

## SCHEDULE OF CHARGES (SOC)

**Disclaimer:** All fees and charges mentioned in the table below are inclusive of 5% (five percent) Value Added Tax (VAT) unless stated not applicable in the Bank's SOC as per taxation regulation.

DEBIT CARD - FEES & CHARGES				
Fee Types	Customer Segment			
	Personal Banking	Executive Banking	Elite Banking	Private Banking
1. Debit Card Issuance Fee	Not applicable	Not applicable	Not applicable	Not applicable
2. Debit Card Annual Fee	Not applicable	Not applicable	Not applicable	Not applicable
3. Debit Card Replacement Fee	AED 26.25	AED 26.25	Not applicable	Not applicable
4. Copy of Sales Slip	AED 26.25	AED 26.25	AED 26.25	AED 26.25
<b>5. Foreign Currency Transaction Fee ❶</b>				
a. For Transactions in AED	2.00%	2.00%	2.00%	2.00%
b. For Transactions in non-AED (other currencies)	2.00%	2.00%	2.00%	2.00%
<b>5. Balance Enquiry using ATM</b>				
a. CBD ATM	Free	Free	Free	Free
b. Other Bank ATM within UAE	AED 1.05	Free	Free	Free
c. Other Bank ATM outside UAE & within GCC countries	AED 3.15	Free	Free	Free
d. International ATM (outside of UAE & GCC countries)	Free	Free	Free	Free
<b>6. Cash Withdrawal using ATM ❷</b>				
a. CBD ATM	Free	Free	Free	Free
b. Other Bank ATM within UAE	AED 2.00	1 Free withdrawal per month ❷	3 Free withdrawal per month ❷	Free
c. Other Bank ATM outside UAE & within GCC countries	AED 6.00	AED 6.00	1 Free withdrawal per month, either GCC or International ❸	2 Free withdrawal per month, either GCC or International ❹
d. International ATM (outside of UAE & GCC countries)	AED 20.00	AED 20.00		

❶ This fee charged is in addition and inclusive of the standard processing fee charged by Mastercard & Visa for transaction done in AED or in foreign currencies at merchant establishments (including physical and e-commerce merchants) that are domiciled outside the UAE

❷ Standard cash withdrawal fee of AED 2.00 shall be applicable for subsequent transactions after the free transactions

❸ Elite Banking customer's get 1 Free cash withdrawal transaction every month, customers could choose between GCC ATM or International ATM. Standard cash withdrawal fee of AED 6.00 for GCC ATM & AED 20.00 for International ATM shall be applicable from 2nd transaction onwards

❹ Private Banking customer's get 2 Free cash withdrawal transaction every month, customers could choose between GCC ATM or International ATM. Standard cash withdrawal fee of AED 6.00 for GCC ATM & AED 20.00 for International ATM shall be applicable from 3rd transaction onwards

❺ Cash Withdrawal Fee using ATM is inclusive of 5% Value Added Tax (VAT)