

الـبـنـك الـعـربـي المـتـحد UNITED ARAB BANK

Effective from 23rd July 2018

Description of Products/Services	Conventional	Islamic
PERSONAL ACCOUNT		
Account Opening Fee	Fr	ee
Minimum Balance (Monthly Average Credit Balance)	AED :	3,000
Minimum Balance (Monthly Average Credit Balance) - Payroll account (where salary transferred to UAB)	Fr	ee
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	Fi	ree
Non Receipt of Salary	Fi	ree
Utility Bill Payment (Counter Payment Only)	AE	D 10
Account closure fee	AEC	0 100
Dormant Account Charges	Fi	ree
Statement of Account (Per Cycle) (Free within the agreed cycle)	AED 25 outs	side the cycle
Teller Services/Cash deposit (AED) over UAB counter (6 Free per month)	-	tional 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)	
STANDING INSTRUCTIONS		
Registration/Setup Fee		hrough Branch h Online Banking
	Free throug AED 25 t	
Registration/Setup Fee	Free throug AED 25 t	h Online Banking hrough Branch
Registration/Setup Fee Amendment/Cancellation Fee	Free throug AED 25 tl Free throug AED 5 + AED 1 for CB	h Online Banking hrough Branch h Online Banking
Registration/Setup Fee Amendment/Cancellation Fee Transaction fee account to account within UAB	Free throug AED 25 tl Free throug AED 5 + AED 1 for CB Free throug AED 25 throug	h Online Banking hrough Branch h Online Banking Free Charges through branches
Registration/Setup Fee Amendment/Cancellation Fee Transaction fee account to account within UAB Transaction fee within UAE through Central Bank	Free throug AED 25 tl Free throug AED 5 + AED 1 for CB Free throug AED 25 thr AED 75 tl	h Online Banking hrough Branch h Online Banking Free Charges through branches h Online banking ough UAB Online
Registration/Setup Fee Amendment/Cancellation Fee Transaction fee account to account within UAB Transaction fee within UAE through Central Bank Transaction Fee for International transaction	Free throug AED 25 tl Free throug AED 5 + AED 1 for CB Free throug AED 25 thr AED 75 tl	h Online Banking hrough Branch h Online Banking Free Charges through branches h Online banking ough UAB Online hrough branch
Registration/Setup Fee Amendment/Cancellation Fee Transaction fee account to account within UAB Transaction fee within UAE through Central Bank Transaction Fee for International transaction Charge if transaction not affected due to insufficient funds	Free throug AED 25 tl Free throug AED 5 + AED 1 for CB Free throug AED 25 throug AED 75 tl	h Online Banking hrough Branch h Online Banking Free Charges through branches h Online banking ough UAB Online hrough branch
Registration/Setup Fee Amendment/Cancellation Fee Transaction fee account to account within UAB Transaction fee within UAE through Central Bank Transaction Fee for International transaction Charge if transaction not affected due to insufficient funds LETTERS - ALL RETAIL PRODUCTS	Free throug AED 25 tl Free throug AED 5 + AED 1 for CB Free throug AED 25 thr AED 75 tl AED 25 p	h Online Banking hrough Branch h Online Banking Free Charges through branches h Online banking ough UAB Online hrough branch
Registration/Setup Fee Amendment/Cancellation Fee Transaction fee account to account within UAB Transaction fee within UAE through Central Bank Transaction Fee for International transaction Charge if transaction not affected due to insufficient funds LETTERS - ALL RETAIL PRODUCTS PERSONAL ACCOUNT	Free throug AED 25 tl Free throug AED 5 + AED 1 for CB Free throug AED 75 throug AED 75 tl AED 25 p	h Online Banking hrough Branch h Online Banking Free Charges through branches h Online banking ough UAB Online hrough branch er transaction
Registration/Setup Fee Amendment/Cancellation Fee Transaction fee account to account within UAB Transaction fee within UAE through Central Bank Transaction Fee for International transaction Charge if transaction not affected due to insufficient funds LETTERS - ALL RETAIL PRODUCTS PERSONAL ACCOUNT Account Balance Letter	Free throug AED 25 th Free throug AED 5 + AED 1 for CB Free throug AED 25 thr AED 75 th AED 25 p AED 25 p	h Online Banking hrough Branch h Online Banking Free Charges through branches h Online banking ough UAB Online hrough branch ther transaction ED 50
Registration/Setup Fee Amendment/Cancellation Fee Transaction fee account to account within UAB Transaction fee within UAE through Central Bank Transaction Fee for International transaction Charge if transaction not affected due to insufficient funds LETTERS - ALL RETAIL PRODUCTS PERSONAL ACCOUNT Account Balance Letter Liability letter issued to government departments/embassies	Free throug AED 25 ti Free throug AED 5 + AED 1 for CB Free throug AED 25 throug AED 2	h Online Banking hrough Branch h Online Banking Free Charges through branches h Online banking ough UAB Online hrough branch er transaction ED 50 ED 60
Registration/Setup Fee Amendment/Cancellation Fee Transaction fee account to account within UAB Transaction fee within UAE through Central Bank Transaction Fee for International transaction Charge if transaction not affected due to insufficient funds LETTERS - ALL RETAIL PRODUCTS PERSONAL ACCOUNT Account Balance Letter Liability letter issued to government departments/embassies Liability letter issued to financial institutions	Free throug AED 25 th Free throug AED 5 + AED 1 for CB Free throug AED 25 thr AED 75 th AED 25 p AED 25 p	h Online Banking hrough Branch h Online Banking Free Charges through branches h Online banking ough UAB Online hrough branch ther transaction ED 50 ED 60 ED 60
Registration/Setup Fee Amendment/Cancellation Fee Transaction fee account to account within UAB Transaction fee within UAE through Central Bank Transaction Fee for International transaction Charge if transaction not affected due to insufficient funds LETTERS - ALL RETAIL PRODUCTS PERSONAL ACCOUNT Account Balance Letter Liability letter issued to government departments/embassies Liability letter issued to financial institutions Clearance certificate/Release letter	Free throug AED 25 ti Free throug AED 5 + AED 1 for CB Free throug AED 25 throug AED 2	h Online Banking hrough Branch h Online Banking Free Charges through branches h Online banking ough UAB Online hrough branch er transaction ED 50 ED 60 ED 60 ED 50
Registration/Setup Fee Amendment/Cancellation Fee Transaction fee account to account within UAB Transaction fee within UAE through Central Bank Transaction Fee for International transaction Charge if transaction not affected due to insufficient funds LETTERS - ALL RETAIL PRODUCTS PERSONAL ACCOUNT Account Balance Letter Liability letter issued to government departments/embassies Liability letter issued to financial institutions Clearance certificate/Release letter No Liability Letter	Free throug AED 25 ti Free throug AED 5 + AED 1 for CB Free throug AED 25 throug AED 2	h Online Banking hrough Branch h Online Banking Free Charges through branches h Online banking bugh UAB Online hrough branch ter transaction ED 50 ED 60 ED 60 ED 50 ED 60



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Description of Products/Services	Conventional	Islamic
CAR FINANCE		
Issuance of Liability Letter to Other Banks	AE	D 60
CREDIT CARDS		
Issuance of Liability Letter to Other Banks	AE	D 50
HOME FINANCE		
Issuance of Liability Letter	AE	ED 85
Non-standard statement production/copy of original documentation	AE	D 100
Other Certificate	AE	ED 75
Issuance of No Objection Certificate (NOC for developer/DLD/Insurance etc)	AE	D 150
Clearance letter	AE	ED 95
Request of Other Letters (No liability letter etc)	AE	ED 90
CHEQUES/MANAGER'S CHEQUE / DEMAND DRAFT		
Cheque book issuance charge		free for new account L per cheque leaf
Cheque returned drawn on the account(per instrument/Cheque)	AE	ED 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		ue amount, minimum 60 + AED 50 postal charges
Outward clearing	A	ED 10
Outward cheque in foreign currency for international collection	AE	D 100
Retain Postdated cheques	A	ED 10
Withdrawal of Postdated cheque	A	ED 50
Stop Payment or Cancellation of Manager Cheque or Demand Draft	A	ED 50
Special clearing inward (per instrument/cheque)	Free v	vithin UAE
Special clearing outward (per instrument/cheque)	AE	ED 205
Counter Cheques - cash withdrawal		Free
Cheque photocopy		ED 10 & Over 1 year 0 20
REMITTANCES		
Local AED transfer (For Standing Orders, an additional charge of AED 50 is applicable)	Online Request is Free / I (both channels additiona	
Swift transfer foreign currency (Additional fee of AED 100 will be applicable if all charges are on remitter account)		bugh UAB Online hrough branch
Recall of TT Funds/ TT Return/ Investigation of TT Status	AED 100 + corresp	oondence Bank charges
Amendment details of transfer	AED 100 + corresp	oondence Bank charges
Credit to the account holder in AED		Free



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REMITTANCES Credit Transfor from USD/EUR/CBP to same currency account Free Credit Transfor from USD/EUR/CBP to same currency account Exchange rate only Fund transfor from USD/EUR/CBP to Same currency account Exchange rate only Fund transfor from USD/EUR/CBP to Same currency account Exchange rate only Demand Draft/Pay Order Issame(/Cancellation) AED 25 through branch Demand Draft/Pay Order Issame(/Cancellation) AED 300 each from YSD Transfors Switt copy Free DEFDOSTS USD 3,000/EUR 3,000/CBP 3,000 Minimum opening balance (AED) JSS 3,000/CBP 3,000 Minimum opening balance (AED) JSS 3,000/CBP 3,000 Minimum opening balance (AED) JSS 3,000/CBP 3,000 Minimum opening balance (AED) Free Minimum opening balance (AED) JSS 3,000/CBP 3,000 Interest/Profit rate of overdraft SSS 3,000/CBP 3,000 Interest/Profit rate of overdraft SSS 3,000 Intere	Description of Products/Services	Conventional	Islamic	
Credit Transfer from USD/EUR/GBP to AED account Exchange rate only Fund transfer/remittance frea/transaction (international) AED 25 through UAB Online AED 75 through UAB Online AED 75 Demand Draft/Pay Order itsuance/Cancellation AED 75 Payments investigation & Recall of Money Transfer AED 100 each for FCY Transfers Swift copy Free DEPOSITS SUB 20,000/EBP 3,000/GBP 3,000 Minimum opening balance (other currencies) US 1,000/EBP 3,000/GBP 3,000 Premature withdrawal charge of food deposit 1% Premature withdrawal charge of food deposit 1% Account closure fees - Term deposits 1% OVERDRAFTS Interest/Profit rate of overdraft. Interest/Profit rate of overdraft. AED 20 Temporary Overdrafts Fees (init set up fee) AED 150 Execting Overdrafts fees (init set up fee) AED 200 Init enceval fee AED 150 Execting fee requesity AED 150 Execting fee AED 200 Limit enceval fee AED 200 Limit enceval fee AED 150 Execting fee AED 200 (applicable onlicure) Limit enceval fee <td>REMITTANCES</td> <td></td> <td></td>	REMITTANCES			
Lund transfer/remittance fees/transaction (international) AED 25 through UAB Online AED 75 through transfer Demand Draft/Pay Order issuance/Cancillation AED 75 Payments Investigation & Recall of Money Transfer AED 100 each for FCY Transfers Swift copy Free DEPOSITS International Copy (CBP 3,000/GBP 3,00/GBP 3,00	Credit Transfer from USD/EUR/GBP to same currency account	Fre	Free	
Partner danies interintational tests of anisational informational informatio	Credit Transfer from USD/EUR/GBP to AED account	Exchang	e rate only	
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Payments Investigation & Recall of Money Transfer AED 100 each for FCY Transfers Swift copy Free DEPOSITS AED 5,000 Minimun opening balance (AED) AED 5,000 Minimun opening balance (other curencies) USD 3,000/EUR 3,000/GBP 3,000 Prevailing Balance (other curencies) ISD 3,000/GBP 3,000 OVERDRAFTS Free Interest/Profit rate of overdraft 19% p Revolving Overdraft sets (Jint set up fee) AED 100 Excess Over limit AED 150 SALAF (GISLMHIC) Inter netwal fee Profit rate AED 100 Limit renewal fee AED 100 Excess Over limit * AED 100 SALEF (GISLMHIC)	Demand Draft/Pay Order Issuance/Cancellation		•	
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Limit renewal feeAED 200Temporary Overdraft charge (per request)AED 150Excess Over limitAED 150SALAF (ISLAMIC)Image: Second Sec	Interest/Profit rate of overdraft	19	% pa	
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Excess Over limit AED 150 SALAF (ISLAMIC) NIL Profit rate NIL Limit Set up fee AED 300 Limit renewal fee AED 300 Excess over limit* AED 300 Excess over limit* AED 150 Fixed monthly Fee AED 150 SAFE DEPOSIT BOXES AED 1,000 Annual fee for small box AED 500 Annual fee for medium box AED 1,000 Annual fee for redium box AED 1,000 Annual fee for x-large box AED 1,000 Annual fee for x-large box AED 1,000 Annual fee for x-large box Free Internet banking (UAB online) Free Yer Free	Limit renewal fee	AE	AED 200	
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Fixed monthly Fee AED 250 (applicable only in case of limit utilisation) SAFE DEPOSIT BOXES 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 redium box AED 750 Annual fee for x-large box AED 1,000 Annual fee for x-large box AED 1,000 Internet banking (UAB online) Free SMS Banking subscription Free	Limit renewal fee	AE	AED 300	
SAFE DEPOSIT BOXES 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 1,000 Annual fee for x-large box AED 1,000 Internet banking (UAB online) Free SMS Banking subscription Free	Excess over limit*	AED 150		
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 1,000 Annual fee for x-large box AED 1,000 Internet banking (UAB online) Free SMS Banking subscription Free	Fixed monthly Fee	AED 250 (applicable only in case of limit utilisation)		
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 AUTOMATED SERVICES Internet banking (UAB online) SMS Banking subscription Free	SAFE DEPOSIT BOXES			
Annual fee for medium box AED 750 Annual fee for large box AED 1,000 Annual fee for x-large box AED 1,100 AUTOMATED SERVICES Internet banking (UAB online) SMS Banking subscription Free	Deposit for safe deposit key	AED 1,000		
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Annual fee for x-large box AED 1,100 AUTOMATED SERVICES Internet banking (UAB online) SMS Banking subscription Free	Annual fee for medium box	AED 750		
AUTOMATED SERVICES Internet banking (UAB online) SMS Banking subscription	Annual fee for large box	AED 1,000		
Internet banking (UAB online) Free SMS Banking subscription Free	Annual fee for x-large box	AED 1,100		
SMS Banking subscription Free	AUTOMATED SERVICES			
	Internet banking (UAB online)		Free	
Utility Bill Payment (Online & ATM) Free	SMS Banking subscription		Free	
	Utility Bill Payment (Online & ATM)	Free		



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PERSONAL FINANCE		
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 p	er deferment
Installment default fee	AED	100*
Rescheduling fee	AEC	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	
HOME FINANCE		
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	
AUTO FINANCE		
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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Description of Products/Services	Conventional	Islamic
CREDIT CARDS		
Maximum grace free days (in case of 100% payment on or before due date)	55 0	days
Minimum payment due on balance	5	%
Retail monthly rates		
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	
2nd year onwards		
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/damaged)	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 100
Easy Cash Processing Fee	2% or AED 200	NA
Other fees (Change of due date on standing instruction, courier charges, statement charges, card delivery charges, etc.)	AEC	0 25
FX Transaction Markup Fees (CC)	2.5	5%
Processing Fee on Installment Plan	AED 50	NA



الــــنــك الـعـربــي المـتـحد UNITED ARAB BANK

Effective from 23rd July 2018

Retail Banking Schedule of Charges

Description of Products/Services	Conventional	Islamic
DEBIT CARD		
Debit card issuance	Fre	ee
Supplementary cards fees	Fre	ee
Debit card replacement (lost/damaged)	2!	5
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	Fr	ee

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