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قيمنا مستمدة من الشريعة السمحاء | Inspiring Sharia'a Values

TARIFF OF CHARGES

Accounts					
Account Opening Fees Account Closure Fee	No Charges				
(If closed within 6 months) Minimum balance requirement for	AED 100 (per account)				
Company Account Minimum balance charges for	AED 5,000				
Company Account Savings Account (Minimum	AED 100 (per account)				
Balance Requirement)	AED 3,000				
Current Account (Minimum Balance Requirement)	AED 3,000				
2in1 Account	Minimum balance AED 25 to be charged as a fall below fee once in a month if minimum salary of AED 5,000/- is not transferred to the respective account				
Monthly charges if the account balance falls below the minimum required (for both Saving & Current) AED/USD/EUR/GBP	AED 25 or equivalent in other currencies (per account)				
Standing Instruction/Direct Debit Set up (Other than Ajman Bank internal transactions) Insufficient funds fee for Standing	AED 50 (per request)				
order/Direct Debit Authority	AED 25 (per transation) AED 50 (per request)				
Balance confirmation letter Dormant Account	AED 50 (per request) No Charges				
Activation Charges Monthly e-statement of account	No Charges				
Adhoc Physical Statement of account on request per cycle	AED 25				
(per month) Teller Services (6 Free per Month)	Additional at AED 10 per transaction				
Bulk Cash Deposit & Withdrawal at eller counter (AED)	No Charges				
Foreign currency deposit & withdrawal in foreign currencies	1 % of the amount				
URO Account maintenance fees		1% p.a. of mo	onthly balance		
Account balance Requirements Minimum Balance to participate	450		FUD	600	
n Mudaraba Pool Savings Account	AED 5,000	USD 1,000	EUR 800	GBP 800	
ferm Deposits	10,000	5,000	5,000	5,000	
2 in1 Account Current Account	5,000	N/A N	N/A A	N/A	
Cheques					
Theque Book Issuance Theques returned drawn on the account (Per Instrument / Cheque)	First Free/ad	lditional chequ AED		cheque leaf	
Cheque payable at centers where central bank clearing facility not available.	No Charges				
Returned cheque deposited in own account		No Ch	arges		
Counter Cheques-cash withdrawal		No Ch	arges		
Cheque for collection within he UAE		No Ch	arges		
Cheque for collection outside the JAE (Per Instrument / Cheque)	0.12	5% or AED 200	whichever is h	igher	
otop payment Per Instrument / Cheque)		AED	50		
Cheque photocopy (Per Instrument / Cheque)	Less tha	an 1 year AED 1	0 , Over 1 year	AED 20	
Post Dated Cheques lodgment		AED 10) each		
charges (Per Instrument / Cheque) Post Dated Cheques withdrawal charges (Per Instrument / Cheque)	AED 10 each AED 10 each				
Lockers					
		450	200		
XX - Small size (Annually)		AED AED			
XX - Small size (Annually) X - Small size (Annually) Small size (Annually)		AED	250 300		
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Debit Cards		
Debit Card Issuance	No Charges	
Debit Card Replacement (per card)	AED 25	
Replacing Secret Pin Code (per request)	AED 25	
Copy of sales slip (per request)	AED 25	
Issuing ATM card (Joint applicant) (per card)	AED 25	
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	

Other Services Liability certificate issued to							Home/Land Finance
financial institutions (per request) Liability certificate issued			AED 60				
to Government Departments/ Embassies (per request) SMS Banking Charges			AED 60				
Utility Bill payment (ATM, Mobile and Online Banking Free)			No Charge		t		
(per transation) No Liability Certificate/Clearance			AED 60				Arrangement Fees
(per request) Release Letter (per request)			AED 60				
Personal Finance							
Processing Fee (per request) Takaful Charges (per request)	1% of	Finance Amour	ht, Min AEC		lax AED 2,5	00	
Early Settlement Fees from Other banks (per request)	1% of the O	utstanding amo			whichever	is lower	
Final settlement from other sources (per request)	1% of the O	utstanding amo	ount or AEC	0 10,000	whichever	is lower	Cancellation Fees
Late Payment Fees - Force Donation (per instance)		2% of Delaye	d Amount,	, Max AEI	D 200		
Liability letter fees (per request) Islamic Covering Drawing			AED 60 AED 200				Takaful (Insurance) Fees
(per request) Finance Cancellation Fee (per request)			AED 100				
Deferment of Installment service fees (per request)		AED 1	00 per def	erment			Letter Fees
Salary Advance service fees (per request)			AED 200				
Other (Finance Copy, issuing redemption statements, audit			AED 25				
confirmation etc.) (per request)							Renewal of Approval Fee
Auto Finance Processing Fee (per request)	1% of	Finance Amour	nt, Min AEC) 500 - <i>N</i>	lax AED 2,5	00	
Early Settlement Fee (per request)		1% of	f the Outst	anding			
No Objection Certificate to Traffic Department			No Charge	S			Other Fees
Replacement of Existing post dated Cheques with new post dated			No Charge	s			Property evaluation fee
Cheques/Direct Debit Authority Change due date in the Standing Instructions/Direct Debit Authority			AED 25				Municipality Fee/Lands Departme
Instructions/Direct Debit Authority (per request) Late Payment Fees - Force							Fees
Donation (per intance) Deferment of Installment (service	2%	Over agreed ra		D 50 - Ma	ax AED 500		Deferment of Installment (service fe Property Management Fee
fees) (per request) Advance payment of installment		104	AED 100	nant			Retention Processing Fee (except top up)
(service fees) (per request) Issuance of Liability Letters		1 %0	AED 60				Change in installment recovery dat Non-standard statement
to other Banks (per request) Finance Cancellation Fee			AED 100				production/copy of original documentation
(per request) Credit Cards							Other certificates Property Swaps
Monthly Fee Based Cards	Roadmiles Classic	Roadmiles Premium	Roadmiles Platinum	Power Gold	Power Platinum	Power World	Administration Fee
Monthly Fee	AED 350	AED 650	AED 1000	AED 650	AED 850	AED 1,500	Priority Banking
Supplementary Card annual fee	First	2 cards are free			annum/car	<u> </u>	Cheques
Late Payment Fees - Force Donation (per instance)			AED 125				First Cheque Book Subsequent Cheque book
Cash advance Fee per transaction up to 5,000 Card Replacement Fee			AED 150				Debit Card
(per request) Duplicate Statement			AED 75				ATM/Debit card replacement
(per request) Copy of sales Voucher		AEC) 45 per m	onth			Cash Withdrawal - UAE ATM Switch Cash Withdrawal - GCC ATM Switch
(per request) Primary Card annual fee	AED 200	AED 250	AED 65	AED	AED 400	AED 500	Cash Transation - International AT
Processing Fee for foreign currency	AED 200			300		AED 500	Credit Cards
transactions (per transation)			rd - 3.5% 8		%		Credit Card Annual Fee
Credit Shield Liability/No liability Letter (per request)		0.9	5% per mo AED 50	onth			Remittances Managers Cheque/Demand Draft
General for Fee Based Credit Cards Payment due date from statement							International Remittance
date	5% of princip	U le outstanding	Ip to 22 da & 100% o		amount or	AED 100	Lockers
Minimum amount due Maximum withdrawal amount (per			AED 5,000	igher)			Small size (Annually) Medium size (Annually)
transaction) Cash Advance (% of Credit Limit)			100%	,			Large size (Annually)
Direct Debit Set-up charge for Credit Card dues recovery			AED 50				Security deposit required to avail lockers
(per request) Easy Payment Plan service charges - Retail Purchases		5% of the	e transactio		nt		Cash Management
(per request) Easy Payment Plan service charges		5 10 01 01					Transguard Guard (TG) - Cash & c Scheduled cash & Cheque Collectio
- Balance Transfer (per request)		4% of the	e transactio	on amour	nt		Scheduled Cheque collection Pick
Easy Payment Plan service charges - Easy Cash (per request)		4% of the	e transactio	on amour	nt		Ad-hoc cash or cheque collection Exchange Cash (per delivery when
Foreclosure fees - Easy Payment Plan (per request) Islamic Covered Cards			AED 200				done simultaneously with CIT service Exchange Cash per delivery
Card Types	ULTRACASH Platinum	BRight Titanium	BRight P	latinum	BRight	World	Transguard Guard (TG) – Smart Ca
Murabaha Profit Rate per month	3.50%	3.50%	3.50)%	3.50	0%	1200 Notes 2500 Notes
Primary Card annual fee	UAE Nationals: AED 500 Expats:	Free for Life	AED 1	,000	AED 1	,500	4000 Notes
	AED 300	First 2 cards are					10000 Notes All SCDM fees will be for a minim
Supplementary Card annual fee	free, then AED 50 per annum	free, then AED 50 per annum	AED	50	AED	50	within the period will be subject Ad-hoc Machine Clearance
Late Payment fees - Forced	per card	per card	AED 125				Machine Pull-out Fee
Donation (per instance) Cash Advance Fee per transaction			AED 123				Machine relocation Remote Cheque Deposit Services
up to 5,000 Card Replacement Fee (per request)			AED 75				Scanner fee (One-Time)
(per request) Duplicate Statement (per request)		AEC) 45 per m	onth			On-Site set up fee (per location) Monthly fees – Remote cheque
Copy of sales voucher (per request)			AED 65				clearing service and courier service velocity (up to two times per wee Lodgment of PDC cheques scanne
Processing fee for foreign currency (per transaction)	3.5% of transaction amount	2% of transaction amount	0.00	0%	0.00	0%	through Remote Cheque Deposit
Credit Shield Covered General for Covered Cards	Lindant		5% per mo	onth			Other Services SMS Alerts
Payment Due date from statement date			Ip to 25 da				Minimum Balance Monthly Charge Note: All other pricing for Priority
AND THE REPORT OF A DECK	5	% of outstandi	ng and all	fees and	charges		All charges above are exclusive of
Minimum amount due Cash Advance (% of Credit Limit) Easy Payment Plan Foreclosure fee			90%				Updated as of November 2021

Home/Land Finance	PreApproval fees for Home		
	Finance	AED 3,000	
	PreApproval fees for Land Finance	AED 5,000	
Arrangement Fees	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 of AED 10,000 whichever is lower	
Cancellation Fees	Cancellation of Pre/Final approval by customer	No Refund	
	Application declined by the Bank	Refund Processing Fee	
	Property Takaful Fees	0.036% per annum (per transation)	
akaful (Insurance) Fees	Life Takaful Fees	As specified by the provider	
	Liability Letter	AED 85 (per request)	
etter 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)	
	Copy of any other document	AED 100 (per request)	
Property evaluation fee	Payable to Ajman Bank	AED 2,500 (per request) As per the particular	
Aunicipality Fee/Lands Department ees Deferment of Installment (service fees)	Registration Fee Emirate of UAE Munici Tariff (per request		
Property Management Fee	2% of annual rental (per request)		
Retention Processing Fee (except	AED 1,000 (for all approved cases) (per request)		
Change in installment recovery dates	AED 100 (per request)		
Non-standard statement production/copy of original documentation	AED 100 (per request)		
Other certificates	AED 75 (per request)		
Property Swaps Administration Fee	AED 1,320 (Valuation	ncluded) (per request)	
ssuance of No Objection Certificate		per request)	
Priority Banking			
Cheques	he d		
First Cheque Book Subsequent Cheque book	No Charges No Charges		
Debit Card	110 CI	larges	
ATM/Debit card replacement	No Cl	narges	
Cash Withdrawal - UAE ATM Switch	No Charges		
Cash Withdrawal - GCC ATM Switch	No Charges		
Tash Transation - International ATM	AED 20 as per host co	ountry (per transation)	
redit Card Annual Fee	Free	ior life	
Remittances			
Managers Cheque/Demand Draft	No Charges No Charges		
ockers			
Grail size (Annually)	No C	harges	
Medium size (Annually)		300	
Large size (Annually)			
Security deposit required to avail ockers	AED 450 No Charges		
Cash Management			
Transguard Guard (TG) - Cash & chec			
Scheduled cash & Cheque Collection	120 per pick	up collection	
Scheduled Cheque collection Pick up		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	CS)	
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 through Remote Cheque Deposit	10	
Other Services		
SMS Alerts	No Charges	
Minimum Balance Monthly Charges	AED 150 (per instance)	
	king customers will apply as per standard Tariff of Charges	
All charges above are exclusive of 50	% VAT	
Updated as of November 2021		

120 per pick up collection

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 <u>www.ajmanbank.ae</u>