

Business Banking

SCHEDULE OF CHARGES



بنك الإمارات دبي الوطني
Emirates NBD

General							
Charge Type	Connect	Proprietor	Prime	Preferred	Prestige	Platinum	Emirati Business
Minimum Monthly Average Relationship Balance	Nil	AED 50,000	AED 50,000	AED 200,000	AED 500,000	AED 3,500,000	AED 25,000
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	AED 157.50 With first 6 Months waivers on Fall below fees for NTBS
Account Opening Fee	Free	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	Free
Customer Package Changes (Upgrade/Downgrade)	Free	Free	Free	Free	Free	Free	Free
Branch Services							
Charge Type	Connect	Proprietor	Prime	Preferred	Prestige	Platinum	Emirati Business
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	10 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	20 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 26.3 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	0.05% for AED 1 Million and above aggregated across all branches and Cash Deposit Centers
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	0.11% for AED 1 Million and above aggregated across all branches on a daily basis
Free monthly CDM transactions	90 transactions	Unlimited Free	90 transactions	90 transactions	90 transactions	Unlimited Free	90 Transactions
CDM Charges after monthly free transactions are exceeded	AED 10.50 per transaction	NA	AED 10.50 per transaction	AED 10.50 per transaction	AED 10.50 per transaction	NA	AED 10.50 per transaction

Cancellation of remittance instruction/recalling of funds remitted	AED 78.80	Free	AED 78.80	AED 78.80	AED 73.50	Free	AED 73.50
Forex Rates	Standard Rates	Standard Rates	Standard Rates	Standard Rates	Standard Rates	Premium Rates	Standard Rates
Foreign Currency cash deposit	1.05%	1.32%	1.05%	1.05%	0.79%	0.53%	0.53%
Foreign Currency cash withdrawal	1.05%	1.32%	1.05%	1.05%	0.79%	0.53%	0.53%
Inward clearing fees	Free	Free	Free	Free	Free	Free	Free
Demand Draft (For Account Holders)/MC	One Free per month thereafter: AED 21 per transaction	AED 78.75	AED 26.30	AED 26.30	AED 15.80	Free	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	Emirati Business
*TT Local Currency - Branch	AED 52.50	AED 5.25	AED 52.50	AED 52.50	AED 52.50	Free	AED 52.50
*TT Local Currency - Online	Free	Free	Free	Free	Free	Free	Free
*In cases you choose charge option as "OUR", AED 1.00 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	AED 78.80
**TT Foreign Currency - Online	AED 36.75	Free	AED 52.50	AED 52.50	AED 42	AED 31.50	Free
**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	Free

Certificates & Letters

Charge Type	Connect	Proprietor	Prime	Preferred	Prestige	Platinum	Emirati Business
Audit & Balance Confirmation Letter	AED 78.75	AED 78.75	AED 78.75	AED 78.75	AED 78.75	Free	AED 52.50
Liability Letter	AED 105	AED 63	AED 157.50	AED 157.50	AED 105	Free	AED 52.50
No Liability Letter	AED 105	AED 63	AED 157.50	AED 157.50	AED 105	Free	AED 52.50
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	AED 52.50
TCI report	AED 210	AED 52.50	AED 210	AED 210	AED 131.30	Free	AED 131.30
Bank Reference Letter/IBAN Reference Letter/Account Closure Letter	AED 105	AED 52.50	AED 210	AED 210	AED 131.30	Free	AED 52.50
Credit Reports issued to organisations within UAE	Reciprocal basis	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	Cost plus AED 15.80

Statement							
Charge Type	Connect	Proprietor	Prime	Preferred	Prestige	Platinum	Emirati Business
E-statement request for copy of statement	Free	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	AED 5.30 per page
Request for Statement copy – IVR Call Centre Agent	Free	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	AED 105 p.a
Authenticated Statement Request via businessONLINE							
Email Delivery	Free	Free	Free	Free	Free	Free	Free
Courier Delivery	AED 157.50	AED 157.50	AED 157.50	AED 157.50	AED 157.50	AED 157.50	AED 157.50
Debit Card Charges*							
Charge Type	Connect	Proprietor	Prime	Preferred	Prestige	Platinum	Emirati Business
Annual Fee	Free	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	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	AED 26.25
International Delivery Charges	AED 157.50	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%	1.99%
Usage fee in UAE at Emirates NBD ATMs							
Cash Withdrawal	Free	Free	Free	Free	Free	Free	Free
Balance Enquiry	Free	Free	Free	Free	Free	Free	Free
Mini-statement	Free	Free	Free	Free	Free	Free	Free
Utility payment	Free	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	AED 2.10
Balance Enquiry	AED 3.05	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	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***	AED 6.30***
Balance Enquiry	AED 3.15	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***	AED 21***
Balance Enquiry	Free (If available)	Free (If available)	Free (If available)	Free (If available)	Free (If available)	Free (If available)	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 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	Emirati Business
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	Unlimited Free	Unlimited Free	Unlimited Free
Cheque returned charges	AED 367.50	AED 105	AED 315	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	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	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	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	AED 10.50
Postdated cheques deposited for collection	AED 21	Free	AED 26.50	AED 26.50	AED 15.80	AED 10.50	AED 10.50
Cheque Certification	Free	Free	Free	Free	Free	Free	Free
Physical Collection of returned cheques within 14 days from Customer domicile branch	Free	Free	Free	Free	Free	Free	Free
Physical Collection of returned cheques post 14 days from Customer domicile 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	AED 26.50 per cheque
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	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	AED 26.50 per cheque
Standing Instructions							
Charge Type	Connect	Proprietor	Prime	Preferred	Prestige	Platinum	Emirati Business
Standing Instruction set up charges	AED 52.50	AED 52.50	Free	Free	Free	Free	Free
Standing Order execution per transaction*	Free	Free	Free	Free	Free	Free	Free
Standing Instruction amendment charges	AED 105	Free	Free	Free	Free	Free	Free
Failed Standing Instruction	AED 26.25	AED 26.25	AED 52.50	AED 52.50	AED 26.30	Free	AED 26.25
Balance Order set up charges	AED 52.50	AED 52.50	AED 52.50	AED 52.50	AED 52.50	Free	AED 26.25
*For AED transfers with charge option as "OUR", please refer to 'Transfers and Remittances' fees.							
Services							
Charge Type	Connect	Proprietor	Prime	Preferred	Prestige	Platinum	Emirati Business
Issue of IPO/Rights issues by order	AED 105	Free	AED 105	AED 105	AED 105	Free	AED 105
Cancellation of Demand Draft	Free	AED 78.75	Free	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	AED 42
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	AED 42
Status Investigation Charges	USD 52.50	USD 52.50	USD 52.50	USD 52.50	USD 52.50	USD 26.30	USD 52.50
Swift message copy	AED 26.30	AED 15.75	AED 26.30	AED 26.30	AED 10.50	AED 5.30	AED 10.50
Special Clearing - Outward	Free	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	AED 31.50
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	AED 31.50
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%	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	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	Emirati Business
Account Closure (Within 6 months)	AED 105	AED 105	AED 105	AED 105	AED 525	AED 1,050	AED 105
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)	AED 420 per month (From 3rd month onwards)
Investigations (Within 1 year/ After 1 year)	Within 1 year AED 52.50	Free	Within 1 year AED 52.50	Within 1 year AED 52.50	Within 1 year AED 52.50	Free	Within 1 year AED 52.50
	After 1 year minimum AED 105	Free	After 1 year minimum AED 105	After 1 year minimum AED 105	After 1 year minimum AED 105	Free	After 1 year minimum AED 105

Outward Clean Collection (Standard Collections)

Charge Type	Connect	Proprietor	Prime	Preferred	Prestige	Platinum	Emirati Business
Commission	Free	Free	Free	Free	Free	Free	Free
OCC Return Charges	Cheque return charges: AED 52.50	Free	Cheque return charges: AED 52.50	Cheque return charges: AED 52.50	Cheque return charges: AED 47.30	Cheque return charges: AED 47.30	Cheque return charges: AED 47.30
Cheque collection (USD)*	USD 168	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	Emirati Business
Commission	Free	Free	Free	Free	Free	Free	Free
Proceeds by DD/MC	Free	Free	Free	Free	Free	Free	Free
Proceeds by TT	Free	Free	Free	Free	Free	Free	Free

Direct Debit (UAEDDS)							
Charge Type	Connect	Proprietor	Prime	Preferred	Prestige	Platinum	Emirati Business
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)	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	AED 26.25 per record
Mandate Registration/ Amendment/Cancellation via businessONLINE	AED 10.50 per file plus AED 10.50 per record	AED 10.50 per file plus AED 10.50 per record	AED 10.50 per file plus AED 10.50 per record	AED 10.50 per file plus AED 10.50 per record	AED 10.50 per file plus AED 10.50 per record	AED 10.50 per file plus AED 10.50 per record	AED 10.50 per file plus 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	AED 10.50 per record
Mandate Recovery/ Re-Presentation via businessONLINE	AED 10.50 per file plus AED 5.25 per record	AED 10.50 per file plus AED 5.25 per record	AED 10.50 per file plus AED 5.25 per record	AED 10.50 per file plus AED 5.25 per record	AED 10.50 per file plus AED 5.25 per record	AED 10.50 per file plus AED 5.25 per record	AED 10.50 per file plus AED 5.25 per record
Mandate Recovery Failure (on own account) via Branch Counter	Free	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	AED 315 per record
Other Services							
Charge Type	Connect	Proprietor	Prime	Preferred	Prestige	Platinum	Emirati Business
Hold mail	Free	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	AED 105 p.a.
Postage*							
UAE	AED 26.50 minimum	Free	AED 26.50 minimum	AED 26.50 minimum	AED 15.80 minimum	Free	AED 15.80 minimum
Other	AED 52.50 minimum	Free	AED 52.50 minimum	AED 52.50 minimum	AED 31.50 minimum	Free	AED 31.50 minimum
Faxes							
UAE	AED 26.50 per page	Free	AED 26.50 per page	AED 26.50 per page	AED 10.50 per page	Free	AED 10.50 per page
Other	AED 26.50 per page	Free	AED 26.50 per page	AED 26.50 per page	AED 15.80 per page	Free	AED 15.80 per page
Courier (Cards, Cheque Book, Documents, etc.)							
UAE	AED 52.50 minimum	Free	AED 52.50 minimum	AED 52.50 minimum	AED 42 minimum	Free	AED 42 minimum
International	AED 157.50 minimum	Free	AED 157.50 minimum	AED 157.50 minimum	AED 131.30 minimum	AED 105 minimum	AED 131.30 minimum
Telex/Cable/SWIFT messages**							
UAE	AED 52.50 minimum	Free	AED 52.50 minimum	AED 52.50 minimum	AED 31.50 minimum	Free	AED 31.50 minimum
Other	AED 52.50 minimum	Free	AED 52.50 minimum	AED 52.50 minimum	AED 47.30 minimum	Free	AED 47.30 minimum
Attestation of Signature	AED 52.50	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

Other Services

Charge Type	Connect	Proprietor	Prime	Preferred	Prestige	Platinum	Emirati Business
Trade Tariff	Standard	Standard	Standard	Standard	Preferential	Preferential	Preferential
Capital Guarantee Certificate	AED 1,050	AED 1,050	AED 1,050	AED 1,050	AED 525	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

businessONLINE

Charge Type	Connect	Proprietor	Prime	Preferred	Prestige	Platinum	Emirati Business
Online Subscription Fees	Free	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	AED 262.50/- per token
Password Reset	Free	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	AED 105 per request
Initial set-up	Free	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	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	Flat Fee: AED 105 per file
Salary Payments - Emirates NBD/EIB Employee Account	Free	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	AED 2.10 per record
WPS Salary Setup Fee	NA	NA	NA	NA	NA	NA	Free

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

*All fees and charges are inclusive of Value Added Tax (VAT) or similar sales tax.



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