same as LC opening commission with min. commission AED 500 including handling fee LC discrepancy fee (per presentation) Additional commission charged for expired period same as LC opening commission with min. commission AED 500 including handling fee LC discrepancy fee (per presentation) Extension of discrepant (June administration charged for over drawn amount with min. commission AED 500 including handling fee LC discrepancy fee (per presentation) LC discrepancy fee (per presentation) AED 300 plus Swirt charges Extension of discrepant (June administration of presentation to customer) LC acceptance commission LC		%0.25per month (min.3 months) for first AED 100K Balance 0.125% per month (min. 3 months) Min. commission	
Standby LCs	lving LCs	Same as Sight/Time LCs min. AED 400 plus scrutiny fee AED 400 plus 0.125%% flat commission on each revolve	
B. LC Amendment Commissions Amendment commission for increase in LC amount Additional commission charged on increased amount same as LC opening commission with min. commission charged for extended period same as LC opening commission with minimum per amendment AED 500 including handling fee Other amendments (Changes in LC Terms & Conditions, clauses etc.) CLC Handling Fees Service Fees (AED) Handling fee for LC cancellation services (before expiry) D. LC Administration Fees/Commissions LC Expiration Commission (when documents negotiated after LC expiry date) LC Expiration Commission (when documents negotiated after LC expiry date) LC overdrawing commission (when documents negotiated in excess of LC same as LC opening commission charged for expired period same as LC opening commission of the commission of the period same as LC opening commission of the commission of the documents negotiated in excess of LC wordrawing commission (when documents negotiated in excess of LC septimation of the documents negotiated in excess of LC septimation of the documents negotiated in excess of LC septimation of the documents negotiated in excess of LC septimation of the documents negotiated in excess of LC septimation of the documents negotiated in excess of LC septimation of the documents of the necessary of the septimation of the necessary of the nec	to Back LCs	Same as Sight/Time LCs plus AED 400 scrutiny fee	
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Courier — within UAE Courier — Outside UAE 350 SWIFT 150 AED 50 per reminder – plus Courier charges	tiation commission	%0.125min. AED 300	
Courier — Outside UAE 350 SWIFT 150 Reminder AED 50 per reminder - plus Courier charges	ange compensation fee for settling LC documents in foreign currency	%0.125min. AED 300	
SWIFT Reminder AED 50 per reminder - plus Courier charges	er — within UAE	150	
Reminder AED 50 per reminder - plus Courier charges	er — Outside UAE	350	
		150	
11. X - 1/- 1/- 1/- 1/- 1/- 1/- 1/- 1/- 1/- 1	nder	AED 50 per reminder - plus Courier charges	
Managers cheque for agent's commission 200	gers cheque for agent's commission	200	
H. Trade Structuring/ Advisory Fee	ade Structuring/ Advisory Fee		

Inward Documentary Bills for collection	
A. IBC Advising Fee	Service Fees (AED)
Inward documentary bills advising fee	300
B. IBC Handling Commission	Service Fees (AED)
IBC payment commission (including open account transaction)	%0.125min. AED 300 plus SWIFT charges
IBC acceptance commission	%0.125min. AED 300 plus SWIFT charges
IBC documents transferred to another bank	%0.125min. AED 300 plus courrier charges
IBC documents returned unpaid / unaccepted	%0.125min. AED 300 plus courrier charges
IBC documents released free of payment	%0.125min. AED 300
Amendment to inward bills for collection 0.125% ad	dditional commission on increased amount (if any) min. AED 300 other amendments AED 300 flat per
C. IBC related other	Service Fees (AED)
Exchange compensation fee for settling IBC in foreign currency	0.25% min AED 200
IBC documents safe custody fees (held unpaid after one month of receipt / acceptance / due date)	200 per month
Note: All Fee/Charges are exclusive of VAT/other applicable taxes	



Export- Letter of Credit		
A. Export LC Advising Fee	Service Fees (AED)	
Advising of LC to Customer	%0.125 flat of LC value Min AED 500	
Advising of LC to Non-Customer	%0.125 flat of LC face value Min AED 1,500	
Advising LC Amendment to Customer	400	
Advising LC Amendment to Non- Customer	500	
B. Export Processing	Service Fees (AED)	
Export LC confirmation to Customer	Applicable commission as per arrangement with customer in consideration of Bank/Country risk.	
Export LC confirmation to Non-Customer	Applicable commission as per arrangement with customer in consideration of Bank/Country risk.	
Export documents negotiation commission	%0.125min. AED 300	
Export Handling	AED 500 to be charged for document value up to AED 10 MN and for document value more than 10 MN AED 1,000	
Export documents scrutiny fee for customer	AED 500 per presentation	
Export documents scrutiny fee for non-customer	AED 1,000 per presentation	
Payment of other Banks reimbursement claim	AED 300 per reimbursement	
ssuance of assignment of proceeds	1,000	
C. Other	Service Fees (AED)	
Assignment of Proceeds under Export LC	%0.125of the assignment value with Min. AED 1000 plus Swift charges	
Courier — within UAE	150	
Courier — Outside UAE	350	
SWIFT	150	
Reminder	AED 50 per reminder - plus Courier charges	
Kellilluel	ALD 30 per reminder - plus Courier Charges	
Letter of Guarantee		
A. LG Issuance Commissions	Service Fees (AED)	
Commission on Issuance of Contract Finance Guarantees (Bid Bonds,	Service Fees (AED)	
Performance Bonds, Advance Payment, Retention & Maintenance. Note: Letter of guarantee with tenor longer than one year will be priced on case basis.	1% to 1.50% per annum (min. 3 months) with min. commission per LG AED 1,000	
Commission on issuance of open ended LGs	1% to 1.50% per annum (min. 3 months) with min. commission per LG AED 1,500	
Commission on issuance of Financial guarantee - fixed maturity Note: Letter of guarantee with tenor longer than one year will be priced on case to case basis.	1% to 2.0% per annum (min. 3 months) with min. commission per LG AED 1,000	
Commission on issuance of Financial guarantee - open ended	1.5% to 2 % per annum (min 3 months) with min. commission per LG AED 1500	
Commission on issuance of LGs against 100% cash margin	As per agreement	
Commission on issuance of LGs (other guarantees not mentioned above including labour guarantees)	As per agreement	
Guarantee issued against counter guarantee to customer	Applicable commission as per arrangement with customer in consideration of Bank/Country risk 1% flat on the Guarantee value with min commission of AED 2000	
Guarantee issued against counter guarantee to non-customer	Applicable commission as per arrangement with customer in consideration of Bank/Country risk 1.5% flat on the Guarantee value with min commission of AED 2500	
3. LG Amendment Commissions	Service Fees (AED)	
Amendment commission to increase LG amount	Additional commission charged on increased amount same as LG opening commission with min. commission per amendment AED 500 plus SWIFT/Courier charges	
Amendment commission for extension in expiry date	Additional commission charged for extended period same as LG opening commission with min. commission per amendment AED 500 plus SWIFT/Courier charges	
Other amendments Changes in LG Terms & Conditions, clauses etc.)	AED 500 per amendment plus SWIFT/Courier charges	
C. LG related other	Service Fees (AED)	
For International Issuance	LG issuance commission as above plus additional fee AED 300 plus Swift/Courier charges plus actual correspondent Bank charges	
Advising other Bank guarantees to customers	300	
Advising other Bank guarantees to non-customers	500	
Handling charges for claims made on behalf of our customers on other banks	AED 500 plus Swift/Courier charges	
Courier — within UAE	150	
Courier — Outside UAE	350	
SWIFT	150	
	150 AED 50 per reminder - plus courier charges	