

# 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<br>(First Cheque Book of 10 Leaves Free) | Additional Cheque Book AED.1 per leaf<br>(Min. 10 leaves - Max 50 leaves) | <b>Initial Deposit - AED 500</b><br><b>Reserve Balance - AED 100</b> |   | Minimum Deposit Amount : AED 10,000/-                                     |   |
| Returned Cheque<br>(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>   | Remittances Outside UAE   |   |
| 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>  | Remittances Outside UAE   |   |
| Replacing Secret Pin Code for ATM Card               | AED 25  | Inward Transfers   | Charge Type (SHA/BEN)* - AED 1<br>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><br><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                                  | NIL   |  |   | Direct Debit Authority Cancellation (Outbound 400)                        | AED 50  |

| GENERAL  |   |
|--|---|
| Products & Services  | Charges   |
| Old Records less than 1 Year<br>(As per Customer Requirements) | AED 10 per Page   |
| Old Records above 1 Year<br>(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<br>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>   |

| 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<br>(Min. AED 500 Max. AED 2,500)<br>(Loan Amount equal or less than 10,000; Min. AED 200)     |
| Loan Top-up  | 1% of Top up Amount<br>(Min. AED 500 Max. AED 2,500)<br>(Top-up amount equal or less than 10,000; Min. AED 200) |
| Deferment of Installment   | AED 100 per Deferment<br>(Max 2 times during the loan tenor)  |
| Early Settlement from same Bank Loans                                | 1% of Remaining Balance<br>Max AED 10,000   |
| Early Settlement from other Bank Loans                               | 1% of Remaining Balance<br>Max AED 10,000   |
| Final settlement from other sources / End of Service Benefits [EOSB] | 1% of Remaining Balance<br>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<br>(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<br>i) Payment Refused<br>ii) Bill Amount Refused<br>iii) Payment Stopped | AED 50  |
| NO-PAY Response to Direct Debit Request, limited to following NO-PAY Reason Codes<br>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)  |         |