



ADCB Private Schedule of Fees

ADCB Private - Schedule of Fees

Effective 1st January, 2018. All fees are inclusive of 5% VAT, where applicable.

Accounts and Related Services	
Account Services*	
Monthly fees for non maintenance of minimum balance	None
Chequebooks (50 leaves)	Free
Cheques returned (per instrument/ cheque)	AED 100
UAEDDS paying bank charge:	
• Direct Debit request return due to insufficient funds	AED 25
Stop payment (per instrument/cheque)	Free
Cheque photocopy	Free
Counter cheques - cash withdrawal	Free
Cash deposit/ withdrawal in relevant foreign currency	0.525% (flat) or minimum AED 26.25 or equivalent
Teller Services: Cash/ Cheque withdrawals or deposits	Free
Statement of account (per cycle)/ Estatement	Free
Statement of account (outside the cycle) - Upto 6 months	Free
Statement of account (outside the cycle) - Over 6 months	Free
Utility bill payments through any channel** (Teller/Mobile App, Personal internet Banking, SMS, IVR, ATM)	Free
Standing instructions:	
• Setup, Amendment, Cancellation, Penalty for insufficient funds	Free
Account closure (within 1 year of opening)	AED 100

Account Letters	
Account balance letter	Free
No liability certificate	Free
Release letter	Free
Liability letter issued to government departments	Free
Liability letter issued to financial institutions	Free
Liability letter issued to Embassies	Free

* Charges related to cheques are applicable only to accounts having chequebook facility.

** Utility bill payment facility for ADDC is available for free on ADCB Personal Internet Banking/Mobile App and only at the following branches
(i) Corniche Branch (ii) Zayed Town Branch (iii) Al Ain Main Branch.

Remittances	
Inward remittances:	
• Remittances in UAE Dirhams (credit to account in AED)	Free
• Remittances in foreign currency (credit to account in the same foreign currency)	Free
Outward remittances*:	
• Central Bank Transfers	Free
• UAE Telex/SWIFT charges (all countries)	Free
• Cancellations/ amendments	Free
Drafts - Issuance, Stop Payment, Banker's Cheque	Free

* The above charges are for 'SHARED' option only at bank counter or on ADCB Personal Internet Banking/ Mobile App. The receiving or intermediary banks may deduct additional charges, if applicable. If you have opted for 'OUR' option, an additional corresponding bank charge of AED 105 for foreign currency fund transfers or AED 1 for local currency (AED) fund transfers will apply at bank counter or on ADCB Personal Internet Banking/ Mobile App. If the commissions, fees, or other charges are passed on to the Bank by the correspondent or the beneficiary bank, then the Bank may debit such amounts from your account with the Bank post the funds transfer.

Fixed Deposits

Booking and Maintenance of Fixed Deposits	Free
Early Redemption of Fixed Deposits: Penal Interest of 1% will be deducted from the rate (as of deposit Value Date) applicable for the period for which the deposit was maintained with the bank.	

ADCB Private World Elite Debit Cards

Debit Card Issuance: <ul style="list-style-type: none"> • Primary card • Supplementary cards • Debit card replacement (lost/stolen/damaged) 	Free Free AED 25
Usage Fee in UAE at ADCB ATMs: <ul style="list-style-type: none"> • Cash withdrawal • Denial • Inquiry • Cash deposit • Funds transfer (within same CID) 	Free Free Free Free Free
Usage Fee in UAE at Non-ADCB ATMs (UAE Switch): <ul style="list-style-type: none"> • Cash withdrawal • Denial • Inquiry 	Free Free Free
Usage Fee in Arab Gulf Cooperation Countries (GCC Switch ATMs): <ul style="list-style-type: none"> • Cash Withdrawal • Inquiry 	4 free transactions per month, AED 6.30 per additional transaction 4 free transactions per month, AED 3.15 per additional transaction
Usage Fee at International ATMs (outside UAE and GCC): <ul style="list-style-type: none"> • Cash withdrawal 	AED 21
Other Charges: <ul style="list-style-type: none"> • Foreign Currency transaction margin • Copy of sales slip 	2% + foreign exchange rate AED 25

The above charges are also applicable for Etihad Guest Above Debit Cards issued under the respective categories.

SCHEDULE OF FEES

Master Card World Elite Credit Cards*

Annual Fee:	
• Primary card (metal)	AED 7,875
• Supplementary card (metal)	AED 1,575
• Companion card (plastic)	Nil
Finance Charges:	
• Retail purchases	1.99%
• Cash	3.09%
Overlimit fees	AED 288.75
Late payment fees	AED 288.75
Cash advance fee	3.15% or AED 52.50 (whichever is higher)
Foreign Currency transaction margin	0.99%
Returned cheque charge	AED 157.50
Copy of sales voucher	AED 26.25
Card Replacement Fee:	
• Primary card (metal)	AED 525
• Supplementary card (metal)	AED 525
• Companion card (Plastic)	AED 99.75

* Other applicable Fees and Charges and/or charges on other variants of Credit Cards can be viewed on www.adcb.com.

Please note:

No finance charge will be levied (excluding cash advances) in case 100% payment is made on or before payment due date. Finance charges are levied on all transaction types, calculated on daily closing balance from transaction date till repayment date. All fees and charges mentioned in this guide are subject to change without notice and are applicable on each Credit Card held. No refund of annual fees will be made if the Credit Card is cancelled. Additional expenses, eg: postage, cable, courier, fax, legal fees, etc. will be charged for where incurred. Charges for services not indicated in this guide are available on request.

Residential Mortgage Loans

Processing Fees	0.525% of Loan
Property Insurance	0.042% per year on property Value
Life Insurance	0.0289% per month on outstanding loan amount
Life Insurance Assignment fee	AED 5,250
Valuation Fee	AED 3,150
Early Settlement Fees/Buyout during the fixed rate term*	3.15% of loan outstanding
Early Settlement Fees/Buyout post the fixed rate term*	1% of loan outstanding or AED 10,000, whichever is lower
Switch Fees (if applicable)	Upto 1.05% of loan outstanding
Mortgage Loan Liability Letter	AED 100
Loan Account Statement	Free
Arrears collection fee	AED 1,000

* In case the Early Settlement Fees mentioned in the Loan Approval Letter are different from the fees mentioned above, whichever is lower will be applicable

Auto Loans

Processing fees	Nil
Early settlement for auto loans	1% of outstanding balance
NOC to Traffic department	Free
Replacement of existing post dated cheques/ standing instructions/ repayment account	Free
Advance payment of installment	1% of advance payment
Change of due date on standing instruction	AED 25
Loan rescheduling fee	AED 250
Late payment penal interest charges	2% over agreed rate. minimum AED 50 and maximum AED 200
Loan liability letter	Free
Release of Term Deposit which is pledged against auto loan account	Free
Mortgage release letter	Free

ADCB Offshore Banking

Account Services*	
Monthly fees for non maintenance of minimum balance	None
Cash withdrawal in relevant foreign Currency	0.50% (flat) or minimum USD 10
Teller Services: Cash/ Cheque withdrawals	Free
Statement of account (per cycle)/ Estatement	Free
Statement of account (outside the cycle) - Upto 6 months	Free
Statement of account (outside the cycle) - Over 6 months	USD 7 per month
Standing instructions: • Setup, Amendment, Cancellation, Penalty for Insufficient Funds	Free
Account closure (within 1 year of opening)	USD 100

Remittances	
Inward remittances: • Remittances in foreign currency	Free
Outward remittances*: • Central Bank Transfers • UAE Telex/SWIFT charges (all countries) • Cancellations/ amendments	Free USD 25 USD 25
Drafts - Issuance, Stop Payment, Banker's Cheque	USD 25

* The above charges are for 'SHARED' option only at bank counter or on ADCB Personal Internet Banking/ Mobile App. The receiving or intermediary banks may deduct additional charges, if applicable. If you have opted for 'OUR' option, an additional corresponding bank charge of AED 105 for foreign currency fund transfers. If the commissions, fees, or other charges are passed on to the Bank by the correspondent or the beneficiary bank, then the Bank may debit such amounts from your account with the Bank post the funds transfer.

Offshore Platinum Debit Cards	
Debit Card Issuance: <ul style="list-style-type: none"> • Primary Card & First Supplementary Card • Additional Supplementary Cards • Debit Card Replacement (lost/stolen/damaged) 	Free Free USD 50
Usage Fee in UAE at ADCB ATMs: <ul style="list-style-type: none"> • Cash Withdrawal • Denial • Inquiry • Cash deposit • Funds transfer (within same CID) 	Free Free Free Free Free
Usage Fee in UAE at Non-ADCB ATMs (UAE Switch): <ul style="list-style-type: none"> • Cash Withdrawal • Denial • Inquiry 	USD 1 USD 1 USD 1
Usage Fee in Arab Gulf Cooperation Countries (GCC Switch ATM) <ul style="list-style-type: none"> • Cash Withdrawal • Inquiry 	USD 2 USD 2
Usage Fee at International ATMs (outside UAE and GCC): <ul style="list-style-type: none"> • Cash Withdrawal 	USD 10
Point of Sale Transactions <ul style="list-style-type: none"> • Within UAE • Outside UAE 	Free Free
Other Charges: <ul style="list-style-type: none"> • Processing fee for foreign exchange transactions* • Copy of sales slip 	2% + foreign exchange rate USD 6

* Excludes processing fee charged by Visa or MasterCard. Applicable if the transaction currency is different from the Offshore Debit Card currency.

Fixed Deposits - ADCB Jersey	
Booking and Maintenance of Fixed Deposits	Free
Early Redemption of Fixed Deposits: Penal Interest of 1% will be deducted from the rate (as of Deposit Value Date) applicable for the period for which the deposit was maintained with the bank.	

Notes

- Interest on Savings/Call Accounts will not be paid if the interest accrued is less than AED 15 or USD 5 in account currency equivalent
- Postal charges as applicable
- For accounts held with ADCB Jersey, charges will be levied in USD Equivalent, for non USD Accounts
- For accounts held with ADCB UAE charges will be levied in AED Equivalent, for non AED Accounts
- Foreign Currency transaction margin is charged in addition to the wholesale foreign exchange market rate that is selected and applied by card scheme provider on the date of conversion.

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ADCB Jersey is a participant in the Jersey Bank Depositors Compensation Scheme ("the Scheme"). The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website: www.gov.je/dcs, or on request.

