

# Schedule of Charges

Personal Banking			
Charges	Classic	Plus/Youth/Ladies	Select
Minimum monthly average relationship balance (applicable for savings variant)	AED 3000	AED 3000*	AED 50000*
Minimum monthly salary transfer (applicable for salary variant)	< AED 2500	AED 2500	AED 8000
Fee for non-maintenance of balance (applicable for savings variant)	AED 25 per month	AED 25 per month	AED 25 per month
Non-receipt of salary	Free	Free	Free
Account opening fee	Free	Free	Free
Value Account (monthly fee variant)	Free	Free	Free
Teller fees (cash deposit, cash withdrawals, internal fund transfer, cheque deposit)	6 transactions per month free; thereafter AED 10 per transaction	8 transactions per month free; thereafter AED 10 per transaction	10 transactions per month free; thereafter AED 10 per transaction
Cheque book charge (for 25 leaves cheque book)	N/A	First cheque book (25 leaves) free; thereafter AED 25	First cheque book (25 leaves) free; thereafter AED 20
Cheque returned charges	N/A	AED 100	AED 100
<b>Statement charges</b>			
Request for the copy of statement	AED 5 for 25 transactions, max of AED 20 per request	AED 5 for 25 transactions, max of AED 20 per request	AED 5 for 25 transactions, max of AED 20 per request
Request for non-standard statement frequency	AED 25 pa	AED 25 pa	AED 25 pa

\* Not required for Loans/Credit Cards/Overdrafts customers.  
For Youth Package - no minimum balance required

Request for the copy of old cheques			
Less than 1 year	N/A	AED 10 per copy	AED 10 per copy
Over 1 year	N/A	AED 20 per copy	AED 20 per copy
Account closure (within 1 year)	AED 100	AED 100	AED 100
Dormant account charges	Free	Free	Free

Remittances			
Demand draft (for account holders)	AED 30	AED 30	AED 15
<b>Telegraphic transfer (for account holders)</b>			
Local currency (within UAE)	AED 50	AED 50	AED 40
Foreign currency to home country and GCC countries	AED 75	AED 75	AED 60
Foreign currency to all other countries	AED 90	AED 90	AED 75
Direct transfer to Bank of Beirut	AED 20	AED 20	AED 20
Cancellation of demand draft	Free	Free	Free
Additional Telex (e.g. tracer) sent at request of customer - UAE	Free	Free	Free
Additional Telex (e.g. tracer) sent at request of customer - others	Free	Free	Free
Cancellation of remittance instruction/recalling of funds remitted	Free	Free	Free
Swift message copy	Free	Free	Free

Inward remittances			
If deposited in beneficiary's account	Free	Free	Free
<b>Standing instructions</b>			
Setup charges	AED 50	AED 50	AED 40
Periodic payments (per transaction)	Free	Free	Free
Amendment charges	Free	Free	Free
Failed standing instruction	AED 25	AED 25	AED 25
Balance order	Free	Free	Free

Debit card charges			
Annual fee	Free		
Debit card replacement fee	AED 25		
Foreign currency transaction fee*	1.5%		
Copy of sales voucher	AED 25		

Usage fee in UAE at Emirates NBD ATMs			
Cash withdrawal/deposit	Free		
Balance enquiry	Free		
Mini-statement	Free		
Utility payment	Free		

Usage fee on non-Emirates NBD (UAE Switch) ATMs			
Cash withdrawal	AED 2		
Balance enquiry	AED 1		
Declined transaction	AED 1		

In Arab Gulf cooperation countries at GCC Net ATMs as			
Cash withdrawal	AED 6		
Balance enquiry	AED 3		

International ATMs (outside UAE)			
Cash withdrawal	AED 20		
Balance enquiry	Free (if available)		

\* This fee is charged in addition to the standard processing fee charged by Visa International and is applicable to transactions performed in any currency other than UAE Dirhams. Effective July 1st, 2012.

Services			
Special clearing - outward	Free	Free	Free
Special clearing - inward (proceeds by manager's cheque)	Free	Free	Free
Special clearing - inward (proceeds through UAE Central Bank)	Free	Free	Free

Stop payment charge (per instruction)			
For cheque/demand draft/manager's cheque	N/A	AED 50	AED 50

Foreign currency			
Foreign currency cash deposit	Free	Free	Free
Foreign currency cash withdrawal	Free	Free	Free

Post-dated cheques			
Extension of due date	Free	Free	Free
Substitution of cheque with cash	Free	Free	Free
Post-dated cheques deposited for collection	Free	Free	Free
Letters of encashment	Free	Free	Free
Cheque certification	Free	Free	Free
Post-dated cheques for presentation on due date	Free	Free	Free
If PDC withdrawn before maturity, an additional charge will be levied	Free	Free	Free

Outward clean collections			
<b>Standard collections</b>			
Commission	Free	Free	Free
OCC return charges	Free	Free	Free
Cash letter items	Free	Free	Free

Inward clean collection			
Commission	Free	Free	Free
Proceeds by DD/MC	Free	Free	Free
Proceeds by TT	Free	Free	Free
Cheque returned charges	Free	Free	Free

Personal Banking			
Charges	Classic	Plus/Youth/Ladies	Select
<b>Certification &amp; letters</b>			
Account balance letter/Account reference charges	AED 50 per cert.	AED 50 per cert.	AED 40 per cert.
Liability letter	AED 100	AED 100	AED 100
No liability letter	AED 100	AED 100	AED 100
Attestation of signature	Free	Free	Free
Bulk cash deposit & withdrawal at teller counter	Free	Free	Free
Issue of IPO/rights issues by order	Free	Free	Free

Safe deposit lockers			
<b>Rentals per annum</b>			
Small	AED 200	AED 200	AED 150
Medium	AED 400	AED 400	AED 300
Large	AED 800	AED 800	AED 650
Extra-large	AED 1200	AED 1200	AED 1000
Over-size	AED 1500	AED 1500	AED 1250
Key deposit	AED 3000	AED 3000	AED 2500
Replacement of lock/key	Actual	Actual	Actual

Other services			
Hold mail	Free	Free	Free
Investigations	Free	Free	Free
T.C. purchase	AED 20	AED 20	AED 20

Postage			
UAE	Free	Free	Free
Other	Free	Free	Free

Faxes			
UAE	Free	Free	Free
Other	Free	Free	Free

Courier			
UAE	Free	Free	Free
Other	Free	Free	Free

Telex/cable/SWIFT messages			
UAE	Free	Free	Free
Other	Free	Free	Free
Safe custody charges	Free	Free	Free

Credit card service and price guide			
Primary card	Annual fee (AED)	Finance charges per month* (retail purchase)	Finance charges per month* (cash advance)
Silver/dnata Silver/DIC Cards	150/250/200	2.99%	2.99%
Gold/dnata Platinum/Titanium Cards	400/500/400	2.99%	2.99%
Platinum Card	700	2.69%	2.99%
Infinite Card	1500	2.19%	2.19%
Business Card	550	2.19%	2.19%
Skywards Infinite Card	1500	2.99%	2.99%
Skywards Platinum Card	700	2.99%	2.99%
WebShopper Card	50	2.99%	N/A
Go4it Platinum Card	199	2.99%	2.99%
Go4it Gold Card	99	2.99%	2.99%
Supplementary Card	Free*		

\* Finance charges are subject to increase by 1% in case the cardholder is one or more payments overdue. Original finance charge rates will be re-instated when all overdue payments have been made.  
\*\* Annual fee for Gold Cards is AED 40 per Supplementary Card

Other fees and charges	
Cash advance fee	3% or AED 75 (whichever is higher)
Over limit fee	AED 170
Late payment fee	AED 170
Foreign currency transaction fee*	1.75%
Card replacement fee	AED 20
Cheque and direct debit return fee	AED 100
Copy of sales voucher	AED 10
Duplicate statement fee (per copy) - up to last 3 months - over 3 months	AED 15 per month AED 50 per month
Credit Shield	0.80% of the outstanding balance at billing cycle (free for the first 2 months)

\* This fee is charged in addition to the standard processing fee charged by MasterCard Worldwide or Visa International and is applicable to transactions performed in any currency other than UAE Dirhams.

General	
Payment due date (from the statement date)	25 days
Minimum payment due	5% or AED 100 (whichever is higher)
Cash advance 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.

Annual fee will not be reversed once the card has been used or terminated.

No finance charges (except for cash advances) will be levied in case 100% payment is received 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).

This Service and Price Guide is applicable with effect from 1st May 2011.

Please refer to Terms & Conditions for full details.

Personal loans	
Processing fee (New)	1% of Loan amount (minimum AED 500, maximum AED 2500)
Processing fee (Top-up)	1% of Top-up amount (minimum AED 500, maximum AED 2500)
Enhanced credit life insurance (Double Cover)	1.24% - 1.50% of the loan amount (fresh and top-ups)
Personal Overdraft fee	AED 200
Late payment charge	AED 50
Instalment deferment fee	AED 100
Rescheduling fee	AED 250
Early settlement fee	1% of outstanding amount (maximum AED 10,000)
Early settlement fee top-up	1% of outstanding amount (maximum AED 10,000)
Advance EMI (Up to 3 EMIs)	Free
Partial payment	1% of outstanding amount (maximum AED 10,000)
Liability/no liability letter	AED 100
Loan cancellation fee	AED 100

Auto loans	
Processing Fee (New cars)	AED 500
Processing Fee (Used cars)	1% of loan amount, minimum AED 500, maximum AED 2500
Processing Fee (Commercial Vehicles)	1% of loan amount, minimum AED 500, maximum AED 2500
Early settlement fee	1% of outstanding amount
Auto Protect	1% of total loan amount

Personal Banking			
Charges	Classic	Plus/Youth/Ladies	Select
Late payment fee (instalment standing order/cheque)	AED 50		
Change in mode of payment (PDC to Direct Debit)	Free		
Change in mode of payment (Direct Debit to PDC)	Free		
Change in PDCs	Free		
Deferment	AED 100		
Temporary Release of Mortgage	Free		
Change of registration	Free		
Partial Payment (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		

Home loans	
Processing fee	1% of the total loan amount, AED 5000 minimum payable
Application fee (prior to identifying a property)	AED 1000
Property insurance	0.05% per annum on the sum assured
Borrower's life insurance	0.40% per annum of the outstanding loan amount
Late payment fee	AED 500
Loan cancellation fee	Processing fee non-refundable
No liability letter	AED 200
Liability letter	AED 200
Prepayment fee - top up loan	1% of outstanding amount
Prepayment fee - own sources	2% of amount prepaid if within the first two years, thereafter 1%
Prepayment fee - settlement from another bank	3% of outstanding amount
Change of product scheme	1% of outstanding amount
Rescheduling fee	Free
Change in security	AED 2000
Change in borrower/property ownership details	AED 2000
Copies of property related documents	AED 100 per instance per document requested

Office loans	
Processing fee	2% of the total loan amount
Application fee (prior to identifying a property)	AED 1000
Property insurance	0.05% per annum on the sum assured
Borrower's life insurance	0.40% per annum of the outstanding loan amount
Late payment fee	AED 500
Loan cancellation fee	Processing fee non-refundable
No liability letter	AED 200
Liability letter	AED 200
Prepayment fee - top up loan	2% of outstanding amount
Prepayment fee - own sources	2% of amount prepaid
Prepayment fee - settlement from another bank	3% of outstanding amount
Change of product scheme	1% of outstanding amount
Rescheduling fee	Free
Change in security	AED 2000
Change in borrower/property ownership details	AED 2000
Copies of property related documents	AED 100 per instance per document requested

Investments & Bancassurance	
Structured notes:	
Subscription/redemption	Free
Exit penalty if redeemed/sold before maturity*	
1st year	3%
2nd year	2%
3rd year	1%
Bid offer spread	2%
Third party products**	Please refer to respective product brochures and policy documents

\* Indicative only, the exit penalty on structured notes if sold before maturity depends on the product terms and can be referred to in the product term sheet.

\*\* The charges for these products and other new third-party products launched by Emirates NBD are levied by the respective product issuers and are subject to change from time to time. Please refer to the respective product brochures and key features document for a complete list of these charges.

**General Conditions**  
1. All fees and charges mentioned in this guide are subject to change without notice. Updated tariff will be available on the bank's website [www.emiratesnbd.com](http://www.emiratesnbd.com)  
2. 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.  
3. Charges for any services not mentioned in this guide will be available on request.

