

Private Banking Schedule of Fees and Charges (valid as of 01 October 2023)

Annual Fees

Wealth Management Fee*	0.50%	
Custody Fees**	Less than \$1 million	0.30%
	\$1 million to \$10 million	0.25%
	\$10 million to \$30 million	0.20%
	Above \$30 million	0.15%

Calculated daily based on the portfolio value and charged in arrears on a quarterly basis.

Securities Transaction Fees

	Traded Number of Securities	Below 10,000	10,000 to 50,000	Above 50,000
Global Listed Equities and Similar Securities	Americas (USA and Canada***)	35	15	10
	Traded Value in USD	Below \$100,000	\$100,000 to \$500,000	Above \$500,000
	Global ex MENAandAmericas	1.50%	0.90%	0.50%
	UAE****	0.85%	0.55%	0.35%
	MENA ex UAE	1.15%	0.65%	0.45%
Fixed Income Securities and Sukuks		0.70%	0.50%	0.30%
Exchange Traded Funds		0.75%	0.60%	0.45%
Mutual Funds	Equities and Hybrid	2.00% (applicable only on subscription of funds)		
	Fixed Income	1.00% (applicable only on subscription of funds)		
	Alternative Investments	Please refer to the prospectus of the respective funds. In case of any upfront fees for the respective fund, no transaction fees will be charged.		
Structured Products	Please refer to the respective term sheet and subscription agreements.			
Administration Services	Any additional costs charged by our custodians for the receipt or delivery of securities will be debited to the client account.			
Minimum Fee Equivalent to USD 200				

01 Oct 2023

Transaction Fees

Telegraphic Transfers	\$60 per transfer
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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 recognised counterparties of the Bank. Where applicable, taxes, bourse levies and other third party fees will be charged separately.

*Only for advisory mandates.

** Per annum calculated daily based on the (non-discretionary) portfolio value (excluding Emirates NBD issued medium term notes and GCC equities) and charged in arrears on a quarterly basis.

*** In USD/CAD cents per share. For securities with market value below USD 5, the Bank may grant discount on the Securities Transactions Fees.

**** Including 3rd party brokerage fees for UAE and excluding for all other markets, for both sale and purchase.

All above fees and charges are subject to change at any time with notice to the Customer