

# Schedule of charges

## Schedule of charges

### Current Account - Corporate / Commercial

|                         |  |
|-------------------------|--|
| Monthly average balance | AED 100,000 or as per arrangement for customers with agreed facilities |
| Monthly fall below fee  | 250  |

### Call accounts - Corporate / Commercial

|                        |   |
|------------------------|---|
| Minimum balance        | AED 250,000 or as per arrangement. Other currencies USD 100,000 or equivalent |
| Monthly fall below fee | 250   |

### Account charges

|                                 |                       |
|---------------------------------|-----------------------|
| Charges for account maintenance | AED 10 per month      |
| Dormant account                 | AED 200 per half year |

### Cheque Books

|                                  |        |
|----------------------------------|--------|
| First book                       | Free   |
| Additional 25 leaves cheque book | AED 25 |

### Duplicate Bank Statements

#### Current and Savings Account - Corporate / Commercial

|                               |                    |
|-------------------------------|--------------------|
| Up to 3 months                | AED 50             |
| Over 3 months up to 12 months | AED 100            |
| Over 12 months                | AED 50 per quarter |

### Deposit of Cash - Corporate / Commercial

|                             |   |
|-----------------------------|---|
| Up to AED 500,000           | No Charges  |
| AED 500,000 - AED 1,000,000 | AED 200 per deposit plus insurance premium where applicable |
| AED 1,000,000 and above     | AED 300 per deposit plus insurance premium where applicable |

### Inward Remittances

|   |         |
|---|---------|
| Remittances in AED credit to the customers account  | Free    |
| Credit to the customer's account from other banks   | AED 20  |
| Local currency inter bank payment                   | AED 75  |
| Paid in foreign currency to a local bank across UAE | AED 100 |

### Outward Remittances

|                              |  |
|------------------------------|--|
| Issue of demand draft        | AED 30   |
| Stop payment of demand draft | AED 100  |
| Cancellation of draft        | AED 50   |
| Tracer / Reminder fee        | AED 100  |
| GCC countries                | AED 75   |
| Other countries              | AED 100 - 1 Telex / Swift<br>AED 150 - 2 Telexes / Swift |

### Standing instructions

|  |         |
|--|---------|
| To set up the order                    | AED 50  |
| To amend the order                     | AED 30  |
| To execute the order                   | AED 25  |
| Not executed due to insufficient funds | AED 100 |

### Cheque Collection

|  |         |
|--|---------|
| Cheques presented through clearing                               | Free    |
| Special clearing inward (per instrument / cheque)                | AED 100 |
| Special clearing outward (per instrument / cheque)               | AED 100 |
| Post dated cheques held for collection (per item)                | AED 25  |
| Withdrawal of post dated cheques held for collection ((per item) | AED 25  |
| Returned cheque (per instrument / cheque)                        | AED 250 |
| Stop payment (per instruction / cheque)                          | AED 100 |

### Local Cheques Discounted (LBD)

|                          |                        |
|--------------------------|------------------------|
| Interest rate            | As agreed              |
| Commission               | 1/8 % - Minimum AED 25 |
| Replacement / Withdrawal | AED 100                |
| Extension                | AED 100                |
| LBD returned unpaid      | AED 100                |

### Payroll Transfer Fee

|   |  |
|---|--|
| Salary transfer from company account to employee's account with NBF | AED 75 per month (levied on company account) |
|---|--|

### Other Charges

|  |   |
|--|---|
| Certificate of balance or audit confirmation         | AED 150   |
| Trade and credit information - provided by NBF       | AED 100   |
| Trade and credit information - obtained by NBF       | AED 250   |
| Courier - local delivery                             | AED 150   |
| Courier - International delivery                     | AED 250   |
| Signature verification charges (3rd party)           | AED 25 (per instruction)  |
| Police letter issued by the bank - urgent (same day) | AED 300   |
| Police letter issued by the bank - next working day  | AED 200   |
| Charges for debit entries exceeding 20 per month     | AED 9 (per entry)   |
| Copies of previous records (per item)                | AED 20 - up to 1 year<br>AED 50 - up to 2 years<br>AED 100 - over 2 years |
| First copy   | AED 10 (per copy)   |
| Additional Copies                                    | AED 5 (per copy)  |

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### Trade Services

#### Imports

|   |   |
|---|---|
| Opening commission on letters of credit (LC) - sight / acceptance | 1/8% per month for a minimum of 3 months up to AED 100,000 or equivalent; on the balance 1/16 % per month for a minimum of 3 months or AED 400 (whichever is higher)  |
| Revolving   | 1/8% per month on face value for a minimum of 3 months or AED 400 (whichever is higher); 1/8% for each reinstatement minimum AED 100  |
| Back to Back  | 1/8% per month for a minimum of 3 months up to AED 100,000 or equivalent; on the balance 1/16% per month for a minimum of 3 months or AED 400 (whichever is higher) plus additional processing fee of flat AED 500. |
| Acceptance commission   | 1/8% per month or part thereof minimum AED 300 from date of acceptance to the date of maturity or payment (whichever is later)  |

#### Other LC Charges

|   |   |
|---|---|
| Extensive merchandise / other details                             | AED 200   |
| Cancellation after preparation                                    | AED 300   |
| Amendment   | AED 150   |
| Extension and enhancement   | 1/8% per month for a minimum of 3 months up to AED 100,000 or equivalent; on the balance 1/16% per month for a minimum of 3 months or AED 400 (whichever is higher) |
| Full SWIFT charges  | AED 425   |
| Short SWIFT charges   | AED 175   |
| Courier charges for LC  | AED 175   |
| Hand Delivery   | AED 100   |
| SWIFT amendment / courier charges                                 | AED 150   |
| Faxing of LC / amendment copies outside UAE                       | AED 75  |
| Direct reimbursement messages                                     | AED 100   |
| SWIFT charges to be recovered from beneficiary (where applicable) | USD 100   |
| Reimbursement commission  | USD 100   |
| Discrepancy handling fee  | USD 75  |
| Trust Receipt (TR) - Loan documentation                           | AED 25 (per TR)   |
| Acceptance moving to past due                                     | AED 100 (per item)  |
| Payments of customs duty  | AED 35  |
| Commission in lieu of exchange                                    | 1/4 % flat - minimum AED 250  |

#### Dubai Commodities Receipts (DCR) / TR

|                     |                             |
|---------------------|-----------------------------|
| Handling commission | 1/8% flat - minimum AED 250 |
|---------------------|-----------------------------|

#### Inward Documentary Bills for Collection

|  |   |
|--|---|
| Bills / documents  | 1/8% flat - minimum AED 300                           |
| Documents delivered free of charge   | 1/8% flat - minimum AED 150                           |
| Payments of customs duty   | AED 35  |
| Commission in lieu of exchange   | 1/4% flat - minimum AED 250                           |
| Loans against direct imports / local purchases   | 1/8% flat fee - minimum AED 175                       |
| Handling fee for document acceptance (DA) collection   | AED 100 (per item)                                    |
| Safe custody charges from second month onwards (1 month after due date for accepted documents) | AED 150 per month                                     |
| SWIFT charges  | AED 175   |
| SWIFT cost (per message)   | AED 100   |
| Documents returned unpaid  | AED 200 (courier, postage and other handling charges) |
| Amendment to collection instruction  | AED 100 (per item)                                    |
| Commission on avalisation  | 1/8% per month - minimum AED 300                      |

#### Exports

##### Exports Letter of Credit

|                                   |  |
|-----------------------------------|--|
| Advising                          | AED 200                                |
| Amendments                        | AED 150                                |
| Handling / Negotiation commission | 1/8% - minimum AED 250                 |
| Transfer to second beneficiary    | 1/8% - minimum AED 250                 |
| Confirmation charges              | minimum AED 500 (as per the agreement) |
| Reimbursement claim               | AED 100 (per claim)                    |
| Discrepancy handling charges      | USD 75                                 |
| Bank risk transfer fee            | AED 100                                |
| Assignment of proceeds under LC   | 1/8% flat - minimum AED 300            |
| Honouring reimbursement claim     | AED 300                                |

##### Outward Documentary Bills for Collection / Discounted

|  |   |
|--|---|
| Commission                                   | 1/8% - minimum AED 250  |
| SWIFT charges                                | AED 125 (per message)   |
| Foreign currency bills purchased (AED loans) | Exchange risk till realisation to customer A/C  |
| Documents returned unpaid                    | Charges as above including correspondent bank charges, supervision / handling charges from second month onwards (one month after due date for accepted documents) |
| Amendment to collection instruction          | AED 75 (per item)   |
| Invoice discounting handling commission      | 1/8% - minimum AED 300  |

## Schedule of charges

### Shipping Guarantees (SG) / Delivery Order (DO)

|   |   |
|---|---|
| Issuance commission   | 1/8% of invoice value /<br>minimum AED 200  |
| Shipping guarantee outstanding<br>where documents NOT received<br>withing a month | AED 100 per month<br>(after one month of issuance<br>until cancellation) and a<br>surcharge of 1/4% |

### Letters of Guarantee (LG)

|  |  |
|--|--|
| All types of guarantees                                  | 1.5% per annum - minimum<br>3 months or AED 300<br>(whichever is higher) |
| Auto renewal / open ended                                | 2.0% per annum - minimum<br>3 months or AED 300<br>(whichever is higher) |
| Amendment of LG  | AED 250  |
| SWIFT of issuance of counter<br>guarantee                | AED 300'   |
| SWIFT amendment  | AED 250  |
| Issuance of certificate re-formation<br>of new companies | 0.1% flat or AED 500 and<br>security label charges as<br>applicable      |
| Honouring claim  | AED 250  |
| Re-issuance  | AED 200  |
| Cancellation after preparation                           | AED 250  |

### Other Charges

|   |         |
|---|---------|
| Tracer / Reminder fee                             | AED 100 |
| Certificate of balance or audit<br>confirmation   | AED 200 |
| Trade and credit information<br>- provided by NBF | AED 100 |
| Trade and credit information<br>obtained by NBF   | AED 250 |
| Courier - local delivery                          | AED 150 |
| Courier - International delivery                  | AED 250 |