

## Schedule of Charges - Personal banking

### Account services

#### Current account

|   | Standard | Classic | Twin benefit |
|---|----------|---------|--------------|
| Monthly average balance (AED)<br>(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)<br>(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)<br>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 |
| Second card/Replacement card                         | AED25           |
| PIN replacement/re-issue fee through NBF Call Centre | Free            |
| PIN replacement/re-issue fee                         | AED25           |
| Sales slip copy fee                                  | AED25           |

#### 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)<br>*Applicable only for debit card alerts | Free     |

#### Standing instruction

|                                     |                                  |
|-------------------------------------|----------------------------------|
| Standing instruction set up         | AED 50 manual<br>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<br>AED 1 electronic   |
| International payments/local payments in foreign currency | AED 75 manual<br>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<br>AED 50 electronic |
|----------------|------------------------------------|

|   |                        |
|---|------------------------|
| DD/CO stop payment                      |                        |
| 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  |
| IBAN letter              | AED 100 |
| Release letter           | AED 50  |
| Others (upon request)    | AED 100 |

### Personal loans

|                          |  |
|--------------------------|--|
| Processing fee           | 1% of loan amount<br>minimum AED 500 maximum AED 2,500   |
| Early settlement fee**   | 1% of outstanding loan amount<br>maximum AED 10,000      |
| Partial Payment fee**    | 1% of partial payment amount<br>maximum (AED 10,000)     |
| Late payment fee**       | AED 200  |
| Loan top up fee          | 1% of top up amount<br>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<br>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 (for more than 2 cards) | AED 100        | AED 100            | AED 250         |

### Other card related fees

|   |   |  |
|---|---|--|
| Interest/profit rates (NBF Islamic cards) | 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

- All charges listed in this booklet apply only to normal transactions and to the customers of NBF
- NBF Reserves the right to levy additional charges for services at its sole discretion
- 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.
- Other incidental expenses such as stamps, postage, telex, SWIFT, fax charges etc. including charges levied by the correspondent Bank will be recovered where incurred.
- Account balances mentioned are equivalent to AED currency.
- Updated tariff will be available at www.nbf.ae
- Current NBF prime rate is 9.5%
- Above charges are exclusive of all taxes. 5% VAT shall be applied by the Bank, wherever applicable
- \*\* VAT not applicable