Schedule of Charges

Personal Banking			
Charges	**Classic**	**Plus/Youth/Go4it/ Ladies Banking (Homemaker)**	**Select/Ladies Banking (Executive Woman & Emirati Woman)**
Minimum monthly average relationship balance (applicable for salary variant)	AED 3,000	N/A	N/A
Minimum monthly average relationship balance (applicable for savings variant)	AED 3,000	AED 5,000*	AED 100,000*
Minimum monthly salary transfer (applicable for salary variant)**	Not offered	AED 4,000	AED 15,000
Fee for non-maintenance of balance (applicable for salary variant)	AED 25 per month	Free	Free
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
Maximum number of withdrawals per month for Smart S@ver accounts***	1	1	3
Statement Charges			
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 p.a.	AED 25 p.a.	AED 25 p.a.
*Minimum monthly average relationship balances have to be maintained to enjoy the respective package privileges, failing which the Bank has the right to downgrade the relationship. Fee for non-maintenance of balance will be charged if the monthly average relationship balance falls below AED 3,000. Customers with active Loans/Credit Cards/Overdrafts or holding Youth package are exempt from the above mentioned minimum balance requirements. **If salary is not credited for six months, the Bank reserves the right to change the account from salary to savings variant. The fee for non-maintenance of balance will be applicable. ***With effect from July 1st, 2013; Transfers to own Smart S@ver accounts, utility bill payments through Online Banking or Bank induced charges will not be considered as withdrawals. In case the number of monthly withdrawals are more than the above permissible limits, the interest applied for the month will be at 0.50% p.a.			
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
Telegraphic transfer for account holders			
Local currency within UAE (SHA)	AED 25	AED 25	AED 25
Local currency within UAE (BEN)	AED 25	AED 25	AED 25
Local currency within UAE (OURS)	AED 50	AED 50	AED 50
Foreign currency to home country and GCC countries (through Branch)	AED 75	AED 75	AED 60
Foreign currency to home country and GCC countries (through Online Banking)	AED 35	AED 35	AED 30
Foreign currency to all other countries (through Branch)	AED 90	AED 90	AED 75
Foreign currency to all other countries (through Online Banking)	AED 45	AED 45	AED 40
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
Standing Instructions			
Set-up 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*	1.84%		
Copy of sales voucher	AED 25		
One time Service Fee**	AED 50		
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. ** Applicable only for Go4it Package.			
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

Personal Banking			
Charges	**Classic**	**Plus/Youth/Go4it/ Ladies Banking (Homemaker)**	**Select/Ladies Banking (Executive Woman & Emirati Woman)**
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			
Standard collections			
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
Certification & letters			
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			
Rentals per annum			
Small	AED 750	AED 750	AED 750
Medium	AED 1,000	AED 1,000	AED 1,000
Large	AED 1,500	AED 1,500	AED 1,500
Extra-large	AED 2,000	AED 2,000	AED 2,000
Over-size	AED 2,500	AED 2,500	AED 2,500
Replacement of lock/key	Actual	Actual	Actual
Locker Deposit will be required based on the size of the locker.			
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[1] (retail purchase)**	**Finance charges per month[1] (cash advance)**
Silver/dnata Silver/DIC Cards	150/250/200	3.09%	3.09%
Titanium/Gold Card	400/400	3.09%	3.09%
dnata Platinum/dnata World	500/999	2.99%	2.99%
Platinum Card	700	2.99%	2.99%
Infinite Card	1,500	1.49%	1.49%
Business Card	550	2.19%	2.19%
Skywards Infinite/Platinum Card	1,500/ 700	2.99%	2.99%
Go4it Platinum	199	2.99%	2.99%
Go4it Gold	99	3.09%	3.09%
WebShopper Card	50	2.99%	N/A
Supplementary Card	Free		
Go4it Supplementary Card (one time joining free)	49		
Other fees and charges			
Cash advance fee	3% or AED 99 (whichever is higher)		
Over limit fee	AED 179		
Late payment fee	AED 179		
Foreign currency transaction fee [2]	1.84%		
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)		
Lifestyle Protector Insurance	0.89% of the current balance at billing cycle (free for first 2 months)		
0% Installment Plan Processing fee	AED 49		
Cancellation fee - Installment Plans - Dial-A-Cheque - Balance Transfer	AED 100		
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 billed will not be reversed if the card has been used or cancelled.			
No Finance Charges (except for cash advances) will be levied in case 100% payment is received on or before the payment due date.			

1. 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.
2. This fee is charged in addition to the standard processing fee charged by MasterCard International or Visa International and is applicable to transactions performed in any currency other than UAE Dirham. This fee is waived for Emirates NBD dnata World MasterCard Credit Cardholders for a limited period only. Please refer to **emiratesnbd.com/cards** for updates.

Personal Banking			
Charges	**Classic**	**Plus/Youth/Go4it/ Ladies Banking (Homemaker)**	**Select/Ladies Banking (Executive Woman & Emirati Woman)**
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 April 1st, 2013.			
Please refer to Terms and Conditions for full details.			

Personal Loans	
Processing fee (New)	1% of Loan amount (minimum AED 500, maximum AED 2,500)
Processing fee (Top-up)	1% of Top-up amount (minimum AED 500, maximum AED 2,500)
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 if buy over)
Early settlement fee top-up	1% of outstanding amount
Advance EMI (up to 3 EMIs)	Free
Partial payment	1% of outstanding amount
Liability/No Liability letter	AED 100
Loan cancellation fee	AED 100
Auto Loans	
Processing Fee (New cars /Used cars/Business vehicles)	1% of loan amount (minimum AED 500, maximum AED 2,500)
Early Settlement fee	1% of outstanding amount
Auto Protect	1% of total loan amount
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
Application fee (prior to identifying a property)	AED 3,500
Property insurance	0.05% per annum on the sum assured
Borrower's life insurance*	> 0.40% per annum of the outstanding loan amount > 0.6% per annum for Co-borrowers *Subject to medical assessment
Late payment fee	AED 500
Loan cancellation fee	Processing fee non-refundable
No Liability letter	AED 200
Liability letter	AED 350
Prepayment fee and Partial Settlement fee	As per sanction letter
Restructuring fee	AED 5,000
Change in property (SWAP)	AED 2,000
Change in ownership details (Co-borrowers)	AED 2,000
Copies of property related document	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 1,000
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 2,000
Change in borrower/property ownership details	AED 2,000
Copies of property related document	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** Universal Investment Plan, Guaranteed Index Plan, Super Saver, Lifeline, Futura, Twin Invest, Takaful & Savings Programme, Protection Plus, Health Plus, Income Builder Plans, Smart Assure, Global Savings Account, Global Protection Account, International Term Assurance, International Wealth Account	Please refer to respective product brochures and policy documents

*I ndicative 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 **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

May 2013

PERSONAL BANKING

Emirates NBD