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your success story



PRIORITY BANKING



Emirates NBD

SCHEDULE OF CHARGES

PRIORITY BANKING

Criteria for Priority Banking customers:

Your total deposits and/or investments are greater than AED 500,000 OR

Your monthly salary of AED 50,000 or greater is transferred to your Emirates NBD account.

| Charges | All Priority Packages | Fair Usage Policy |
|--|-----------------------|---|
| Account Charges | | |
| Fee for non-maintenance of balance | No Charges Applicable | |
| Non-receipt of salary | No Charges Applicable | |
| Account opening fee | No Charges Applicable | |
| Teller fees (Cash Deposit, Cash Withdrawals, Internal Fund Transfer, Cheque Deposit) | No Charges Applicable | 15 transactions per month free; thereafter AED 10 per transaction |
| Cheque book charge (for 25 leaves cheque book) | No Charges Applicable | |
| Cheque returned charges | AED 100 | |
| Account closure (within 1 year) | AED 100 | |
| Dormant account charges | No Charges Applicable | |
| Maximum number of withdrawals per month for Smart S@ver accounts* | 2 | |
| Statement Charges | | |
| Request for the copy of statement | No Charges Applicable | |
| Request for non-standard statement frequency | No Charges Applicable | |
| Request for the copy of old cheques | | |
| Less than 1 year | No Charges Applicable | 2 free requests per quarter. Thereafter charge of AED 10 applies on all additional requests. |
| Over 1 year | No Charges Applicable | 2 free requests per quarter. Thereafter charge of AED 20 applies on all additional requests. |
| Remittances | | |
| Demand Draft / Manager's Cheque | No Charges Applicable | 2 free transactions per month. Thereafter charge of AED 20 applies on all additional transactions. |
| Cancellation of demand draft | No Charges Applicable | |
| Telegraphic transfer for account holders | | |
| Local currency within UAE (SHA) (through branches) | No Charges Applicable | 2 Free transactions per month. Additional transactions will be charged at AED 5. |
| Local currency within UAE (BEN) (through branches) | No Charges Applicable | 2 Free transactions per month. Additional transactions will be charged at AED 5. |
| Local currency within UAE (OURS) (through branches) | No Charges Applicable | 2 Free transactions per month. (AED 4 shall be refunded as AED 1 is paid towards beneficiary bank charges). Additional transactions will be charged at AED 5. |
| Local currency within UAE (through Online Banking and Mobile Banking App) | No Charges Applicable | No Charges Applicable |
| Foreign currency remittance (through branches) | No Charges Applicable | 2 Free transactions per month. Additional transactions will be charged at AED 65 (OURS, SHA & BEN charge codes). For 'OURS' additionally the receiving or intermediary banks may deduct charges, if applicable. |

*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 0.25% p.a.

Contd.

| Charges | All Priority Packages | Fair Usage Policy |
|---|--|--|
| Foreign currency remittance (through Online Banking and Mobile Banking App) | No Charges Applicable | The receiving or intermediary banks may deduct additional charges, if applicable on 'OURS' transactions. |
| DirectRemit transfers (through Online Banking, Mobile Banking & ATM) | No Charges Applicable | |
| Additional Telex (e.g. tracer) sent at request of customer - UAE | No Charges Applicable | |
| Additional Telex (e.g. tracer) sent at request of customer - others | No Charges Applicable | |
| Cancellation of remittance instruction/recalling of funds remitted | No Charges Applicable | |
| Swift Message Copy | No Charges Applicable | |
| Inward Remittances | | |
| If deposited in beneficiary's account | No Charges Applicable | |
| Standing Instructions | | |
| Set-up charges | No Charges Applicable | First 5 set-ups from date of opening are free. Thereafter charge of AED 25 applies on all additional requests. |
| Periodic Payments (per transaction) | No Charges Applicable | |
| Amendment charges | No Charges Applicable | |
| Balance order | No Charges Applicable | |
| Failed Standing Instruction and DDS | No Charges Applicable | |
| Debit Card Charges | | |
| Joining Fee | AED 2,500 Applicable for Skywards Debit Card Only | |
| Annual Fee | Monthly Fee^ of AED 200 Applicable for Skywards Debit Card No Charges Applicable for Other Debit Cards | |
| Debit Card Replacement Fee | No Charges Applicable | |
| Copy of sales voucher | No Charges Applicable | |
| International Delivery Charges | AED 150 | |
| Foreign Currency Transaction Fee | | |
| For purchase in non-AED* | 1.99% | |
| For purchase in AED** | 1.99% | |
| Usage fee in UAE at Emirates NBD ATMs | | |
| Cash Withdrawal/Deposit | No Charges Applicable | |
| Balance Enquiry/Mini Statement/Utility Payments | No Charges Applicable | |
| Usage fee on Non Emirates NBD (UAE Switch) ATMs | | |
| Cash Withdrawal | AED 2 | |
| Balance Enquiry | AED 1 | |
| Declined transaction | AED 1 | |
| GCC Net ATMs (in Gulf Co-operation Countries) | | |
| Cash Withdrawal | AED 6*** | |
| Balance Enquiry | AED 3 | |
| International ATMs (outside Gulf Co-operation Countries) | | |
| Cash Withdrawal | AED 20*** | |
| Balance Inquiry | No Charges Applicable (if available) | |

*This fee is charged in addition to the standard processing fee charged by Visa International. Applicable for all foreign transactions paid in any currency other than UAE Dirhams. This fee will be effective from 1st March 2019.

**This fee will be effective from 1st March 2019. Applicable for all foreign transactions paid in UAE Dirhams. This is in addition to the mark up fee charged by the acquirer.

***Maximum 10 free transactions per calendar year subject to a minimum of USD 200 per transaction.

^This fee is charged from 2nd year of account opening onwards

Contd.

| Charges | All Priority Packages | Fair Usage Policy |
|--|--|---|
| Services | | |
| Special Clearing - Outward | No Charges Applicable | |
| Special Clearing - Inward (proceeds by Manager's Cheque) | No Charges Applicable | |
| Special Clearing - Inward (proceeds through UAE Central Bank) | No Charges Applicable | |
| Stop payment charge (per instruction) | | |
| For Cheque/Demand Draft/Manager's Cheque | No Charges Applicable | 2 free requests per quarter. Thereafter charge of AED 50 per instruction applies. |
| Foreign currency | | |
| Foreign Currency Cash Deposit/Withdrawal | 0.75% of the amount or a minimum of AED 20 per transaction | |
| Post-dated cheques | | |
| Extension of due date | No Charges Applicable | |
| Substitution of cheque with cash | No Charges Applicable | |
| Post-dated cheques deposited for collection | No Charges Applicable | |
| Letters of Encashment | No Charges Applicable | |
| Cheque Certification | No Charges Applicable | |
| Post-dated cheques for presentation on due date | No Charges Applicable | |
| If PDC withdrawn before maturity, an additional charge will be levied | No Charges Applicable | |
| Outward Clean Collections | | |
| Standard collections | | |
| Commission | No Charges Applicable | |
| OCC Return Charges | No Charges Applicable | |
| Cash letter items (non USD) | No Charges Applicable | |
| Cheque collection (USD)* | USD 160 | |
| *Effective 26th March 2016, this service is offered only to approved customers. Additional charges of issuing bank if any will be collected from the cheque value. | | |
| Inward Clean Collection | | |
| Commission | No Charges Applicable | |
| Proceeds by DD/MC | No Charges Applicable | |
| Proceeds by TT | No Charges Applicable | |
| Cheque returned charges | No Charges Applicable | |
| Certification & letters | | |
| Account balance letter/Account reference letter charges | No Charges Applicable | 2 free requests per quarter. Thereafter charge of AED 25 applies for each additional request. |
| Liability letter | AED 50 | |
| No Liability letter | AED 50 | |
| Attestation of signature | No Charges Applicable | |
| Bulk cash deposit & withdrawal at teller counter | No Charges Applicable | |
| Issue of IPO/rights issues by order | No Charges Applicable | |

Contd.

| Charges | Priority (Wealth/Salary/Man Utd) | | |
|---|----------------------------------|--|---|
| Safe Deposit Lockers# | | | |
| Rentals per annum | | | |
| Small | AED 750 | | |
| Medium | AED 1,000 | | |
| Large | AED 1,500 | | |
| Extra-large | AED 2,000 | | |
| Over-size | AED 2,500 | | |
| Replacement of lock/key | Actual | | |
| #Locker Deposit will be required based on the size of the locker. | | | |
| Other services | | | |
| Hold mail | No Charges Applicable | | |
| Investigations | No Charges Applicable | | |
| T.C. purchase | AED 20 | | |
| Postage | | | |
| UAE | No Charges Applicable | | |
| Other | No Charges Applicable | | |
| Faxes | | | |
| UAE | No Charges Applicable | | |
| Other | No Charges Applicable | | |
| Courier | | | |
| UAE | No Charges Applicable | | |
| Other | No Charges Applicable | | |
| Telex/cable/SWIFT messages | | | |
| UAE | No Charges Applicable | | |
| Other | No Charges Applicable | | |
| Safe Custody Charges | No Charges Applicable | | |
| 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 / DIC | 150 / 200 | 3.25% | 3.25% |
| Gold / Titanium | 400 / 400 | 3.25% | 3.25% |
| Diners Club | 400 | 3.25% | 3.25% |
| Platinum | 700 | 3.25% | 3.25% |
| Duo Credit Cards | 800 | 3.25% | 3.25% |
| Infinite | Free* | 2.99% | 2.99% |
| Go4it Gold / Platinum | 99 / 199 | 3.25% | 3.25% |
| Manchester United Titanium | 250 | 3.25% | 3.25% |
| dnata Platinum | 500 | 3.25% | 3.25% |

*Provided the customer meets the credit criteria to be eligible.

Contd.

| Charges | Priority (Wealth/Salary/Man Utd) | | |
|--|--|--|---|
| Primary card | Annual fee (AED) | Finance charges per month¹ (retail purchase) | Finance charges per month¹ (cash advance) |
| dnata World | 999 | 3.09% | 3.09% |
| Skywards Infinite / Signature | 1500 / 700 | 3.09% / 3.25% | 3.09% / 3.25% |
| SPG® World Mastercard® | 1500 | 3.09% | 3.09% |
| U By Emaar Visa Infinite | 1500 | 3.09% | 3.09% |
| U By Emaar Visa Signature / Family | 250 / Free | 3.25% | 3.25% |
| Business Card / Business Rewards | 750 / 550 | 3.25% | 3.25% |
| Supplementary Card | No Charges Applicable | | |
| Other fees and charges | | | |
| Cash advance fee | 3% or AED 99 (whichever is higher) | | |
| Over limit fee | AED 279 | | |
| Late payment fee | AED 230 | | |
| Foreign currency transaction fee | | | |
| For purchase in Non-AED ² | 1.99% | | |
| For purchase in AED ³ | 1.99% | | |
| Card replacement fee | AED 50 for Go4it Cards AED 20 for all other Cards | | |
| Cheque and direct debit return fee | AED 100 | | |
| Copy of sales voucher | AED 10 | | |
| Paper statement fee | AED 5 per month | | |
| Duplicate statement fee (per copy) - up to last 3 months - over 3 months | AED 15 per month AED 45 per month | | |
| Insurance: Lifestyle Protector / Protect Plus / Business Protector | 0.99% of the current balance at billing cycle (free for first 2 months) | | |
| 0% Installment Plan One time processing fee | AED 49 per transaction | | |
| Cancellation fee: Installment Plans / Dial-A-Cheque / Balance Transfer / Balance Conversion | 3% of principal outstanding or AED 250, whichever is higher ⁴ | | |
| International Delivery Charges | AED 150 | | |
| General | | | |
| Payment due date (from the statement date) | 25 days | | |
| Minimum payment due | 5% or AED 100 (whichever is higher) | | |
| Cash advance limit - Business Card - Other Cards | 75% of credit 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. | | | |
| This Service and Price Guide is applicable with effect from July 1, 2018. | | | |
| 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 made on or before the payment due date. | | | |
| Finance charges are levied on all transaction types, calculated from transaction date till repayment date (calculated on average daily balance method). | | | |
| Cash advance fee will be applicable on cash advance transactions as defined under Terms & Conditions. | | | |
| Please refer to emiratesnbd.com/cards for Terms and Conditions. | | | |
| ¹ Finance charges are subject to increase by 0.5% in case the Card account is twice or more past due in the past six months. An account is considered past due if the minimum payment due is not received before the payment due date. Subsequently, Finance charges will revert to the prevailing product Finance charges if the Card account is no longer twice or more past due within the last six months. | | | |
| ² This fee is effective 1st March 2019 and 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 (approximately 1.15%). This fee is waived for Emirates NBD dnata World MasterCard® Credit Cardholders. Please refer to emiratesnbd.com/cards for updates. | | | |
| ³ This fee will be effective from 1st March 2019. Applicable for all foreign currency transactions paid in UAE Dirhams. This is in addition to the mark up fee charged by the acquirer. | | | |
| ⁴ This fee is effective from 1st April 2019. | | | |

Contd.

| Charges | Priority (Wealth/Salary/Man Utd) |
|--|---|
| Personal Loans | |
| Loan Processing Fee (New)* | 1% of the loan amount (Min AED 750) |
| Loan Processing Fee (Top Up)* | 1% of the incremental loan amount (Min AED 750) |
| Enhanced Credit Life Insurance (Double Cover) | 1.24% - 1.99% of loan amount (min AED 1,000) |
| Personal Overdraft Fee | AED 200 |
| Late Payment Charge | AED 100 |
| Instalment Deferment Fee | AED 100 |
| Rescheduling Fee | AED 250 |
| Early Settlement Fee | 1% of outstanding amount (maximum AED 10,000) |
| Change in Due Date | Free |
| Advance EMI (up to 3 EMIs) | Free |
| Clearance Letter | Free |
| Partial Payment | 1% of payment made (maximum AED 10,000) |
| Liability / No Liability letter | AED 50 |
| Loan Cancellation Fee | AED 50 |
| Auto Loans | |
| Loan Processing Fee | 1% of the loan amount (Min AED 750) |
| Early Settlement Fee | 1% of outstanding amount |
| Auto Protect | 1% of total loan amount (minimum AED 1,000) |
| Late Payment Fee | AED 100 |
| Change in Mode of Payment | Free |
| Deferment | AED 100 |
| Temporary Release of Mortgage | Free |
| Change of Registration | Free |
| Pre-payment of EMIs (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 |
| Cheque Returned Charges | AED 100 |
| Liability / No Liability Letter | AED 50 |
| Clearance Letter | Free |

Contd.

| Charges | Priority (Wealth/Salary/Man Utd) |
|--|--|
| Home / Office Loans | |
| Loan Processing Fee | 1% of the Loan Amount |
| Application fee / Pre-approval Fee | AED 3,000 (Non Refundable) |
| Revalidation Fee | Up to AED 1,000 |
| Valuation Charge | AED 3,000 (Completed Property) AED 20,000 (For Self-Construction) |
| Early Settlement – Transfer of Home Loan to another Lender | Cost or 3% of Loan Outstanding whichever is lower |
| Early Settlement – Own funds or Sale of Property | Cost or 1% of Loan Outstanding whichever is lower |
| Relationship Breakage Fee | 2% of Loan Outstanding |
| Partial Pre-payment Fee | 1% over and above free allowance |
| Life Insurance (single applicant)* | 0.05% p.m. on Loan Outstanding |
| Life Insurance (Joint applicant or Joint Borrower)* | 0.09% p.m. on Loan Outstanding |
| For loan amount more than AED 5 million | Insurance fees may differ |
| Property Insurance | 0.01% p.m. on the Property Value |
| Late Payment Fee | AED 500 |
| Nonstandard statement / Copy of original docs | AED 100 |
| Rescheduling Fee | AED 1,000 |
| Change in Property (SWAP) | AED 1,320 |
| Change in Ownership Details (Co-borrower) | AED 1,320 |
| Liability / No Liability Letter | AED 85 |
| Request of other letter | AED 90 |
| Clearance Letter | Free |
| Consumer Base Rate (CBR) | 5.75% |
| All fees and charges are effective from 15th February 2019. | |
| *Life Insurance Premiums are collected on monthly and rate may differ for Loan amount more than AED 5 million. | |

| Retail Wealth Management | | | | | |
|---|--|--------------------|--------------------|--------------------|---------------------|
| Fees and Charges on Portfolio Accounts Valid as of July 2018 | | | | | |
| 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 | 3.00% | 2.50% | 2.50% | 2.25% | 2.00% |
| Direct Equity | 1.50% | 1.25% | 1.00% | 0.75% | 0.50% |
| Mutual Funds | 3.00% | 2.50% | 2.00% | 1.75% | 1.50% |
| Structured Products | Please refer to the respective term sheet. | | | | |
| | 2.00% | 2.00% | 1.50% | 1.25% | 1.00% |
| ENBD Gold Saving Certificate | Minimum Fee equivalent to USD 200. A flat fee of AED50 will be applied as Certificate Issuance Charges. A flat fee of 15fils per gram will be charged at time of subscription. | | | | |
| Safe Custody* | A custody fee of 0.25% will be charged on 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. | | | | |
| Exit Fees | | | | | |
| Fixed Income/Sukuk | 0.5% | | | | |
| Equity | 0.5% | | | | |
| Mutual Funds | As per fund structure | | | | |
| Structured Products | As per term sheet | | | | |
| ENBD Gold Saving Certificate | An exit fee of 0.5% will be applied upon redemption. A custody & insurance fee of 0.30% will be charged at time of redemption. | | | | |

*Structured products, Emirates NBD issued medium term notes and GCC equities are exempted from Custody Fees.

The above fees apply to securities that are held with the Bank and include all charges and fees paid for the execution of the transaction through recognized counterparties of the Bank. Where applicable, taxes, bourse levies and other third party fees will be charged separately.

All charges, commissions and fees are exclusive 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.