



SERVICE & PRICE GUIDE FOR PERSONAL & PREMIUM CUSTOMERS

Effective 15th April 2025



| Account Services | Personal | Premium |
|--|------------------------------|------------------------------|
| Account Opening Fee | Without Fees | Without Fees |
| Relationship Fee | Without Fees | Without Fees |
| Current Account Minimum Balance | AED 25,000/- | AED 50,000/- |
| Fusion Account Minimum Balance | AED 35,000/- | AED 75,000/- |
| Breach of Minimum Balance (Monthly) for UAE Resident Accounts | AED 210/- | AED 315 |
| Breach of Minimum Balance (Monthly) for UAE Non-Resident Accounts | AED 525/- | AED 525/- |
| Fixed Deposit Minimum Deposit | AED 100,000/- | AED 100,000/- |
| Account Closure Fee (if closed within 6 months) | AED 105/- | AED 105/- |
| Dormant Account Charge | Without Fees | Without Fees |
| Post Dated Cheque Deposited for Collection | AED 26.25/- | AED 26.25/- |
| Post Dated Cheque Change Request | AED 26.25/- | AED 26.25/- |
| Copies of Letters / Other Documents | AED 525/- | AED 525/- |
| Liability Certificate | AED 63/- | AED 63/- |
| No Liability Certificate | AED 63/- | AED 63/- |
| Liability Letter issued to Government Departments/Embassies/Financial Institutions | AED 63/- | AED 63/- |
| Balance Confirmation Letter | AED 52.5/- | AED 52.5/- |
| Release Letter | AED 52.5/- | AED 52.5/- |
| Certificate of Account Closure | AED 262.5/- | AED 262.5/- |
| Reference Letter | AED 262.5/- | AED 262.5/- |
| Any other Customer Request Letter | AED 262.5/- | AED 262.5/- |
| Courier Charges GCC Countries (including UAE) | AED 210/- | AED 210/- |
| Courier Charges International | AED 315/- | AED 315/- |
| Request for Copy of Statement (Branch) | AED 5.25/Pg (min. AED 105/-) | AED 5.25/Pg (min. AED 105/-) |
| FCY Cash Deposit / Withdrawal Fee | 2.625% or (min. AED 26.25/-) | 2.625% or (min. AED 26.25/-) |



Cheques

| | | |
|--|---|---|
| First Cheque Book | Without Fees | Without Fees |
| Additional Cheque Book | AED 26.25 per cheque book | AED 26.25 per cheque book |
| Cheque Returned Deposited in Own Account | Without Fees | Without Fees |
| Cheque Returned Drawn on A/C (per cheque) | AED 210 | AED 210 |
| Returned Cheques/PDCs not collected from branch within 15 days | AED 210/cheque per month | AED 210/cheque per month |
| Cheque for Collection within the UAE | Without Fees | Without Fees |
| Cheque for Collection outside the UAE* | AED 131.25 | AED 131.25 |
| Stop Payment (per Instrument/Cheque) | AED 210 | AED 210 |
| Counter Cheques-Cash Withdrawal | Without Fees | Without Fees |
| Copies of Cheques Already Paid | <1 yr AED 52.5 per CHQ >1 yr AED 105 per CHQ | <1 yr AED 52.5 per CHQ >1 yr AED 105 per CHQ |

*Plus standard courier charges (if any)

Manager's Cheque

| | | |
|-------------------------------|-------------|-------------|
| Manager's Cheque Issuance | AED 78.75/- | AED 78.75/- |
| Manager's Cheque Cancellation | AED 78.75/- | AED 78.75/- |

Debit Cards/ATM Cards

| | | |
|---|--------------|--------------|
| Issuing New Card | Without Fees | Without Fees |
| Issuing Supplementary Card | AED 26.25/- | AED 26.25/- |
| Replacement Card- Lost or Stolen | AED 26.25/- | AED 26.25/- |
| Replacing Secret PIN Code | AED 26.25/- | AED 26.25/- |
| Switch & ATM Charges | | |
| Cash Withdrawal - Al-Khaliji ATMs | Without Fees | Without Fees |
| Cash Withdrawal - UAE Switch | AED 2.1/- | AED 2.1/- |
| Cash Withdrawal GCC Net | AED 10.5/- | AED 10.5/- |
| Cash Withdrawal - International | AED 26.25/- | AED 26.25/- |
| Balance Inquiry - Al-Khaliji ATMs | Without Fees | Without Fees |
| Balance Inquiry - UAE Switch | AED 5.25/- | AED 5.25/- |
| Balance Inquiry - GCC Net | AED 10.5/- | AED 10.5/- |
| Balance Inquiry - International | AED 10.5/- | AED 10.5/- |
| Processing Fee for FCY Transaction added to the Foreign Exchange Rate | 3.675% | 3.675% |
| Copy of Sales Slip | AED 26.25/- | AED 26.25/- |



Funds Transfers

Between Accounts with the Bank Without Fees Without Fees

Outward Funds Transfer – Branch Banking

| | | |
|--------------------------------|-----------|--------------|
| Local Bank Transfer-UAE | AED 31.5 | AED 31.5 |
| International Transfer- UAEFTS | AED 157.5 | AED 157.5 |
| Other Gulf Countries-G.C.C* | AED 157.5 | AED 157.5 |
| All Other Countries* | AED 262.5 | AED 262.5 |
| Recall Remittance | AED 420 | AED 420 |
| Inquiry Outward Remittance | AED 105 | Without Fees |
| Amendment Remittance | AED 105 | AED 105 |

Outward Funds Transfer – E-Banking

| | | |
|---------------------------------|----------|----------|
| Local Bank Transfer-UAE | AED 10.5 | AED 10.5 |
| Local Bank Transfer through IPI | AED 0.5 | AED 0.5 |
| Other Gulf Countries-G.C.C* | AED 52.5 | AED 52.5 |
| All Other Countries* | AED 105 | AED 105 |

*Plus beneficiary and intermediary/correspondent bank charges, if any.

Standing Orders

Internal Transfer and Credit Card/Loan Payments within al khaliji Without Fees Without Fees

| | | |
|---|-----------|-----------|
| Set up | AED 52.5 | AED 52.5 |
| Modify | AED 26.25 | AED 26.25 |
| Cancel | AED 26.25 | AED 26.25 |
| Transfer to Local Banks (each transaction) | AED 10.5 | AED 10.5 |
| Penalty Fee for Insufficient funds for Standing order | AED 210 | AED 210 |

Direct Debits

| | | |
|--------|-----------|-----------|
| Set up | AED 52.5 | AED 52.5 |
| Modify | AED 26.25 | AED 26.25 |
| Cancel | AED 26.25 | AED 26.25 |
| Return | AED 210 | AED 210 |



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 | 2.1% of loan amount | 2.1% of loan amount |
| Valuation Fee | AED 5,250 | AED 5,250 |
| Property swaps Administration Fee | Max AED 1,386 (valuation included) | Max AED 1,386 (valuation included) |
| Early Settlement Fee | 1.05% of outstanding bal. or Max AED 10,500 whichever is less | 1.05% of outstanding bal. or Max AED 10,500 whichever is less |
| Late Payment Fee | AED 525 | AED 525 |
| 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 210 | AED 210 |
| NOC Issuance | AED 157.5 | AED 157.5 |
| Issuance of Liability Letter | AED 89.25 | AED 89.25 |
| Other Certificate | AED 78.75 | AED 78.75 |
| Non-standard Statement Production /Copy of Original Documentation | AED 105 | AED 105 |

Personal loans

| | | |
|---|---|---|
| Processing Fee | 2.1% of loan amount (Min AED 525) | 2.1% of loan amount (Min AED 525) |
| Loan Top-up Fee | 2.1% of loan amount (Min AED 525) | 2.1% of loan amount (Min AED 525) |
| Loan Rescheduling Fee | AED 1,050 | AED 1,050 |
| Revolving Overdraft Fee | AED 210 | AED 210 |
| Life Insurance | As Per Insurance Grid | As Per Insurance Grid |
| Penalty Interest on Delayed Installment | AED 210 | AED 210 |
| Deferment of Installment | AED 525 per deferral | AED 525 per deferral |
| Early Settlement from Same Bank Loans | 1.05% of remaining bal, Max AED 10,500 | 1.05% of remaining bal, Max AED 10,500 |
| Early Settlement from Other Bank Loans | 1.05% of remaining bal, Max AED 10,500 | 1.05% of remaining bal, Max AED 10,500 |
| Final settlement from Other Sources/End of Service benefits | 1.05% of remaining bal, Max AED 10,500 | 1.05% of remaining bal, Max AED 10,500 |
| Loan cancellation Fee | AED 105 | AED 105 |
| Partial payment from all resources including EOSB | 1.05% of remaining bal, Max AED 10,500 | 1.05% of remaining bal, Max AED 10,500 |
| Other Loan Copy, Issuing Redemption Statements, Audit Confirmation etc. | AED 26.25 | AED 26.25 |



Auto loans

| | | |
|---|--------------------------------------|--------------------------------------|
| Processing Fee | 2.1% of loan amount (Min AED 525) | 2.1% of loan amount (Min AED 525) |
| Early Settlement of Auto Loan | 1.05% of remaining bal. | 1.05% of remaining bal. |
| 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 | 1.05% of installment | 1.05% of installment |
| Change of Due Date on Standing Instructions | AED 26.25 | AED 26.25 |
| Loan Rescheduling Fee | AED 1,050 | AED 1,050 |
| Late Payment Penalty Interest Charges | AED 525 | AED 525 |
| Installment Deferment Charges | AED 525 per deferment | AED 525 per deferment |
| Issuance of Liability Letter to Other Banks | AED 63 | AED 63 |
| Cancellation Fee | AED 105 | AED 105 |