

قيمنا مستمدة من الشريعة السمحاء | Inspiring Sharia'a Values

TARIFF OF CHARGES

Accounts				
Account Opening Fees		No Ch	narges	
Account Closure Fee	AED 100 (per account)			
(If closed within 6 months)	AED 100 (per account)			
Minimum balance requirement for	AED 5,000			
Company Account		ALU .	5,000	
Minimum balance charges for		AED 350 (n	er account)	
Company Account		АЕО 330 (р	er account)	
Savings Account (Minimum Balance		ΔED 3	3,000	
Requirement)		ALU .	5,000	
Current Account (Minimum Balance		ΔED 3	3,000	
Requirement)				
		count (Minimum		
2in1 Account		ance of AED 300		
	not transfe	erred AED 25 to b	oe charged (onc	e a month)
Monthly charges if the account				
balance falls below the minimum	AED	25 or equivalen		ncies
required (for both Saving & Current)	(per account)			
AED/USD/EUR/GBP				
Standing Instruction/Direct Debit Set				
up (Other than Ajman Bank internal	AED 50 (per request)			
transactions)				
Insufficient funds fee for Standing	AED 25 (per transation)			
order/Direct Debit Authority				
Balance confirmation letter		AED 50 (pe	er request)	
Dormant Account		No Ch	narges	
Activation Charges				
Monthly e-statement of account		No Ch	arges	
Adhoc Physical Statement of account				
on request per cycle		AEU	25	
(per month)	_	14:::1	10	
Teller Services (6 Free per Month)	A	dditional at AED	10 per transacti	on
Bulk Cash Deposit & Withdrawal at		No Ch	narges	
teller counter (AED)				
Foreign currency deposit & withdrawal		1 % of th	e amount	
in foreign currencies				
Minimum amount required to be eli	gible to earn pr	ofit (if any)		
Minimum Balance to participate in	AFD	uco	FUD	CDC
Mudaraha Pool	AED	USD	EUR	GBP

Minimum amount required to be eligible to earn profit (if any)						
Minimum Balance to participate in Mudaraba Pool	AED	USD	EUR	GBP		
Savings Account	5,000	1,000	800	800		
Term Deposits	10,000	5,000	5,000	5,000		
2 in1 Account	5,000	N/A	N/A	N/A		
Current Account	NA					
Cheques						

Cheques	
Cheque Book Issuance	First Free/additional cheque for AED 1 per cheque leaf
Cheques returned drawn on the account (Per Instrument / Cheque)	AED 100
Cheque payable at centers where central bank clearing facility not available.	No Charges
Returned cheque deposited in own account	No Charges
Counter Cheques-cash withdrawal	No Charges
Cheque for collection within the UAE	No Charges
Cheque for collection outside the UAE (Per Instrument / Cheque)	0.125% or AED 200 whichever is higher
Stop payment (Per Instrument / Cheque)	AED 50
Cheque photocopy (Per Instrument / Cheque)	Less than 1 year AED 10 , Over 1 year AED 20
Post Dated Cheques lodgment charges (Per Instrument / Cheque)	AED 10 each
Post Dated Cheques withdrawal charges (Per Instrument / Cheque)	AED 10 each

Lockers	
XX - Small size (Annually)	AED 200
X - Small size (Annually)	AED 250
Small size (Annually)	AED 300
Medium size (Annually)	AED 600
Large size (Annually)	AED 900
Security deposit required to avail lockers (Per Locker - Onetime)	AED 3,000

Remittances '	
Central Bank Transfer within the UAE for individuals (per request)	AED 5
Central Bank Transfer within the UAE for companies (per request)	AED 45 (No charges for Salary transfers)
Telex Transfer (other currencies within and outside UAE and in AED outside UAE) (per request)	AED 80
Payroll Salary Transfer	Up to AED 10 per account
WPS - One time set-up charge	AED 100
Internet & Mobile (per request) Banking - Remittance	(Local fund transfer fees AED 1) and (International fund transfer AED 30)
Swift copy charges (per request)	AED 15
Manager Cheque/Demand Draft/ Pay Order - (per request)	Issuance AED 30 Cancellation AED 75

Debit Cards	
Debit Card Issuance	No Charges
Debit Card Replacement (per card)	AED 25
Copy of sales slip (per request)	AED 25
Joint Account Debit Card issuance	Free
Using Ajman Bank ATM	
Withdrawal/Deposit	No Charges
Balance inquiry	No Charges
Transfer within accounts	No Charges
Using UAE SWITCH ATM	
Withdrawal (per transaction)	AED 2
Balance inquiry (per transaction)	AED 1
Decline for insufficient Funds (per transaction)	AED 1
Using GCC SWITCH ATM	
Withdrawal (per transaction)	AED 6
Balance inquiry (per transaction)	AED 3
Using Other Countries ATM	
Withdrawal (per transaction)	As per host country OR AED 20 (whichever is higher)
Balance inquiry (per transaction)	As per host country
Processing fees for foreign currency transaction added to the foreign exchange rate (per transaction)	2% per transaction

¹Correspondent Bank Charges for International Fund Transfer: Up to AED 367 (Additional charges may apply by correspondence bank and may vary according to country, amount, currency and correspondent Bank)

Ajman Bank hereby declares that it has been licensed and authorized to carry out banking business and services in UAE. All our products and services are Shari'ah compliant and approved by our Internal Shari'ah Supervision Committee. For details on approval, kindly visit www.ajmanbank.ae

Liability certificate issued to			AED 60				Home/Land Finance	PreApproval fees for Home	AED 3,000
financial institutions (per request) Liability certificate issued			AED 60					Finance PreApproval fees for Land	
to Government Departments/ Embassies (per request) SMS Banking Charges			AED 60 No Charges					Finance	AED 5,000 Finance amt up to 5 MN - 1%
Utility Bill payment (ATM, Mobile and Online Banking Free)			or counter Payme	ent				Processing fees for Home and Land Finance	of Finance amount Finance amt from 5 MN to 10 MN - 0.80% of Finance amount
(per transation) No Liability Certificate/Clearance			AED 60				Arrangement Fees	(per request)	Finance amt greater than 10 MN - 0.70% of Finance
(per request) Release Letter (per request)			AED 50					Partial settlement charges	amount Max Cap - 100,000 1% of the Partially settled
Personal Finance Processing Fee (per request)	1% of	Finance Amour	ıt, Min AED 500 -	Max AED	2,500			(per request)	amount or AED 10,000 whichever is lower
Takaful Charges (per request)	Takaful Contribution % (0.0060%)* x Finance Amount x Tenure (months)			е		Early settlement charges (per request) Cancellation of Pre/Final	1% of the Outstanding balance AED 10,000 whichever is lower		
Early Settlement Fees from Other banks (per request)	1% of the 0	utstanding amo	ount or AED 10,00	0 whichev	er is l	/er	Cancellation Fees	approval by customer Application declined by the	No Refund
Final settlement from other sources (per request) Late Payment Fees - Force	1% of the Outstanding amount or AED 10,000 whichever is lower			/er		Bank	Refund Processing Fee 0.036% per annum		
Donation (per instance) Liability letter fees (per request)		2% of Delaye	d Amount, Max A	ED 200			Takaful (Insurance) Fees	Property Takaful Fees	(per transation)
Islamic Covering Drawing (per request)			AED 200					Life Takaful Fees	As specified by the provide
Finance Cancellation Fee (per request) Deferment of Installment service			AED 100					Liability Letter	AED 85 (per request)
fees (per request) Salary Advance service fees		AED 10	00 per deferment				Letter Fees	Clearance Letter	AED 95 (per request)
(per request) Other (Finance Copy, issuing			AED 200					Request of other Letters	AED 90 (per request)
redemption statements, audit confirmation etc.) (per request)			AED 25					Offer Letter Renewal	AED 2,500 (per request)
^a Takaful Contribution percentage rate mentione appointed by the Bank.	d is minimum and i	ndicative only. Takat	ul rate are changeable	by the Takafu	ıl provid		Renewal of Approval Fee	PreApproval Renewal	AED 1,000 (per request)
Auto Finance Processing Fee (per request)	1% of	Finance Amour	ıt, Min AED 500 -	Max AED	2,500			Change in approval terms Late Payment Fee (Force	AED 1,000 (per request) Max AED 700
Early Settlement Fee (per request)			the Outstanding		,		Other Fees	donation)	(per instance)
No Objection Certificate to Traffic Department			No Charges				Dona a thu a rail a thing for	Copy of any other document	AED 100 (per request)
Replacement of Existing post dated Cheques with new post dated			No Charges				Property evaluation fee Municipality Fee/Lands Department	Payable to Ajman Bank	AED 2,500 (per request) As per the particular
Cheques/Direct Debit Authority Change due date in the Standing Instructions/Direct Debit Authority			AED 25				Fees	Registration Fee	Emirate of UAE Municipality Tariff (per request)
(per request) Late Payment Fees - Force	20%	Over perced re	te, Min AED 50 - <i>I</i>	May AED E	.00		Deferment of Installment (service fees) Property Management Fee		per request) ntal (per request)
Donation (per intance) Deferment of Installment (service	240		AED 100	VIDX AED 3			Retention Processing Fee (except top up)		oved cases) (per request)
fees) (per request) Advance payment of installment (service fees) (per request)		1%	of Installmant				Change in installment recovery dates Non-standard statement	AED 100 (μ	per request)
Issuance of Liability Letters to other Banks (per request)			AED 60				production/copy of original documentation	AED 100 (μ	per request)
Finance Cancellation Fee (per request)			AED 100				Other certificates Property Swaps	AED 75 (per request)	
Credit Cards	One desiler	Our leville	01				Administration Fee Issuance of No Objection Certificate	AED 1,320 (Valuation Included) (per request)	
Monthly Fee Based Cards	Roadmiles Classic	Roadmiles Premium	Roadmiles Power Flatinum Gold AED AED	Platinu	m	ver rld :D	Cash Management (Applicable fo	or Companies and Entity)	
Monthly Membership Fee	AED 350	AED 650	1000 650	AED 8	, 00	00	Transguard Guard (TG) - Cash & che Scheduled cash & Cheque Collection		up collection
Primary Card annual fee Supplementary Card annual fee	AED 200	AED 250	AED 300 300	AED 40		500	Scheduled Cheque collection Pick up Ad-hoc cash or cheque collection		up collection up collection
Late Payment Fees - Force Donation (per instance)	First 2 cards are free, then AED 50 per annum/card AED 125				Exchange Cash (per delivery when done simultaneously with CIT services)	14 per	delivery		
Cash advance Fee per transaction up to 5,000			AED 150				Exchange Cash per delivery Transguard Guard (TG) – Smart Cash	Deposit Machine (SCDM)	delivery
Card Replacement Fee (per request)	AED 75				1200 Notes 2500 Notes		160 525		
Duplicate Statement (per request)	AED 45 per month				4000 Notes 10000 Notes		412 557		
Conv. of caloc Vouchor			AED 65				All SCDM fees will be for a minimum		
(per request)			AED 65				within the period will be subject to		
(per request) Processing Fee for foreign currency transactions (per transation)			rd - 3.5% & Visa -	4%			within the period will be subject to Ad-hoc Machine Clearance Machine Pull-out Fee	pre-termination fees. (12 mon 100 Per 1300 Pe	Clearance r Machine
(per request) Processing Fee for foreign currency transactions (per transation) Credit Shield Liability/No liability Letter				4%			within the period will be subject to Ad-hoc Machine Clearance	pre-termination fees. (12 mon 100 Per 1300 Per 1300 Pe	Clearance
(per request) Processing Fee for foreign currency transactions (per transation) Credit Shield Liability/No liability Letter (per request) General for Fee Based Credit Cards		0.9	rd - 3.5% & Visa - 5% per month AED 50	4%			within the period will be subject to Ad-hoc Machine Clearance Machine Pull-out Fee Machine relocation	pre-termination fees. (12 mon 100 Per 1300 Pe 1300 Pe CCS)	Clearance r Machine
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Copy of sales Voucher (per request) Processing Fee for foreign currency transactions (per transation) Credit Shield Liability/No liability Letter (per request) General for Fee Based Credit Cards Payment due date from statement date Minimum amount due Maximum withdrawal amount (per		0.9 U le outstanding (whice	d - 3.5% & Visa - 5% per month AED 50 p to 22 days & 100% of all fee thever is higher)		or AE	100	within the period will be subject to Ad-hoc Machine Clearance Machine Pull-out Fee Machine relocation Remote Cheque Deposit Services (I Scanner fee (One-Time) On-Site set up fee (per location) Monthly fees – Remote cheque clearing service and courier service (evelocity (up to two times per week) Lodgment of PDC cheques scanned	pre-termination fees. (12 mon 100 Per 1300 Pe 1300 Pe CCS) 73 5	Clearance r Machine r Machine 850
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Home/Land Finance		
	PreApproval fees for Home Finance	AED 3,000
Arrangement Fees	PreApproval fees for Land Finance	AED 5,000
	Processing fees for Home and Land Finance (per request)	Finance amt up to 5 MN - 1% of Finance amount Finance amt from 5 MN to 10 MN - 0.80% of Finance amount Finance amt greater than 10 MN - 0.70% of Finance amount Max Cap - 100,000
	Partial settlement charges (per request)	1% of the Partially settled amount or AED 10,000 whichever is lower
	Early settlement charges (per request)	1% of the Outstanding balance or AED 10,000 whichever is lower
Cancellation Fees	Cancellation of Pre/Final approval by customer	No Refund
Cancellation (Ces	Application declined by the Bank	Refund Processing Fee
Takaful (Insurance) Fees	Property Takaful Fees	0.036% per annum (per transation)
Takarar (Insurance) rees	Life Takaful Fees	As specified by the provider
	Liability Letter	AED 85 (per request)
Letter Fees	Clearance Letter	AED 95 (per request)
	Request of other Letters	AED 90 (per request)
	Offer Letter Renewal	AED 2,500 (per request)
Renewal of Approval Fee	PreApproval Renewal	AED 1,000 (per request)
	Change in approval terms	AED 1,000 (per request)
Other Fees	Late Payment Fee (Force donation)	Max AED 700 (per instance)
other rees	Copy of any other document	AED 100 (per request)
Property evaluation fee	Payable to Ajman Bank	AED 2,500 (per request)
Municipality Fee/Lands Department Fees	Registration Fee	As per the particular Emirate of UAE Municipality Tariff (per request)
Deferment of Installment (service fees)	AED 100 (p	per request)
Property Management Fee	2% of annual rea	ntal (per request)
Retention Processing Fee (except top up)	AED 1,000 (for all appro	ved cases) (per request)
Change in installment recovery dates	AED 100 (p	per request)
Non-standard statement production/copy of original documentation	AED 100 (p	per request)
Other certificates	AED 75 (p	er request)
Property Swaps Administration Fee	AED 1,320 (Valuation I	ncluded) (per request)
Issuance of No Objection Certificate	AED 150 (ρ	per request)
Cash Management (Applicable fo		

Transquard Guard (TG) - Cash & cheq	ue collection service
Scheduled cash & Cheque Collection	120 per pick up collection
Scheduled Cheque collection Pick up	20 per pick up collection
Ad-hoc cash or cheque collection	120 per pick up collection
Exchange Cash (per delivery when done simultaneously with CIT services)	14 per delivery
Exchange Cash per delivery	120 per delivery
Transguard Guard (TG) – Smart Cash	Deposit Machine (SCDM)
1200 Notes	1160
2500 Notes	2525
4000 Notes	3412
10000 Notes	3557
	of 24 months from Activation date and any termination pre-termination fees. (12 months rental fees)
Ad-hoc Machine Clearance	100 Per Clearance
Machine Pull-out Fee	1300 Per Machine
Machine relocation	1300 Per Machine
Remote Cheque Deposit Services (IC	
Scanner fee (One-Time)	7350
On-Site set up fee (per location)	525
Monthly fees – Remote cheque clearing service and courier service @ velocity (up to two times per week)	367
Lodgment of PDC cheques scanned	10

Cheques		+
First Cheque Book	No Charges	1
Subsequent Cheque book	No Charges	
Debit Card		Proporty-finance htm
ATM/Debit card replacement	No Charges	
Cash Withdrawal - UAE ATM Switch	No Charges	
Cash Withdrawal - GCC ATM Switch	No Charges	/cito
Cash Transation - International ATM	AED 20 as per host country (per transation)]

Free for life
No Charges
No Charges

Small size (Annually)	No Charges	
Medium size (Annually)	AED 300] -
Large size (Annually)	AED 450] .
Security deposit required to avail lockers	No Charges	-
Other Services		
SMS Alerts	No Charges] :
Eligibility Criteria (Individuals)	Minimum Balance Charges will be applied for customer if not meeting criteria of maintaining minimum Salary AED 40K or Deposit Balance of AED 250K or Takaful Plan of AED 80K or Investment Amount of AED 50K	
Monthly charges if the eligibility criteria are not met (Individuals)	AED 150 (Per Month)] i
SMS Alerts Eligibility Criteria (Individuals) Monthly charges if the eligibility	Minimum Balance Charges will be applied for customer if n meeting criteria of maintaining minimum Salary AED 40K o Deposit Balance of AED 250K or Takaful Plan of AED 80K o Investment Amount of AED 50K	lΩ

For computation of Home Finance variable rental rate, please <u>visit https://www.aimanba.</u> Emirates Interbank Offered Rate (EIBOR) (as applicable).