

# Cash Management

## SCHEDULE OF CHARGES <sup>(1)</sup>



Account Services	Charges <sup>(2)</sup>
Account Opening Fee	Waived
Account Maintenance Fee	Waived
Account Closure Charges (Within 6 months)	AED 262.50

smartBUSINESS and businessONLINE - Services		
	Bank Counter <sup>(3)</sup>	Alternate Channels <sup>(4) (7)</sup>
smartBUSINESS and businessONLINE Subscription - Client Security Administration (Payments, Trade and Reporting)	N/A	AED 210 per month
Token Charges (Hardware Token)	N/A	AED 262.50 per token
Password Reset (Request received via letter)	AED 52.50 per request	Waived
Subsidiary / Associate Company Account Addition	N/A	AED 105 per request
Client Visits (Implementation / Training)	N/A	As per contract

Payment Services		
	Bank Counter <sup>(3)</sup>	Alternate Channels <sup>(4) (7)</sup>
Local Currency (within the UAE) <sup>(5)</sup>	AED 157.50 per transaction	AED 5.25 per transaction
Foreign Currency to Home country <sup>(5)</sup>	AED 157.50 per transaction	AED 42 per transaction
Foreign Currency to Other countries <sup>(5)</sup>		
Transfers (Emirates NBD accounts)	Refer to Teller Services section	Waived
Manager's Cheques <sup>(6)</sup>	AED 157.50 per transaction	AED 10.50 per transaction
Demand Drafts <sup>(6)</sup>	AED 157.50 per transaction	AED 52.50 per transaction
Utility Payments (DEWA / SEWA / FEWA / Etisalat / DU / Salik / ADDC)	AED 157.50 per transaction	Waived
Noqodi - Wallet Top Up and Voucher Payments	N/A	AED 21 per transaction
Credit Card (Third-party Bank)	N/A	AED 5.25 per transaction
Credit Card (Emirates NBD Card)	Refer to Teller Services section	Waived
E-wallet Payments	N/A	AED 2 per transaction
Salary & WPS file - (Emirates NBD Accounts)	N/A	AED 105 per file
Salary & WPS file - (Other UAE Banks)	N/A	AED 105 per file plus AED 2.10 per transaction
Salary WPS Basket (up to 25 Employees)	N/A	AED 52.50 per basket plus AED 2.10 per transaction for other bank payments
GPSSA Pension Payment	N/A	AED 105 per file
Abu Dhabi Pension Payment	N/A	AED 105 per file
UAEPGS Payments	N/A	AED 2 per transaction
SWIFT Message Copy (per swift message)	AED 21	Waived

Corporate Cheque Printing		
Stationary Cost - A4 Cheque Leaves	As per contract	
Cheque Printing Charge	N/A	AED 3.15 per cheque
Implementation and Setup	N/A	As per contract

<b>smartBUSINESS Connect (Host-to-Host)</b>	
Implementation Charge (One-Time)	As per contract
Monthly Maintenance Charge	As per contract
Additional Training & Support Fees	As per contract

<b>Swift Channels</b>	
SCORE Implementation Charge	As per contract
MT940 Statement Reporting	AED 157.50 per account per month
FileACT – Subscription	AED 525 per month
Maintenance	AED 1,050 per month

<b>Application Programming Interface (API)</b>	
Implementation Charge (One-Time)	As per contract
Monthly Maintenance Charge	As per contract
Additional API	As per contract

<b>Collection Services</b>		
<b>Cheque Clearing <sup>(6),(10)</sup></b>		
In-house (Emirates NBD Accounts)	Refer to Teller Services Section	Waived
Outward - Local Currency	Waived	
Outward - Foreign Currency	Lower of AED 630 or 0.131% of cheque amount (plus correspondent bank charge)	N/A
Return Cheque – Inward Clearing (Local Currency) <sup>(16)</sup>	AED 315 per cheque	
Return Cheque – Inward Clearing (Foreign Currency) <sup>(16)</sup>	AED 525 per cheque	
<b>Post Dated Cheques (PDC) <sup>(6,10)</sup></b>		
Custodial Service per cheque	AED 26.25 per cheque	AED 15.75 per cheque
Extension of Due Date	AED 26.25 per cheque	AED 15.75 per cheque
Replacement / premature withdrawal per cheque	AED 10.50 per cheque	
<b>Direct Debit (UAEDDS)</b>		
Client Registration with Central Bank	AED 3,150 (one-time)	
Mandate Registration / Amendment / Cancellation	AED 26.25 per record	AED 10.50 per file plus AED 10.50 per record
Mandate Recovery / Re-Presentation	AED 10.50 per record	AED 10.50 per file or AED 15.75 per basket plus AED 5.25 per record
Mandate Recovery Failure (on own account)	N/A	AED 315 per record
<b>Cash &amp; Cheque Collection &amp; Delivery <sup>(7)</sup></b>		
Cash & Cheque Pickup (Regular Intervals)	As per contract	
Cash & Cheque Pickup (One-Off)	AED 216.30 per delivery <sup>(8)</sup>	
Cash Delivery (Regular Intervals)	As per contract	
Cash Delivery (One-Off)	AED 216.30 per delivery <sup>(8)</sup>	
<b>Smart Cash Deposit Machine (SCDM)</b>		
SCDM Subscription Charge (per machine)	As per contract per month	
Replacement Charges (Upon Client's request) (Per machine)	AED 1,260	
Relocation Charges (Removal + Deployment) – (Upon Client's request) - Within same building/premises (Per Machine)	AED 1,260	
Relocation Charges (Removal + Deployment) – (Upon Client's request) - from one premises to another premises	AED 2,520	
CIT to SCDM Conversion (UAE Wide)	As per contract	

<b>Collection Services Contd.</b>			
<b>SCDM Termination Period</b>	<b>Notice Period</b>	<b>Penalty Fees</b>	<b>Removal Charges</b>
Less than 2 years	2 Months	6 Months Subscription Charge	AED 1,260
Greater than 2 years but less than 3 years	2 Months	4 Months Subscription Charge	AED 1,260
Greater than 3 years	2 Months	NA	AED 1,260
<b>Document Collection (One-way / Return Service)</b>			
Document Pick-up Service	As per contract		
Bi-Weekly Pick-up Service	As per contract		
Document Pick-up (One-Off)	AED 216.3 per pickup		
<b>smartBUSINESS ICCS Collect (Remote Cheque Deposit)<sup>(7)</sup></b>			
ICCS Scanner	As per contract		
ICCS Scanner Maintenance Per Year	As per contract		
ICCS Collect - Subscription <sup>(6)(15)</sup>	AED 630 per month		
<b>UAE Payment Gateway Service (PGS)</b>			
Implementation Charge (One-Time)	AED 15,750		
Monthly Service Charge	AED 1,000		
PGS Transaction Fees	AED 2 per transaction		
<b>Sharaf Exchange Services</b>			
Cash Deposit Fees	AED 15.75 per deposit slip		
<b>Virtual Accounts</b>			
Implementation Charge (One-Time)	As per contract		
Virtual Account Opening	AED 10.50 per account		
Virtual Account Monthly Maintenance	AED 5.25 per account		
Virtual Account modification/closure	Waived		
<b>Outsourced Teller Service</b>			
Monthly Service Charge	As per contract		
Cash & Cheque Pick-up Service	As per contract		
<b>Escrow Services</b>			
Real Estate Escrow Service Charge	As per contract		
Owner Association / Body Corporate Service Charge	As per contract		
Commercial Escrow Service Charge	As per contract		
<b>Liquidity Management Services</b>			
<b>Multi-Bank Account statement aggregation</b>			
Initial Setup	As per contract		
Amendment	AED 1,575 per request		
Account Reporting - Other Bank	AED 210 per account per month		
<b>Cash Concentration<sup>(9)</sup></b>			
Initial Setup	As per contract		
Amendment	As per contract		
Sweep Charges	As per contract		

<b>Liquidity Management Services Contd.</b>	
<b>Notional Pooling – Single/Multi Currency <sup>(9)</sup></b>	
Initial Setup	As per contract
Amendment	As per contract
Monthly Service Charges	As per contract

<b>Miscellaneous Services</b>		
	<b>Bank Counter <sup>(3)</sup></b>	<b>Alternate Channels <sup>(4) (7)</sup></b>
Recall Requests	AED 105	AED 78.75
Investigation / Amendment Requests	AED 78.75	
Cheque Book Request <sup>(12)</sup>	AED 52.50 per request	
Special Cheque in Leaf Form - A4 Size - Continuous Stationery	- AED 2.10 per leaf, up to 1,000 (minimum order 500 leaves) - AED 3.15 per leaf, above 1,000	
Special Cheque in Book Format (minimum order of 500 leaves)	- AED 105 per book, up to 20 books (minimum order 10 books) - AED 157.50 per book, above 20 books	
Special Clearing - Outward	AED 94.50 per transaction	
Special Clearing – Inward (Proceeds by Manager's cheque / through UAE CB)	AED 105 per instrument	
Copy of Cheque Less than 6 months old	AED 26.25 per cheque	
Copy of Cheque Over 6 months old	AED 52.5 per cheque	
Request - Stop Payment MC / DD / Cheque	AED 105 per transaction	
Request - Issuance of Duplicate MC / DD	AED 105 per transaction	
Cancellation of DD / MC	AED 105 per transaction	
Standing Instruction – Setup / Amendment Fee	AED 52.50 per account	
Standing Instruction – Execution	AED 20 per transaction	
Standing Order – Revocation or Suspension	AED 26.25 per transaction	
Failed Standing Orders	AED 52.50 per transaction	
Self Service (per request) <sup>(11)</sup>	Bank Counter charges	
Statement Copies (Fax / Email / Hard Copies)	AED 157.50	
Balance / Audit confirmation	AED 262.50 per request	
Non-Standard Physical Statement	AED 210 per account	
Reference Letters	AED 262.50 per request	
Capital Guarantee / Under formation Certificate	AED 1,050 per certificate	
WPS letters	AED 262.50 per request	
Inward Bank Status Report	Waived	
Miscellaneous Certificates & Letters	AED 525 per request	

<b>Emirates NBD Teller Services <sup>(7)</sup></b>	
Cash Deposit / Cheque Encashment / Cash Withdrawal / Internal Transfer (Account/Credit Card/Cheque)	AED 105 per transaction
Cash Deposit / Withdrawal - Foreign Currency (Applicable for deposits or withdrawals from the same Currency Account e.g., USD cash deposit in a USD Account or USD cash withdrawal from a USD Account)	AED 105 + 0.525% of the cash deposit value
Cheque Deposit - Foreign Currency (USD or EUR Cheque)	AED 630 (plus correspondent bank charge)
Cheque Deposit – Other Foreign Currency	0.131% of the cheque amount with Min AED 52.5 and Max AED 525 (plus correspondent bank charge)

**Note:**

- 1) The Schedule of Charges was last updated on 1<sup>st</sup> March 2022.
- 2) Above fees/charges are inclusive of 5% Value Added Tax (VAT) in line with the UAE CB and Federal Tax Authority regulations.
- 3) Instructions received by letter / fax/ Compact Disc (CD) at our Branches / Processing Centers / Relationship Teams are treated as Counter Transactions.
- 4) Alternate Channels include electronic & vendor-based channels for Corporates - smartBUSINESS, businessONLINE, smartBUSINESS Connect, Cash Pick-up and Delivery, Smart Cash Deposit Machines, SWIFT SCORE, Open Banking API etc.
- 5) Above charges are Emirates NBD charges only, other banks may deduct their charges from the remittance amount or debit it separately to your account as per actuals. Please [click here](#) to view correspondent bank charges.
- 6) Courier charges and out of pocket expenses will be as per actuals.
- 7) Bulk transaction handling capabilities are offered through alternate channels for Cash Pick-up and Delivery, Smart Cash Deposit Machines, Cheque Deposit and Transfers.
- 8) Cash processing fee may apply depending on the number of notes and coins.
- 9) The charges are levied per account participating in the Cash Concentration or Notional Pooling structure. Relevant transfer charges will apply per sweep.
- 10) Additional charge for physical warehousing of post-dated cheques will be levied.
- 11) Transactions initiated using smartBUSINESS and businessONLINE Self Service will be charged at Bank Counter rates.
- 12) Cheque book issuance charges are based on the number of cheque books issued and not on the number of leaves within the cheque book.
- 13) Emirates NBD reserves the right to charge Handling commission for documents released free of payment against payment / Co-acceptance / Avalization fee / Payment commission / Transfer bill charges / Amendment instruction.
- 14) N/A indicates that the service is not applicable on the channel.
- 15) Correspondent Guarantee Issuing Bank's charges are charged as per actuals.
- 16) Cheques issued by ENBD's client.