

Services
General Banking
Account Services

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| Non-Maintenance / Breach of Minimum Balance Requirement | AED 100 (per month) / Equivalent for FCY Accounts Or as approved by the approving authority |
| Account Closing Fee | |
| - Within one year | AED 100 |
| - After one year | AED 50 |
| Statement of Account (per request) | |
| - Upto 6 months | AED 25 |
| - More than 6 months | AED 100 |
| Issuance of New Cheque Book (First Cheque Book of 25 leaf free) | AED 1 Per Leaf |
| Inward Clearing Cheque returned unpaid due to Insufficient Funds (per cheque) | AED 250 |
| Stop Payment of Charges (Per Instrument) | AED 100 |
| Photocopy of per Instrument/cheque | AED 100 |
| Account Service Charges | Free of Cost |
| Trade License Expired (more than two months) (Note: The charges will be recovered in subsequent months till the submission of valid Trade License.) | AED 100 (per month) |

Remittances

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| Issuance of PO / DD / Manager Cheque / Bankers' Cheque / FDD | AED 30 (Flat) Plus SWIFT charges at actual |
| Cancellation of PO / DD / Manager Cheque / Bankers' Cheque / FDD / FTT | AED 25 Plus SWIFT charges at actual |
| Customer Request for Recall of Funds | AED 50 Plus SWIFT charges at actual |
| Issuance of Outward TT (Local) - (LCY within UAE) | AED 25 |
| Issuance of Outward FTT - (Foreign) | AED 50 Plus SWIFT charges at actual |
| Outward Remittance Amendment / Enquiry from Beneficiary Banks / OFAC related queries | AED 100 Plus SWIFT charges at actual |
| Charges on Inward FCY Remittance to FCY Account (Deduction from Inward Proceeds) | USD 10 or equivalent |

Standing Instructions

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| Standing Instruction Set up | AED 50 |
| Amendment to Standing Instruction | AED 50 |
| Penalty - Default in performing standing instructions due to insufficient funds | AED 100 |

Term Deposits

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| Term Deposit Encashment Penalty for LCY & FCY Deposits | <p>For LCY TDR's: LCY Term Deposits with tenors less than 1 year - Profit will be paid at the nearest prevailing completed tenor rate applied for the completed period.</p> <p>LCY Term Deposits with tenors of 1 year or more - Profit will be paid for the completed term at the minimum Savings Rate.</p> <p>For FCY TDR's: - Profit will be paid at the nearest prevailing completed tenor rate.</p> |
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Clearing & Collections

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| FCY Cheques/Drafts/TCs sent on collection | AED 100 Plus Courier Service at actual |
| Special Clearing Outward Charges | AED 200 |
| Post Dated Cheque (PDC) handling Charges (per Cheque) | AED 100 |
| Withdrawal of PDC (Before due date or presentation) | AED 50 |

| Letters & Certificates | |
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| Account Maintenance Certificate | AED 250 |
| Balance Confirmation Charges | AED 250 |
| Balance Confirmation to Auditors | AED 350 |
| Issuance of other certificate / Letter - (per certificate) | AED 350 |

Trade Finance Services
Import

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| Commission on issuance of Documentary Credit / Letter of Credit (For Revolving/Inland/3rd Country LCs - LC commission shall be charged on each shipment) | 0.125% p.m. OR Min AED 350 |
| Extension of LC period or Increase in amount | 0.125% p.m. OR Min AED 350 |
| Commission on TRs for open A/c or advance payment | 0.1875% Flat |
| LC Cancellation | AED 300 |
| LC Amendment | AED 250 |
| Revalidation Commission | 0.1% per month OR Min. AED 250 |
| Reimbursement undertaking | AED 1,000 |
| Issuance of Delivery order in absence of AWB | AED 200 |

- All above charges as per SOC or as approved by the approving authority.

Acceptance

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| Acceptance commission - per month from date of acceptance till maturity | 0.125% p.m. OR Min AED 350 |
| Discrepancy Handling Charges | USD 100 OR Equivalent per presentation |
| Our own acceptance discounting commission | AED 350 |

- All above charges as per SOC or as approved by the approving authority.

Inward Documentary Collections

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| Lodgment (DP/DA) | 0.125% OR Min. AED 250 (up front) |
| Lodgment of Availization | AED 500 |
| Extension in maturity of availed DA bills | AED 500 |
| Proceeds to be remitted from FCY A/c | 0.25% or Min USD 100 |
| Documents returned unpaid to other Bank | USD 100 |
| Transfer of Documents to other Bank | AED 200 |
| Overdue commission on DA documents | 0.125% flat OR Min. AED 300 |
| Accepted DA Bill of Exchange Returned unpaid | AED 200 |

Export

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| LC Advising Fee - BAFL Customer | AED 250 |
| LC Advising Fee - Non BAFL Customer | AED 350 |
| LC Amendment Advising - BAFL Customer | AED 150 |
| LC Amendment Advising - Non BAFL Customer | AED 250 |
| LC Confirmation | As per approved arrangements by the approving authorities |
| LC Discounting | As per approved arrangements by the approving authorities |
| Transfer of Export LC | 0.5% or Min. USD 500 |
| Extension of period or increase in amount | 0.25% per month or Min. USD 300 flat |
| Discrepancy handling charges | USD 110 |
| Issuance of assignment of proceed | AED 1000 |
| Other amendments | AED 300 (Flat) |

Outward Documentary Collections

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| Commission | 0.125% OR Min. AED 300 (up front) |
| Proceeds to be credited in FCY A/c | 0.25% OR Min. USD 100 |
| Follow-up / Reminder | AED 100 |
| Documents returned unpaid | AED 100 |

Structured Trade Finance

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| Processing Fee | As per approved arrangements by the approving authorities |
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| Discounting / Purchasing / Negotiation | |
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| Commission | 0.125% OR Min. AED 300 (up front) |
| Proceeds to be credited in FCY A/c | 0.25% OR Min. USD 100 |
| Interest | As per approved arrangements by the approving authorities |
| Reimbursement | AED 100 per claim |

| FBC - Clean | |
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| Commission | 0.15% OR Min. USD 20 |
| Cheque returned / unrealized | 0.15% OR Min. USD 20 |
| Courier - Within UAE - Outside UAE | AED 50 AED 125 |

| Letter of Guarantee | |
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| Guarantee issuance | 1% p.a. pro-rata basis for Min. one quarter OR Min. AED 300 |
| Shipping Guarantee | 0.125% of invoice value or Min. AED 200 |
| Enhancement in amount and validity | 1% p.a. pro-rata basis for Min. one quarter OR Min. AED 300 |
| Issuance of Duplicate Guarantee | AED 350 |
| Re-issuance of LG due to text / Language change | AED 350 |

- All above charges as per SOC or as approved by the approving authority.

| Local Bill Discounted | |
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| Commission | 0.125% Min. AED 50 |
| Discounting Rate | As approved by the approving authority |
| LBD Cheque Return | AED 300 |

| Credit Proposal Processing | |
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| Processing Fee - Annual Review | As per offer / agreement |
| Processing Fee - Fresh Proposal | As per offer / agreement |
| Processing Fee - cash secured product program for OD/LG/LC | 0.1% OR Min AED 500 |

| Communication | |
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| Swift for Documentary Credit Charges | AED 200 |
| Pre-advice charges | AED 300 |
| Other swift charges | AED 100 |
| Postage | AED 100 |
| Courier | AED 200 |
| Fee deductible from proceeds if remittance to be effected upon receipt of import documents | USD 60 |
| Telephonic enquiry (overseas call) | AED 100 |

Note:

- These are our standard charges and concessions may be granted at the discretion of management.
- For other currencies, AED equivalent in foreign currency will be levied where applicable
- Any other government charges where applicable are in addition to mentioned charges.
- The Bank reserves the right to determine the applicability of above charges and commission as per arrangement with the customers.
- The Bank may from time to time introduce products where discount/waivers maybe offered on existing fees and charges.
- The Bank reserves the right to make a charge on those accounts which involve unusual work.
- Quarter wherever mentioned in this SOC means three calendar months.
- Fees and charges are subject to change without notice