

Description of Products/Services

UAB Tariff/Terms

PERSONAL ACCOUNT

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

* This is a fee charged by the correspondent bank to facilitate the remittance outside UAE

PERSONAL FINANCE

Processing Fee	1.05% of the loan amount Min ₹ 525.00 Max ₹ 2,625.00
Processing Fee (Top Up Loans)	1.05% of the Top Up Amount Min. ₹ 525.00 Max ₹ 2,625.00
Life Insurance Fee (Paid to the Insurance Provider)	0.0154% per month on the Loan Outstanding Balance or as agreed in the Personal Loan contract
Installment Deferral Fee	₹ 105.00 per deferment
Installment Late Payment Fee	2.10% of the delayed amount Min ₹ 52.50 Max ₹ 210.00
Loan Rescheduling Fee	₹ 262.50
Loan Cancellation Fee	₹ 105.00
Early Settlement from same Bank loans	1.05% of the remaining balance (Max ₹ 10,500.00)
Early Settlement from other Bank loans	1.05% of the remaining balance (Max ₹ 10,500.00)
Early Settlement from other sources (Own sources/End of Service Benefits)	1.05% of the remaining balance (Max ₹ 10,500.00)
Partial payment	1.05% of the remaining balance (Max ₹ 10,500.00)

AUTO FINANCE

Processing Fee	1.05% of the loan amount Min ₹ 525.00 Max ₹ 2,625.00
Installment Deferral Fee	₹ 105.00 per deferment
Late payment Fee	2.10% max ₹ 525.00
Loan Rescheduling Fee	₹ 262.50
NOC to Traffic Department	Free
Issuance of Liability Letter to Other Banks	₹ 63.00
Cancellation Fee	₹ 105.00
Replacement of existing postdated Cheques with new postdated cheques	Free
Change of due date on standing instructions	₹ 26.25
Advance payment of installment	1.05% of advance payment
Early Settlement	1.05% of the remaining balance (Max ₹ 10,500.00)
Early Settlement from other Bank loans	1.05% of the remaining balance (Max ₹ 10,500.00)
Early Settlement from other sources (Own sources/End of Service Benefits)	1.05% of the remaining balance (Max ₹ 10,500.00)

HOME FINANCE

Delayed payment penal charges/Installment default fee	2.10% - Max ₹ 735.00
Early settlement fees (Full/Partial)	1.05% of outstanding loan amount – (subject to maximum of ₹ 10,500)
Issuance of liability letter	₹ 89.25
Other certificate	₹ 78.75
Non-standard Statement Production/Copy of original documentation	₹ 105.00
Property swaps administration fee (Including Valuation)	₹ 1,386.00
Issuance of NOC	₹ 157.50
Partial/Full settlement charges	1.05% of amount prepaid (subject to maximum of ₹ 10,500)
Clearance letter	₹ 99.75
Request of other letters	₹ 94.50
Processing Fee	1.05% of Loan Amount
Installment Deferral Fee	₹ 105.00
Rescheduling Fee	₹ 262.50
Life 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	₹ 3,150.00
Rate Revision Fee	Up to ₹ 2,000.00

OVERDRAFT

Processing Fee – New/Renewal	₹ 210.00
Interest Rate (reducing balance)	19% p.a

CREDIT CARDS

Credit Card service and price guide (inclusive of VAT)

PRIMARY CARD	Annual Fee (₹) First year	Annual Fee (₹) Second year onwards	Finance Charges per month	Balance Transfer 6 months without interest	Loan On Phone		Easy Payment Plan	
					6 months without interest	3, 9 & 12 months with interest, 1.90%, 1.29% & 0.99% per month	6 months without interest	3,9,12 months, with interest, 1% monthly
Titanium Master Card	Free	Free for Life	3.79%	3.15% or ₹ 315.00*	3.15% or ₹ 315.00*	2.10% or ₹ 210.00*	3.15% or ₹ 52.50*	₹ 52.50
Platinum Master Card	Free	₹ 787.50	3.79%	3.15% or ₹ 315.00*	3.15% or ₹ 315.00*	2.10% or ₹ 210.00*	3.15% or ₹ 52.50*	₹ 52.50
World Master Card	Free	₹ 1,050.00	3.79%	3.15% or ₹ 315.00*	3.15% or ₹ 315.00*	2.10% or ₹ 210.00*	3.15% or ₹ 52.50*	₹ 52.50
World Elite Master Card	Free	₹ 4,200.00	3.79%	3.15% or ₹ 315.00*	3.15% or ₹ 315.00*	2.10% or ₹ 210.00*	3.15% or ₹ 52.50*	₹ 52.50

*Whichever is Higher

Other Credit Card Fee and Charges

Credit Shield	0.06% per month
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, Interest Fee	3.15 % or ₹ 157.50 or whichever is higher, 3.79% per month.
Overlimit Fee	₹ 288.75
Late Payment Fee	₹ 241.50
Other fees (Change of due date on standing instruction, courier charges etc,)	₹ 26.25
Card Replacement Fee (Lost/Stolen)	₹ 78.75
Credit Card Limit Amendment Fee	Free
Currency Conversion Fee	Indicative: 3.15% Fee will be levied as per daily foreign exchange rates on the date of transaction.
Duplicate Statement Fee (per copy)	₹ 47.25
Sales Voucher Copy	₹ 68.25
Issuer Markup Fee - FX Transaction	2.77%
Liability/No Liability Letter	₹ 52.50

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

Exchange rates may vary at the time of Merchant claim.

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

Fees and Charges are applicable until 14th April 2025

	Titanium	Platinum	World
Annual Fee (₹) 2 nd Year Onwards	₹ 315.00	₹ 787.50	₹ 1,575.00
Finance Charges per month	3.19%	2.99%	2.79%
Over Limit Fee	₹ 208.95	₹ 208.95	₹ 208.95
Cash Advance Interest rate	3%	3%	3%
Cash Advance Fee	Cash advance fee of 3.15% of cash amount or ₹ 105 whichever is higher will be charged for each cash transaction.	Cash advance fee of 3.15% of cash amount or ₹ 105 whichever is higher will be charged for each cash transaction.	Cash advance fee of 3.15% of cash amount or ₹ 105 whichever is higher will be charged for each cash transaction.