

# Schedule Of Charges

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Key Charges			
Monthly Average Balance	NIL	NIL	AED 50,000
Fall Below Fee	NIL	NIL	AED 200 per month
Relationship Fee	AED 200 per month	AED 200 per month	NIL
Funds Transfer (in AED currency within UAE)	10 Free* monthly transaction & AED 2 afterwards	10 Free* monthly transaction & AED 2 afterwards	12 Free* monthly transaction & AED 2 afterwards
International or Local Funds Transfer in non-AED currency (Excluding Correspondent bank charges)	AED 20 per transaction	AED 20 per transaction	AED 50 per transaction
Account Closure Fee	Within 0-6 months AED 100; Over 6 months Waived	Within 0-6 months AED 100; Over 6 months Waived	Within 0-6 months AED 500; Over 6 months Waived
Debit Card Charges			
From Mashreq ATM Machines (UAE)	Waived	Waived	Waived
Non Mashreq ATM Balance Inquiry & Cash Withdrawal (UAE)	10 Free per month (Thereafter AED 2 per transaction)	10 Free per month (Thereafter AED 2 per transaction)	10 Free per month (Thereafter AED 2 per transaction)
Reject Transactions (UAE)	AED 1	AED 1	AED 1
Cash Withdrawal (Within GCC - outside UAE)	AED 6 per transaction	AED 6 per transaction	AED 6 per transaction
Cash Withdrawal (Outside GCC)	AED 20 per transaction	AED 20 per transaction	AED 20 per transaction
Other Charges			



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Branch Teller Charges (Cash/Cheque/Fund Transfer)	2% of Transaction amount or AED 200 (whichever is higher)	2% of Transaction amount or AED 200 (whichever is higher)	2% of Transaction amount or AED 200 (whichever is higher)
Cheque Books	AED 1 (per leaf) (Second cheque Book Onwards)	AED 1 (per leaf) (Second cheque Book Onwards)	AED 1 (per leaf) (Second cheque Book Onwards)
Salary Payment	AED 5 per record or AED 100 per file (whichever is higher)	AED 5 per record or AED 100 per file (whichever is higher)	AED 5 per record or AED 100 per file (whichever is higher)
Demand Draft & Pay order issuance	AED 50	AED 50	AED 50
Bank Letters (IBAN / Balance Confirmation / Audit Letter)	AED 100	AED 100	AED 100
Funds Transfer Amendment / Cancellation	AED 100	AED 100	AED 100
Duplicate Account Statements	AED 100 per statement	AED 100 per statement	AED 100 per statement
Daily charges upon account being overdrawn	AED 100 per day	AED 100 per day	AED 100 per day
Valid TL not provided within 30 days after expiry	AED 300 per month	AED 300 per month	AED 300 per month
Post Dated Cheque Management (Extension / Report / Replacement, etc.)	AED 100	AED 100	AED 100
Stop Payment (Cheque, Pay Order, Demand Draft)	AED 200	AED 200	AED 200

\*For Free Fund transfer, charges will be reversed at the end of the month if monthly average balance is maintained. For Trader Pro and Basic – first 9 local fund transfers and first international fund transfer will be free. For Advance - first 11 local fund transfers and first international fund transfer will be free.

