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

CHEQUES

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

REMITTANCES

Standard local Đ transfer	Online Request is Free/ Branch request is Đ 5.25 (both channels additional Đ 1.05 for code "OUR")
Swift transfer foreign currency (Additional fee of Đ 105.00will be applicable if all charges are on remitter account)	Đ 26.25 through UAB online Đ 78.75 through branch Đ 26.25 - Shared charges Đ 78.75 - Charges to be borne by Beneficiary (irrespective of channel)
Instant local Đ transfer	Đ 0.50 (Available for transfers of up to Đ 50,000)
Correspondent Bank Charge	Đ 105.00
Recall of TT Funds/ TT Return/ Investigation of TT Status	Đ 105.00+ Correspondent Bank Charges (if claimed)**
Amendment details of transfer	Đ 105.00+ Correspondent Bank Charges (if claimed)**
Credit to the account holder in Đ	Free
Credit Transfer from $ / € / £ to same currency account	Free
Credit Transfer from $ / € / £ to Đ 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	Đ 26.25
International Transaction Processing Fee	2.1% of the transaction amount + scheme charges
Copy of sales slip	Đ 26.25
Fees for using an ATM outside the Bank (per txn)	Other banks' ATMs (in the UAE) – Đ 2.10 Other banks' ATMs (In the GCC) – Đ 6.30 Other banks' ATMs (internationally) – 2% of withdrawn amount; Minimum Đ 10.50
Balance Enquiry Transactions using ATM (per txn)	Using UAB ATM - Free Other banks' ATM (in the UAE) - Đ 1.05 Other banks' ATM (in the GCC) - Đ 3.15
Declined Transactions through ATM (per txn)	UAB ATM - Free Other banks' ATM (in the UAE) - Đ 1.05 Other banks' ATM (in the GCC) - Đ 3.15 Other banks' ATM (intl.) Đ 10.50

PERSONAL FINANCE (MURABAHA TAWARRUQ)	
Processing Fee	1.05% of the finance amount Min. Đ 525.00 Max Đ 2,625.00
Processing Fee (Top Up Finance)	1.05% of the Top Up Amount Min. Đ 525.00 Max Đ 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	Đ 105.00 per deferment
Instalment Late Payment Fee*	2.10% of the delayed amount Min Đ 52.50 Max Đ 210.00
Finance Rescheduling Fee	Đ 262.50
Finance Cancellation Fee	Đ 105.00
Early Settlement from same Bank finance	1.05% of the remaining balance (Max Đ 10,500.00)
Early Settlement from other Bank finance	1.05% of the remaining balance (Max Đ 10,500.00)
Early Settlement from other sources (Own sources/ End of ServiceBenefits)	1.05% of the remaining balance (Max Đ 10,500.00)
Partial payment	1.05% of the remaining balance (Max Đ 10,500.00)

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

HOME FINANCE (Ijarah)

Delayed payment penal charges /Installment default fee/Late Payment Fee*	2.10% - Max Đ 735.00
Early settlement fees (Full/Partial)	1.05% of outstanding finance amount – (subject to maximum of Đ 10,500.00)
Issuance of liability letter	Đ 89.25
Other certificate	Đ 78.75
Non-standard Statement Production/Copy of original documentation	Đ 105.00
Property swaps administration fee (Including Valuation)	Đ 1,386.00
Issuance of NOC	Đ 157.50
Partial/Full settlement charges	1.05% of amount prepaid (subject to maximum of Đ 10,500)
Clearance letter	Đ 99.75
Request of other letters	Đ 94.50
Processing Fee	1.05% of Finance Amount
Instalment Deferral Fee	Đ 105.00
Rescheduling Fee	Đ 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	Đ 3,150.00
Rate Revision Fee	Up to Đ 2,000.00

ISLAMIC CREDIT CARDS

Credit Card service and price guide (inclusive of VAT)

Primary Card	Annual Fee (Đ) First Year	Annual fee (Đ) 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 Đ 315.00*	After 6 months 3.15% per month or Đ 315.00*	2.10% or Đ 210.00*	3.15% or Đ 52.50*	Đ 52.50
Islamic World Master Card	Free	Đ 1,050.00	3.79%	After 6 months 3.15% per month or Đ 315.00 *	After 6 months 3.15% per month or Đ 315.00 *	2.10% or Đ 210.00*	3.15% or Đ 52.50*	Đ 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	Đ 105.00
Cash Advance Limit	15% of the card Limit (Max Đ 10,500)
Overlimit Fee	NA
Late Payment Fee*	Đ 241.50
Other fees (Change of due date on standing instruction, courier charges etc,)	Đ 26.25
Card Replacement Fee	Đ 78.50
Credit Card Limit Amendment Fee	Đ 52.50
Currency Conversion Fee	3.00 %
Duplicate Statement Fee (per copy)	Đ 47.25
Sales Voucher Copy	Đ 68.25
Issuer Markup Fee- FX Transaction	2.77%
Balance Transfer Processing Fee	Đ 262.50
Balance Transfer rate	0 % profit rate for 6 months
Liability / No Liability Letter	Đ 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	Đ or $	
	Minimum Amount	Maximum Amount
Personal Account	Đ 25,000 or $ 10,000	No maximum
Commercial Account	Đ 1,000,000 or $ 400,000	Đ 20,000,000 or $ 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, 1, 2 or 3 years maturity	

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