

# Schedule of Charges - Individual Customer

(Ver P01-04-2025)

(All charges are exclusive of VAT)

CURRENT ACCOUNT		SAVINGS ACCOUNTS		TERM DEPOSIT - LOCAL CURRENCY	
Products & Services	Charges	Products & Services	Charges	Products & Services	Charges
Cheque Book (First Cheque Book of 10 Leaves Free)	Additional Cheque Book AED.1 per leaf (Min. 10 leaves - Max 50 leaves)	<b>Initial Deposit - AED 500</b> <b>Reserve Balance - AED 100</b>		Minimum Deposit Amount : AED 10,000/-	
Returned Cheque (Due to Lack of Funds)	AED 100 per Returned Cheque	Account Closure Fee	Within 6 Months of Opening AED. 100 , after 6 Months Free	Interest Penalty	1% from the Offered interest rate will be deducted on the completed tenor for period more than 3 months
Stop Payment	AED 50 per Cheque	Dormant Account Charge	<b>Free</b>		
Dormant Account Charge	<b>Free</b>	Re- KYC	<b>Free</b>	<b>INWARD REMITTANCES</b>	
Re- KYC	<b>Free</b>	Breach of Minimum Balance	AED 25 per Month (If balance less than AED 500/- or Equivalent)	<b>Products &amp; Services</b> <b>Charges</b>	
Breach of Minimum Balance	AED 25 per Month (If balance less than AED 3,000 or Equivalent)	Issuing ATM Card	<b>Free</b>	<b>Remittances Outside UAE</b>	
Manager's Cheque Issuance /cancellation	AED 30 per Cheque	ATM Card Renewal	<b>Free</b>	Local Currency	<b>Free</b>
Special Clearing Cheque	AED 205 per Cheque	Replacing Lost or Stolen ATM Card	AED 25	Foreign Currency	AED 20
Issuing ATM Card	<b>Free</b>	Replacing Secret Pin Code for ATM Card	AED 25	<b>OUTWARD REMITTANCES</b>	
ATM Card Renewal	<b>Free</b>	<b>FUND TRANSFER SYSTEM (FTS)</b>		<b>Products &amp; Services</b> <b>Charges</b>	
Replacing Lost or Stolen ATM Card	AED 25	<b>Products &amp; Services</b> <b>Charges</b>		<b>Remittances Outside UAE</b>	
Replacing Secret Pin Code for ATM Card	AED 25	Inward Transfers	Charge Type (SHA/BEN)* - AED 1 Charge Type (OUR) - FREE	Transfers in AED	AED 50
Account Closure Fee	Within 6 Months of Opening AED. 100 , after 6 Months Free	Outward Transfers	Charge Type (SHA / BEN / OUR) - AED 5	Received in Foreign Currency & Remit the same	AED 50 or Equivalent in FCY
<b>WPS - CURRENT ACCOUNT</b>		<b>QARDH AL HASSANEH - SAVINGS ACCOUNTS</b>		<b>DIRECT DEBIT SYSTEM (DDS)</b>	
<b>Products &amp; Services</b> <b>Charges</b>		<b>Products &amp; Services</b> <b>Charges</b>		<b>Products &amp; Services</b> <b>Charges</b>	
Account Opening/Initial Deposit	NIL	<b>Initial Deposit AED 500</b> <b>Reserve Balance AED 250</b>		Lodgment of Direct Debit Authority Request / Amendment (Outbound 300)	AED 25
Minimum Balance required	NIL	Account Closure Fee	<b>Free</b>	Confirmation of Direct Debit Authority Request / Amendment (Outbound 310)	AED 25
Account Closure Fee	Within 6 Months of Opening AED. 100 , after 6 Months Free			Direct Debit Authority Cancellation (Outbound 400)	AED 50

GENERAL	
Products & Services	Charges
Old Records less than 1 Year (As per Customer Requirements)	AED 10 per Page
Old Records above 1 Year (As per Customer Requirements)	AED 20 per Page
Account Balance Letter	AED 50 per Letter
Statement of Accounts (per Cycle)	Within the Statement Cycle - Free Outside the Cycle AED 25 per month
No Liability Certificate	AED 50
Liability Letter issued to Financial Institutions	AED 50
Liability Letter issued to Govt. Dept. / Embassies	AED 50
Release Letter	AED 50
Other Letters	AED 100
Signature Verification for Outside the Bank	AED 100
Own ATM Fees	<b>Free</b>
Fee for using other Bank's ATM	<b>Free</b>
Account Opening Fees	<b>Free</b>
Teller Services	<b>Free</b>
Cheques for Normal Collection within the UAE	<b>Free</b>
Bulk Cash Deposit & Withdrawal at Teller Counter	<b>Free</b>
Safe Custody of Post Dated Cheque	First Month - <b>Free</b> Up to One Year - AED 15 per Cheque

CREDIT FACILITY	
Products & Services	Charges
OD Facility against 100% FD Underlien	0.1% (Min. 200, Max.1,000)
Personal Loans (Processing Fees)	1% of Loan Amount (Min. AED 500 Max. AED 2,500) (Loan Amount equal or less than 10,000; Min. AED 200)
Loan Top-up	1% of Top up Amount (Min. AED 500 Max. AED 2,500) (Top-up amount equal or less than 10,000; Min. AED 200)
Deferment of Installment	AED 100 per Deferment (Max 2 times during the loan tenor)
Early Settlement from same Bank Loans	1% of Remaining Balance Max AED 10,000
Early Settlement from other Bank Loans	1% of Remaining Balance Max AED 10,000
Final settlement from other sources / End of Service Benefits [EOSB]	1% of Remaining Balance Max AED 10,000
Loan Rescheduling Fee	AED 250
Loan Cancellation Fee	AED 100
Penalty for Overdue Personal Loan Installment	2% of the Delayed Amount (Min AED. 50, Max. AED 200)
Standing Instruction Setup	AED 50
Penalty for Insufficient Funds for Standing Orders	AED 25
Change of Due Date on Standing Instruction	AED 25

Processing of Payment Stop Request whereby subsequent Direct Debit Requests from Originators will be responded with a NO-Pay decisions using the reasons below. Please note that a Payment Stop Request can only be solicited for a DDA set up for products other than Loans/Finance/Cards i) Payment Refused ii) Bill Amount Refused iii) Payment Stopped	AED 50
NO-PAY Response to Direct Debit Request, limited to following NO-PAY Reason Codes i) Insufficient Funds	AED 100
<b>General Condition &amp; Remarks:</b>	
<b>SHA - Sharing / BEN - Beneficiary</b>	
Tariff for services not mentioned in this schedule will be available on request.	
The charges listed above apply to Individual Customers.	
All charges, terms and conditions mentioned above are subject to change at bank discretion	
CBUAE/Govt guidelines shall supersede the above charges wherever applicable.	
This Schedule of charges supersedes the previous schedule of charges (w.e.f. 01/04/2025)	
For any clarification or changes for transaction not covered in this schedule, please contact our nearest branch.	
In line with UAE's Value Added Tax implementation, VAT at applicable rate will additionally be levied on all applicable fees and charges with effect from	