



SERVICE & PRICE GUIDE FOR PERSONAL & PREMIUM CUSTOMERS

Effective 1st February 2021



Account Services	Personal	Premium
Account opening fees	Without Fees	Without Fees
Relationship Fee	Without Fees	Without Fees
Current account minimum balance	AED 20,000	AED 20,000
Breach of minimum balance (monthly)	AED 100	AED 100
Savings account-Minimum balance	AED 20,000	AED 20,000
Fixed Deposit-Minimum deposit	AED 100,000	AED 100,000
Account Closure Fee (if closed within 6 months)	AED 100	AED 100
Dormant account charge	Without Fees	Without Fees
Copies of letters/other docs	AED 500	AED 500
Liability certificate	AED 60	AED 60
No Liability certificate	AED 60	AED 60
Liability Letter issued to Government Departments/Embassies/Financial Institutions	AED 60	AED 60
Balance Confirmation Letter	AED 50	AED 50
Release letter	AED 50	AED 50
Certificate of Account Closure	AED 250	AED 250
Reference letter	AED 250	AED 250
Any other customer request letter	AED 250	AED 250
FCY Cash Deposit / Withdrawal Fee	2.5% or (minimum AED 25)	2.5% or (minimum AED 25)



Cheques

First cheque book	Without Fees	Without Fees
Additional cheque book	AED 25 per cheque book	AED 25 per cheque book
Cheque returned deposited in own account	Without Fees	Without Fees
Cheque returned drawn on the account (per instrument/cheque)	AED 200	AED 200
Cheque for collection within the UAE	Without Fees	Without Fees
Cheque for collection outside the UAE	At Banks discretion	At Banks discretion
Stop Payment(per instrument/Cheque)	AED 200	AED 200
Counter cheques-cash withdrawal	Without Fees	Without Fees
Copies of cheques already paid	< 1 year AED 50 per CHQ > 1 Year AED 100 per CHQ	< 1 year 50 per CHQ > 1 Year 100 per CHQ

Manager's Cheque

Manager's Cheque Issue	AED 75	AED 75
Manager's Cheque Cancellation	AED 75	AED 75

Debit Cards/ATM Cards

Issuance new card	Without Fees	Without Fees
Issuing supplementary card	AED 25	AED 25
Replacement card- Lost or stolen	AED 25	AED 25
Replacing secret PIN code	AED 25	AED 25

Switch & ATM Charges

Cash withdrawal - Al-Khaliji ATMs	Without Fees	Without Fees
Cash withdrawal - UAE Switch	AED 2	AED 2
Cash withdrawal GCC Net	AED 10	AED 10
Cash withdrawal - International	AED 25	AED 25
Balance Inquiry - Al-Khaliji ATMs	Without Fees	Without Fees
Balance Inquiry - UAE Switch	AED 5	AED 5
Balance inquiry - GCC Net	AED 10	AED 10
Balance Inquiry - International	AED 10	AED 10
Processing fee for foreign currency transaction added to the foreign exchange rate	3.5%	3.5%
Copy of sales slip	AED 25	AED 25



Funds Transfers

Between Accounts with the Bank Without Fees Without Fees

Outward Funds Transfer - Manual

Local Bank Transfer-UAE AED 25 AED 25

Other Gulf Countries-G.C.C AED 100 AED 100

All other countries AED 200 AED 200

Inquiry outward remittance AED 100 Without Fees

Outward Funds Transfer – E-Banking

Local Bank Transfer-UAE AED 10 AED 10

Other Gulf Countries-G.C.C AED 50 AED 50

All other countries AED 100 AED 100

Inquiry outward remittance AED 100 Without Fees

Standing Orders

Internal transfer and credit card/loan payments within al khaliji Without Fees Without Fees

Set up AED 50 AED 50

Modify AED 25 AED 25

Cancel AED 25 AED 25

Transfer to local banks (each transaction) AED 10 AED 10

Penalty fee for insufficient funds for standing order AED 200 AED 200

Direct Debits

Set up AED 50 AED 50

Modify AED 25 AED 25

Cancel AED 25 AED 25

Return AED 200 AED 200

Overdrafts

Authorized Overdrafts against FD

Interest rate As Per Sanction As Per Sanction

Monthly maintenance fee As Per Sanction As Per Sanction

Annual management fee As Per Sanction As Per Sanction

Unauthorized Overdrafts

Interest rate 18% 18%

Interest rate on overdraft exceeding approved limit 2% additional or as per Sanction 2% additional or as per sanction



Mortgage Loans

Processing Fee	2% of loan amount	2% of loan amount
Valuation Fee	AED 5,000	AED 5,000
Property swaps administration fee	Max AED 1,320 (valuation included)	Max AED 1,320 (valuation included)
Early settlement Fee	Max 1% of outstanding balance or AED 10,000 whichever is less	Max 1% of outstanding balance or AED 10,000 whichever is less
Late payment Fee	AED 500	AED 500
Life Insurance	As Per Insurance Grid	As Per Insurance Grid
Property Insurance	As Per Insurance Grid	As Per Insurance Grid
Penalty interest on delayed installment	AED 200	AED 200
NOC Issuance	AED 150	AED 150
Issuance of liability letter	AED 85	AED 85
Other certificate	AED 75	AED 75
Non-standard statement production /copy of original documentation	AED 100	AED 100

Personal loans

Processing Fees	2% of the loan amount (Min AED 500)	2% of the loan amount (Min AED 500)
Loan Top-up fee	2% of the loan amount (Min AED 500)	2% of the loan amount (Min AED 500)
Loan re-scheduling fee	AED 1,000	AED 1,000
Revolving overdraft fees	AED 200	AED 200
Life Insurance	As Per Insurance Grid	As Per Insurance Grid
Penalty Interest on Delayed Installment	AED 200	AED 200
Deferment of installment	AED 500 for per deferral	AED 500 for per deferral
Early settlement from same bank loans	1% of remaining balance, Max AED 10,000	1% of remaining balance, Max AED 10,000
Early settlement from other bank loans	1% of remaining balance, Max AED 10,000	1% of remaining balance, Max AED 10,000
Final settlement from other sources/end of service benefits	1% of remaining balance, Max AED 10,000	1% of remaining balance, Max AED 10,000
Loan cancellation fees	AED 100	AED 100
Partial payment from all resources including EOSB	1% of remaining balance, Max AED 10,000	1% of remaining balance, Max AED 10,000
Other loan copy, issuing redemption statements, audit confirmation etc.	AED 25	AED 25



Auto loans

Processing Fees	2% of the loan amount (Min AED 500)	2% of the loan amount (Min AED 500)
Early settlement of auto loan	1% of remaining balance	1% of remaining balance
NOC to traffic department	Without Fees	Without Fees
Replacement of existing post-dated cheques with new post-dated cheques	Without Fees	Without Fees
Advance payment of installment	1% of installment	1% of installment
Change of due date on standing instructions	AED 25	AED 25
Installment deferment charges	AED 500 per deferment	AED 500 per deferment
Loan rescheduling fee	AED 1,000	AED 1,000
Late payment penalty interest charges	AED 500	AED 500
Deferment of installment	AED 500 per deferral	AED 500 per deferral
Issuance of liability letter to other banks	AED 60	AED 60
Cancellation Fee	AED 100	AED 100