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SCHEDULE OF CHARGES

BUSINESS BANKING

Charges	Business Banking	Business Banking Plus	Business Banking Select
Minimum Monthly Average Relationship Balance	AED 50,000	AED 200,000	AED 500,000
Fee for Non-Maintenance of Balance	AED 250 per month	AED 300 per month	AED 500 per month
Account Opening Fee	Free	Free	Free
Account Maintenance Fee	Free	Free	Free
Teller Fees for cash withdrawal (through cash cheques or withdrawal slips)*	Free – 2 transactions per month; thereafter AED 20 per transaction	Free – 8 transactions per month; thereafter AED 10 per transaction	Free – 20 transactions per month; thereafter AED 10 per transaction
Teller Fees (Cash deposit, internal Funds Transfer, Cheque Deposit)*	Free – 3 transactions per month; thereafter AED 20 per transaction	Free – 32 transactions per month; thereafter AED 10 per transaction	Free – 60 transactions per month; thereafter AED 10 per transaction
Teller Cash Deposits less than AED 25,000*	AED 10 Per transaction	Free – 2 free transactions per month; thereafter AED 10 per transaction	Free – 4 transactions per month; thereafter AED 10 per transaction
T.C. Purchase	AED 20	AED 20	AED 20
Bulk cash deposit at teller counter and Cash Deposit Centre	%0.10 for AED 0.5 Million to AED 1 Million. %0.25 for AED 1 Million and above aggregated across all branches and Cash Deposit Centres on a daily basis**	Free	Free
Bulk cash withdrawal at teller counter	%0.10 for AED 0.5 Million to AED 1 Million. %0.25 for AED 1 Million and above aggregated across all branches on a daily basis**	Free	Free
Issue of IPO/Rights issues by order	AED 100	AED 100	AED 100
Forex Rates	Preferential rates for Business Banking customers		
Cheque book charge	First Cheque book free; thereafter AED 25	Free	Free
Cheque returned charges	AED 200	AED 200	AED 200
Inward clearing fees	Free	Free	Free
Demand Draft (For Account Holders)	AED 25	AED 15	AED 15
Charges	**Business Banking**	**Business Banking Plus**	**Business Banking Select**
Telegraphic Transfer* ** Discount of AED 10 if transfer done on smartBUSINESS			
Local Currency (within UAE) - Branch	AED 45	AED 40	AED 35
Local Currency (within UAE) - smartBUSINESS	Free	Free	Free

*Free Teller transaction limits effective 1st September 2015.
**Example: If a customer deposits AED 500,000 in branch A and AED 600,000 in branch B on the same day, his total deposits for that day will be AED 1.1M and a bulk cash deposit fee of %0.25 will be applied on AED 1.1M.

Contd.

Charges	Business Banking	Business Banking Plus	Business Banking Select
Foreign Currency to home country and GCC Countries - Branch	AED 60	AED 60	AED 50
Foreign Currency to other countries - Branch	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 –Call Center IVR, smartBUSINESS	Free	Free	Free
Request for copy of statement - Branch	AED 5 per page with minimum of AED 50	AED 5 per page with minimum of AED 25	AED 5 per page with minimum of AED 10
Request for copy of statement –Call Center Agent ****	AED 30 per statement	AED 15 per statement	AED 5 per statement
Request for non-standard statement frequency	AED 100 p.a.	AED 100 p.a.	AED 100 p.a.

**** Effective 1st September 2015.

Charges	Business Banking	Business Banking Plus	Business Banking Select
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 beneficiarys' account	Free	Free	Free
Services			
Cancellation of Demand Draft	AED 25	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

Contd.

Charges	Business Banking	Business Banking Plus	Business Banking Select
Cancellation of remittance instruction/recalling of funds remitted	AED 80	AED 80	AED 70
Status Investigation Charges	USD 50	USD 50	USD 50
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)	AED 40	AED 40	AED 30
For Cheque/Demand Draft/Manager's Cheque (Greater than 3 leaves/units)	AED 40	AED 40	AED 30
Account Closure (within 12 months)	AED 250	AED 100	AED 100
Dormant Account Charges	AED 100 per year	AED 85 per year	AED 75 per year
Foreign Currency			
Foreign Currency cash deposit	1%	0.75%	0.75%
Foreign Currency cash withdrawal	1%	0.75%	0.75%
Charges	**Business Banking**	**Business Banking Plus**	**Business Banking Select**
Other Charges			
Trade Licence Renewal (grace period of 2 months allowed from date of expiration)	AED 250 per month	AED 250 per month	AED 250 per month
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 (non USD)	1/10% (minimum AED 20, maximum AED 500 or equivalent)	1/10% (minimum AED 20, maximum AED 500 or equivalent)	1/10% (minimum AED 20, maximum AED 500 or equivalent)
	AED 10 for post	AED 10 for post	AED 10 for post
Cheque collection (USD)*	USD 125	USD 125	USD 125

*Effective 26th March 2016, this service is offered only to approved customers. Additional issuing bank charges may be collected from proceeds of the cheque.

Contd.

Charges	Business Banking	Business Banking Plus	Business Banking Select
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% (minimum AED 40, maximum AED 500 or equivalent FCY)	1/8% (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.
Charges	**Business Banking**	**Business Banking Plus**	**Business Banking Select**
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 AED 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
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

Charges	SmartBUSINESS (online)	SmartBUSINESS (Lite)*	WPS-Lite
Salary Payment: (1)	Flat Fee: AED 100/- per file	AED 50/- per basket for (WPS) AED 100/- per file	Flat Fee: AED 200/ - per file
Salary Payments - Emirates NBD/EIB Employee Account	Free	Free	Free
Salary Payments - NON - Emirates NBD /EIB Employee Account	AED 2/- per record	AED 2/- per record	AED 5 per account
Trade - Only Swift charges			
LC Issuance (2)	AED 100/-	N/A	N/A
LC Amendment (2)	AED 75/-	N/A	N/A
Guarantee Issuance (2)	AED 75/-	N/A	N/A
Channel Fees : smartBUSINESS			
Subscription Fees*	AED 200/- per month	AED 100/- per month	Free
Token charges	AED 250/- per token	AED 250/- per token	AED 250/- per token
Password Reset	AED 50/- per request	AED 50/- per request	AED 50/- per request
Subsidiary / Associate company account addition	AED 100/- per request	AED 100/- per request	AED 100/- per request
Initial set - up	N/A	N/A	N/A
Ancillary Charges	Price per item	Price per item	Price per item

Retail Wealth Management					
Schedule of Fees and Charges on Portfolio Accounts					
Fees and Charges on Portfolio Accounts valid from May 2017					
Other Securities Transaction Fees					
Traded Notional	Under 100,000	100,000 to 249,999	250,000 to 499,999	500,000 to 999,999	1,000,000 and above
Fixed income Securities & Sukuks	3.00%	2.50%	2.50%	2.25%	2.00%
Traded Value in USD	$25,000 to $99,999	$100,000 to $249,999	$250,000 to $499,999	$500,000 to $999,999	Above $1000,000
Direct Equity	1.50%	1.25%	1.00%	0.75%	0.50%
Mutual Funds	3.00%	2.50%	2.00%	1.75%	1.50%
Structured Products	Please refer to the respective term sheet.				
Emirates NBD Gold Certificate	2.00%	2.00%	1.50%	1.25%	1.00%
	Minimum Fee equivalent to USD 200. An exit fee of %0.5 will be applied upon redemption A flat fee of AED50 will be applied as Certificate Issuance Charges A flat fee of 15fills per gram will be charged at the time of subscription A Custody & Insurance fee of 0.30% will be charged at the time of redemption				
Safe Custody	A custody fee of 0.25% will be charged on per annum calculated daily, based on the total portfolio value and charged on a quarterly basis to the customer's account.				
Administration Services	Any additional costs charged by our custodians for the receipt or delivery of securities will be debited to the client account.				

Exit Fees	
Mutual Funds	As per funds structure
Fixed income Securities &Sukuks	0.5 %
Direct Equity	0.5 %
Structured Products	Applicable as per term sheet

The above fees apply to securities that are held with the Bank and include all charges and fees paid for the execution of the transaction through recognized counterparties of the Bank. Where applicable, taxes, bourse levies and other third party fees will be charged separately.

*smartBUSINESS Lite is applicable to Customers under Business Banking Package Only.

General Conditions
1. All fees and charges mentioned in this guide are subject to change without notice. Updated tariff will be available on the bank's website**emiratesnbd.com**
2. Any fees listed in this guide apply to normal transactions. The bank reserves the right to levy additional charges for services at its sole discretion
3. Charges for any services not mentioned in this guide will be available on request

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*	1.84%
D. Copy of Sales Voucher	Free
E. International Delivery Charges	AED 150
F. Usage fee in UAE at Emirates NBD ATMs	
Cash Withdrawal/Deposit	Free
Balance Inquiry	Free
Mini statement	Free
Utility payment	Free
G. Usage fee on Non Emirates NBD (UAE Switch) ATMs	
Cash Withdrawal	AED 2
Balance Inquiry	AED 1
Declined transaction	AED 1
H. GCC Net ATMs (in Gulf Co-operation Countries)	
Cash Withdrawal	AED 6
Balance Inquiry	AED 3
I. International ATMs (outside Gulf Co-operation Countries)	
Cash Withdrawal	AED 20
Balance Inquiry	Free (if available)

*This fee is charged in addition to the standard processing fee charged by Visa International and is applicable to transactions performed in any currency other than UAE Dirhams.