

# SCHEDULE OF CHARGES

## Exploring Opportunities



بنك الإمارات دبي الوطني  
Emirates NBD

| General  |  |   |  |  |  |  |
|--|--|---|--|--|--|--|
| Charge Type  | Connect  | Proprietor  | Prime  | Preferred  | Prestige   | Platinum   |
| Minimum Monthly Average Relationship Balance                               | Nil  | AED 50,000  | AED 50,000   | AED 200,000  | AED 500,000  | AED 3,500,000  |
| Fee for Non-Maintenance of Balance   | Nil  | AED 262.50 per month  | AED 157.50 per month   | AED 315 per month  | AED 787.50 per month   | AED 1,575 per month  |
| Account Opening Fee  | Free   | Free  | Free   | Free   | Free   | Free   |
| Monthly Relationship fee   | First 30 Days Free from account opening date, thereafter AED 261.45  | Free  | AED 103.95 per month   | Free   | Free   | Free   |
| Customer Package Changes (Upgrade/Downgrade)                               | Free   | Free  | Free   | Free   | Free   | Free   |
| Branch Services  |  |   |  |  |  |  |
| Charge Type  | Connect  | Proprietor  | Prime  | Preferred  | Prestige   | Platinum   |
| Teller Fees for cash withdrawal (through cash cheques or withdrawal slips) | 1 Free transaction per month; thereafter AED 131.25 per transaction  | 6 Free transactions per month; thereafter AED 10.50 per transaction | 1 Free transaction per month; thereafter AED 26.30 per transaction   | 3 Free transactions per month; thereafter AED 26.30 per transaction  | 10 Free transactions per month; thereafter AED 26.30 per transaction                                       | 20 Free transactions per month; thereafter AED 26.30 per transaction                                       |
| Teller Fees (Cash deposit, Internal Funds Transfer, Cheque Deposit)        | 1 Free transaction per month; thereafter AED 131.25 per transaction  | 6 Free transactions per month; thereafter AED 10.50 per transaction | 3 Free transactions per month; thereafter AED 26.30 per transaction  | 10 Free transactions per month; thereafter AED 26.30 per transaction   | 25 Free transactions per month; thereafter AED 26.30 per transaction                                       | 60 Free transactions per month; thereafter AED 26.30 per transaction                                       |
| Teller Cash Deposits less than AED 25,000                                  |  |   | AED 10.50 per transaction  | AED 10.50 per transaction  | 6 Free transactions per month; thereafter AED 26.30 per transaction  | 10 Free transactions per month; thereafter AED 26.30 per transaction                                       |
| Bulk cash deposit at teller counter and Cash Deposit Centre                | 0.11% for AED 0.5 Million to AED 1 Million. 0.26% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis** | Free  | 0.11% for AED 0.5 Million to AED 1 Million. 0.26% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis** | 0.11% for AED 0.5 Million to AED 1 Million. 0.26% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis** | 0.11% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis | 0.05% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis |
| Bulk cash withdrawal at teller counter                                     | 0.11% for AED 0.5 Million to AED 1 Million. 0.26% for AED 1 Million and above aggregated across all branches on a daily basis**                          | Free  | 0.11% for AED 0.5 Million to AED 1 Million. 0.26% for AED 1 Million and above aggregated across all branches on a daily basis**                          | 0.11% for AED 0.5 Million to AED 1 Million. 0.26% for AED 1 Million and above aggregated across all branches on a daily basis**                          | 0.11% for AED 1 Million and above aggregated across all branches on a daily basis                          | 0.05% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis |
| Free monthly CDM transactions  | 90 transactions  | Unlimited Free  | 90 transactions  | 90 transactions  | 90 transactions  | Unlimited Free   |
| CDM Charges after monthly free transactions are exceeded                   | AED 10 per transaction   | NA  | AED 10 per transaction   | AED 10 per transaction   | AED 10 per transaction   | NA   |
| Cancellation of remittance instruction/recalling of funds remitted         | AED 78.80  | Free  | AED 78.80  | AED 78.80  | AED 73.50  | Free   |
| Forex Rates  | Standard Rates   | Standard Rates  | Standard Rates   | Standard Rates   | Standard Rates   | Premium Rates  |
| Foreign Currency cash deposit  | 1.05%  | 1.32%   | 1.05%  | 1.05%  | 0.79%  | 0.53%  |
| Foreign Currency cash withdrawal   | 1.05%  | 1.32%   | 1.05%  | 1.05%  | 0.79%  | 0.53%  |

|                                       |  |           |           |           |           |      |
|---------------------------------------|--|-----------|-----------|-----------|-----------|------|
| Inward clearing fees                  | Free   | Free      | Free      | Free      | Free      | Free |
| Demand Draft (For Account Holders)/MC | One Free per month thereafter:<br>AED 21 per transaction | AED 78.75 | AED 26.30 | AED 26.30 | AED 15.80 | Free |

\*\*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 0.26% will be applied on AED 1.1M.

#### Transfers and Remittances

| Charge Type                 | Connect   | Proprietor | Prime     | Preferred | Prestige  | Platinum |
|-----------------------------|-----------|------------|-----------|-----------|-----------|----------|
| *TT Local Currency - Branch | AED 52.50 | AED 5.25   | AED 52.50 | AED 52.50 | AED 52.50 | Free     |
| *TT Local Currency - Online | Free      | Free       | Free      | Free      | Free      | Free     |

\*In case you choose charge option as "OUR", AED 1.05 is paid towards UAE Central Bank charges for transfers within UAE. For AED transfers outside UAE, a fee of AED 105 is paid as correspondent bank charges to UAE Central Bank.

|                                |           |           |           |           |           |           |
|--------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| **TT Foreign Currency - Branch | AED 78.80 | AED 78.75 | AED 78.80 | AED 78.80 | AED 78.80 | AED 78.80 |
| **TT Foreign Currency - Online | AED 36.75 | Free      | AED 52.50 | AED 52.50 | AED 42    | AED 31.50 |

\*\*Additional fees may be levied by the correspondent bank, if any.

|   |      |      |      |      |      |      |
|---|------|------|------|------|------|------|
| Inward Remittance if deposited in beneficiary's account | Free | Free | Free | Free | Free | Free |
|---|------|------|------|------|------|------|

#### Certificates & Letters

| Charge Type  | Connect             | Proprietor          | Prime               | Preferred           | Prestige            | Platinum            |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Audit & Balance Confirmation Letter  | AED 78.75           | AED 78.75           | AED 78.75           | AED 78.75           | AED 78.75           | Free                |
| Liability Letter   | AED 105             | AED 63              | AED 157.50          | AED 157.50          | AED 105             | Free                |
| No Liability Letter  | AED 105             | AED 63              | AED 157.50          | AED 157.50          | AED 105             | Free                |
| Clearance Letter (for Car Loan - First Certificate - Free, other copies AED 50 per copy) | AED 52.50           | AED 99.75           | AED 52.50           | AED 52.50           | AED 52.50           | Free                |
| TCI report   | AED 210             | AED 52.50           | AED 210             | AED 210             | AED 131.30          | Free                |
| Bank Reference Letter/IBAN Reference Letter/Account Closure Letter                       | AED 105             | AED 52.50           | AED 210             | AED 210             | AED 131.30          | Free                |
| Credit Reports issued to organisations within UAE  | Reciprocal basis    | Reciprocal basis    | Reciprocal basis    | Reciprocal basis    | Reciprocal basis    | Reciprocal basis    |
| Credit Reports issued to organisations outside UAE                                       | Cost plus AED 15.80 | Cost plus AED 15.80 | Cost plus AED 15.80 | Cost plus AED 15.80 | Cost plus AED 15.80 | Cost plus AED 15.80 |

#### Statement

| Charge Type  | Connect                                   | Proprietor              | Prime                                       | Preferred                                   | Prestige                                    | Platinum          |
|--|---|-------------------------|---|---|---|-------------------|
| Online request for copy of statement   | Free                                      | Free                    | Free  | Free  | Free  | Free              |
| Request for copy of statement - Branch (25 Entries to be considered as 1 Page) | AED 5.25 per page with minimum of AED 105 | AED 26.25 per statement | AED 5.30 per page with minimum of AED 52.50 | AED 5.30 per page with minimum of AED 52.50 | AED 5.30 per page with minimum of AED 10.50 | AED 5.30 per page |
| Request for Statement copy – IVR Call Centre Agent                             | Free                                      | Free                    | Free  | Free  | Free  | Free              |
| Request for non-standard statement frequency                                   | AED 105 p.a                               | Free                    | AED 105 p.a                                 | AED 105 p.a                                 | AED 105 p.a                                 | AED 52.50 p.a     |

#### Debit Card Charges

| Charge Type                            | Connect    | Proprietor | Prime      | Preferred  | Prestige   | Platinum   |
|--|------------|------------|------------|------------|------------|------------|
| Annual Fee                             | Free       | Free       | Free       | Free       | Free       | Free       |
| Debit Card Replacement Fee             | AED 26.25  | AED 26.25  | AED 26.25  | AED 26.25  | AED 26.25  | AED 26.25  |
| Copy of sales voucher                  | AED 26.25  | AED 26.25  | AED 26.25  | AED 26.25  | AED 26.25  | AED 26.25  |
| International Delivery Charges         | AED 157.50 | AED 157.50 | AED 157.50 | AED 157.50 | AED 157.50 | AED 157.50 |
| International Transaction Fee          |            |            |            |            |            |            |
| For Purchase in Non-AED/AED Currency** | 1.99%      | 1.99%      | 1.99%      | 1.99%      | 1.99%      | 1.99%      |
| Usage fee in UAE at Emirates NBD ATMs  |            |            |            |            |            |            |

|  |                        |                        |                        |                        |                        |                        |
|--|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
| Cash Withdrawal  | Free                   | Free                   | Free                   | Free                   | Free                   | Free                   |
| Balance Enquiry  | Free                   | Free                   | Free                   | Free                   | Free                   | Free                   |
| Mini-statement   | Free                   | Free                   | Free                   | Free                   | Free                   | Free                   |
| Utility payment  | Free                   | Free                   | Free                   | Free                   | Free                   | Free                   |
| Usage fee on Non Emirates NBD (UAE Switch) ATMs          |                        |                        |                        |                        |                        |                        |
| Cash Withdrawal  | AED 2.10               | AED 2.10               | AED 2.10               | AED 2.10               | AED 2.10               | AED 2.10               |
| Balance Enquiry  | AED 1.05               | AED 1.05               | AED 1.05               | AED 1.05               | AED 1.05               | AED 1.05               |
| Declined transaction                                     | AED 1.05               | AED 1.05               | AED 1.05               | AED 1.05               | AED 1.05               | AED 1.05               |
| GCC Net ATMs (in Gulf Co-operation Countries)            |                        |                        |                        |                        |                        |                        |
| Cash Withdrawal  | AED 6.30               | AED 6.30               | AED 6.30               | AED 6.30               | AED 6.30               | AED 6.30***            |
| Balance Enquiry  | AED 3.15               | AED 3.15               | AED 3.15               | AED 3.15               | AED 3.15               | AED 3.15               |
| International ATMs (outside Gulf Co-operation Countries) |                        |                        |                        |                        |                        |                        |
| Cash Withdrawal  | AED 21                 | AED 21                 | AED 21                 | AED 21                 | AED 21                 | AED 21***              |
| Balance Enquiry  | Free<br>(If available) | Free<br>(If available) | Free<br>(If available) | Free<br>(If available) | Free<br>(If available) | Free<br>(If available) |

\*All fees and charges are inclusive of Value Added Tax (VAT) or similar sales tax. These fees and charges are subject to change, which will apply from the effective date specified by the Bank.  
\*\*This fee is charged in addition to the standard processing fee (approx 1.15%) charged by Visa International and mark-up fee charged by the acquirer, if any. This Visa processing fee includes and is not limited to any transactions in AED, done on overseas-based websites and mobile applications - effective December 2022.  
\*\*\*Maximum of 5 free transactions per calendar year subject to a minimum of USD 300 per transaction.

| Cheque Related  |  |  |  |  |                      |                      |
|---|--|--|--|--|----------------------|----------------------|
| Charge Type   | Connect  | Proprietor                                   | Prime  | Preferred                                    | Prestige             | Platinum             |
| Cheque book charge  | First Cheque book is free (Max leaves: 25) thereafter, AED 52.50 per cheque book (25 leaves) | First Cheque book free; thereafter AED 26.30 | First Cheque book free; thereafter AED 26.30 | First Cheque book free; thereafter AED 26.30 | Free                 | Free                 |
| Cheque returned charges   | AED 367.50   | AED 105                                      | AED 315                                      | AED 315                                      | AED 315              | AED 315              |
| DDS returned charges  | AED 367.50   | AED 26.25                                    | AED 315                                      | AED 315                                      | AED 315              | AED 315              |
| Copy of Cheque less than 1 year old                                   | AED 26.30 per copy   | AED 10.50 per copy                           | AED 26.30 per copy                           | AED 26.30 per copy                           | AED 15.80 per copy   | Free                 |
| Copy of Cheque more than 1 year old                                   | AED 26.30 per copy   | AED 21 per copy                              | AED 26.30 per copy                           | AED 26.30 per copy                           | AED 15.80 per copy   | Free                 |
| Extension of due date for PDC   | AED 26.25 per cheque   | Free   | AED 26.50                                    | AED 26.50                                    | AED 15.80            | AED 10.50            |
| Postdated cheques deposited for collection                            | AED 21   | Free   | AED 26.50                                    | AED 26.50                                    | AED 15.80            | AED 10.50            |
| Cheque Certification  | Free   | Free   | Free   | Free   | Free                 | Free                 |
| Physical Collection of returned cheques from Customer domicile branch | Free   | Free   | Free   | Free   | Free                 | Free                 |
| Physical Collection of returned cheques from other branch             | AED 26.50 per cheque   | AED 26.50 per cheque                         | AED 26.50 per cheque                         | AED 26.50 per cheque                         | AED 26.50 per cheque | AED 26.50 per cheque |
| Courier charges of returned cheque                                    | AED 26.50 per cheque   | AED 26.50 per cheque                         | AED 26.50 per cheque                         | AED 26.50 per cheque                         | AED 26.50 per cheque | AED 26.50 per cheque |

| Standing Instructions                     |           |            |           |           |           |          |
|---|-----------|------------|-----------|-----------|-----------|----------|
| Charge Type                               | Connect   | Proprietor | Prime     | Preferred | Prestige  | Platinum |
| Standing Instruction set up charges       | AED 52.50 | AED 52.50  | Free      | Free      | Free      | Free     |
| Standing Order execution per transaction* | Free      | Free       | Free      | Free      | Free      | Free     |
| Standing Instruction amendment charges    | AED 105   | Free       | Free      | Free      | Free      | Free     |
| Failed Standing Instruction               | AED 26.25 | AED 26.25  | AED 52.50 | AED 52.50 | AED 26.30 | Free     |
| Balance Order set up charges              | AED 52.50 | AED 52.50  | AED 52.50 | AED 52.50 | AED 52.50 | Free     |

\*For AED transfers with charge option as "OUR", please refer to "Transfers and Remittances" fees.

| Services  |           |            |           |           |          |           |
|---|-----------|------------|-----------|-----------|----------|-----------|
| Charge Type   | Connect   | Proprietor | Prime     | Preferred | Prestige | Platinum  |
| Issue of IPO/Rights issues by order                                 | AED 105   | Free       | AED 105   | AED 105   | AED 105  | Free      |
| Cancellation of Demand Draft  | Free      | AED 78.75  | Free      | Free      | Free     | Free      |
| Additional telex (e.g. tracer) sent at request of customer - UAE    | AED 52.50 | Free       | AED 52.50 | AED 52.50 | AED 42   | AED 10.50 |
| Additional telex (e.g. tracer) sent at request of customer - Others | AED 52.50 | Free       | AED 52.50 | AED 52.50 | AED 42   | AED 10.50 |

|   |                          |                          |                          |                          |                          |                          |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Status Investigation Charges  | USD 52.50                | USD 52.50                | USD 52.50                | USD 52.50                | USD 52.50                | USD 26.30                |
| Swift message copy  | AED 26.30                | AED 15.75                | AED 26.30                | AED 26.30                | AED 10.50                | AED 5.30                 |
| Special Clearing - Outward  | Free                     | Free                     | Free                     | Free                     | Free                     | Free                     |
| Stop Payment - For Cheque/Demand Draft/Manager's Cheque (up to 3 leaves/unit)         | AED 52.50                | Free                     | AED 52.50                | AED 52.50                | AED 31.50                | AED 26.30                |
| Stop Payment - For Cheque/Demand Draft/Manager's Cheque (Greater than 3 leaves/units) | AED 52.50                | Free                     | AED 52.50                | AED 52.50                | AED 31.50                | AED 26.30                |
| Early/Partial deposit withdrawal interest rate  | Applicable rate* less 1% | Applicable rate* less 1% | Applicable rate* less 1% | Applicable rate* less 1% | Applicable rate* less 1% | Applicable rate* less 1% |
| Cash withdrawal Service at Exchange House Partners                                    | AED 15.75/ transaction   | AED 15.75/ transaction   | AED 15.75/ transaction   | AED 15.75/ transaction   | AED 15.75/ transaction   | AED 15.75/ transaction   |

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

| Charge   |   |  |  |  |  |  |
|--|---|--|--|--|--|--|
| Charge Type  | Connect   | Proprietor                                 | Prime                                      | Preferred                                  | Prestige                                   | Platinum                                   |
| Account Closure (Within 6 months)  | AED 105   | AED 105                                    | AED 105                                    | AED 105                                    | AED 525                                    | AED 1,050                                  |
| Trade License Renewal (Grace period of 2 months allowed from date of expiration) | AED 315 per month (After 2 months grace period) | AED 420 per month (From 3rd month onwards) | AED 420 per month (From 3rd month onwards) | AED 420 per month (From 3rd month onwards) | AED 420 per month (From 3rd month onwards) | AED 420 per month (From 3rd month onwards) |
| Investigations (Within 1 year/After 1 year)                                      | Within 1 year<br>AED 52.50                      | Free                                       | Within 1 year<br>AED 52.50                 | Within 1 year<br>AED 52.50                 | Within 1 year<br>AED 52.50                 | Free                                       |
|  | After 1 year minimum<br>AED 105                 | Free                                       | After 1 year minimum<br>AED 105            | After 1 year minimum<br>AED 105            | After 1 year minimum<br>AED 105            | Free                                       |

#### Outward Clean Collection (Standard Collections)

| Charge Type              | Connect                             | Proprietor | Prime                               | Preferred                           | Prestige                            | Platinum                            |
|--------------------------|-------------------------------------|------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Commission               | Free                                | Free       | Free                                | Free                                | Free                                | Free                                |
| OCC Return Charges       | Cheque return charges:<br>AED 52.50 | Free       | Cheque return charges:<br>AED 52.50 | Cheque return charges:<br>AED 52.50 | Cheque return charges:<br>AED 47.30 | Cheque return charges:<br>AED 47.30 |
| Cheque collection (USD)* | USD 168                             | USD 168    | USD 168                             | USD 168                             | USD 168                             | USD 168                             |

\*Effective 26th March 2016, this service is offered only to approved customers. Additional issuing bank, courier or correspondent bank charges which may vary shall also be levied and collected from the cheque proceeds.

#### Inward Clean Collection

| Charge Type       | Connect | Proprietor | Prime | Preferred | Prestige | Platinum |
|-------------------|---------|------------|-------|-----------|----------|----------|
| Commission        | Free    | Free       | Free  | Free      | Free     | Free     |
| Proceeds by DD/MC | Free    | Free       | Free  | Free      | Free     | Free     |
| Proceeds by TT    | Free    | Free       | Free  | Free      | Free     | Free     |

#### Direct Debit (UAEDDS)

| Charge Type  | Connect   | Proprietor                                      | Prime   | Preferred                                       | Prestige  | Platinum  |
|--|---|---|---|---|---|---|
| Client Registration with Central Bank                          | AED 3,150 (one-time)                            | AED 3,150 (one-time)                            | AED 3,150 (one-time)                            | AED 3,150 (one-time)                            | AED 3,150 (one-time)                            | AED 3,150 (one-time)                            |
| Mandate Registration/Amendment/Cancellation via Branch Counter | AED 26.25 per record                            | AED 26.25 per record                            | AED 26.25 per record                            | AED 26.25 per record                            | AED 26.25 per record                            | AED 26.25 per record                            |
| Mandate Registration/Amendment/Cancellation via businessONLINE | AED 10.50 per file plus<br>AED 10.50 per record | AED 10.50 per file plus<br>AED 10.50 per record | AED 10.50 per file plus<br>AED 10.50 per record | AED 10.50 per file plus<br>AED 10.50 per record | AED 10.50 per file plus<br>AED 10.50 per record | AED 10.50 per file plus<br>AED 10.50 per record |
| Mandate Recovery/Re-Presentation via Branch Counter            | AED 10.50 per record                            | AED 10.50 per record                            | AED 10.50 per record                            | AED 10.50 per record                            | AED 10.50 per record                            | AED 10.50 per record                            |
| Mandate Recovery/Re-Presentation via businessONLINE            | AED 10.50 per file plus<br>AED 5.25 per record  | AED 10.50 per file plus<br>AED 5.25 per record  | AED 10.50 per file plus<br>AED 5.25 per record  | AED 10.50 per file plus<br>AED 5.25 per record  | AED 10.50 per file plus<br>AED 5.25 per record  | AED 10.50 per file plus<br>AED 5.25 per record  |
| Mandate Recovery Failure (on own account) via Branch Counter   | Free  | Free  | Free  | Free  | Free  | Free  |
| Mandate Recovery Failure (on own account) via businessONLINE   | AED 315 per record                              | AED 315 per record                              | AED 315 per record                              | AED 315 per record                              | AED 315 per record                              | AED 315 per record                              |

| Other Services                                |                    |            |                    |                    |                    |                 |
|---|--------------------|------------|--------------------|--------------------|--------------------|-----------------|
| Charge Type                                   | Connect            | Proprietor | Prime              | Preferred          | Prestige           | Platinum        |
| Hold mail                                     | Free               | Free       | Free               | Free               | Free               | Free            |
| Holding undelivered mail                      | AED 105 p.a.       | Free       | AED 105 p.a.       | AED 105 p.a.       | AED 105 p.a.       | Free            |
| Postage*                                      |                    |            |                    |                    |                    |                 |
| UAE   | AED 26.50 minimum  | Free       | AED 26.50 minimum  | AED 26.50 minimum  | AED 15.80 minimum  | Free            |
| Other   | AED 52.50 minimum  | Free       | AED 52.50 minimum  | AED 52.50 minimum  | AED 31.50 minimum  | Free            |
| Faxes   |                    |            |                    |                    |                    |                 |
| UAE   | AED 26.50 per page | Free       | AED 26.50 per page | AED 26.50 per page | AED 10.50 per page | Free            |
| Other   | AED 26.50 per page | Free       | AED 26.50 per page | AED 26.50 per page | AED 15.80 per page | Free            |
| Courier (Cards, Cheque Book, Documents, etc.) |                    |            |                    |                    |                    |                 |
| UAE   | AED 52.50 minimum  | Free       | AED 52.50 minimum  | AED 52.50 minimum  | AED 42 minimum     | Free            |
| International                                 | AED 157.50 minimum | Free       | AED 157.50 minimum | AED 157.50 minimum | AED 131.30 minimum | AED 105 minimum |
| Telex/Cable/SWIFT messages**                  |                    |            |                    |                    |                    |                 |
| UAE   | AED 52.50 minimum  | Free       | AED 52.50 minimum  | AED 52.50 minimum  | AED 31.50 minimum  | Free            |
| Other   | AED 52.50 minimum  | Free       | AED 52.50 minimum  | AED 52.50 minimum  | AED 47.30 minimum  | Free            |
| Attestation of Signature                      | AED 52.50          | AED 52.50  | AED 52.50          | AED 52.50          | AED 52.50          | AED 52.50       |

\*To be recovered in all cases where mailing is required as part of a transaction

\*\*Based on the length of the message

| Trade and Working Capital     |           |            |           |           |              |              |
|-------------------------------|-----------|------------|-----------|-----------|--------------|--------------|
| Charge Type                   | Connect   | Proprietor | Prime     | Preferred | Prestige     | Platinum     |
| Trade Tariff                  | Standard  | Standard   | Standard  | Standard  | Preferential | Preferential |
| Capital Guarantee Certificate | AED 1,050 | AED 1,050  | AED 1,050 | AED 1,050 | AED 525      | AED 525      |

Please refer to our dedicated Trade Finance schedule of fees & charges [https://www.emiratesnbd.com/-/media/enbd/files/bub/2023/bb\\_emiratesnbd\\_trade\\_tariff.pdf](https://www.emiratesnbd.com/-/media/enbd/files/bub/2023/bb_emiratesnbd_trade_tariff.pdf)

| businessONLINE  |                            |                            |                            |                            |                            |                            |
|---|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|
| Charge Type   | Connect                    | Proprietor                 | Prime                      | Preferred                  | Prestige                   | Platinum                   |
| Online Subscription Fees                                  | Free                       | Free                       | Free                       | Free                       | Free                       | Free                       |
| Token charges   | AED 262.50 per token       | AED 262.50 per token       | AED 262.50 per token       | AED 262.50 per token       | AED 262.50 per token       | AED 262.50 per token       |
| Password Reset  | Free                       | Free                       | Free                       | Free                       | Free                       | Free                       |
| Subsidiary/Associate company account addition             | AED 105 per request        | AED 105 per request        | AED 105 per request        | AED 105 per request        | AED 105 per request        | AED 105 per request        |
| Initial set-up  | Free                       | Free                       | Free                       | Free                       | Free                       | Free                       |
| Ancillary Charges   | Price per item             | Price per item             | Price per item             | Price per item             | Price per item             | Price per item             |
| Salary Payment: (1)                                       | Flat Fee: AED 105 per file | Flat Fee: AED 105 per file | Flat Fee: AED 105 per file | Flat Fee: AED 105 per file | Flat Fee: AED 105 per file | Flat Fee: AED 105 per file |
| Salary Payments - Emirates NBD/EIB Employee Account       | Free                       | Free                       | Free                       | Free                       | Free                       | Free                       |
| Salary Payments - NON - Emirates NBD/EIB Employee Account | AED 2.625 per record       | AED 2.10 per record        | AED 2.10 per record        | AED 2.10 per record        | AED 2.10 per record        | AED 2.10 per record        |

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Effective 1st January 2018, all charges, commissions and fees are inclusive 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.

