

## Schedule of Charges - Personal banking

### Account services

Current account			
	Standard	Classic	Twin benefit
Monthly average balance (AED) (no minimum balance required for customers transferring salary above AED 5000)	NIL	2,500	15,000
Monthly fall below fee (AED)	NIL	25	75
Monthly account maintenance fee (AED)	20	NIL	NIL

Savings account			
	Savings	Savings Plus	MAXsaver
Monthly average balance (AED) (no minimum balance required for customers transferring salary above AED 5000)	2,500	3,000	NIL
Monthly fall below fee (AED)	25	25	NIL
Monthly account maintenance fee (AED)	NIL	NIL	NIL

Call accounts	
Monthly average balance	AED 3,000
Fall below fee	AED 25

Account services	
Account opening fees	No fees
Dormant account	No charges
Account balance letter	AED 50
Account closure fees	AED 100
No Liability certificate	AED 60

Bank statements	
Regular statements Free monthly	Free monthly
Duplicate statements (outside the agreed cycle)	AED 25 pm

Term deposit	
Premature withdrawal penalty Upto 2%	
Minimum amount - fixed deposit	AED 10,000

Clearing cheques	
Cheque book issuance	First cheque book (25 leaves) free; Additional cheque book of 25 leaves - AED 25 per cheque book
Stop payment	AED 50 per cheque
Cheques photocopy	AED 10 (less than 1 year) AED 20 (over 1 year)
Local clearing	Free
Inward Cheque Return	AED 100 per cheque
Outward Cheque Return	Free
Special clearing (inward and outward)	AED 100 per cheque
Post dated cheques for collection	AED 25 per cheque
Withdrawal of PDC	AED 25 per cheque
Cheques sent for collection (outside the UAE)	AED 100 per cheque

Debit card charges	
Annual fee	Free
Supplementary card	First card free
Additional supplementary card	AED25
Replacement card	Free
PIN replacement/re-issue fee through NBF Call Centre	Free
PIN replacement/re-issue fee	AED25
Sales slip copy fee	AED25
Foreign currency transaction fee**	2%

Usage fee at non-NBF ATMs in UAE (UAE Switch)	
Cash withdrawal	Free
Balance enquiry	Free

Usage fee at NBF ATMs	
Cash withdrawal	Free
Balance enquiry	Free
Cash Deposit	Free
Cheque Deposit	Free
Credit Card Payment to any NBF credit card	Free
Utility Bill Payment	Free
Mini Statement (last 10 transactions)	Free

Usage fee at ATMs outside UAE	
Charges as per host country system	
Alerts requested by customer (per SMS)	AED 0.50
SMS alerts (per SMS) *Applicable only for debit card alerts	Free

Standing instruction	
Standing instruction set up	AED 50 manual Free Electronic
Inter account transfer (within NBF)	Free
Failed standing instruction	AED 25
Amendment/cancellation	AED 30
Scheduled execution	Free

Teller services	
Upto 10 transactions free p.m. Every additional transaction	AED 10

Payments	
Inward remittances (AED or foreign currency)	Free
Outward remittances	
Inter account transfers (within NBF)	Free
Local payments in UAE dirham	AED 5 manual AED 1 electronic
International payments/local payments in foreign currency	AED 75 manual AED 50 electronic
Cancellation/amendments	AED 100
Swift tracers/reminders	AED 100
Swift copy	AED 15
Payment returns	AED 100

Demand drafts and cashier's orders	
DD/CO issuance	AED 75 manual AED 50 electronic
DD/CO stop payment	AED 50
DD/CO cancellation	AED 75
DD/CO duplicate	AED 50
DD/CO sent for collection (outside UAE)	AED 100 per instrument

Safe deposit lockers (Select Branches only)	
Small	AED 400 pa
Medium	AED 800 pa
Large	AED 1500 pa
Security deposit	AED 500 pa

Issuance of Letters	
No liability certificate	AED 60
Liability letter	AED 60
Release letter	AED 50
Others (upon request)	AED 100

Personal loans	
Processing fee	1% of loan amount minimum AED 500 maximum AED 2,500
Early settlement fee**	1% of outstanding loan amount maximum AED 10,000
Partial Payment fee**	1% of partial payment amount maximum (AED 10,000)
Late payment fee**	AED 200
Loan top up fee	1% of top up amount minimum AED 500 maximum AED 2,500

Loan cancellation fee	AED 100
Deferment of installment	AED 100 per deferment
Liability letter	AED 60
Loan rescheduling fee	AED 250

Auto loans	
Processing fee	1% of loan amount minimum AED 500; maximum AED 2,500
Early settlement fee**	1% of outstanding loan amount
Partial payment fee**	1% of partial payment amount
Late payment fee**	AED 300
Deferment of installment	AED 100
Clearance letter fee	AED 60
Loan cancellation fee	AED 100
Liability letter	AED 60

Home loans	
Pre-approval fee	AED 1,000
Processing fee (Final offer letter)	1% of loan amount
Early settlement fee**	Up to 3% of outstanding loan amount
Partial settlement fee**	Up to 3% of partial payment amount
Property valuation fee	AED 2,500
Late payment fee**	2% of EMI (min AED 200, max AED 700)
Loan rescheduling fee	AED 800
Liability letter fee	AED 85
Copy of docs/non-std	AED 100
Property swap admin fee	AED 1300
Issuance of NOC	AED 150
Clearance letter	AED 95

Overdraft	
Annual renewal fee / initial set up fee	AED 200
Insurance (Death & PTD) for OD amount up to AED 40,000**	AED 100
Insurance (Death & PTD) for OD amount more than AED 40,000**	AED 200

Credit card			
Charges	Classic	Platinum Exclusive	Infinite
Annual fee	Life-time free	Life-time free	Life-time free*
Renewal fee	NIL	NIL	NIL
Supplementary card	AED 100	AED 100	AED 250
<b>Other card related fees</b>			
Interest/profit rates (NBF Islamic cards)	2.99% pm	2.99% pm	2.49% pm
Cash advance fee	4% of advance amount or AED 50 (whichever is higher)		
Card replacement fee	AED 75		
Liability/ no Liability letter	AED 50		
Duplicate statement	AED 45		
Over limit fee	AED 125		
Late payment fee**	AED 230		
Cheque return	AED 100		
Minimum amount due	5% of the amount due or AED 100 (whichever is higher)		
Foreign currency transaction fee**	2.50%		
Cash withdrawal limit	40% of card limit		
Transaction slip copy	AED 65		
Payment due date from statement date	20 days		
Maximum interest free days	Up to 50 days (provided payment is made in full)		
*Annual fee of AED 750 waived for NBF Priority customers			

General conditions	
1.	All charges listed in this booklet apply only to normal transactions and to the customers of NBF
2.	NBF Reserves the right to levy additional charges for services at its sole discretion
3.	All terms and conditions mentioned in this booklet are subject to change without notice. Charges for any services not mentioned in this booklet will be available upon request.
4.	Other incidental expenses such as stamps, postage, telex, SWIFT, fax charges etc. including charges levied by the correspondent Bank will be recovered where incurred.
5.	Account balances mentioned are equivalent to AED currency.
6.	Updated tariff will be available at www.nbf.ae
7.	Current NBF prime rate is 9%
8.	Above charges are exclusive of all taxes. 5% VAT shall be applied by the Bank, wherever applicable
9.	** VAT not applicable
10.	Maximum free supplementary cards for Infinite Credit Card is three and Platinum and Classic Credit Card is two.