

SERVICE CHARGES

Effective May 1st, 2011

| Consumer Tariff of Charges (As per New Central Bank Regulations/Guidelines) | |
|---|--|
| Personals Accounts | |
| Account Opening Fees | No Charges |
| Minimum Balance | Current AED 2000 |
| Monthly charge if the account balance falls below the minimum required (only for Current Account) | AED 25 |
| Non receipt of salary | No Charges |
| Standing Instruction set up. | AED50 |
| Account Balance Letter | AED50 |
| Dormant Account charges | No Charges |
| Statement of Account (per cycle)(free within the agreed cycle) | Outside the cycle AED 25 |
| Teller Service (6 free per month) | No Charges |
| Bulk cash deposit & withdrawal at teller counter | No Charges |
| Cheques | |
| Cheque Book (one cheque book of 25 leaf free) | Additional cheque book of 25 leaves - AED 25 per cheque book, 50 leaves - AED 50 per cheque book |
| Cheques returned drawn on the account | AED 100 |
| Cheque payable at centers where Central Bank Clearing facility not available | No Charges |
| Return Cheque deposited in own account | No Charges |
| Cheque for collection within the UAE | No Charges |
| Cheque for collection outside the UAE | 0.125% or 200 whichever is higher |
| Cheque photocopy | less than 1 year AED 10, over 1 year AED 20. |
| Debit Card | |
| Issuing ATM Card | No Charges |
| Own ATM fees | No Charges |
| Fee for using other bank's ATM. | No Charges |
| Fees for using an ATM outside the UAE | As per host country system |
| Processing fee for foreign currency transaction added to the foreign exchange rate. | 2% |
| Mahra Service Fee | |
| AED 75 / month | |
| Personal Finance / Share Finance | |
| Processing fees | 1% of Finance Amount, Min AED 500, Max AED 2,500 |
| Takaful | At Bank's discretion |
| Force Donation | 2% of delayed amount, Min AED 50, Max AED 200 |
| Pre Settlement Processing Fee (Same Bank) | 1% of remaining balance |
| Pre Settlement Processing Fee (Other Banks) | 1% of remaining balance |
| Pre Settlement Processing Fee (Other Sources) | 1% of remaining balance |
| Partial payment Processing Fee | 1% of remaining balance |
| Facility Cancellation Fee | AED 100 |
| Auto Finance | |
| Processing Fees | 1% of Finance Amount, Min AED 500, Max AED 2,500 |
| Pre Settlement Processing Fee | 1% of the remaining balance |
| NOC to Traffic Department | No Charges |
| Replacement of Existing post dated Cheques with new post dated Cheques | No Charges |
| Advance Payment of Installment | 1% of Advance Payment |
| Change Due Date in the Standing Instructions | AED 25 |
| Force Donation | 2% over agreed rate, Min AED 50, Max AED 200 |
| Other Services | |
| Account Closure Fee (if closed within 1 year of opening) | AED 100 |
| Penalty fee for insufficient funds for standing order | AED 25 |
| No Liability Certificate | AED 100 |
| Release letter | AED 50 |
| Liability letter issued to government department / embassies | AED 100 |
| Liability letter issued to financial Institutions | AED 100 |
| Issuing of Bank Cheque | AED 30 |
| Stop payment (per instrument /cheque) | AED 50 |
| Replacing Secret PIN code | AED 25 |
| Replacing lost or stolen ATM Card | AED 25 |
| Copy of sales slip | AED 25 |

| Credit Cards | Classic | Premium | Platinum |
|---|---------------------------------------|----------------|-----------------|
| Annual fee(Primary card) | 250 | 500 | 800 |
| Supplementary card(s) | 100 | 200 | 300 |
| Fees & charges | | | |
| Monthly maintenance fee | 200 | 500 | 800 |
| Force Donation | 100 | 100 | 100 |
| Cash advance fee per transaction | 70 | 70 | 70 |
| Card replacement fee | 100 | 100 | 100 |
| Duplicate statement (over 3 months) | 50 | 50 | 50 |
| Copy of sales voucher | 50 | 50 | 50 |
| General | | | |
| Payment due date from statement date | 20 days | | |
| Minimum amount due | 5% or AEF 100 whichever is higher | | |
| Credit Card bill payment at third party outlets | AED 3 | | |
| Cash advance (% of credit limit) | 100%(Limit decided at customer level) | | |

* Force Donation refers to Late Payment fees as per Central Bank regulations