

## STANDARD ACCOUNT

| Account Services (Current Account / Call Account)  | Pricing before VAT  | VAT               | Pricing including VAT  |
|--|---|-------------------|--|
| Minimum Average Balance Required per Month   | AED 25,000 / AED 5,000  | -                 | -  |
| Monthly Charge if the Account Balance Falls Below the Minimum Requirement                  | AED 200 / AED 75  | AED 10 / AED 3.75 | AED 210 / AED 78.75  |
| Cheque Issued by our Customer Returned (per Instrument / Cheque)                           | AED 300   | AED 15            | AED 315  |
| Special Clearing   |   |                   |  |
| Inward (per Instrument / Cheque)   | AED 100   | AED 5             | AED 105  |
| Outward (per Instrument / Cheque)  | AED 100   | AED 5             | AED 105  |
| Stop Payment (per Instrument / Cheque / Transfers) (to include Outward Remittance Charges) | AED 100   | AED 5             | AED 105  |
| 1 <sup>st</sup> Cheque Book  | Free  |                   | Free   |
| Subsequent Cheque Book   | 100 / Cheque Book   | AED 5             | 105 / Cheque Book  |
| Over the Counter Cheque Encashment   | AED 50  | AED 2.50          | AED 52.50  |
| Account Closure Prior to 6 Months  | AED 100   | AED 5             | AED 105  |
| Post Dated Cheque  |   |                   |  |
| Post Dated Cheque Custodial Service (per Instrument / Cheque)                              | AED 30  | AED 1.50          | AED 31.50  |
| Post Dated Cheque Withdrawal Charges   | AED 75  | AED 3.50          | AED 78.50  |
| Post Dated Cheque Purchase Upfront Commission  | 0.125% of total daily Transaction amount or min AED 100                                       | 0.00625% AED 5    | 0.13125% of total daily Transaction amount or min AED 105  |
| Draft Collection Foreign Currency (International)  | 0.125% of Value or min AED 50 equivalent in other currency plus applicable collection charges | 0.00625% AED 2.50 | 0.13125% of Value or min AED 52.50 equivalent in other currency plus applicable collection charges |
| Draft Collection Foreign Currency (GCC)  | AED 50 equivalent in other currency plus applicable collection charges                        | AED 2.50          | AED 52.50 equivalent in other currency plus applicable collection charges                          |
| <b>Cheques / Draft Issuance</b>  |   |                   |  |
| Cashier's Order Cheque LCY (Online)  | AED 15  | AED 0.75          | AED 15.75  |
| Demand/Banker Draft FCY (Online)   | AED 15  | AED 0.75          | AED 15.75  |
| Customer Cheque (Online)   | AED 10  | AED 0.50          | AED 10.50  |
| Own Cheque (Online)  | AED 2   | AED 0.10          | AED 2.10   |
| <b>Teller Transactions</b>   |   |                   |  |
| Cash Deposit / Cheque Deposit / Cheque Withdrawal in AED (Current/ Call Account)           | AED 15 per transaction  | AED 0.75          | AED 15.75 per transaction  |
| Cash Deposit / Withdrawal in Foreign Currency (Current/Call Account)                       | 0.50% min AED 25  | 0.025% AED 1.25   | 0.525% min AED 26.25   |
| 3 <sup>rd</sup> Party Cheque Withdrawal by non-ADCB Customers (Inward ADCB Cash Cheque)    | AED 50  | AED 2.50          | AED 52.50  |
| Statement of Account (Monthly)   | Free  |                   | Free   |
| Standing Instructions / Sweep per Account  |   |                   |  |
| Setting up / Amendments / Cancellation   | AED 25  | AED 1.25          | AED 26.25  |
| Favouring Other Banks  | AED 25 + Applicable Charges   | AED 1.25          | AED 26.25 + Applicable Charges   |

\*Correspondent bank charges will be charged wherever applicable on actual basis

\*\*Standing Instruction to effect payments favouring other banks will incur additional outward telegraphic transfers charges

### PRICING AND SERVICE STANDARDS

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# SCHEDULE OF FEES

Effective 1<sup>st</sup> July 2018

# COMMERCIAL BANKING



## STANDARD ACCOUNT

|   | Pricing before VAT           | VAT      | Pricing including VAT        |
|---|------------------------------|----------|------------------------------|
| Penalty Fee for Insufficient Funds to Effect Payment to other Banks     | AED 50                       | AED 2.50 | AED 52.50                    |
| Monthly Fee per Customer  | AED 25                       | AED 1.25 | AED 26.25                    |
| <b>Remittances</b>  |                              |          |                              |
| Inward Remittances (For AED)  | Free                         |          | Free                         |
| Outward Remittances (Request Received Through Manual Instruction)       |                              |          |                              |
| LCY Fund Transfer in UAE (Outward)                                      | AED 75                       | AED 3.75 | AED 78.75                    |
| Transfer to India (Manual)  | AED 200                      | AED 10   | AED 210                      |
| Transfer to GCC (Manual)  | AED 200                      | AED 10   | AED 210                      |
| Transfer to Other Countries (Manual)                                    | AED 200                      | AED 10   | AED 210                      |
| Correspondent Bank Fee (Manual)   | AED 150                      | AED 7.50 | AED 157.50                   |
| Recalling of Funds Transfer Remitted                                    | AED 100                      | AED 5    | AED 105                      |
| Copy of O/W Payment (Swift Advice)                                      | AED 25                       | AED 1.25 | AED 26.25                    |
| Utility Bill Payment at Bank Counter                                    | AED 10                       | AED 0.50 | AED 10.50                    |
| Salary Transfer to Other Banks (Online)                                 | AED 1 / Transaction          | AED 0.05 | AED 1.05 / Transaction       |
| Corporate Salary Transfer Service in Softcopy using Prescribed Template |                              |          |                              |
| Salary Transfer Charge (to ADCB Account)                                | AED 10 / Transaction         | AED 0.50 | AED 10.50 / Transaction      |
| Salary Transfer Charge per Bank (to Other Banks via Central Bank)       | AED 20 / Transaction         | AED 1    | AED 21 / Transaction         |
| Corporate Salary Transfer Service in Hardcopy (Max 10 Transactions)     |                              |          |                              |
| Salary Transfer Charge (to ADCB Account)                                | AED 10 / Transaction         | AED 0.50 | AED 10.50 / Transaction      |
| Salary Transfer Charge (to Other Banks via Central Bank)                | AED 15 / Transaction         | AED 0.75 | AED 15.75 / Transaction      |
| Demand Draft Issuance (Manual)  | AED 35                       | AED 1.75 | AED 36.75                    |
| Cashier's Orders Issuance (Manual)                                      | AED 25                       | AED 1.25 | AED 26.25                    |
| Payment Amendment   | AED 50                       | AED 2.50 | AED 52.50                    |
| Payment/Transfer Returned Due to Details Discrepancy                    | AED 50                       | AED 2.50 | AED 52.50                    |
| Non Receipt of Funds Claim Request (Per Request/Follow-Up)              | AED 50                       | AED 2.50 | AED 52.50                    |
| WPS Salary File Processing Fee  | AED 30 per file              | AED 1.50 | AED 31.50 per file           |
| WPS Salary Processing Fee Per Beneficiary                               | AED 1 per record             | AED 0.05 | AED 1.05 per record          |
| WPS Salary File Processing Fee (Manual)                                 | AED 100 per file             | AED 5    | AED 105 per file             |
| WPS Salary Processing Fee Per Beneficiary (Manual)                      | AED 5 per record             | AED 0.25 | AED 5.25 per file            |
| Inward Remittances in FCY   | AED 10                       | AED 0.50 | AED 10.50                    |
| Additional Fee for O/W TT with Charges "Our" for FCY Payments (Manual)  | AED 150                      | AED 7.50 | AED 157.50                   |
| Additional Fee for O/W TT with Charges "Our" for FCY Payments (Online)  | AED 100                      | AED 5    | AED 105                      |
| <b>Channel Services</b>   |                              |          |                              |
| Cash @ Request - Armoured Car Services One-Time Set-Up                  | AED 500                      | AED 25   | AED 525                      |
| Cash @ Request - Armoured Car Services Monthly Maintenance              | As per Arrangement           |          | As per Arrangement           |
| Courier @ Velocity One-Time Set-Up                                      | AED 400                      | AED 20   | AED 420                      |
| Courier @ Velocity Monthly Fee  | AED 400                      | AED 20   | AED 420                      |
| MT 940/942/950 Message Generation For Outgoing                          | AED 200 / Month per Customer | AED 10   | AED 210 / Month per Customer |

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|---|---------------------------------|-----------|---------------------------------|
| MT 940/942/950 Message Generation in Soft Copy Format                                     | AED 200 /<br>Month per Customer | AED 10    | AED 210 /<br>Month per Customer |
| Consolidated Account Statement (Incoming and Outgoing MT 940/942/950) One-Time Set-Up Fee | AED 300 /Set-Up                 | AED 15    | AED 315 / Set-Up                |
| <b>ProCash Internet Banking Charges</b>   |                                 |           |                                 |
| <b>Hard Tokens</b>  |                                 |           |                                 |
| One-Time Set-Up Fee (Including 2 Security Tokens)   | AED 500                         | AED 25    | AED 525                         |
| Additional Vasco Tokens (Per Hard Token)  | AED 200                         | AED 10    | AED 210                         |
| Delivery Charges (in UAE)   | AED 350                         | AED 17.50 | AED 367.50                      |
| Delivery Courier Charges (International)  | AED 500                         | AED 25    | AED 525                         |
| Reporting Only (Monthly Maintenance Fee)  | AED 50                          | AED 2.50  | AED 52.50                       |
| Transactions (Monthly Maintenance Fee)  | AED 200                         | AED 10    | AED 210                         |
| Group Company   | AED 50                          | AED 2.50  | AED 52.50                       |
| Customers Using Procash For WPS Only (Monthly Fee)  | AED 50                          | AED 2.50  | AED 52.50                       |
| <b>Soft Tokens / Mobile Token</b>   |                                 |           |                                 |
| One-Time Set-Up Fee (Including 2 Security Tokens)   | Free                            |           | Free                            |
| Delivery Charges  | Free                            |           | Free                            |
| Reporting Only (Monthly Maintenance Fee)  | Free                            |           | Free                            |
| Transactions (Monthly Maintenance Fee)  | Free                            |           | Free                            |
| Group Company   | Free                            |           | Free                            |
| Customers Using Procash For WPS Only (Monthly Fee)  | AED 50                          | AED 2.50  | AED 52.50                       |
| <b>Transactions</b>   |                                 |           |                                 |
| Inward Transfer in AED  | Free                            |           | Free                            |
| Inward Transfer in Foreign Currency   | AED 10                          | AED 0.50  | AED 10.50                       |
| Outward Transfer Anywhere in UAE in AED   | AED 5                           | AED 0.25  | AED 5.25                        |
| Outward Transfer to India in INR  | AED 30                          | AED 1.50  | AED 31.50                       |
| Outward Transfer to GCC in Respective Local Country Currency                              | AED 30                          | AED 1.50  | AED 31.50                       |
| Outward Transfer to All Other Countries in Respective Local Country Currency              | AED 30                          | AED 1.50  | AED 31.50                       |
| Monthly Statement in Electronic Format  | Free                            |           | Free                            |
| <b>Miscellaneous</b>  |                                 |           |                                 |
| Duplicate Statement - Email / Fax   | AED 25 per month                | AED 1.25  | AED 26.25 per month             |
| Duplicate Statement (Within 6 months) - Post  | AED 50 per month                | AED 2.50  | AED 52.50 per month             |
| Duplicate Statement (Beyond 6 months) - Post  | AED 100 per month               | AED 5     | AED 105 per month               |
| Duplicate Statement - Print   | AED 50 per month                | AED 2.50  | AED 52.50 per month             |
| Balance Confirmation Letter   | AED 100                         | AED 5     | AED 105                         |
| Release Letter  | AED 100                         | AED 5     | AED 105                         |
| Liability Letter/Certificate  | AED 100                         | AED 5     | AED 105                         |
| Letter Issued to Government Department  | AED 100                         | AED 5     | AED 105                         |
| Signature Verification Letter   | AED 100                         | AED 5     | AED 105                         |
| Valid Trade License not provided within 60-90 days after expiry                           | AED 200                         | AED 10    | AED 210                         |
| Valid Trade License not provided within 91-180 days after expiry                          | AED 300                         | AED 15    | AED 315                         |

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