

## Fees & Charges

### Save Now

#### Minimum average monthly credit balances

Minimum average monthly balance	NIL
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#### Standing orders

Standing order - Set up	AED 50
Related to charity, donation, etc	Free
All other standing order transactions	Charges as per manager's cheque/demand draft swift charges
Non-execution of standing order due to lack of funds [per reminder]	AED 25
Standing order amendment charges	AED 25

#### Teller services

Teller services	6 transactions free per month. Additional @ AED 10 per transaction (other than cash transactions)
Bulk cash deposit and withdrawal at counter	Free
Counter cheque - Cash withdrawal	Free

#### Outward remittances

Manager's cheque issuance	AED 30
Demand drafts	AED 30
Certified cheque	AED 30
Stop payment of demand draft	AED 50

Stop payment of manager's cheque	AED 50
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#### SWIFT/Telex transfer

Gulf countries	AED 75 at branch, AED 15 through online banking
Other countries	AED 80 at branch, AED 20 through online banking
Demand draft/Telex transfer cancellation	AED 50
Manager's cheque cancellation	AED 20
Recall of telex transfer	AED 100
Fate inquiry	AED 100

#### UAEFTS charges as per Central Bank (UAE Funds Transfer System)

Remittance charges if borne by the remitter and beneficiary (shared charge code)	AED 5 at branch, AED 1 through online banking
Remittance charges if borne by the beneficiary (beneficiary charge code)	AED 5 at branch, AED 1 through online banking
Remittance charges if borne by the remitter (our charge code)	AED 6 at branch, AED 2 through online banking

#### Inward remittances

#### UAEFTS charges as per Central Bank (UAE Funds Transfer System)

Remittance charges if borne by the remitter and beneficiary (shared charge code)	AED 1
Remittance charges if borne by the beneficiary (beneficiary charge code)	AED 1
Remittance charges if borne by the remitter (our charge code)	NIL

Payment to bank in UAE favoring third parties	
By manager's cheque	AED 30
By SWIFT/Telex through Central Bank	AED 75
Payment in cash to non-account holders	
In local currency	AED 100
In foreign currency	1% flat commission [min. AED 150]
Refund of erroneous receipt of funds, investigations, etc.	
From banks in the UAE	AED 100
From banks abroad	USD 50 or equivalent
Courier charges	
Within the same emirate	AED 30
Other emirates	AED 50
Within Gulf countries	AED 100
General postage to all countries	AED 15
Other countries	AED 150
Other charges	
Closing account	AED 100 for closing account within one year of opening
Inactive accounts (over 5 years) yearly service charge	Free
Other services	
Daily cash deposit limits via ATMs	AED 40,000

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**Daily cash withdrawal limits via CBD ATM**

<b>CBD ATM</b>	<b>Point of sale</b>	<b>Non CBD ATM</b>
AED 20,000	AED 20,000	AED 5,000(per transaction) with limit of AED 20,000 per day

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**Direct debits authority charges - Processing charges (paying Bank)**

**Inward new request (setup confirmation)**

Loans, finances, credit cards, mortgage loan	AED 25
Other	AED 5

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**Inward amendment request (setup confirmation)**

Loans, finances, credit cards, mortgage loan	AED 25
Other	AED 5

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**Inward cancellation request**

Loans, finances, credit cards and others	Free
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**No pay due to insufficient funds from account to:**

Loans, finances, credit cards and other	AED 25
Mortgage loan	AED 25

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**No pay due to insufficient funds by credit cards:**

Other

Free

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