

Personal Account	Max Fees
Minimum Balance Requirement	NIL
Low Balance Charge	NIL
Account Closure Fee	AED 105
Statement of Account	Free within the agreed cycle, AED 26.25 outside the cycle
Teller Services	8 free per month, AED 10 afterwards
Release (Clearance) Letter	AED 52.50
Interest on debit balance	19% p.a.(min AED 175 p.m.)
Telegraphic Transfer * AED Dirhams	AED 5.25 (4 free per month)
Telegraphic Transfer * Euro, USD, AUD	AED 105
Telegraphic Transfer * All except above	AED 84
Manager's Cheque/ Demand Draft	AED 31.50
Standing Instructions Set Up	AED 52.50
Penalty fee for insufficient funds for standing order	AED 25
Cheque	
Cheque Book (Unlimited)	NIL
Returned Cheque Fees (when deposited into your account)	NIL
Returned Cheque Fees (when drawn on your account)	AED 100
Stop Payment Instructions (Cheque)	AED 52.50
Special Clearing of Non-FAB Cheque	AED 205
Debit Card	
Issuing Fee (for primary card)	Free
Replacement for Lost/ Stolen Card	AED 26.25
Own ATM Fees	Free
Fees for using other bank's ATM in the UAE	AED 2.10 (4 free per month)
Fees for using an ATM outside the UAE	As per host country system (1 free per month)
Processing fee for foreign currency transaction added to the foreign exchange rate	2.1% of transaction value
Copy of sales slip	AED 26.25

*An Additional amount of AED 105/- will be charged for 'Pay in full' instructions for foreign currency remittances and AED 1.05/- for remittances

Above fees and charges are inclusive of VAT, if any

1 free international remittance per month

Personal Account	Max Fees
Minimum Balance Requirement	NIL
Low Balance Charge	NIL
Account Closure Fee	AED 105
Statement of Account	Free within the agreed cycle, AED 26.25 outside the cycle
Teller Services	8 free per month, AED 10 afterwards
Release (Clearance) Letter	AED 52.50
Interest on debit balance	19% p.a. (min AED 175 p.m.)
Telegraphic Transfer* AED Dirhams	AED 5.25
Telegraphic Transfer* Euro, USD, AUD	AED 105
Telegraphic Transfer* All except above	AED 84
Manager's Cheque/ Demand Draft	AED 31.50
Standing Instructions Set Up	AED 52.50
Penalty fee for insufficient funds for standing order	AED 25
Cheque	
Cheque Book (Unlimited)	NIL
Returned Cheque Fees (when deposited into your account)	NIL
Returned Cheque Fees (when drawn on your account)	AED 100
Stop Payment Instructions (Cheque)	AED 52.50
Special Clearing of Non-FAB Cheque	AED 205
Debit Card	
Issuing Fee (for primary card)	Free
Replacement for Lost/ Stolen Card	AED 26.25
Own ATM Fees	Free
Fees for using other bank's ATM in the UAE	NIL
Fees for using an ATM outside the UAE	As per host country system (4 free per month)
Processing fee for foreign currency transaction added to the foreign exchange rate	2.1% of transaction value
Copy of sales slip	AED 26.25

* An Additional amount of AED 105/- will be charged for 'Pay in full' instructions for foreign currency remittances and AED 1.05/- for remittances

Above fees and charges are inclusive of VAT, if any

1 free international remittance per month (AED accounts only)

Personal Account	Max Fees
Minimum Balance Requirement	NIL
Low Balance Charge	NIL
Account Closure Fee	AED 105
Statement of Account	Free within the agreed cycle, AED 26.25 outside the cycle
Teller Services	6 free per month, AED 10 afterwards
Release (Clearance) Letter	AED 52.50
Telegraphic Transfer* AED Dirhams	AED 5.25 (4 free per month)
Telegraphic Transfer* Euro, USD, AUD	AED 105
Telegraphic Transfer* All except above	AED 84
Manager's Cheque/Demand Draft	AED 31.50
Standing Instructions Set Up	AED 52.50
Penalty fee for insufficient funds for standing order	AED 25
Debit Card	
Issuing Fee (for primary card)	Free
Replacement for Lost/ Stolen Card	AED 26.25
Own ATM Fees	Free
Fees for using other bank's ATM in the UAE	NIL
Fees for using an ATM outside the UAE	As per host country system (4 free per month)
Processing fee for foreign currency transaction added to the foreign exchange rate	2.1% of transaction value
Copy of sales slip	AED 26.25

* An Additional amount of AED 105/- will be charged for 'Pay in full' instructions for foreign currency remittances and AED 1.05/- for remittances

Above fees and charges are inclusive of VAT, if any

1 free international remittance per month (AED accounts only)