

Schedule of Charges - Individual Customer

(Ver P01-03-2022)

(All charges are exclusive of VAT)

| CURRENT ACCOUNT | |
|--|---|
| Products & Services | Charges |
| Cheque Book (First Cheque Book of 25 Leaves Free) | Additional Cheque Book AED.1 per leaf (Min. 10 leaves - Max 50 leaves) |
| Returned Cheque (Due to Lack of Funds) | AED 100 per Returned Cheque |
| Stop Payment | AED 50 per Cheque |
| Dormant Account Charge | Free |
| Re- KYC | Free |
| Minimum Balance | AED 25 per Month (If balance less than AED 3,000 or Equivalent) |
| Manager's Cheque | AED 30 per Cheque |
| Special Clearing Cheque | AED 205 per Cheque |
| Issuing ATM Card | Free |
| ATM Card Renewal | Free |
| Replacing Lost or Stolen ATM Card | AED 25 |
| Replacing Secret Pin Code for ATM Card | AED 25 |
| Account Closure Fee | Within 6 Months of Opening AED. 100 , after 6 Months Free |

| 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 |

| SAVINGS ACCOUNTS | |
|--|--|
| Products & Services | Charges |
| Initial Deposit - AED 500 Reserve Balance - AED 250 | |
| Account Closure Fee | Within 6 Months of Opening AED. 50, after 6 Months Free |
| Dormant Account Charge | Free |
| Re- KYC | Free |
| Breach of Minimum Balance | AED 25 (Monthly) |
| Issuing ATM Card | Free |
| ATM Card Renewal | Free |
| Replacing Lost or Stolen ATM Card | AED 25 |
| Replacing Secret Pin Code for ATM Card | AED 25 |
| FUND TRANSFER SYSTEM (FTS) | |
| Products & Services | Charges |
| Inward Transfers | Charge Type (SHA / BEN)* - AED 1 Charge Type (OUR) - FREE |
| Outward Transfers | Charge Type (SHA / BEN / OUR) - AED 5 |

| QARDH AL HASSANEH - SAVINGS ACCOUNTS | |
|--|---------|
| Products & Services | Charges |
| Initial Deposit AED 500 Reserve Balance AED 250 | |
| Account Closure Fee | Free |

| TERM DEPOSIT - LOCAL CURRENCY | |
|--|---|
| Products & Services | Charges |
| Minimum Deposit Amount : AED 10,000/- | |
| Interest Penalty | 1% from the Offered interest rate will be deducted on the completed tenor for period more than 3 months |
| INWARD REMITTANCES | |
| Products & Services | Charges |
| Remittances Outside UAE | |
| Local Currency | Free |
| Foreign Currency | AED 20 |
| OUTWARD REMITTANCES | |
| Products & Services | Charges |
| Remittances Outside UAE | |
| Transfers in AED | AED 50 |
| Received in Foreign Currency & Remit the same | AED 50 or Equivalent in FCY |

| DIRECT DEBIT SYSTEM (DDS) | |
|---|---------|
| Products & Services | Charges |
| Lodgment of Direct Debit Authority Request / Amendment (Outbound 300) | AED 25 |
| Confirmation of Direct Debit Authority Request / Amendment (Outbound 310) | AED 25 |
| Direct Debit Authority Cancellation (Outbound 400) | AED 50 |

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| Statement of Accounts (per Cycle) (Free with in the Agreed 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 | Free |
| Fee for using other Bank's ATM | Free |
| Account Opening Fees | Free |
| Teller Services | Free |
| Cheques for Normal Collection within the UAE | Free |
| Bulk Cash Deposit & Withdrawal at Teller Counter | Free |
| Safe Custody of Post Dated Cheque | First Month - Free Up to One Year - AED 15 per Cheque After One Year - AED 50 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) (Equal or less than 10,000 Min. AED 200) |
| Loan Top-up | 1% of Top up Amount (Min. AED 500 Max. AED 2,500) (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 |

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| 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 Refuted iii) Payment Stopped | AED 50 |
| NO-PAY Response to Direct Debit Request, limited to following NO-PAY Reason Codes i) Insufficient Funds | AED 100 |
| Remarks: * SHA - Sharing / BEN - Beneficiary | |
| Notes: Tariff for services not mentioned in this schedule will be available on request. | |