

E20. Banking package schedule of charges

	Start	Manage (Coming soon)	Expand (Coming soon)
Minimum Monthly Average Relationship Balance	0 AED	0 AED	0 AED
Subscription Fee	0 AED / month	150 AED / month	400 AED / month
Transfers - Other Banks			
Outward local	5 AED	0 AED	0 AED
Inward local	0 AED	0 AED	0 AED
Outward International	50 AED	40 AED	30 AED
Inward International	0 AED	0 AED	0 AED
Inward International Foreign Currency (FCY)	10 AED	5 AED	0 AED
Transfers - Within Emirates NBD Group			
E20. to E20.	0 AED	0 AED	0 AED
E20. to Emirates NBD	0 AED	0 AED	0 AED
E20. to Emirates Islamic	0 AED	0 AED	0 AED
Cheque Management			
Cheque book charge (Following the first complimentary Cheque book)	25 AED	25 AED	25 AED
Cheque Clearing			
Inward Clearing (cheque issued) per transaction	5 AED	5 AED	5 AED
Outward Clearing - Cheque Deposit Machine (CDM) cheque deposit	5 free transactions per month, thereafter 15 AED per transactions	15 free transactions per month, thereafter 10 AED per transactions	30 free transactions per month, thereafter 5 AED per transactions
Cash Management			
Cash deposit (Cash Deposit Machine)	5 free transactions per month, thereafter 15 AED per transactions	15 free transactions per month, thereafter 10 AED per transactions	30 free transactions per month, thereafter 5 AED per transactions
Certificates			
Certificate of Balance per certificate	25 AED	25 AED	25 AED
Copy of statement - 10 AED per page with a minimum charge of 25 AED	25 AED	25 AED	25 AED
Standing instructions	0 AED	0 AED	0 AED
Failed Standing instructions (per failure)	25 AED	25 AED	25 AED
Other Charges			
Returned cheque penalty	200 AED	200 AED	200 AED
Trade License monthly renewal (2-month grace period from date of expiry)	200 AED	200 AED	200 AED
Certificates and reports (Liability Letter, Audit Confirmation, etc.)	150 AED	150 AED	150 AED
E20. courier service (per delivery, for sending certificates, returned cheques, etc.)	25 AED	25 AED	25 AED

Note: All charges are exclusive of VAT. All prices listed in AED.

E20. Debit Card charges

Annual Fee	No charges applicable
Debit Card replacement fee	25 AED
Foreign currency transaction fee	
For purchase in non-AED	1.99%
For purchase in AED	1.99%
Usage fee on non Emirates NBD (UAE Switch) ATMs	
Cash withdrawal	2 AED
Balance inquiry	1 AED
Declined transaction	1 AED
GCC net ATMs (in Gulf Co-operation Countries)	
Cash withdrawal	6 AED
Balance inquiry	3 AED
International ATMs (outside Gulf Co-operation Countries)	
Cash withdrawal	20 AED
Balance inquiry	Charges as applicable