



## Retail Banking Schedule of Charges

Description of Products/Services	Conventional	Islamic
<b>PERSONAL ACCOUNT</b>		
Account Opening Fee	Free	
Minimum Balance (Monthly Average Credit Balance)	AED 3,000	
Minimum Balance (Monthly Average Credit Balance) - Payroll account (where salary transferred to UAB)	Free	
Breach of Min Balance for current account (AED 3,000 & USD/GBP/EURO 1,000)	AED 25 / USD & EUR 15 / GBP 10	
Breach of Min Balance for savings account (AED 3,000 & USD/GBP/EURO 1,000)	AED 25 / USD & EUR 15 / GBP 10	
Breach of Min Balance for call account (AED 10,000 or USD/GBP/EURO 3,000)	AED 25 / USD & EUR 15 / GBP 10	
Relationship Fee	Free	
Non Receipt of Salary	Free	
Utility Bill Payment (Counter Payment Only)	AED 10	
Account closure fee	AED 100	
Dormant Account Charges	Free	
Statement of Account (Per Cycle) (Free within the agreed cycle)	AED 25 outside the cycle	
Teller Services/Cash deposit (AED) over UAB counter (6 Free per month)	AED 10 per additional transaction	
Cash withdrawal charge over UAB counter in AED	6 free transactions pm at any branch Additional transaction AED10	
Bulk cash deposit & withdrawal at teller counter	Free	
Minimum balance for opening account	AED 500 (For personal finance holders account can be opened with zero balance only)	
<b>STANDING INSTRUCTIONS</b>		
Registration/Setup Fee	AED 25 through Branch Free through Online Banking	
Amendment/Cancellation Fee	AED 25 through Branch Free through Online Banking	
Transaction fee account to account within UAB	Free	
Transaction fee within UAE through Central Bank	AED 5 + AED 1 for CB Charges through branches Free through Online banking	
Transaction Fee for International transaction	AED 25 through UAB Online AED 75 through branch	
Charge if transaction not affected due to insufficient funds	AED 25 per transaction	
<b>LETTERS - ALL RETAIL PRODUCTS</b>		
<b>PERSONAL ACCOUNT</b>		
Account Balance Letter	AED 50	
Liability letter issued to government departments/embassies	AED 60	
Liability letter issued to financial institutions	AED 60	
Clearance certificate/Release letter	AED 50	
No Liability Letter	AED 60	
Reference letter	AED 100	
<b>CONSUMER FINANCE</b>		
Other (loan copy, issuing redemption statement, audit confirmation etc. Retrieval of old records (investigation per transaction)) requested by customers	AED 25	



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<b>CAR FINANCE</b>		
Issuance of Liability Letter to Other Banks		AED 60
<b>CREDIT CARDS</b>		
Issuance of Liability Letter to Other Banks		AED 50
<b>HOME FINANCE</b>		
Issuance of Liability Letter		AED 85
Non-standard statement production/copy of original documentation		AED 100
Other Certificate		AED 75
Issuance of No Objection Certificate (NOC for developer/DLD/Insurance etc...)		AED 150
Clearance letter		AED 95
Request of Other Letters (No liability letter etc...)		AED 90
<b>CHEQUES/MANAGER'S CHEQUE / DEMAND DRAFT</b>		
Cheque book issuance charge		First 25 leaves free for new account Rest AED 1 per cheque leaf
Cheque returned drawn on the account(per instrument/Cheque)		AED 100
Cheques payable at centers where Central Bank clearing facility is not available		Free
Returned cheque deposited in own account		Free
Cheques collection within UAE		Free
Foreign currency cheque for collection international collection		0.125% of cheque amount, minimum AED 200 / USD 60/EUR 60 + AED 50 postal charges
Outward clearing		AED 10
Outward cheque in foreign currency for international collection		AED 100
Retain Postdated cheques		AED 10
Withdrawal of Postdated cheque		AED 50
Stop Payment or Cancellation of Manager Cheque or Demand Draft		AED 50
Special clearing inward (per instrument/cheque)		Free within UAE
Special clearing outward (per instrument/cheque)		AED 205
Counter Cheques - cash withdrawal		Free
Cheque photocopy		Less than 1 year AED 10 & Over 1 year AED 20
<b>REMITTANCES</b>		
Local AED transfer (For Standing Orders, an additional charge of AED 50 is applicable)		Online Request is Free / Branch Request is AED 5 (both channels additional AED 1 for code "OUR")
Swift transfer foreign currency (Additional fee of AED 100 will be applicable if all charges are on remitter account)		AED 25 through UAB Online AED 75 through branch
Recall of TT Funds/ TT Return/ Investigation of TT Status		AED 100 + correspondence Bank charges
Amendment details of transfer		AED 100 + correspondence Bank charges
Credit to the account holder in AED		Free



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<b>REMITTANCES</b>		
Credit Transfer from USD/EUR/GBP to same currency account	Free	
Credit Transfer from USD/EUR/GBP to AED account	Exchange rate only	
Fund transfer/remittance fees/transaction (International)	AED 25 through UAB Online AED 75 through branch	
Demand Draft/Pay Order Issuance/Cancellation	AED 75	
Payments Investigation & Recall of Money Transfer	AED 100 each for FCY Transfers	
Swift copy	Free	
<b>DEPOSITS</b>		
Minimum opening balance (AED)	AED 5,000	
Minimum opening balance (other currencies)	USD 3,000/EUR 3,000/GBP 3,000	
Premature withdrawal charge of fixed deposit	Prevailing Rate Applicable	
Account closure fees - Term deposits	1%	Free
<b>OVERDRAFTS</b>		
Interest/Profit rate of overdraft	19% pa	
Revolving Overdrafts Fees (limit set up fee)	AED 200	
Limit renewal fee	AED 200	
Temporary Overdraft charge (per request)	AED 150	
Excess Over limit	AED 150	
<b>SALAF (ISLAMIC)</b>		
Profit rate	NIL	
Limit Set up fee	AED 300	
Limit renewal fee	AED 300	
Excess over limit*	AED 150	
Fixed monthly Fee	AED 250 (applicable only in case of limit utilisation)	
<b>SAFE DEPOSIT BOXES</b>		
Deposit for safe deposit key	AED 1,000	
Annual fee for small box	AED 500	
Annual fee for medium box	AED 750	
Annual fee for large box	AED 1,000	
Annual fee for x-large box	AED 1,100	
<b>AUTOMATED SERVICES</b>		
Internet banking (UAB online)	Free	
SMS Banking subscription	Free	
Utility Bill Payment (Online & ATM)	Free	



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<b>PERSONAL FINANCE</b>		
Processing fee - (for Top-up, its on top up amount)	1% of finance amount Min AED 500 Max AED 2,500	
Credit Life Insurance/Takaful	up to 1.49%	
Delayed payment penal charges*	2% - Max AED 200	
Early/Partial/Final settlement from other sources/End of Service Benefits (EOSB)	1% of remaining balance or AED 10,000	1% of unpaid future profit or Max AED 10,000
Early settlement fee for top-up	1% of remaining balance or AED 10,000	Nil
Installment deferment fee	AED 100 per deferment	
Installment default fee	AED 100*	
Rescheduling fee	AED 250	
Full/Partial settlement from all sources including EOSB	1% of partial payment amount or AED 10,000	1% of unpaid future profit or Max AED 10,000
Finance Cancellation Fee	AED 100	
<b>HOME FINANCE</b>		
Finance Processing Fee	Up to 1% of Finance Amount	
Property Valuation Fee	Up to AED 3,000	
Life/Takaful Insurance	0.4% p.a of outstanding balance	
Life/Takaful Insurance assignment fee	AED 1,000	
Property Insurance	0.06% p.a of property value	
Full/Partial Early settlement on outstanding balance (any source)	1% of remaining balance max AED 10,000/-	
Rescheduling Fee	AED 250	
Delayed payment penal charges/Installment default fee	2% - Max AED 700	
Installment deferment fee	AED 100 per deferment	
<b>AUTO FINANCE</b>		
Processing Fee	1% of finance amount Min AED 500 Max AED 2,500	
Credit Life Insurance/Takaful (External)	Free	
Delayed payment penal charges	2% - Max AED 500	
Full/Partial Early settlement from all sources including EOSB	1% of outstanding	1% of unpaid future profit
NOC to Traffic Department	Free	
Cancellation Fee	AED 100	
Replacement of existing postdated Cheques with new postdated Cheques	Nil	
Advance payment of installment	1% of Installment	
Installment Deferment Fee	AED 100 per deferment	
Change of due date on standing instructions	AED 25	
Rescheduling Fee	AED 250	



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<b>CREDIT CARDS</b>			
Maximum grace free days (in case of 100% payment on or before due date)	55 days		
Minimum payment due on balance	5%		
<b>Retail monthly rates</b>			
Infinite	2.79%	AED 900/fixed fee	
Signature	2.99%	NA	
Platinum	2.99%	NA	
Business	2.99%	NA	
Titanium	3.19%	Based on slab from AED 350 up to AED 750 Based on the card limit	
Cash advances fees	3% with minimum AED 100	AED 100	
Annual fees 1st year	Free		
<b>2nd year onwards</b>			
Infinite	AED 1,500	Free for life	
Signature	AED 500	NA	
Platinum	AED 750	NA	
Business	AED 400	NA	
Titanium	AED 300	Free for life	
Supplementary cards fees	Free		
Card replacement (lost/stolen)	AED 75		
Over limit charge	AED 199		
Late payment fee	AED 230		
Credit card limit amendment fee	AED 50		
Credit Shield insurance charge	0.89% of outstanding balance		
Duplicate statement	AED 45		
Copy of sales voucher	AED 65		
Currency Conversion Fee	3%		
Returned cheque fee	AED 100		
Issuer Markup Fee	2.5%		
Balance Transfers (BT) Processing Fee	3% or AED 300		AED 250
<b>Loan On Phone (LOP) Processing Fee</b>	6 months without interest	3, 9 and 12 months with interest	NA
Infinite	3% or AED 300 whichever is higher	2% or AED 200 whichever is higher	NA
Signature	3% or AED 300 whichever is higher	2% or AED 200 whichever is higher	NA
Platinum	3% or AED 300 whichever is higher	2% or AED 200 whichever is higher	NA
Business	3% or AED 300 whichever is higher	2% or AED 200 whichever is higher	NA
Titanium	3% or AED 300 whichever is higher	2% or AED 200 whichever is higher	NA



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<b>CREDIT CARD</b>			
<b>Easy Payment Plan (EPP) Processing Fee</b>	6 months without interest	9 or 12 months with interest	NA
Infinite	2% or AED 50 whichever is higher	AED 50	NA
Signature	3% or AED 50 whichever is higher	AED 50	NA
Platinum	3% or AED 50 whichever is higher	AED 50	NA
Business	3% or AED 50 whichever is higher	AED 50	NA
Titanium	3% or AED 50 whichever is higher	AED 50	NA
Other fees (Change of due date on standing instruction, courier charges, statement charges, card delivery charges, etc.)	AED 25		
FX Transaction Markup Fees (CC)	2.5%		
<b>DEBIT CARD</b>			
Debit card issuance	Free		
Supplementary cards fees	Free		
Debit card replacement (lost/damaged)	25		
Debit card issuance of new PIN/ Replacement	Nil for new pin & AED 25 for replacement		
Own ATM withdrawal fee	Free		
Withdrawal through UAE Switch	AED 2		
Balance Enquiry through UAE Switch	AED 1		
Declined Transaction through UAE Switch	AED 2		
Cash withdrawal through GCCNET	AED 6		
Balance Enquiry through GCCNET	AED 3		
Declined transaction through GCCNET	AED 3		
International Cash Withdrawal (outside UAE and GCCNET)	AED 10 + Forex		
International Balance Enquiry (outside UAE and GCCNET)	AED 10		
Declined Transaction (outside UAE and GCCNET)	AED 10		
Copy of Sales voucher/slip	AED 25		
Currency Conversion Fee	2%		
Dispute Transaction Fee	AED 50		
Processing fee for foreign currency transaction added to the foreign exchange rate	2%		
Debit card renewal	Free		

\* Will be credited into the charity account for Islamic Banking.

**Terms & Conditions apply.**

United Arab Bank is licensed by the Central Bank of UAE.

Effective 23<sup>rd</sup> July 2018, certain fees & charges are subject to additional 5% as Value Added Tax (VAT) where applicable.