



Description of Products/Services	UAB Tariff/Terms
PERSONAL ACCOUNT	
Account Opening Fee	Free
Minimum Balance	AED 3,000.00
Breach of Minimum Balances (monthly):	
Minimum Balance (Monthly Average Credit Balance) - Payroll account (where salary transferred to UAB)	Free
Breach of Min Balance for current account (AED 3,000.00/USD/GBP/EURO 1,000.00)	AED 26.25 / USD & EUR 15.75 / GBP 10.50
Breach of Min Balance for saving account (AED 3,000.00/USD/GBP/EURO 1,000.00)	AED 26.25 / USD & EUR 15.75 / GBP 10.50
Breach of Min Balance for call account (AED 3,000.00/USD/GBP/EURO 1,000.00)	AED 26.25 / USD & EUR 15.75 / GBP 10.50
Relationship Fee	Free
Non receipt of salary	Free
Utility Payment (online & ATM free)	Free
Account Closure Fee	AED 105.00 (If closed within 6 months) No Charges - After 6 months of Account Opening date
Dormant Account Charges	Free
Minimum balance for opening account	AED 500.00 (For credit card, finance and SADARA holders account can be opened with zero balance)
Standing instruction set up	Through Branch AED 26.25 Free - Through Online Banking
Amendment/Cancellation Fee (Standing Instruction)	Through Branch AED 26.25 Free - Through Online Banking
Transaction fee account to account within UAB	Free
Transaction fee within UAE through Central Bank	AED 5.25 + AED 1.00 for CB Charges through branches Free through Online banking
Penalty fee for insufficient funds for standing instructions and DDS	AED 26.25
Account balance letter	AED 52.50
No liability certificate	AED 63.00
Clearance certificate / Release letter	AED 52.50
Liability letter issued to government departments/embassies	AED 63.00
Liability letter issued to financial institutions	AED 63.00
Reference letter	AED 105.00
Statement of Account (per cycle) (Free within the agreed cycle)	AED 26.25 Outside the cycle
Teller Services /Cash deposit (AED) over UAB counter	Free
Cash withdrawal/deposit charge over UAB counter in AED	Free
Inward transfers (all currencies)	Free
Outward transfers (AED currency)	Online request is Free / Branch request is AED 5.25 (irrespective of channels additional AED 1.05) plus correspondent bank charge of AED 105.00, if all charges are on Remitter's account
Correspondent Bank Charge	AED 105.00
Recall of TT Funds / TT Return / Investigation of TT Status (Foreign Currency)	AED 105.00+ Correspondent Bank Charges (if claimed)**
Amendment details of transfer	AED 105.00+ Correspondent Bank Charges (if claimed)**
Credit to the account holder in AED	Free
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 26.25 through UAB online / AED 78.75 through branch plus Correspondent Bank Charge of AED 105.00 if all charges are on Remitter's account



CHEQUES

Cheque Book issuance charge	First 10 leaves free for new account; Rest AED 1.05 per cheque leaf.
Cheques collection within UAE	Free
Foreign Currency Cheque for International Collection (Inward)	0.13125% of cheque amount, minimum AED 210.00 / USD 63.00 / EUR 63.00 + AED 52.5 postal charges
Outward clearing	AED 10.50
Outward cheque in foreign currency for international collection	AED 105.00
Retain Postdated cheques	AED 10.50
Withdrawal of Postdated cheque	AED 52.50
Special clearing inward (per instrument/cheque)	Free within UAE
Inward cheques returned drawn on the account (per instrument / cheque)	AED 105.00
Returned cheque deposited in own account	Free
Stop payment (per instrument/cheque)	AED 52.50
Counter Cheques - cash withdrawal	Free
Special clearing outward (per instrument / cheque)	AED 210.00
Cheque photocopy	AED 10.50 up to one year AED 21.00 above one year

REMITTANCES

Standard local AED transfer	Online Request is Free/ Branch request is AED 5.25 (both channels additional AED 1.05 for code "OUR")
Swift transfer foreign currency (Additional fee of AED 105.00 will be applicable if all charges are on remitter account)	AED 26.25 through UAB online AED 78.75 through branch AED 26.25 - Shared charges AED 78.75 - Charges to be borne by Beneficiary (irrespective of channel)
Instant local AED transfer	AED 0.50 (Available for transfers of up to AED 50,000)
Correspondent Bank Charge	AED 105.00
Recall of TT Funds/ TT Return/ Investigation of TT Status	AED 105.00+ Correspondent Bank Charges (if claimed)**
Amendment details of transfer	AED 105.00+ Correspondent Bank Charges (if claimed)**
Credit to the account holder in AED	Free
Credit Transfer from USD/EUR/GBP to same currency account	Free
Credit Transfer from USD/EUR/GBP to AED account	Exchange Rate Only
Swift copy	Free

DEBIT CARD

Issuing Fee (Initial Card)	Free
Replacing Secret PIN Code	Free
Debit Card Renewal	Free
Replacing lost or stolen ATM card	AED 26.25
International Transaction Processing Fee	2.1% of the transaction amount + scheme charges
Copy of sales slip	AED 26.25
Fees for using an ATM outside the Bank (per txn)	Other banks' ATMs (in the UAE) – AED 2.10 Other banks' ATMs (in the GCC) – AED 6.30 Other banks' ATMs (internationally) – 2% of withdrawn amount; Minimum AED 10.50
Balance Enquiry Transactions using ATM (per txn)	Using UAB ATM - Free Other banks' ATM (in the UAE) - AED 1.05 Other banks' ATM (in the GCC) - AED 3.15
Declined Transactions through ATM (per txn)	UAB ATM - Free Other banks' ATM (in the UAE) - AED 1.05 Other banks' ATM (in the GCC) - AED 3.15 Other banks' ATM (intl.) AED 10.50



PERSONAL FINANCE (MURABAHA TAWARRUQ)

Processing Fee	1.05% of the finance amount Min. AED 525.00 Max AED 2,625.00
Processing Fee (Top Up Finance)	1.05% of the Top Up Amount Min. AED 525.00 Max AED 2,625.00
Takaful (Paid to the Takaful Provider)	0.0154% per month on the Finance Outstanding Balance or as agreed in the Personal Finance contract
Instalment Deferral Fee	AED 105.00 per deferment
Instalment Late Payment Fee*	2.10% of the delayed amount Min AED 52.50 Max AED 210.00
Finance Rescheduling Fee	AED 262.50
Finance Cancellation Fee	AED 105.00
Early Settlement from same Bank finance	1.05% of the remaining balance (Max AED 10,500.00)
Early Settlement from other Bank finance	1.05% of the remaining balance (Max AED 10,500.00)
Early Settlement from other sources (Own sources/ End of ServiceBenefits)	1.05% of the remaining balance (Max AED 10,500.00)
Partial payment	1.05% of the remaining balance (Max AED 10,500.00)

AUTO FINANCE (Vehicle & Motorcycle)

Processing Fee	1.05% of the finance amount Min. AED 525 Max AED 2,625.00
Instalment Deferral Fee	AED 105.00 per deferment
Late payment penal charges/Late Payment Fee*	2.10% max AED 525.00
Finance Rescheduling Fee	AED 262.50
NOC to Traffic Department	Free
Issuance of Liability Letter to Other Banks	AED 63.00
Cancellation Fee	AED 105.00
Replacement of existing postdated Cheques with new postdated cheques	Free
Change of due date on standing instructions	AED 26.25
Advance payment of installment	1.05% of advance payment
Early Settlement from same Bank finance	1.05% of the remaining balance (Max AED 10,500.00)
Early Settlement from other Bank finance	1.05% of the remaining balance (Max AED 10,500.00)
Early Settlement from other sources (Own sources / End of ServiceBenefits)	1.05% of the remaining balance (Max AED 10,500.00)



HOME FINANCE (Ijarah)

Delayed payment penal charges /Installment default fee/Late Payment Fee*	2.10% - Max AED 735.00
Early settlement fees (Full/Partial)	1.05% of outstanding finance amount – (subject to maximum of AED 10,500.00)
Issuance of liability letter	AED 89.25
Other certificate	AED 78.75
Non-standard Statement Production/Copy of original documentation	AED 105.00
Property swaps administration fee (Including Valuation)	AED 1,386.00
Issuance of NOC	AED 157.50
Partial/Full settlement charges	1.05% of amount prepaid (subject to maximum of AED 10,500)
Clearance letter	AED 99.75
Request of other letters	AED 94.50
Processing Fee	1.05% of Finance Amount
Instalment Deferral Fee	AED 105.00
Rescheduling Fee	AED 262.50
Life /Takaful Insurance Fee	0.0197% per month for UAB internal group insurance and added to monthly installment
Property Insurance Fee	0.06% p.a of property value
Property Valuation Fee	AED 3,150.00
Rate Revision Fee	Up to AED 2,000.00

ISLAMIC CREDIT CARDS

Credit Card service and price guide (inclusive of VAT)								
Primary Card	Annual Fee (AED) First Year	Annual fee (AED) Second year onwards	Finance Charges per month	Balance Transfer 6 months without Profit	Cash on Phone		Easy Payment Plan	
					6 months without profit	3,9 & 12 months with profit of 1.90%, 1.29% & 0.99% per months	6 months without profit	3,9 & 12 months with profit, 1% monthly.
Islamic Titanium Master Card	Free	Free for Life	3.79%	After 6 months 3.15% per month or AED 315.00*	After 6 months 3.15% per month or AED 315.00*	2.10% or AED 210.00*	3.15% or AED 52.50*	AED 52.50
Islamic World Master Card	Free	AED 1,050.00	3.79%	After 6 months 3.15% per month or AED 315.00 *	After 6 months 3.15% per month or AED 315.00 *	2.10% or AED 210.00*	3.15% or AED 52.50*	AED 52.50

*whichever is higher.



Other Credit Card Fee and Charges

Credit Shield	0.0638% PM of outstanding balance
Issuance of Supplementary Card	Free
Maximum grace free days (incase of 100% payment on or before due date)	55 days
Minimum Monthly Payment	5% of outstanding
Cash Advanced Fee	AED 105.00
Cash Advance Limit	15% of the card Limit (Max AED 10,500)
Overlimit Fee	NA
Late Payment Fee*	AED 241.50
Other fees (Change of due date on standing instruction, courier charges etc,)	AED 26.25
Card Replacement Fee	AED 78.50
Credit Card Limit Amendment Fee	AED 52.50
Currency Conversion Fee	3.00 %
Duplicate Statement Fee (per copy)	AED 47.25
Sales Voucher Copy	AED 68.25
Issuer Markup Fee- FX Transaction	2.77%
Balance Transfer Processing Fee	AED 262.50
Balance Transfer rate	0 % profit rate for 6 months
Liability / No Liability Letter	AED 52.50

Above fees and charges are inclusive of VAT, where applicable.

*All collected late payment fee/over limit fees or charges for all Islamic offered products will be credited into the Charity Account of UAB Islamic Banking.

**Transfer is subject to additional charges based on clarification / query raised from Correspondent Bank.

Wakala Deposit

Currency	AED or USD	
	Minimum Amount	Maximum Amount
Personal Account	AED 25,000 or USD 10,000	No maximum
Commercial Account	AED 1,000,000 or USD 400,000	AED 20,000,000 or USD 10,000,000
Profit Rates	Profit paid at the time of full withdrawal (pre-indicated)	
Early Redemption	Possible, no penalty on full early termination; profit paid on pre-indicated rates	
Indicative Profit Rate	This deposit offers customers a fixed rate of up to %4.10 per annum and transparency with no hidden charges	
Islamic Facilities Against Deposit	Available against the deposit under lien	
Tenor	6 months minimum maturity. Investors can choose a deposit tenor of 6 months, 2 ,1 or 3 years maturity	