

## Retail Wealth Management

Fees and Charges on Portfolio Accounts					
Traded Value USD	Under 100,000	100,000 to 249,999	250,000 to 499,999	500,000 to 999,999	1,000,000 and above
Fixed Income/Sukuk	3.15%	2.625%	2.625%	2.3625%	2.10%
Direct Equity	1.575%	1.3125%	1.05%	0.7875%	0.525%
	Minimum fee of USD 210 per trade will be charged for orders placed directly with the trading desk where the individual trade value is less than or equal to USD 20,000.				
Mutual Funds	3.15%	2.625%	2.10%	1.8375%	1.575%
Money Market Mutual Funds	1.3125% will be charged per annum calculated daily, based on total value and charged on quarterly basis to the customer account.				
Exchange Traded Funds	1.8375%	1.575%	1.3125%	1.05%	0.7875%
Emirates NBD Gold Saving Certificate	2.10%	2.10%	1.575%	1.3125%	1.05%
	A flat fee of AED 52.50 will be applied as Certificate Issuance Charges. A flat fee of 15 fils per gram will be charged at time of subscription.				
Structured Products	Please refer to respective term sheets.				
Dual Currency Investments	<b>Under 1,000,000</b>		<b>1,000,000 – 4,999,999</b>		<b>5,000,000 and above</b>
	2.625% – 3.675%		2.613% – 3.675%		2.60% – 3.675%

Days to Maturity	1 – 50	51 – 100	101 – 160	161 – 330	331 – 360
Treasury Bills	0.0525% – 0.105%	0.13125% – 0.2625%	0.315% – 0.525%	0.630% – 1.05%	1.3125%
	Max revenue should not exceed 30% of net investment return.				

Exit Fees	
Fixed Income/Sukuk	0.5250%
Equity	0.5250%
ETF	0.5250%
Mutual Funds	As per fund structure.
Structured Products	As per term sheet.
Emirates NBD Gold Saving Certificate	An exit fee of 0.5250% will be applied upon redemption. A custody & insurance fee of 0.315% will be charged at time of redemption before 5 years. A custody & insurance fee of 1.05% will be charged at time of redemption after 5 years.
Transfer Out of asset	0.5250%

Safe Custody*	A custody fee of 0.2625% will be charged per annum calculated daily, based on total portfolio value and charged on quarterly basis to the customer account.
Administration Services	Any additional costs charged by our custodian for the receipt or delivery of securities will be debited to the customer account.

The above fees are inclusive of VAT and 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.

\*Treasury bills, Money Market funds, Emirates NBD issued medium term notes and GCC equities are exempted from Custody Fees.

Emirates NBD Bank (P.J.S.C.) is licensed by the Securities & Commodities Authority and subject to regulation, supervision and control of the Authority.

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