



Inspiring Sharia'a Values | قيمنا مستمدة من الشريعة السمحاء





Accounts		No Ch	25005		
Account Opening Fees	No Charges				
Account Closure Fee	AED 100 (per account)				
(If closed within 6 months)	,				
Minimum balance requirement for	AED 5,000				
Company Account					
Minimum balance charges for	AED 100 (per account)				
Company Account	7				
Savings Account (Minimum Balance Requirement)	AED 3,000				
Current Account (Minimum					
Balance Requirement)		AED 3	3,000		
balance Requirement)	Minimum hal	2000 AED 25 to	ho sharand a	s a fall balau	
2in1 Account			be charged a num salary of ℓ		
ZIIII ACCOUNT			e respective a		
Monthly charges if the account	1101 110	msieried to til	e respective at	count	
balance falls below the minimum	AED 25 or equivalent in other currencies			ncios	
required (for both Saving &	ALU Z			TICIES	
Current) AED/USD/EUR/GBP	(per account)				
Standing Instruction/Direct Debit					
Set up (Other than Ajman Bank	AED 50 (per request)				
internal transactions)					
Insufficient funds fee for Standing					
order/Direct Debit Authority	AED 25 (per transation)				
Balance confirmation letter		AED 50 (pe	er request)		
Dormant Account					
Activation Charges	No Charges				
Monthly e-statement of account	No Charges				
Adhoc Physical Statement of		110 011	diges		
account on request per cycle		AED	25		
(per month)		7120	- 23		
Teller Services (6 Free per Month)	Add	itional at AFD	10 per transac	tion	
Bulk Cash Deposit & Withdrawal at	7,00				
teller counter (AED)		No Ch	arges		
Foreign currency deposit &		4.01 4.1			
withdrawal in foreign currencies		1 % of th	e amount		
EURO Account maintenance fees	1% p.a. of monthly balance				
Account balance Requirements					
Minimum Balance to participate					

Account balance Requirements				
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				

Current Account	NA
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
Constitution (Assertable)	AFD 300

Security deposit required to avail lockers (Per Locker - Onetime)	AED 3,000		
Remittances			
Central Bank Transfer within the UAE for individuals (per request)	AED 25		
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		
Duplicate Advice (per advice)	AED 20		
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 - Issuance/Cancellation (per request)	No Charges		

AED 300

AED 600

AED 900

Small size (Annually)

Large size (Annually)

Medium size (Annually)

Manager Cheque/Demand Draft/ Pay Order - Issuance/Cancellation (per request)	No Charges		
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			AED 60			
financial institutions (per request) Liability certificate issued to Government Departments/	AED 60					
Embassies (per request) SMS Banking Charges	No Charges					
Utility Bill payment (ATM, Mobile and Online Banking Free)	NO Charges AED 10 for counter Payment					
(per transation) No Liability Certificate/Clearance	,					
(per request) Release Letter (per request)	AED 60 AED 50					
Personal Finance						
Processing Fee (per request)	1% of Finance Amount, Min AED 500 - Max AED 2,500					
Fakaful Charges (per request) Early Settlement Fees from Other	1% of the 0				whichever	is lowe
panks (per request) Final settlement from other Fources (per request)	1% of the Outstanding amount or AED 10,000 whichever is lower 1% of the Outstanding amount or AED 10,000 whichever is lower					
ate Payment Fees - Force Conation (per instance)		2% of Delaye	d Amount,	Max AEI	200	
iability letter fees (per request)		AED 60				
per request) inance Cancellation Fee	AED 200					
per request) Deferment of Installment service		AFD 1	AED 100 00 per defe	erment		
ees (per request) alary Advance service fees		ALD I	AED 300	iment		
per request) Other (Finance Copy, issuing						
edemption statements, audit onfirmation etc.) (per request)			AED 25			
auto Finance						0.5
rocessing Fee (per request) arly Settlement Fee	1% of	Finance Amour	the Outsta		ax AED 2,5	00
per request) o Objection Certificate to Traffic			No Charges			
epartment eplacement of Existing post dated						
heques with new post dated heques/Direct Debit Authority hange due date in the Standing			No Charges			
natige due date in the standing instructions/Direct Debit Authority per request)			AED 25			
ate Payment Fees - Force	2%	Over agreed ra	te, Min AEC	50 - Ma	ax AED 500	
referment of Installment (service ees) (per request)			AED 100			
dvance payment of installment service fees) (per request)		1%	of Installm	ant		
ssuance of Liability Letters o other Banks (per request)			AED 60			
inance Cancellation Fee per request)			AED 100			
redit Cards						
Nonthly Fee Based Cards	Roadmiles Classic	Roadmiles Premium	Roadmiles Platinum	Power	Power Platinum	Powe
onthly Fee	AED 350	AED 650	AED 1000	AED 650	AED 850	AEC 1,50
upplementary Card annual fee ate Payment Fees - Force	First 2 cards are free, then AED 50 per annum/card					
onation (per instance) ash advance Fee per transaction	AED 125 AED 150					
p to 5,000 ard Replacement Fee			AED 75			
per request) uplicate Statement per request)		AEC) 45 per mo	onth		
opy of sales Voucher per request)			AED 65			
rimary Card annual fee	AED 200	AED 250	AED 300	AED 300	AED 400	AED 5
rocessing Fee for foreign currency		Master Ca	rd - 3.5% 8		%	
per transation) redit Shield			5% per mo			
iability/No liability Letter per request)			AED 50			
eneral for Fee Based Credit Cards				16		
ayment due date from statement			n to 22 day			
ate	5% of princip	le outstanding		all fees	amount or	AED 10
ate Minimum amount due Maximum withdrawal amount (per	5% of princip	le outstanding		all fees	amount or	AED 10
ate Animum amount due Asximum withdrawal amount (per ransaction) ash Advance (% of Credit Limit)	5% of princip	le outstanding	& 100% of thever is hi	all fees	amount or	AED 10
late Animum amount due Aaximum withdrawal amount (per ransaction) ash Advance (% of Credit Limit) birect Debit Set-up charge for redit Card dues recovery	5% of princip	le outstanding	& 100% of thever is hi	all fees	amount or	AED 10
Ate Animum amount due Anaximum withdrawal amount (per ransaction) ash Advance (% of Credit Limit) irect Debit Set-up charge for redit Card dues recovery per request) asy Payment Plan service charges Retail Purchases	5% of princip	le outstanding (whi	& 100% of chever is hi AED 5,000	all fees gher)		AED 10
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ation and the standard	ULTRACASH Platinum 3.50%	5% of the	& 100% of chever is hi AED 5,000 100% AED 50 e transactio e transactio AED 200	n amour	nt nt	World
acte Inimum amount due Inaximum withdrawal amount (per ansaction) ash Advance (% of Credit Limit) irrect Debit Set-up charge for redit Card dues recovery per request) asy Payment Plan service charges Retail Purchases per request) asy Payment Plan service charges Balance Transfer per request) asy Payment Plan service charges Balance Transfer basy Payment Plan service charges Easy Cash (per request) preclosure fees - Easy Payment lain (per request) Ilamic Covered Cards and Types Iurabaha Profit Rate per month	ULTRACASH Platinum 3.50% UAE Nationals: AED 500 Expats: AED 300	5% of the 4% of the 4% of the BRight Titanium 3.50%	& 100% of the ever is hid AED 5,000 100% AED 50 e transactio e transactio AED 200 BRight Pl.	n amour n amour n amour	nt nt BRight	World
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Home/Land Finance		
Arrangement Fees	PreApproval fees for Home Finance	AED 3,000
	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 Fees	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 rer	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	Included) (per request)
Issuance of No Objection Certificate	AED 150 (p	per request)
Priority Banking		
Cheques		

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

Credit Card Annual Fee

On-Site set up fee (per location)

Monthly fees – Remote cheque

5% of outstanding and all fees and charges 90% AED 200

Minimum amount due
Cash Advance (% of Credit Limit)
Easy Payment Plan Foreclosure fee
(per request)

velocity (up to two times per week)
Lodgment of PDC cheques scanned
through Remote Cheque Deposit

Remittances		
Managers Cheque/Demand Draft	No Charges	5 months
International Remittance	No Charges	1/3/6
Lockers		the
Small size (Annually)	No Charges	know the
Medium size (Annually)	AED 300	to k
Large size (Annually)	AED 450	III I
Security deposit required to avail	No Charges	nce.htm

Free for life

Security deposit required to avail lockers	No Charges	
Cash Management		
Transguard Guard (TG) - Cash & chequ	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 D	Deposit Machine (SCDM)	
1200 Notes	1160	
2500 Notes	2525	
4000 Notes	3412	
10000 Notes	3557	
	of 24 months from Activation date and any termination re-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 (ICC	S)	
Scanner fee (One-Time)	7350	

Other Services		:
SMS Alerts	No Charges	ľ
Minimum Balance Monthly Charges	AED 150 (per instance)	
Note: All other pricing for Priority Banking customers will apply as per standard Tariff of Charges		
All charges above are exclusive of 5% VAT		'
Updated as of November 2021		

525

367 10

For computation of Home Finance variable rental rate, please **Emirates Interbank Offered Rate (EIBOR)** (as applicable).