



# SERVICE & PRICE GUIDE FOR PERSONAL & PREMIUM CUSTOMERS

8th October 2019



Account Services	Personal	Premium
Account opening fees	Without Fees	Without Fees
Relationship Fee	Without Fees	Without Fees
Current account minimum balance	AED 3000	N/A
Breach of minimum balance (monthly)	AED 25	Without Fees
Savings account-Minimum balance	AED 3000	AED 3000
Fixed Deposit-Minimum deposit	AED 20000	AED 20000
Account Closure Fee (if closed within 1 year)	AED 100	AED 100
Dormant account charge	Without Fees	Without Fees
Copies of letters/other docs	AED 150	Without Fees
Liability certificate	AED 60	AED 60
Liability Letter issued to Government Departments/Embassies/Financial Institutions	AED 60	AED 60
Balance Confirmation Letter	AED 50	Without Fees
Release letter	AED 50	AED 50
Certificate of Account Closure	AED 25	AED 25
Reference letter	AED 25	AED 25
Any other customer request letter	AED 25	AED 25
FCY Cash Deposit / Withdrawal Fee	1% or (minimum AED 25)	1% or (minimum AED 25)



## Cheques

First cheque book	Without Fees	Without Fees
Additional cheque book	AED 25 per cheque book	Without Fees
Cheque returned deposited in own account	Without Fees	Without Fees
Cheque returned drawn on the account (per instrument/cheque)	AED 100	AED 100
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 50	AED 50
Counter cheques-cash withdrawal	Without Fees	Without Fees
Copies of cheques already paid	< 1 year AED 10 per CHQ > 1 Year AED 20 per CHQ	< 1 year 10 per CHQ > 1 Year 20 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	Without Fees
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	Without Fees
Cash withdrawal GCC Net	AED 5	AED 5
Cash withdrawal - International	AED 10	AED 10
Balance Inquiry - Al-Khaliji ATMs	Without Fees	Without Fees
Balance Inquiry - UAE Switch	AED 1	Without Fees
Balance inquiry - GCC Net	AED 3	AED 3
Balance Inquiry - International	Without Fees	Without Fees
Processing fee for foreign currency transaction added to the foreign exchange rate	2%	2%
Copy of sales slip	AED 25	AED 25



### Funds Transfers

Between Accounts with the bank	Without Fees	Without Fees
Outward Funds Transfer		
Local Bank Transfer-UAE	AED 5	Without Fees
Other Gulf Countries-G.C.C	AED 75	Without Fees
All other countries	AED 100	Without Fees
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	Without Fees
Modify	AED 25	Without Fees
Cancel	AED 25	AED 25
Transfer to local banks (each transaction)	AED 5	Without Fees
Penalty fee for insufficient funds for standing order	AED 25	AED 25

### Direct Debits

Set up	AED 25	AED 25
Modify	AED 25	AED 25
Cancel	AED 25	AED 25
Return	AED 100	AED 100

### Overdrafts

Authorised 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
Unauthorised 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	1% of loan amount	1% of loan amount
Valuation Fee	AED 2,500	AED 2,500
Property swaps administrator 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 Insurance	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	1% of the loan amount (Min AED 500 - Max AED 2500)	1% of the loan amount (Min AED 500 - Max AED 2500)
Loan Top-up fee	1% of the loan amount (Min AED 500 - Max AED 2500)	1% of the loan amount (Min AED 500 - Max AED 2500)
Loan re-scheduling fee	AED 250	AED 250
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 100 for per deferral	AED 100 for per deferral
Early settlement from same bank loans	1% of remaining balance	1% of remaining balance
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	1% of the loan amount (Min AED 500 - Max AED 2500)	1% of the loan amount (Min AED 500 - Max AED 2500)
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 advanced payment	1% of advanced payment
Change of due date on standing instructions	AED 25	AED 25
Installment deferment charges	AED 100 per deferment	AED 100 per deferment
Loan rescheduling fee	AED 250	AED 250
Late payment penalty interest charges	AED 500	AED 500
Deferment of installment	AED 100 per deferral	AED 100 per deferral
Issuance of liability letter to other banks	AED 60	AED 60
Cancellation Fee	AED 100	AED 100



Credit Card	MasterCard World
Principal Card Joining Fees	Without Fees
Principal Card Annual fees	1st year free then up to AED 500 based on usage.
Minimum Monthly Payment	5% of outstanding or AED 150 whichever is higher
Supplementary Card Annual Fees	First 2 free subsequent AED 150 per card
Replacement Fees	AED 75
Renewal Fees	Without Fees
Over Limit Fees	AED 200
Limit Increase fees	AED 50
Payment Holiday Fees	AED 100
Late Payment Fee	AED 200
Cash Advance Fees	3% minimum AED 50
Duplicate statement	AED 45
Credit Shield Fee	0.9% per month
Interest rate (if settlement % is lesser than 100%)	2.5% p.m.
Cash Interest rate	2.5% p.m. from transaction date
Liability/No liability letter	AED 50
Charges for disputed transactions if the transaction is proven to be genuine	AED 25
PIN replacement Charge	AED 75
Copy of Sales Voucher	AED 65
Cash Back on total spend if statement partially settled	5%
Cash Back on total spend if statement settled in full	1%
Forex Charges on non AED transactions	2.50%