

SCHEDULE OF CHARGES

BUSINESS BANKING

Charges	Business Banking	Business Banking Plus	Business Banking Select
Minimum Monthly Average Relationship Balance	AED 10,000	AED 100,000	AED 250,000
Fee for Non-Maintenance of Balance	AED 100 per month	AED 250 per month	AED 500 per month
Account Opening Fee	Free	Free	Free
Account Maintenance Fee	Free	Free	Free
Teller Fees (Cash Deposit, Cash Withdrawal, Internal Funds Transfer, Cheque Deposit)	Free - 5 transaction per month; thereafter AED 10 per transaction	Free - 40 transactions per month; thereafter AED 10 per transaction	Free - 80 transactions per month; thereafter AED 10 per transaction
Call Center Fees (Internal Funds Transfer, Credit Card Payment)	Free	Free	Free
Agent Assisted Calls	N/A	N/A	N/A
Cheque book charge	First Cheque book free; thereafter AED 20	Free	Free
Cheque returned charges	AED 200	AED 200	AED 200
Inward clearing fees	Free	Free	Free
Customer Package Changes (Upgrade/downgrade)	Applied only for downgrade - AED 100/- if package changed within 6 months	N/A	N/A
Smart Business Charges	AED 200 per month	AED 200 per month	AED 200 per month
Demand Draft (For Account Holders)	AED 15	AED 15	AED 15
Telegraphic Transfer (For Account Holders):			
*Discount of AED 10 if transfer done on smartBUSINESS			
Local Currency (within UAE)+	AED 45	AED 40	AED 35
Foreign Currency to home country and GCC Countries	AED 60	AED 60	AED 50
Foreign Currency to other countries	AED 85	AED 75	AED 65
Direct transfer to Bank of Beirut	AED 20	AED 20	AED 20
Direct transfer to ICICI Bank & HDFC Bank, India through Branch	AED 5	AED 5	AED 5
Certificates			
Certificate of Balance	AED 40 per certificate	AED 35 per certificate	AED 25 per certificate
Statement Charges:			
Request for copy of statement	AED 5/- for 25 transactions, max of AED 20 per request	AED 5/- for 25 transactions, max of AED 20 per request	AED 5/- for 25 transactions, max of AED 20 per request

Contd.

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Request for copy of old cheques:			
Less than 6 months old	AED 20 per copy	AED 20 per copy	AED 15 per copy
Over 6 months old	AED 40 per copy	AED 40 per copy	AED 35 per copy
Liability Letter	AED 200	AED 150	AED 100
No Liability Letter	AED 200	AED 150	AED 100
Clearance Letter (*for Car Loan - First Certificate -Free, other copies AED 50 per copy)	AED 50	AED 50	AED 50
Standing Instructions			
Set up charges	AED 40	AED 35	AED 25
Periodic Payments (per transaction)	Free	Free	Free
Amendment charges	AED 20	AED 15	AED 10
Failed Standing Instruction	AED 40	AED 35	AED 25
Balance order	AED 180 p.a.	AED 160 p.a.	AED 140 p.a.
Inward Remittances			
If deposited in beneficiary's account	Free	Free	Free
Services			
Cancellation of Demand Draft	Free	Free	Free
Additional telex (e.g. tracer) sent at request of customer - UAE	AED 40	AED 40	AED 40
Additional telex (e.g. tracer) sent at request of customer - Others	AED 70	AED 50	AED 45
Cancellation of remittance instruction/recalling of funds remitted	AED 80	AED 80	AED 70
Swift message copy	AED 20	AED 15	AED 10
Special Clearing - Outward	AED 90	AED 80	AED 70
Special Clearing - Inward (Proceeds by Manager's Cheque)	AED 90	AED 50	AED 45
Special Clearing - Inward (Proceeds through UAE Central Bank)	AED 90	AED 50	AED 45
Stop payment charge (per instruction):			
For Cheque/Demand Draft/Manager's Cheque (up to 3 leaves/unit)	Free	Free	Free
For Cheque/Demand Draft/Manager's Cheque (Greater than 3 leaves/units)	Free	Free	Free
Account Closure (within 6 months)	AED 100	AED 100	AED 100
Dormant Account Charges	AED 100 per year	AED 85 per year	AED 75 per year

Contd.

Charges	Business Banking	Business Banking Plus	Business Banking Select
Foreign Currency			
Foreign Currency cash deposit	Free	Free	Free
Foreign Currency cash withdrawal	Free	Free	Free
Other Charges			
Audit confirmation	AED 150	AED 150	AED 125
TCI report	AED 150	AED 150	AED 125
Other reports	AED 150	AED 150	AED 125
Credit/confidential reports:			
a. Issued to organizations within UAE	Reciprocal basis	Reciprocal basis	Reciprocal basis
b. Issued to organizations outside UAE	Cost plus AED 15	Cost plus AED 15	Cost plus AED 15
Post dated cheques			
Extension of due date	AED 20	AED 20	AED 15
Substitution of cheque with cash	AED 20	AED 20	AED 15
Postdated cheques deposited for collection	AED 20	AED 20	AED 15
Letters of Encashment	1/8 percent per month	1/8 percent per month	1/8 percent per month
Cheque Certification	N/A	N/A	N/A
Outward Clean Collections			
Standard collections:			
Commission	Free	Free	Free
OCC Return Charges	Cheque return charges: AED 50	Cheque return charges: AED 50	Cheque return charges: AED 45
Cash letter items	1/10% (minimum AED 20, maximum AED 500 or equivalent)	1/10 percent (minimum AED 20, maximum AED 500 or equivalent)	1/10 percent (minimum AED 20, maximum AED 500 or equivalent)
	AED 10 for post	AED 10 for post	AED 10 for post

Contd.

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Inward Clean Collection			
Commission	1/8 percent (minimum AED 40, maximum AED 500 or equivalent)	1/8 percent (minimum AED 40, maximum AED 500 or equivalent)	1/8 percent (minimum AED 40, maximum AED 500 or equivalent)
Proceeds by DD/MC	AED 10	Free	Free
Proceeds by TT	AED 60 per message	Free	Free
Cheque Purchase			
Commission	1/8% (minimum AED 40, maximum AED 500 or equivalent FCY)	1/8 percent (minimum AED 40, maximum AED 500 or equivalent FCY)	1/8 percent (minimum AED 40, maximum AED 500 or equivalent FCY)
Interest	At agreed rate for the collection period	At agreed rate for the collection period	At agreed rate for the collection period
Postage/Courier	As per OCC	As per OCC	As per OCC
Other Services			
Hold mail	Free	Free	Free
Holding undelivered mail	AED 100 p.a.	AED 100 p.a.	AED 100 p.a.
Postage (to be recovered in all cases where mailing is required as part of a transaction):			
UAE	AED 15 minimum	AED 15 minimum	AED 15 minimum
Other	AED 30 minimum	AED 30 minimum	AED 30 minimum
Faxes:			
UAE	AED 10 per page	AED 10 per page	AED 10 per page
Other	AED 15 per page	AED 15 per page	AED 15 per page
Courier:			
UAE	AED 40 minimum	AED 40 minimum	AED 40 minimum
Other	AED 125 minimum	AED 125 minimum	AED 125 minimum
Telex/Cable/SWIFT messages (Based on the length of the message):			
UAE	AED 45 minimum	AED 30	AED 30
Other	AED 60 minimum	AED 45	AED 45
Safe Custody Charges			
	AED 200 per article per annum	AED 200 per article per annum	AED 200 per article per annum
Investigations	Within 1 year 50	Within 1 year AED 50	Within 1 year AED 50
	After 1 year minimum AED 100	After 1 year minimum AED 100	After 1 year minimum AED 100
Request for non-standard statement frequency	AED 100 p.a.	AED 100 p.a.	AED 100 p.a.

Contd.

Charges	Business Banking	Business Banking Plus	Business Banking Select
Certificates			
Capital Guarantee Certificate	AED 1000	AED 650	AED 500
Attestation of Signature	AED 50	AED 50	AED 50
Certificate for issuance of Trade Licence favouring:			
Department of Economic Development	AED 1000	AED 650	AED 500
Free Zones and others	AED 1000	AED 650	AED 500
TC. Purchase	AED 20	AED 20	AED 20
Bulk cash deposit & withdrawal at teller counter	0.25% of the total cash deposited/withdrawn, for amounts of AED 1 Million and above	Free	Free
Issue of IPO/Rights issues by order	AED 100	AED 100	AED 100
Forex Rates	Preferential rates for Business Banking customers		

Charges	Counter	SmartBUSINESS (online)
Salary Payment: ⁽¹⁾	Flat Fee : AED 200/- per file	Flat Fee : AED 100/- per file
Salary Payments – Emirates NBD	AED 2/- per record	Free
Salary Payments – NON -Emirates NBD	AED 5/- per record	AED 2/- per record.
Trade – Only Swift charges		
LC Issuance ⁽²⁾	AED 300/-	AED 100/-
LC Amendment ⁽²⁾	AED 125/-	AED 75/-
Guarantee Issuance ⁽²⁾	AED 100/-	AED 75/-
Channel Fees : smartBUSINESS		
Subscription Fees *	N.A	AED 200/- per month
Token charges	N.A	AED 200/- per token
Password Reset	N.A	AED 50/- per request
Subsidiary / Associate company account addition	N.A	AED 100/- per request
Initial set - up		
New customer set - up	N.A	AED 5000/- (One - time fee)
Loading of debit A/c mandate	N.A	AED 10/- per account
Monthly Transaction pricing		
up to 2000 Direct Debits	N.A	AED 5/-
2001 - 10000 Direct Debits	N.A	AED 3/-
10001 onwards Direct Debits	N.A	AED 2/-
Ancillary Charges		
Amendment / Revocation of Debit A/c Mandate	N.A	AED 5/-
Transaction Reversal	N.A	AED 50/-
Payment enquiries	N.A	AED 10/-
File reversal	N.A	AED 10/- per record (min of AED 100 per file)
Customer Visits for support & training	N.A	AED 100/- per Visit

Emirates NBD Debit Card Charges

Type of Card	Business Banking Visa Debit Business
A. Annual Fee	
	Free
B. Debit Card Replacement Fee	
	Free
C. Foreign Currency Transaction Fee	
	2.5%
D. Copy of Sales Voucher	
	Free
E. Usage fee in UAE at Emirates NBD ATMs	
Cash Withdrawal/Deposit	Free
Balance Inquiry	Free
Mini statement	Free
Utility payment	Free
F Usage fee on Non Emirates NBD (UAE Switch) ATMs	
Cash Withdrawal	AED 2
Balance Inquiry	AED 1
Declined transaction	AED 1
G. In Arab Gulf Cooperation Countries at GCC NET ATMs	
Cash Withdrawal	AED 6
Balance Inquiry	AED 3
H. International ATMs (outside UAE)	
Cash Withdrawal	AED 20
Balance Inquiry	Free (if available)

(1) Hard Copy instructions for Salaries are not accepted.

(2) The trade charges mentioned above are swift processing charge , kindly check with your Relationship Manager for the LC's / Guarantees commission charges applicable for issuance / amendment