



**Description of Products/Services** **UAB Tariff/Terms**

| <b>PERSONAL ACCOUNT</b>  |   |
|--|---|
| Account Opening Fee  | Free  |
| Minimum Balance  | AED 3,000.00  |
| <b>Breach of Minimum Balances (monthly):</b>   |   |
| 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)<br>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<br>Free - Through Online Banking   |
| Amendment/Cancellation Fee (Standing Instruction)  | Through Branch AED 26.25<br>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<br>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   |



| <b>CHEQUES</b>   |   |
|--|---|
| 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<br>AED 21.00 above one year  |

| <b>REMITTANCES</b>  |  |
|---|--|
| 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<br>(Additional fee of AED 105.00 will be applicable if all charges are on remitter account) | AED 26.25 through UAB online<br>AED 78.75 through branch<br>AED 26.25 - Shared charges<br>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   |

| <b>DEBIT CARD</b>                                |   |
|--|---|
| 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<br>Other banks' ATMs (in the GCC) – AED 6.30<br>Other banks' ATMs (internationally) – 2% of withdrawn amount; Minimum AED 10.50 |
| Balance Enquiry Transactions using ATM (per txn) | Using UAB ATM - Free<br>Other banks' ATM (in the UAE) - AED 1.05<br>Other banks' ATM (in the GCC) - AED 3.15  |
| Declined Transactions through ATM (per txn)      | UAB ATM - Free<br>Other banks' ATM (in the UAE) - AED 1.05<br>Other banks' ATM (in the GCC) - AED 3.15<br>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 instalment  | 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)        |



| <b>HOME FINANCE ( Ijarah )</b>   |   |
|--|---|
| 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  |

| <b>ISLAMIC CREDIT CARDS</b>                            |                             |                                      |                           |  |  |  |                         |  |
|--|-----------------------------|--------------------------------------|---------------------------|--|--|--|-------------------------|--|
| 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       |                                  |