

SCHEDULE OF CHARGES

Exploring Opportunities



General	
Charge Type	Plus**** (Formerly known as Expo 2020 Package)
Minimum Monthly Average Relationship Balance	AED 10,000
Fee for Non-Maintenance of Balance	AED 315/ (13th month onwards)
Account Opening Fee	Free
Monthly Relationship fee	Free
Customer Package Changes (Upgrade/downgrade)	Free
Branch Services	
Charge Type	Plus**** (Formerly known as Expo 2020 Package)
Teller Fees for cash withdrawal (through cash cheques or withdrawal slips)	1 Free transaction per month; thereafter AED 26.30/ transaction
Teller Fees (Cash deposit, internal Funds Transfer, Cheque Deposit)	3 Free transactions per month; thereafter AED 26.30/ transaction
Teller Cash Deposits less than AED 25,000	AED 10.50/ transaction
Bulk cash deposit at teller counter and Cash Deposit Centre	0.16% for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis
Bulk cash withdrawal at teller counter	0.16% for AED 1 Million and above aggregated across all branches on a daily basis
Cancellation of remittance instruction/recalling of funds remitted	AED 84
Forex Rates	Standard Rates
Foreign Currency cash deposit	0.79%
Foreign Currency cash withdrawal	0.79%
Inward clearing fees	Free
Demand Draft (For Account Holders)/MC	AED 15.80
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Transfers and Remittances	
Charge Type	Plus**** (Formerly known as Expo 2020 Package)
*TT Local Currency - Branch	AED 52.50
*TT Local Currency - Online	Free
*In cases you choose charge option as "OUR", AED 1 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
**TT Foreign Currency - Online	AED 52.50
**Additional fees may be levied by the correspondent bank, if any.	
Inward Remittance if deposited in beneficiary's account	Free
Certificates & Letters	
Charge Type	Plus**** (Formerly known as Expo 2020 Package)
Certificate of Balance	AED 36.80/certificate
Liability Letter	AED 157.50
No Liability Letter	AED 157.50
Clearance Letter (for Car Loan - First Certificate - Free, other copies AED 50 per copy)	AED 52.50
Audit confirmation	AED 157.50
TCl report	AED 157.50
Bank Reference Letter/IBAN Reference Letter/Account Closure Letter	AED 157.50
Credit Reports issued to organisations within UAE	Reciprocal basis
Credit Reports issued to organisations outside UAE	Cost plus AED 15.80
Statement	
Charge Type	Plus**** (Formerly known as Expo 2020 Package)
Online request for copy of statement	Free
Request for copy of statement - Branch	AED 5.30 per page with minimum of AED 26.30
Request for Statement copy - IVR Call Centre Agent	AED 15.80 per statement
Request for non-standard statement frequency	AED 105 p.a

Debit Card Charges*	
Charge Type	Plus**** (Formerly known as Expo 2020 Package)
Annual Fee	Free
Debit Card Replacement Fee	AED 26.25
Copy of sales voucher	AED 26.25
International Delivery Charges	AED 157.50
International Transaction Fee	
For Purchase in Non-AED/AED Currency**	1.99%
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 2.10
Balance Enquiry	AED 1.05
Declined transaction	AED 1.05
GCC Net ATMs (In Gulf Co-operation Countries)	
Cash Withdrawal	AED 6.30
Balance Enquiry	AED 3.15
International ATMs (outside Gulf Co-operation Countries)	
Cash Withdrawal	AED 21
Balance Enquiry	Free (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 Dec 2022.	
Cheque Related	
Charge Type	Plus**** (Formerly known as Expo 2020 Package)
Cheque book charge	First Cheque book free; thereafter AED 26.30
Cheque returned charges	AED 210
DDS returned charges	AED 210
Copy of Cheque less than 1 year old	AED 21/copy
Copy of Cheque more than 1 year old	AED 42/copy
Extension of due date for PDC	AED 21
Postdated cheques deposited for collection	AED 21
Cheque Certification	Free
Standing Instructions	
Charge Type	Plus**** (Formerly known as Expo 2020 Package)
SI Set up charges	Free
Periodic Payments (per transaction)	Free
SI Amendment charges	Free
Failed Standing Instruction	AED 52.50
Balance order	AED 52.50
Services	
Charge Type	Plus**** (Formerly known as Expo 2020 Package)
Issue of IPO/Rights issues by order	AED 105
Cancellation of Demand Draft	Free
Additional telex (e.g. tracer) sent at request of customer - UAE	AED 42
Additional telex (e.g. tracer) sent at request of customer - Others	AED 52.50
Status Investigation Charges	USD 52.50
Swift message copy	AED 15.80
Special Clearing - Outward	Free

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Stop Payment - For Cheque/Demand Draft/Manager's Cheque (Up to 3 leaves/unit)	AED 42
Stop Payment - For Cheque/Demand Draft/Manager's Cheque (Greater than 3 leaves/units)	AED 42
Early/Partial deposit withdrawal interest rate	Applicable rate* less 1%
Cash withdrawal Service at Exchange House Partners	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	Plus**** (Formerly known as Expo 2020 Package)
Account Closure (within 6 months)	AED 105
Trade License Renewal (grace period of 2 months allowed from date of expiration)	AED 367.50 per month
Investigations (Within 1 year/After 1 year)	Within 1 year AED 52.50
	After 1 year minimum AED 105

Outward Clean Collection (Standard Collections)	
Charge Type	Plus**** (Formerly known as Expo 2020 Package)
Commission	Free
OCC Return Charges	Cheque return charges: AED 52.50
Cheque collection (USD)*	USD168

*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	Plus**** (Formerly known as Expo 2020 Package)
Commission	Free
Proceeds by DD/MC	Free
Proceeds by TT	Free

Other Services	
Charge Type	Plus**** (Formerly known as Expo 2020 Package)
Hold mail	Free
Holding undelivered mail	AED 105 p.a.
Postage*	
UAE	AED 26.50 minimum
Other	AED 52.50 minimum
Faxes	
UAE	AED 26.50/page
Other	AED 26.50/page
Courier	
UAE	AED 52.50 minimum
Other	AED 157.50 Minimum
Telex/Cable/SWIFT messages**	
UAE	AED 52.50 minimum
Other	AED 52.50 minimum
Attestation of Signature	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	Plus**** (Formerly known as Expo 2020 Package)
Trade Tariff	Standard
Capital Guarantee Certificate	AED 682.50

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

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businessONLINE	
Charge Type	Plus**** (Formerly known as Expo 2020 Package)
Online Subscription Fees	Free
Token charges	AED 262.50/- per token
Password Reset	Free
Subsidiary/Associate company account addition	AED 105/- per request
Initial set-up	Free
Ancillary Charges	Price per item
Salary Payment: (1)	Flat Fee: AED 105/- per file
Salary Payments - Emirates NBD/EIB Employee Account	Free
Salary Payments - NON - Emirates NBD/EIB Employee Account	AED 2.10/- per record

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.

Emirates NBD Bank (P.J.S.C.) is licensed by the Securities & Commodities Authority and subject to regulation, supervision and control of the Authority. Head Office : Baniyas Road, Deira, PO Box 777, Dubai, UAE

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