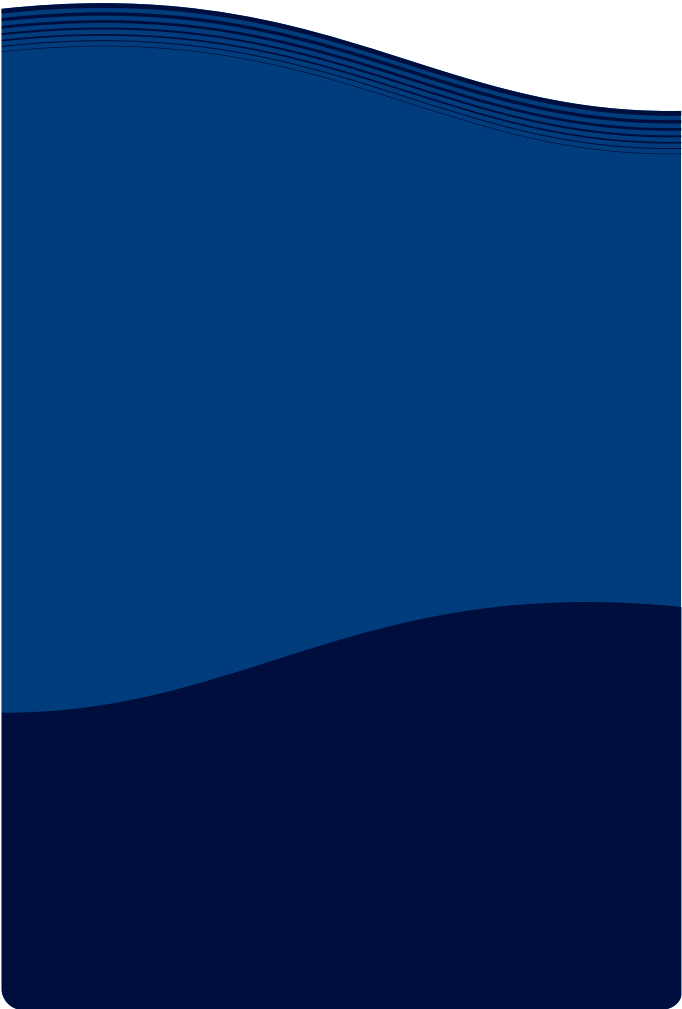


# ADIB Business Accounts Schedule of Charges



The charges specified in this schedule of Charges shall be applicable from 1/10/2016. Until such date, the existing Schedule of Charges shall continue to be applicable.

In the event of any change that is applied to the schedule of charges, clients will be given a notice period of 1 (one) month prior the new charges become effective.

CATEGORY	BUSINESS ONE	BUSINESS PREMIUM	BUSINESS ELITE
Minimum Monthly Average Balance <sup>(1)</sup>	AED 5,000-25,000	AED 25,001-200,000	Above AED 200,000
Monthly Charge For AED accounts	AED 200	AED 75	AED 25
Monthly Charges for USD accounts	USD 70	USD 25	USD 10
Monthly Charges for EURO accounts	EURO 50	EURO 20	EURO 6
Monthly Charges for GBP accounts	GBP 40	GBP 15	GBP 5
Monthly Charges for Accounts in different currencies	Should be Equivalent to AED 200	Should be Equivalent to AED 75	Should be Equivalent to AED 25
<b>CHEQUEBOOK TYPE</b>	<b>Classic</b>	<b>Gold</b>	<b>Platinum</b>
Chequebook Issuance	First cheque book free	First cheque book free	First cheque book free
Subsequent Chequebook	AED 35	AED 35	AED 35
<b>STATEMENT</b>			
Monthly Account Statement	Included in the monthly charges	Included in the monthly charges	Included in the monthly charges
Duplicate Account Statement (per cycle)	AED 50 or Equivalent in foreign currency	AED 50 or Equivalent in foreign currency	AED 50 or Equivalent in foreign currency
<b>FOREX<sup>(2)</sup></b>			
FOREX Rates	ADIB published prevailing rates	ADIB published prevailing rates	Preferential rates
<b>TELLER TRANSACTIONS<sup>(3)</sup></b>			
Per Month			
• Deposit (Cash & Cheques)	10 transactions (included in the monthly charges); AED 10 shall be charged for any additional transaction	30 transactions (included in the monthly charges); AED 10 shall be charged for any additional transaction	Unlimited transactions (included in the monthly charges)
• Withdrawal (Cash & Cheques)			
• TT's (Local & International)			

(1) Of all investments and current accounts.

(2) The applicable spot exchange rate shall be agreed upon and applied at the transaction time.

(3) In addition to any applicable charges to any of these teller transactions

	BUSINESS ONE	BUSINESS PREMIUM	BUSINESS ELITE
DEBIT CARDS	CLASSIC	GOLD	PLATINUM
Issuance (Primary and Supplementary)	Included in the monthly charges	Included in the monthly charges	Included in the monthly charges
Replacement (Primary and Supplementary)	AED 100	AED 50	Included in the monthly charges
USING ADIB ATM			
Withdrawal/Deposit	Included in the monthly charges	Included in the monthly charges	Included in the monthly charges
Balance Inquiry	Included in the monthly charges	Included in the monthly charges	Included in the monthly charges
Mini-statement (Last 5 transactions)	Included in the monthly charges	Included in the monthly charges	Included in the monthly charges
Transfer within Accounts	Included in the monthly charges	Included in the monthly charges	Included in the monthly charges
Utility Bill Payment (ADWEA, SEWA, DEWA)	Included in the monthly charges	Included in the monthly charges	Included in the monthly charges
USING NON ADIB ATM (UAE SWITCH)			
Cash Withdrawal	AED 2	AED 2	AED 2
Balance Inquiry	AED 1	AED 1	AED 1
Decline	AED 1	AED 1	AED 1
USING GCC SWITCH ATM (OUTSIDE UAE)			
Cash Withdrawal	AED 6	AED 6	AED 6
Balance Inquiry	AED 3	AED 3	AED 3
USING INTERNATIONAL ATM (OUTSIDE GCC)			
Cash Withdrawal	AED 20	AED 20	AED 20
INTERNATIONAL TRANSACTION IN FOREIGN CURRENCY CONVERSION RATE <sup>(1)</sup>	2%	2%	2%

(1) Added to the non-AED transactions wholesale foreign exchange market spot rate that is selected and applied by Visa on the date of conversion.

## CHEQUES SERVICES<sup>(1)</sup>

Clearing Cheques

Returned Cheques

Special Clearing

Stop Payment

## INWARD REMITTANCES

IN AED

IN FOREIGN CURRENCY<sup>(2)</sup>

Credited to Account in AED

## OUTWARD REMITTANCES<sup>(1)</sup>

Transfer in AED

Transfer in Other Currencies

Confirmation of Payment to Beneficiary

SWIFT Cancellation/  
Funds Recall

SWIFT Inquiries  
(Overseas)

DEMAND DRAFT/  
PAYMENT ORDER

Issuance to Customer

Courier Service

Cancellation of cheques  
issued in foreign  
currencies (Same Day)<sup>(2)</sup>

Stop Payment

### BUSINESS ONE

included in  
monthly charges

AED 250 or  
Equivalent in  
foreign currency

AED 205

AED 150

Included in the  
monthly charges

ADIB published  
prevailing rates

AED 75

AED 110 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 55 or  
Equivalent in  
foreign currency

AED 100

ADIB published  
prevailing rates

AED 150

### BUSINESS PREMIUM

included in  
monthly charges

AED 250 or  
Equivalent in  
foreign currency

AED 205

AED 150

Included in the  
monthly charges

ADIB published  
prevailing rates

AED 60

AED 110 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 55 or  
Equivalent in  
foreign currency

AED 100

ADIB published  
prevailing rates

AED 150

### BUSINESS ELITE

included in  
monthly charges

AED 250 or  
Equivalent in  
foreign currency

AED 205

AED 150

Included in the  
monthly charges

ADIB published  
prevailing rates

AED 55

AED 110 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 55 or  
Equivalent in  
foreign currency

AED 100

ADIB published  
prevailing rates

AED 150

<sup>(1)</sup> All charges levied directly by central bank with regard of cheques services and remittances shall be debited from customer account

<sup>(2)</sup> The customer authorizes the bank to convert the foreign currency received to AED at the prevailing spot exchange rate on the conversion date and credit the same amount to the customer account on such conversion date

## STANDING INSTRUCTIONS

Setting up/Amendment

Per Transaction

System Auto-transfer  
(Account to Account)

Charitable Donation

## OTHER SERVICES

Postdated Cheque Collection  
(PDC)

Sweeps (Between  
Customer's accounts)

Account Closed Within  
6 Months

Account Balance  
Certificate

Document/Cheque Copy

Liability Certificate

Clearance Certificate

Other Certificate

Hold Mail Annual Charges

Phone & SMS Banking

### BUSINESS ONE

AED 25 or  
Equivalent in  
foreign currency

AED 25 or  
Equivalent in  
foreign currency

Included in the  
monthly charges

Included in the  
monthly charges

AED 10

Included in the  
monthly charges

AED 100 or  
Equivalent in  
foreign currency

AED 200 or  
Equivalent in  
foreign currency

AED 50

AED 500 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 100

Included in the  
monthly charges

### BUSINESS PREMIUM

AED 25 or  
Equivalent in  
foreign currency

AED 25 or  
Equivalent in  
foreign currency

Included in the  
monthly charges

Included in the  
monthly charges

Included in the  
monthly charges

Included in the  
monthly charges

AED 100 or  
Equivalent in  
foreign currency

AED 200 or  
Equivalent in  
foreign currency

AED 50

AED 500 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 100

Included in the  
monthly charges

### BUSINESS ELITE

AED 25 or  
Equivalent in  
foreign currency

AED 25 or  
Equivalent in  
foreign currency

Included in the  
monthly charges

Included in the  
monthly charges

Included in the  
monthly charges

Included in the  
monthly charges

AED 100 or  
Equivalent in  
foreign currency

AED 200 or  
Equivalent in  
foreign currency

AED 50

AED 500 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 100 or  
Equivalent in  
foreign currency

AED 100

Included in the  
monthly charges

## INTERNET BANKING CHARGES\*

### FEATURES

Initial Setup Fee

Security Token

Monthly Charges for View Only Customers

Monthly Charges for Transacting Customers

Online WPS Payments

### FEES

AED 200 for view only Customers  
AED 400 for Transacting Customers

1st issued Token is free  
Additional Token AED 100

FREE

AED 150

Available for transacting customers  
(Standard Wage Protection System  
(WPS) Charges apply)

For more information call Business Banking Call Centre 02 6578777 or visit [www.adib.ae](http://www.adib.ae)

\*Applicable to all ADIB Business Accounts (Business One, Business Premium, and Business Elite)