



**Personal Banking** 

	Personat	Danking		
Charges (Inclusive of VAT)	Classic	Plus/Youth Package/ Go4it/Ladies Banking (Homemaker)/ Plus Maximizer	Executive/ Man Utd	Beyond/ UAE National Package
Minimum monthly average relationship balance (applicable for salary variant)	AED 3,000	N/A	N/A	N/A
Minimum monthly average relationship balance (applicable for savings variant)	AED 3,000	AED 3,000*	AED 3,000*	AED 100,000*
Minimum monthly salary transfer (applicable for salary variant)	Not offered	AED 5,000	AED 5,000*	AED 15,000*
Maintenance Fees (accounts with regular deposit of the minimum prescribed salary or more are exempted)	AED 26.25 per month	Free	Free	Free
Maintenance Fees (accounts that maintains the prescribed monthly average balance or more are exempted)	AED 26.25 per month	AED 26.25 per month	AED 26.25 per month	AED 26.25 per month
Maintenance Fees (accounts that maintains the prescribed monthly average balance or more are exempted)**	AED 26.25 per month	Free	Free	Free
Account opening fee	Free	Free	Free	Free
Teller Fees (Cash Deposit, Cash Withdrawals, Internal Fund Transfer, Cheque Deposit)	6 transactions per month free; thereafter AED 10.50 per transaction	8 transactions*** per month free; thereafter AED 10.50 per transaction	transactions*** per month free; thereafter AED 10.50 per transaction	transactions*** per month free; thereafter AED 10.50 per transaction
Cheque book charge (for 10 or 25 leaves cheque book, based on AECB score)	N/A	First cheque book (10 or 25 leaves) free; thereafter AED 10.50/26.25	First cheque book (10 or 25 leaves) free; thereafter AED 10.50/26.25	One cheque book (10 or 25 leaves) free ever calendar year; thereafter AED 10.50/26.2
Cheque returned charges	N/A	AED 105.00	AED 105.00	AED 105.00
Statement Charges				
Request for copy of statement - Call Centre IVR, Online Banking	Free	Free	Free	Free
Request for copy of statement - Branch	AED 26.25 per statement	AED 26.25 per statement	AED 26.25 per statement	AED 26.25 per statement
Request for copy of statement - Call Centre agent****	AED 10.50 per statement	AED 10.50 per statement	AED 10.50 per statement	AED 10.50 per statement
Request for non-standard e-statement frequency	Free	Free	Free	Free
*Minimum monthly average relationship balance has the right to downgrade the relationship. For monthly average relationship balance to be AEE relationship balance or minimum monthly salary **If salary is not credited for six months, the pace ***6 transactions per month free for Essential at ****Charges effective 1st September 2015.	Executive package, m 0 100,000. For UAE Na 7 requirement. kage will be changed t	inimum monthly salary ational package custom to savings variant and	transfer to be AED 5,0	00 and minimum
Request for the copy of old cheques		AED 10 50 555	AFD 10 F0 :	AFD 10 F0 ===
Less than 1 year	N/A	AED 10.50 per copy	AED 10.50 per copy	AED 10.50 per copy
Over 1 year	N/A	AED 21.00 per copy	AED 21.00 per copy	AED 21.00 per copy
Account closure (within 6 months)	AED 105.00	AED 105.00	AED 105.00	AED 105.00
Early/Partial deposit withdrawal interest rate	Applicable rate* less 1%	Applicable rate* less 1%	Applicable rate* less 1%	Applicable rate* less 1%
Dormant account charges	Free	Free	Free	Free
*Applicable rate is the standard Fixed Deposit in maintained	terest rate on the date	e the deposit was booke	ed, for the period the d	eposit amount was
Remittances				
Demand draft/Manager's cheque (for account holders)	AED 31.50	AED 31.50	AED 26.25	One free per month; thereaft

Remittances				
Demand draft/Manager's cheque (for account holders)	AED 31.50	AED 31.50	AED 26.25	One free per month; thereafter AED 26.25
Cancellation of demand draft /Manager's Cheque	FREE	FREE	FREE	FREE
Telegraphic transfer for account holde	rs			
Local currency within UAE (SHA) (through branches)	AED 5.25	AED 5.25	AED 5.25	One free per month; thereafter AED 5.25
Local currency within UAE (BEN) (through branches)	AED 5.25	AED 5.25	AED 5.25	One free per month; thereafter AED 5.25
Local currency within UAE (OURS) (through branches)	AED 5.25	AED 5.25	AED 5.25	One free per month*; thereafter AED 5.25
Foreign currency remittance (through branch)	AED 78.75	AED 78.75	AED 73.50	One free per month; thereafter AED 73.50
Foreign currency remittance (through Online Banking, Mobile Banking & ATM)**	Free	Free	Free	Free
Local currency remittance (through Online Banking, Mobile Banking & ATM)**	Free	Free	Free	Free
DirectRemit transfers (through Online Banking, Mobile Banking & ATM)	Free	Free	Free	Free
Additional Telex (e.g. tracer) sent at request of customer - UAE	Free	Free	Free	Free
Additional Telex (e.g. tracer) sent at request of customer - others	Free	Free	Free	Free
Cancellation of remittance instruction/ recalling of funds remitted	Free	Free	Free	Free
Swift message copy	AED 15.75	AED 15.75	AED 15.75	AED 15.75
*In cases you choose charge option as "OUR", of transfers within UAE. For AED transfers outside the "SHARED" option as "SHARED" option as "OUR", of transfers within UAE. For AED transfers options are waited only when "SHARED" options are waited only when "SHARED" options are waited only when "SHARED" options are waited only when the state of	only AED 4.20 will be r JAE, a fee of AED 105 tion is selected; corres	efunded as AED 1.00 is is paid as corresponde pondent / beneficiary b	s paid towards UAE Cer ent bank charges to UA panks charges, if any, sh	ntral Bank charges for E Central Bank. Iall be applicable.

f deposited in beneficiary's account	Free	Free	Free	Free
Standing Instructions	1166	1166	1166	1166
Set-up charges	AED 52.50	AED 52.50	AED 42.00	First 3 set-up free thereafter AED 42.00
Periodic Payments (per transaction)	Free	Free	Free	Free
Amendment charges	Free	Free	Free	Free
Failed Standing Instruction and DDS	AED 26.25	AED 26.25	AED 26.25	AED 26.25
Balance order	Free	Free	Free	Free
Debit Card Charges*				
Annual Fee	Free	Free	Free	Free
Debit Card Replacement Fee	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
nternational Delivery Charges	AED 157.50	AED 157.50	AED 157.50	AED 157.50
Supplementary Debit Card	Free	Free	Free	Free
Replacing Secret Pin code	Free	Free	Free	Free
International Transaction Fee				
For Purchase in Non-AED/AED Currency**	1.99%	1.99%	1.99%	1.99%
Usage fee in UAE at Emirates NBD A	<b>M</b> s			
Cash Withdrawal/Deposit	Free	Free	Free	Free
Balance Enquiry	Free	Free	Free	Free
Mini-statement	Free	Free	Free	Free
Utility payment	Free	Free	Free	Free
Usage fee on Non Emirates NBD (UA	E Switch) ATMs			
Cash Withdrawal	AED 2.10	AED 2.10	AED 2.10	AED 2.10
Balance Enquiry	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
GCC Net ATMs (in Gulf Co-operation	Countries)	1	1	1
Cash Withdrawal	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
International ATMs (outside Gulf Co-			1	
Cash Withdrawal	AED 21.00	AED 21.00	AED 21.00	AED 21.00***
Balance Enquiry	Free (If available)	Free (If available)	Free (If available)	Free (If available)

\*\*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 Dec 2022.

\*\*\*Beyond Package - Maximum of 5 free transactions per calendar year subject to a minimum of USD 300 per transaction.

\*\*\*Emirati Debit signature - Maximum 10 free transactions per calendar year subject to a minimum of USD 200 per transaction.

Charges (Inclusive of VAT)	Classic	Plus/Youth Package/Go4it/ Ladies Banking (Homemaker)/	Executive/ Man Utd	Beyond/ UAE Nationa Package
Services		Plus Maximizer		rackage
special Clearing - Outward	Free	Free	Free	Free
proceeds by Manager's Cheque) Special Clearing - Inward (proceeds	Free	Free	Free	Free
hrough UAE Central Bank)  Stop payment charge (per transaction		1	1	1
or Cheque/Demand Draft/Manager's Cheque	N/A	AED 52.50	AED 52.50	One free per calendar quarter thereafter
oreign currency			1.05 for Select	AED 52.50
Foreign Currency Cash Deposit*	1.32%	1.32%	package. 1.32% for Executive & Man Utd packages*	1.05%
Foreign Currency Cash Withdrawal*	1.32%	1.32%	1.05% for Select package. 1.32% for Executive & Man Utd	1.05%
Applicable as of November 16, 2014.			packages*	
ost-dated cheques extension of due date	Free	Free	Free	Free
Substitution of cheque with cash Post-dated cheques deposited for	Free	Free	Free	Free
collection Letters of Encashment	Free	Free	Free	Free
Cheque Certification Post-dated cheques for presentation on	Free	Free	Free	Free
due date  f PDC withdrawn before maturity, an	Free	Free	Free	Free
additional charge will be levied  Dutward Clean Collections	-			
Standard collections Commission	Free	Free	Free	Free
OCC Return Charges  Cash letter items (non USD)	Free Free	Free Free	Free Free	Free Free
Cheque collection (USD)*	USD 168.00	USD 168.00	USD 168.00	USD 168.00
rom the cheque value.  nward Clean Collection	, approved cu		January Dalik I	, se conecte
Commission Proceeds by DD/MC	Free Free	Free Free	Free Free	Free Free
Proceeds by TT Cheque returned charges	Free Free	Free Free	Free Free	Free Free
Certification & letters  Account balance letter/ account reference				
etter charges (including for Golden Visa / Retiree Visa)	AED 52.50 per cert.	AED 52.50 per cert.	AED 42.00 per cert.	AED 42.00 per cert.
Liability letter  No Liability letter	AED 52.50 AED 52.50	AED 52.50 AED 52.50	AED 52.50 AED 52.50	AED 52.50 AED 52.50
Attestation of signature Bulk cash deposit & withdrawal at teller	Free	Free	Free	Free
counter ssue of IPO/rights issues by order	Free	Free	Free	Free
Safe Deposit Lockers Rentals per annum				
Small Medium	AED 787.50 AED 1050.00	AED 787.50 AED 1050.00	AED 787.50	AED 787.50
Large	AED 1575.00	AED 1575.00	AED 1050.00 AED 1575.00	AED 1050.00 AED 1575.00
Extra-large Over-size	AED 2100.00 AED 2625.00	AED 2100.00 AED 2625.00	AED 2100.00 AED 2625.00	AED 2100.00 AED 2625.00
Replacement of lock/key  Smart Lockers	Actual	Actual	Actual	Actual
Type of Lockers Branch	Rentals per annum Small Med	dium Large	X-Large X	X-Large
Smart Lockers  Jumeirah Branch  Replacement of lock/key		3,150 AED 4,200		ED 6,300
Subscription to Locker facility requires a minimu  Other services		ment.		
Hold mail	Free	Free	Free	Free
Investigations  Postage	Free	Free	Free	Free
UAE Other	Free	Free	Free Free	Free Free
	Free		1	
			Free	Free
UAE Other	Free Free Free	Free Free	Free Free	Free Free
UAE Other <b>Courier</b>	Free	Free		
UAE Other  Courier  UAE Other	Free Free	Free Free	Free	Free
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Other  Courier  UAE  Other  Telex/cable/SWIFT messages  UAE  Other  Safe Custody Charges  Credit card service and price guide (inception of the primary card)  U by Emaar Infinite / Signature / Family Skywards Infinite / Signature  Marriott Bonvoy® World Mastercard®  Etihad Guest Visa Elevate / Inspire  Infinite  LuLu 247 Platinum / Titanium  dinata World / Platinum  Duo / Flexi / Platinum  Titanium / Diners Club  Manchester United Titanium  Go4it Gold / Platinum  Business Card / Business Rewards  Webshopper Cards  Other fees and charges  Credit Shield Pro Insurance  Installment Payment Plan / Balance  Conversion / Loan on Card /  Balance Transfer / ALOC 5  O% Installment Plan  Cancellation Fee: Installment Plan /  Balance Conversion / Loan on Card /  Balance Transfer / ALOC 5  O% Installment Plan  Cancellation Fee: Installment Plan /  Balance Transfer / ALOC / O% IPP  Cash Advance Fee  Over Limit Fee  Late Payment Fee  International Transaction Fee  (Purchases in Non-AED/ AED	Free Free Free Free Free Free Free Free	Free Free Free Free Free Free Free Free	Free Free Free Free Free Free  Ce Charges² (per 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25%	Free Free Free Free Free Free
Other  Courier  JAE  Other  Gelex/cable/SWIFT messages  JAE  Other  Gafe Custody Charges  Credit card service and price guide (inception of the primary card)  J by Emaar Infinite / Signature / Family Skywards Infinite / Signature  Marriott Bonvoy® World Mastercard®  Etihad Guest Visa Elevate / Inspire Infinite  LuLu 247 Platinum / Titanium  Charata World / Platinum  Ouo / Flexi / Platinum  Citanium / Diners Club  Manchester United Titanium  Go4it Gold / Platinum  Go4it Gold / Platinum  Go4it Gold / Platinum  Cucher fees and charges  Credit Shield Pro Insurance  Installment Payment Plan / Balance  Conversion / Loan on Card /  Balance Transfer / ALOC 5  Ow Installment Plan  Cancellation Fee: Installment Plan /  Balance Conversion / Loan on Card /  Balance Transfer / ALOC 10% IPP  Cash Advance Fee  Over Limit Fee  Late Payment Fee  International Transaction Fee  Purchases in Non-AED/ AED  Currency <sup>4</sup> )	Free Free Free Free Free Free Free Free	Free Free Free Free Free Free Free Free	Free Free Free Free Free Free  Ce Charges² (per 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25%	Free Free Free Free Free Free
Other  Courier  JAE  Other  Gelex/cable/SWIFT messages  JAE  Other  Gafe Custody Charges  Credit card service and price guide (inception of the county of th	Free Free Free Free Free Free Free Free	Free Free Free Free Free Free Free Free	Free Free Free Free Free Free  Ce Charges² (per 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25%	Free Free Free Free Free Free
Other  Courier  JAE  Other  Telex/cable/SWIFT messages  JAE  Other  JAE  Other  JAE  Other  JAE  Other  JAE  JAE  Other  JAE  JAE  Other  JAE  JAE  JAE  JAE  JAE  JAE  JAE  JA	Free Free  Free  Free  Free  Free  Free  Free  Free  Isree  Free  Isree  Isrs / 735  Isrs / 1048.95 / 525  Isrs / 103.95 / 208.95  Isrs / 1050  Is	Free Free Free Free Free Free Free Free	Free Free Free Free Free Free  Ce Charges² (per 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25%	Free Free Free Free Free Free
Other  Courier  JAE  Other  Telex/cable/SWIFT messages  JAE  Other  Gafe Custody Charges  Credit card service and price guide (inception of the primary card)  J by Emaar Infinite / Signature / Family Skywards Infinite / Signature  Marriott Bonvoy® World Mastercard®  Etihad Guest Visa Elevate / Inspire Infinite  LuLu 247 Platinum / Titanium  Charata World / Platinum  Duo / Flexi / Platinum  Titanium / Diners Club  Manchester United Titanium  Go4it Gold / Platinum  Business Card / Business Rewards  Webshopper Cards  Other fees and charges  Credit Shield Pro Insurance  Installment Payment Plan / Balance  Conversion / Loan on Card / Balance Transfer / ALOC 5  Ow Installment Plan  Cancellation Fee: Installment Plan / Balance Conversion / Loan on Card / Balance Transfer / ALOC 10% IPP  Cash Advance Fee  Over Limit Fee  Late Payment Fee  International Transaction Fee (Purchases in Non-AED/ AED)  Currency <sup>4</sup> )  Card Replacement Fee: Go4it / Others  International Delivery Charge  Other Statement Fee  Paper Statement Fee	Free Free Free Free Free Free Free Free	Free Free Free Free Free Free Free Free	Free Free Free Free Free Free  Ce Charges² (per 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25%	Free Free Free Free Free Free
Courier  UAE  Other  Telex/cable/SWIFT messages  UAE  Other  Safe Custody Charges  Credit card service and price guide (incomplete in the complete in the comp	Free Free  Free  Free  Free  Free  Free  Free  Free  Free  I 575 / 262.5 / Free  1575 / 735  1575 / 1575 / 735  1575 / 262.5 / Free  1048.95 / 525  840 / 735 / 735  420  262.5 / Free  1048.95 / 525  840 / 735 / 735  420  262.5  103.95 / 208.95  787.5 / 1050  52.50  1.04% per month Outstanding  0.29% - 1.99% f (0.53% - 3.46% f AED 51.45 per transport of the company	Free Free Free Free Free Free Free Free	Free Free Free Free Free Free  Ce Charges² (per 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25%	Free Free Free Free Free Free
Faxes  UAE  Other  Courier  UAE  Other  Telex/cable/SWIFT messages  UAE  Other  Safe Custody Charges  Credit card service and price guide (in  Primary card  U by Emaar Infinite / Signature / Family Skywards Infinite / Signature  Marriott Bonvoy® World Mastercard®  Etihad Guest Visa Elevate / Inspire  Infinite  LuLu 247 Platinum / Titanium  dnata World / Platinum  Duo / Flexi / Platinum  Titanium / Diners Club  Manchester United Titanium  Go4it Gold / Platinum  Business Card / Business Rewards  Webshopper Cards  Other fees and charges  Credit Shield Pro Insurance  Installment Payment Plan / Balance  Conversion / Loan on Card /  Balance Transfer / ALOC 5  0% Installment Plan  Cancellation Fee: Installment Plan /  Balance Conversion / Loan on Card /  Balance Transfer / ALOC 10% IPP  Cash Advance Fee  Over Limit Fee  Late Payment Fee  International Transaction Fee  (Purchases in Non-AED/ AED  Currency*)  Card Replacement Fee: Go4it / Others  International Delivery Charge  per Credit Card  Cheque / Direct Debit Return Fee  Paper Statement Fee  Duplicate Statement Fee (per copy) -  Up to last 3 Months/Over 3 Months  Sales Voucher Copy  Issuance of Secret Pin	Free Free Free Free Free Free Free Free	Free Free Free Free Free Free Free Free	Free Free Free Free Free Free  Ce Charges² (per 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25%	Free Free Free Free Free Free

	Personal B	anking			
Charges (Inclusive of VAT)	Classic	Plus/You Package/G Ladies Ban (Homemal Plus Maxin	o4it/ king Exe ker)/	cutive/ an Utd	Beyond/ UAE National Package
<b>General</b> Payment due date (from the	25 days				
statement date) Minimum payment due	25 days  5% or AED 100 (whichever is higher)				
Cash advance limit - Business Card - Other Cards	75% / 50% of Credit Limit				
Please Note					
<ol> <li>All fees and charges are inclusive of subject to change, which will apply f</li> <li>Finance Charges are levied on all trar transaction date till repayment date (</li></ol>	rom the effective dansaction types (Retal (calculated based or or Cash Advances) vel. 0.5% p.m. in case the dered past due if Milently, these charges st due more than or if the card is activated processing feed processing feed in respect of each of the card of each	ate specified il Purchases / n average dai vill be levied he Card Acconimum Paym will revert to nce in the lasted, used or e (approx. 1.1 ne acquirer, if Credit Card H	by the Bank. Cash Advancely balance). In case 100%  bunt is past duent Due is not above publise six months. It cancelled. 5%) charged any. This is wolder.	payment payment ue at least of received hed Finan by Maste aived for	is made on or twice in last six before the ce Charges if the rcard or Visa dnata World Cards.
Personal Loans					
Loan Processing Fee (New)*	1.05% of the load				
Loan Processing Fee (Top Up)*	1.05% of the inc AED 2,625)	remental loa	ir airiount (m		
Overdraft (OD)	Overdraft (OD) Typ Overdraft (OD) ago Overdraft (OD) ago Deposit (FD)	ainst Salary	Annual Set up AED 210 AED 210	1.50 Fee Rate moo	0%
Late Payment Charge Instalment Deferment Fee	AED 52.5 Free			·	
Rescheduling Fee	AED 262.5				
Early Settlement Fee Change in Due Date	1.05% of Principa	al Outstandir	g amount (m	aximum <i>A</i>	AED 10,500)
Advance EMI (up to 3 EMIs)	Free				
Clearance Letter	Free				
Partial Payment	1.05% of paymen	t made (max	mum AED 10	),500)	
Liability / No Liability letter  Loan Cancellation Fee	AED 52.5 AED 52.5				
Direct Debit Return Charges	Free				
Request for Other Letters	Free				
Auto Loans					
Loan Processing Fee	1.05% of the loa			nd Max A	ED 2,625)
	1.05% of the loa 1.05% of Principa AED 52.50			nd Max A	ED 2,625)
Loan Processing Fee Early Settlement Fee Late Payment Fee Change in Mode of Payment	1.05% of Principal AED 52.50 Free			nd Max A	ED 2,625)
Loan Processing Fee Early Settlement Fee Late Payment Fee Change in Mode of Payment Deferment	1.05% of Principal AED 52.50 Free AED 105			nd Max A	ED 2,625)
Loan Processing Fee Early Settlement Fee Late Payment Fee Change in Mode of Payment	1.05% of Principal AED 52.50 Free			nd Max A	ED 2,625)
Loan Processing Fee  Early Settlement Fee  Late Payment Fee  Change in Mode of Payment  Deferment  Temporary Release of Mortgage  Change of Registration  Pre-payment of Installment (max of 3 installments)	1.05% of Principal AED 52.50 Free AED 105 Free Free Free	al Outstandir	g amount		ED 2,625)
Loan Processing Fee Early Settlement Fee Late Payment Fee Change in Mode of Payment Deferment Temporary Release of Mortgage Change of Registration Pre-payment of Installment (max of 3 installments) Partial Settlement (amount equivalent to 3 installments and above)	1.05% of Principal AED 52.50 Free AED 105 Free Free Free 1.05% of the payor	al Outstandir	g amount		ED 2,625)
Loan Processing Fee  Early Settlement Fee  Late Payment Fee  Change in Mode of Payment  Deferment  Temporary Release of Mortgage  Change of Registration  Pre-payment of Installment (max of 3 installments)  Partial Settlement (amount equivalent to 3 installments and above)  Rescheduling Fee	1.05% of Principal AED 52.50 Free AED 105 Free Free Free 1.05% of the payor	al Outstandir	g amount		ED 2,625)
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Retail Wealth Management						
Fees and Charges on Portfolio Accounts Valid as of December 2021						
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%	
	1.575%	1.3125%	1.05%	0.7875%	0.525%	
Direct Equity	with the tradir	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%	
Exchange traded Funds	1.8375%	1.575%	1.3125%	1.05%	0.7875%	
Days to Maturity	1-50	51 - 100	101 - 160	161 - 330	331 - 360	
Treasury bill fees	USD 210	0.13125% - 0.2625%		0.63% - 1.05%	1.3125%	
Structured Products		Please	refer to respect	ive term she	eets	
	2.10%	2.10%	1.575%	1.3125%	1.05%	
Emirates NBD Gold Saving Certificate	Minimum Fee equivalent to USD 210. A flat fee of AED 52.5 will be applied as Certificate Issuance Charges. A flat fee of AED 0.1575 fils per gram will be charged at time of subscription.					
Safe Custody*	A custody fee of 0.2625% 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.					
Dual Currency Investments	Under 1,0	00,000	1,000,000 - 4	1,999,999	5,000,000	
Data: Carrelley investments	2.625% -	3.675%	2.3625% –	3.675%	2.1% - 3.675%	
Exit Fees						
Fixed Income/Sukuk	0.5250%					

0.5250% Equity/ETF As per fund structure Mutual Funds Structured Products As per term sheet 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. ENBD Gold Saving Certificate 0.5250% Transfer Out of asset

\*Structured products, Treasury bills, Emirates NBD issued medium 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 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.

\*Effective from June 2018 "Beyond" Charges for savings variant customers are applicable to "KSA Beyond" Customers.

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.