



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) No Charges - After 6 months of Account Opening date
Dormant Account Charges	Free
Minimum balance for opening account	AED 500.00 (For credit card, loan/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 - Through Online Banking
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 52.50 postal charges
Demand Draft/pay Order Issuance/Cancellation	AED 78.75
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	
Processing Fee	1.05% of the loan amount Min. AED 525.00 Max AED 2,625.00
Processing Fee (Top Up Loans)	1.05% of the Top Up Amount Min. AED 525.00 Max AED 2,625.00
Life Insurance Fee (Paid to the Insurance Provider)	If charged upfront: 1% - 1.50% of Approved Loan Amount. If charged on a monthly basis: 0.0169%-0.0171% per month on the Loan Outstanding Balance or as agreed in the Personal Loan 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
Loan Rescheduling Fee	AED 262.50
Loan Cancellation Fee	AED 105.00
Early Settlement from same Bank loans	1.05% of the remaining balance (Max AED 10,500.00)
Early Settlement from other Bank loans	1.05% of the remaining balance (Max AED 10,500.00)
Early Settlement from other sources (Own sources/ End of Service Benefits)	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	
Processing Fee	1.05% of the loan amount Min. AED 525.00 Max AED 2,625.00
Instalment Deferral Fee	AED 105.00 per deferment
Late payment penal charges	2.10% max AED 525.00
Loan 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 loans	1.05% of the remaining balance (Max AED 10,500.00)
Early Settlement from other Bank loans	1.05% of the remaining balance (Max AED 10,500.00)
Early Settlement from other sources (Own sources / End of Service Benefits)	1.05% of the remaining balance (Max AED 10,500.00)



## HOME FINANCE

Delayed payment penal charges /Installment default fee	2.10% - Max AED 735.00
Early settlement fees (Full/Partial)	1.05% of outstanding loan amount – (subject to maximum of AED 10,500)
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 Loan Amount
Instalment Deferral Fee	AED 105.00
Rescheduling Fee	AED 262.50
Life Insurance Fee	0.0112% per month on Loan Outstanding Balance or as agreed in mortgage contracts
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

## OVERDRAFT

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

## 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 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	AED 315.00	3.19%	3.15% or AED 315.00*	3.15% or AED 315.00*	2.10% or AED 210.00*	3.15% or AED 52.50*	AED 52.50
Platinum Master Card	Free	AED 787.50	2.99%	3.15% or AED 315.00*	3.15% or AED 315.00*	2.10% or AED 210.00*	3.15% or AED 52.50*	AED 52.50
World Master Card *Whichever is Higher	Free	AED 1,575.00	2.79%	3.15% or AED 315.00*	3.15% or AED 315.00*	2.10% or AED 210.00*	3.15% or AED 52.50*	AED 52.50



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 AED 105.00 or whichever is higher, 3% per month
Overlimit Fee	AED 208.95
Late Payment Fee	AED 241.50
Other fees (Change of due date on standing instruction, courier charges etc, )	AED 26.25
Card Replacement Fee (Lost / Stolen)	AED 78.75
Credit Card Limit Amendment Fee	AED 52.50
Currency Conversion Fee	3.15 %
Duplicate Statement Fee (per copy)	AED 47.25
Sales Voucher Copy	AED 68.25
Issuer Markup Fee - FX Transaction	2.77%
Liability / No Liability Letter	AED 52.50

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

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