

## ELITE ACCOUNT

### Account Services

Account Services	Current Account / Call Account
Minimum Average Balance Required per Month	AED 1,000,000 / AED 1,000,000
Monthly Charge if the Account Balance Falls Below the Minimum Requirement	AED 500 / AED 300
Cheque Issued by our Customer Returned (per Instrument / Cheque)	AED 300
Special Clearing	
Inward (per Instrument / Cheque)	AED 100
Outward (per Instrument / Cheque)	AED 100
Stop Payment (per Instrument / Cheque / Transfers) (to include Outward Remittance Charges)	AED 25
Cheque Book	Free
Over the Counter Cheque Encashment	AED 50
Account Closure Prior to 6 Months	AED 100
Post Dated Cheque	
Post Dated Cheque Withdrawal Charges	AED 75
Post Dated Cheque Purchase Upfront Commission	1/8% of total daily transaction amount or min. AED 100
Post Dated Cheque Custodial Service (per Instrument / Cheque)	AED 30
Draft Collection Foreign Currency (International)	0.125% of Value or min AED 50 equivalent in other currency plus applicable collection charges
Draft Collection Foreign Currency (GCC)	AED 50 equivalent in other currency plus applicable collection charges

### Cheques / Draft Issuance

Cashier's Order Cheque LCY (Online)	AED 5
Demand/Banker Draft FCY (Online)	AED 5
Customer Cheque (Online)	AED 10
Own Cheque (Online)	AED 2

### Teller Transactions

Cash Deposit / Withdrawal in Foreign Currency	0.50% min AED 25
Cash Deposit / Cheque Withdrawal in AED	AED 15 per transaction
Statement of Account (Monthly)	Free
Standing Instructions / Sweep per Account	
Setting up / Amendments / Cancellation	AED 10
Favouring Other Banks	AED 10 + Applicable Charges
Penalty Fee for Insufficient Funds to Effect Payment to other Banks	AED 20
Monthly Fee per Customer	AED 10

### Remittances

Inward Remittances	Free
Outward Remittances (Request Received Through Manual Instruction)	
LCY Fund Transfer in UAE (Outward)	AED 75
GCC Countries	AED 150
India	AED 150
All Other Countries	AED 150
Corporate Salary Transfer Service in Softcopy using Prescribed Template	
Salary Transfer Charge (to ADCB Account)	AED 10 / Transaction
Salary Transfer Charge per Bank (to Other Banks via Central Bank)	AED 20 / Transaction
Corporate Salary Transfer Service in Hardcopy (Max. 10 Transactions)	
Salary Transfer Charge (to ADCB Account)	AED 10 / Transaction

\*Correspondent bank charges will be charged wherever applicable on actual basis

\*\*Standing Instruction to effect payments favouring other banks will incur additional outward telegraphic transfers charges

### PRICING AND SERVICE STANDARDS

ADCB Islamic Banking may, at any time, without prior notice, and at its sole discretion, vary, amend, increase, decrease, cancel the service, revise terms and conditions based on the prevailing latest market conditions as we see appropriate.

ADCB Islamic Banking's aim is to provide a pricing package and services that are both competitive and flexible as a measure of our commitment to building a long-term relationship with your esteemed company. All other services, products and charges not listed in this customized package will be subject to standard pricing, charges, Terms and Conditions.

ELITE ACCOUNT	
Salary Transfer Charge (to Other Banks via Central Bank)	AED 15 / Transaction
Demand Drafts and Cashier's Orders	
Issuance	AED 10
Payment Amendment	AED 20
Salary Transfer to Other Banks (Online)	AED 1 / Transaction
WPS Salary File Processing Fee	AED 30 per file
WPS Salary Processing Fee Per Beneficiary	AED 1 per record
Inward Remittances in FCY (Foreign Currency)	AED 10
Utility Bill Payment at the Counter	AED 10
Additional Fee for O/W TT with Charges "OUR" for FCY Payments (Manual)	AED 100
Copy of Outward Payment (Swift Advice)	AED 25
Payment/Transfer Returned Due to Details Discrepancy	AED 50
Non Receipt of Funds Claim Request (Per Request/Follow up)	AED 50
<b>Channel Services</b>	
Cash @ Request - Armoured Car Services One-Time Set-Up	AED 500
Cash @ Request - Armoured Car Services Monthly Maintenance	As per Arrangement
Courier @ Velocity One-Time Set-Up	AED 400
Courier @ Velocity Monthly Fee	AED 400
MT 940/942/950 Message Generation For Outgoing	AED 200/Month per Customer
MT 940/942/950 Message Generation in Soft Copy Format	AED 200/Month per Customer
Consolidated Account Statement (Incoming and Outgoing MT 940/942/950)	
One time Set-Up Fee	AED 300/Set-Up
<b>ProCash Internet Banking Charges</b>	
<b>Hard Tokens</b>	
One-Time Set-Up Fee (Including 2 Security Tokens)	AED 400
Additional Vasco Tokens (Per Hard Token)	AED 200
Delivery Courier Charges (International)	AED 150
Reporting Only (Monthly Maintenance Fee)	Free
Transactions (Monthly Maintenance Fee)	Free
Group Company	AED 50
Customers Using Procash For WPS Only (Monthly Fee)	AED 50
<b>Soft Tokens</b>	
One-Time Set-Up Fee (Including 2 Security Tokens)	FREE
Delivery Charges	FREE
Reporting Only (Monthly Maintenance Fee)	FREE
Transactions (Monthly Maintenance Fee)	FREE
Group Company	FREE
Customers Using Procash For WPS Only (Monthly Fee)	AED 50
<b>Transactions</b>	
Inward Transfer in AED	FREE
Inward Transfer in Foreign Currency	AED 10
Outward Transfer Anywhere in UAE in AED	AED 5
Outward Transfer to India in INR	AED 30
Outward Transfer to GCC in Respective Local Country Currency	AED 30
Outward Transfer to All Other Countries in Respective Local Country Currency	AED 30
Additional Fee for Outward Telegraphic Transfers with Charges "OUR" for Foreign Currency Payments	AED 100
Monthly Statement in Electronic Format	FREE

\*Correspondent bank charges will be charged wherever applicable on actual basis

\*\*Standing Instruction to effect payments favouring other banks will incur additional outward telegraphic transfers charges

## PRICING AND SERVICE STANDARDS

ADCB Islamic Banking may, at any time, without prior notice, and at its sole discretion, vary, amend, increase, decrease, cancel the service, revise terms and conditions based on the prevailing latest market conditions as we see appropriate.

ADCB Islamic Banking's aim is to provide a pricing package and services that are both competitive and flexible as a measure of our commitment to building a long-term relationship with your esteemed company. All other services, products and charges not listed in this customized package will be subject to standard pricing, charges, Terms and Conditions.

## ELITE ACCOUNT

### Miscellaneous

Duplicate Statement (Within 6 months) - Email / Fax	AED 25 per month
Duplicate Statement (Beyond 6 months) - Email / Fax	AED 25 per month
Duplicate Statement (Within 6 months) - Post	AED 50 per month
Duplicate Statement (Beyond 6 months) - Post	AED 100 per month
Duplicate Statement - Print	AED 50 per month
Balance Confirmation Letter	AED 100
Release Letter	AED 100
Liability Letter/Certificate	AED 100
Letter issued to Government Department	AED 100
Signature Verification Letter	AED 100

\*Correspondent bank charges will be charged wherever applicable on actual basis

\*\*Standing Instruction to effect payments favouring other banks will incur additional outward telegraphic transfers charges

### PRICING AND SERVICE STANDARDS

ADCB Islamic Banking may, at any time, without prior notice, and at its sole discretion, vary, amend, increase, decrease, cancel the service, revise terms and conditions based on the prevailing latest market conditions as we see appropriate.

ADCB Islamic Banking's aim is to provide a pricing package and services that are both competitive and flexible as a measure of our commitment to building a long-term relationship with your esteemed company. All other services, products and charges not listed in this customized package will be subject to standard pricing, charges, Terms and Conditions.