

جدول رسوم الخدمات والمنتجات المتوافقة مع أحكام  
الشريعة الإسلامية - الخدمات المصرفية للشركات - ميثاق  
من بنك أبوظبي التجاري

**ADCB Meethaq Schedule of  
Fees for Business Banking**



**ADCB Meethaq Schedule of  
Fees for Business Banking**



## CASH MANAGEMENT

### Products

### Charges

#### Business Current Account

<ul style="list-style-type: none"> <li>• <b>Account Opening Amount</b> AED USD Other currency</li> </ul>	AED 25,000 USD 7,500 USD 7,500 equivalent
<ul style="list-style-type: none"> <li>• <b>Minimum average balance per month entitling waiver of monthly charge</b> AED USD Other currency</li> </ul>	AED 25,000 USD 7,500 USD 7,500 equivalent
<ul style="list-style-type: none"> <li>• <b>Monthly charge</b> AED USD Other currency</li> </ul>	AED 200 USD 55 USD 55 equivalent

#### Call Investment Account

<ul style="list-style-type: none"> <li>• <b>Account Opening Amount</b> AED USD Other currency</li> </ul>	AED 25,000 USD 7,500 USD 7,500 equivalent
<ul style="list-style-type: none"> <li>• <b>Minimum average balance per month entitling waiver of monthly charge</b> AED USD Other currency</li> </ul>	AED 25,000 USD 7,500 USD 7,500 equivalent
<ul style="list-style-type: none"> <li>• <b>Monthly Charge</b> AED USD Other currency</li> </ul>	AED 200 USD 55 USD 55 equivalent

#### Term Investment Deposit

<ul style="list-style-type: none"> <li>• <b>Account Opening Amount</b> AED USD Other currency</li> </ul>	AED 5,000 USD 1,500 USD 1,500 equivalent
--	--

## CASH MANAGEMENT

### Products

### Charges

#### Account Services

<ul style="list-style-type: none"> <li>Cheques payable at centres where Central Bank Clearing Facility is not available</li> </ul>	AED 30 + any charges levied by collecting bank
<ul style="list-style-type: none"> <li>Post-dated Cheque Custodial Service (per instrument/cheque)</li> </ul>	AED 15
<ul style="list-style-type: none"> <li>Cheques Returned (per cheque)</li> </ul>	AED 200
<ul style="list-style-type: none"> <li>Special Clearing Inward (per instrument/cheque) Outward (per instrument/cheque)</li> </ul>	AED 100 AED 100
<ul style="list-style-type: none"> <li>Stop Payment (per instrument/cheque/transfers) (to include Outward Remittance Charges)</li> </ul>	AED 100
<ul style="list-style-type: none"> <li>Counter Cheques - Cash Withdrawal</li> </ul>	AED 50
<ul style="list-style-type: none"> <li>Cash Deposit/Withdrawal in foreign currency</li> </ul>	0.50% (flat); Minimum AED 25 or equivalent
<ul style="list-style-type: none"> <li>Deposit Reference Data Entry Charges per item</li> </ul>	AED 5
<ul style="list-style-type: none"> <li>Duplicate Statement of Account (per cycle) Up to 3 months 3 to 12 months Over 12 months</li> </ul>	Free AED 5 per page AED 50 per page
<ul style="list-style-type: none"> <li>Cheque Photocopy</li> </ul>	AED 25
<ul style="list-style-type: none"> <li>Account Closure</li> </ul>	AED 100
<ul style="list-style-type: none"> <li>Standing Instructions Setting Up/Amendments/Cancellation Favouring other banks Penalty Fee for insufficient funds to effect payment</li> </ul>	AED 25 AED 25 + applicable charges AED 200
<ul style="list-style-type: none"> <li>Utility Bill Payment Bank counter</li> </ul>	AED 5 per bill

**Note:** Account closure charges for accounts closed within 6 months of opening.

## CASH MANAGEMENT

### Items

### Charges

#### Remittances

##### Inward Remittances

<ul style="list-style-type: none"> <li><b>Remittances in AED</b> Credit to Account</li> </ul>	Free
<ul style="list-style-type: none"> <li><b>Remittances anywhere in UAE</b> Through UAE Central Bank Through Cashier's Order</li> </ul>	AED 20 AED 25
<ul style="list-style-type: none"> <li><b>Foreign Currency Remittance</b> Credit to Account in AED Credit to Account in same currency</li> </ul>	AED 10 AED 10
<ul style="list-style-type: none"> <li><b>Remittances anywhere in UAE (foreign currency to AED)</b> Through UAE Central Bank Through Cashier's Order</li> </ul>	AED 30 AED 25
<ul style="list-style-type: none"> <li><b>Remittances anywhere in UAE in the same currency</b> Telex/SWIFT By Demand Draft</li> </ul>	AED 110 AED 25

##### Outward Remittances

<ul style="list-style-type: none"> <li><b>Telex/SWIFT Charges</b> AGCC countries India All other countries</li> </ul>	AED 30 AED 30 AED 70
<ul style="list-style-type: none"> <li><b>Corporate Salary Transfer Service</b> In softcopy using prescribed template Processing Fee (per Instruction) Salary Transfer Charge (to ADCB Account) Salary Transfer Charge per bank (to other banks via Central Bank Fund Transfer Sytem)</li> </ul>	AED 100 Free AED 10
<ul style="list-style-type: none"> <li>In hardcopy Salary Transfer Charge (to ADCB Account) Salary Transfer Charge (to other banks via Central Bank Fund Transfer Sytem)</li> </ul>	AED 5 (per beneficiary) AED 10 (per beneficiary)

## CASH MANAGEMENT

### Products

### Charges

<ul style="list-style-type: none"> <li><b>Demand Drafts &amp; Cashier's Orders</b></li> </ul>	
Issuance	AED 25
Stop Payment	AED 50
Collection FCY - International	0.125% of value or minimum AED 50 or USD 15 + applicable collection charges
Collection FCY - Domestic	AED 50 + applicable collection charges

### Request For Bank Certificate/Letter

<ul style="list-style-type: none"> <li><b>Account Balance</b></li> </ul>	AED 100
<ul style="list-style-type: none"> <li><b>No Liability Certificate</b></li> </ul>	AED 100
<ul style="list-style-type: none"> <li><b>Release Letter</b></li> </ul>	AED 100
<ul style="list-style-type: none"> <li><b>Letter Issued to Government Department</b></li> </ul>	AED 250
<ul style="list-style-type: none"> <li><b>Liability Letter</b></li> </ul>	AED 200

### Channel Management

<ul style="list-style-type: none"> <li><b>ADCB@Fax - Fax Banking</b></li> </ul>	
One-Time Set-Up fee	AED 50
Monthly Maintenance fee	AED 100
<ul style="list-style-type: none"> <li><b>ADCB@eCommunicate - Email Banking</b></li> </ul>	
One-Time Set-Up fee	AED 50
Monthly Maintenance fee	AED 100
<ul style="list-style-type: none"> <li><b>ADCB@active - Internet Banking</b></li> </ul>	
One-Time Set-Up fee	AED 400
Monthly Maintenance fee	AED 200

## CASH MANAGEMENT

### Products

### Charges

<ul style="list-style-type: none"> <li><b>Courier@Velocity - Courier Services</b> One-Time Set-Up fee Monthly fee</li> </ul>	AED 400 AED 400
<ul style="list-style-type: none"> <li><b>Cash@Request - Armoured Car Services</b> One-Time Set-Up fee Monthly fee</li> </ul>	AED 500 As per arrangement

#### Notes:

- Postal charges as applicable.
- Correspondence charges as applicable.
- All fees and charges are subject to change as may be disclosed.
- Profits on ADCB Meethaq Call Investment Accounts and Term Investment Deposits are declared and paid quarterly. Profits are not paid on ADCB Meethaq Business Current Accounts.
- All facilities are subject to ADCB approval. Terms and conditions apply, and are subject to change without prior notice. Current terms and conditions are available upon request, alternatively, please visit [www.adcb.com](http://www.adcb.com). Profits rate, fees and charges apply and are subject to change without prior notice.

## TRADE SERVICES

### Products

### Charges

#### 1. Imports

<ul style="list-style-type: none"> <li>• Issuance Commission on Letters of Credit (LC)</li> </ul>	0.125% per month (minimum 3 months) up to AED 100,000 or equivalent. On the balance, 0.0625% per month (minimum 3 months); minimum AED 250
<ul style="list-style-type: none"> <li>• Revolving LC Commission</li> </ul>	0.125% per month (minimum 3 months); minimum AED 250
<ul style="list-style-type: none"> <li>• Re-instatement Commission on Revolving LCs</li> </ul>	0.125% of each re-instatement; minimum AED 100
<ul style="list-style-type: none"> <li>• Issuance Commission on Standby LC</li> </ul>	0.125% per month (minimum 3 months); minimum AED 250
<ul style="list-style-type: none"> <li>• Acceptance Commission</li> </ul>	0.125% per month; minimum AED100
<ul style="list-style-type: none"> <li>• Amendments to LCs (other than in value or expiry date)               <ul style="list-style-type: none"> <li>- Extension and/or Enhancement in LC Value</li> </ul> </li> </ul>	AED 100 per amendment Standard LC Commission at actuals; minimum AED 250 (SWIFT charges to be waived)
<ul style="list-style-type: none"> <li>• Negotiation Commission</li> </ul>	0.125% minimum AED 250
<ul style="list-style-type: none"> <li>• Administrative fee on documents held unpaid after one month of sight or due date</li> </ul>	AED 200 per month
<ul style="list-style-type: none"> <li>• Documents if returned unpaid/unaccepted</li> </ul>	AED 100 plus courier
<ul style="list-style-type: none"> <li>• Cancellation of LC</li> </ul>	AED 150
<ul style="list-style-type: none"> <li>• Handling Charges for Discrepant Documents</li> </ul>	AED 220
<ul style="list-style-type: none"> <li>• Other LC Charges               <ul style="list-style-type: none"> <li>- Pre-Advice/Amendments</li> <li>- Full Details - Overseas</li> <li>- Full Details - Local</li> </ul> </li> </ul>	AED 100 AED 300 AED 200
<ul style="list-style-type: none"> <li>• Reimbursement Commission</li> </ul>	AED 275

## TRADE SERVICES

### Products

### Charges

#### 2. Shipping Guarantees

<ul style="list-style-type: none"> <li>• Issuance Commission on Shipping Guarantees</li> </ul> <p>Guarantees redeemed after one month from date of issue</p>	<p>With Margin - AED 150 without margin - 0.125% of invoice value; minimum AED 150</p> <p>0.125% per month of invoice value less margin held (minimum AED 100) + postages AED 30 where applicable.</p>
--	--

#### 3. Inward Documentary Bills for Collection

<ul style="list-style-type: none"> <li>• Handling Commission</li> </ul>	0.125%; minimum AED 150
<ul style="list-style-type: none"> <li>• Documents delivered free of payment</li> </ul>	0.125%; minimum AED 200
<ul style="list-style-type: none"> <li>• Administrative fees on documents held unpaid after one month of sight or due date</li> </ul>	AED 100 per month
<ul style="list-style-type: none"> <li>• Amendment to Bills for Collection</li> </ul>	AED 100 per item plus 0.125% on increase in collection amount if any
<ul style="list-style-type: none"> <li>• Documents transferred to another bank</li> </ul>	0.125%; minimum AED 200
<ul style="list-style-type: none"> <li>• Wakala/Murabaha against direct imports</li> </ul>	AED 100

#### 4. Settlement of Bills under Documentary Credits

<ul style="list-style-type: none"> <li>• Commission in lieu of exchange on transactions involving foreign currency</li> </ul>	0.25% , minimum AED 100 except where the Foreign Exchange Obligation has been covered by a Forward Exchange Contract
<ul style="list-style-type: none"> <li>• Excess Drawing Commission</li> </ul>	Standard LC Commission; min AED 100

#### 5. Exports

<ul style="list-style-type: none"> <li>• Commission for Advising Credit</li> </ul>	AED 150
<ul style="list-style-type: none"> <li>• Commission for Advising Amendment</li> </ul>	AED 100
<ul style="list-style-type: none"> <li>• Assignment of Proceeds under LC</li> </ul>	AED 350
<ul style="list-style-type: none"> <li>• Commission for Transfer</li> </ul>	AED 600 plus AED 300 SWIFT plus 0.125%, applicable if terms are changed.
<ul style="list-style-type: none"> <li>• Export LC Pre-Advice Fees</li> </ul>	AED 50

## TRADE SERVICES

### Products

### Charges

<ul style="list-style-type: none"> <li>Confirmation of Export LC</li> </ul>	Applicable commission as per Bank/Country risk considerations
<ul style="list-style-type: none"> <li>Handling Charges for documents under Export LC</li> </ul>	0.125%; minimum AED 200
<ul style="list-style-type: none"> <li>Discrepancy handling fees under Export LC</li> </ul>	AED 200
<ul style="list-style-type: none"> <li>Documentary Bills sent for collection</li> </ul>	0.125%; minimum AED 200
<ul style="list-style-type: none"> <li>Handling charges on documents returned unpaid</li> </ul>	AED 100
<ul style="list-style-type: none"> <li>Amendment to Bill for Collection</li> </ul>	AED 100

### 6. Letters of Guarantee

<ul style="list-style-type: none"> <li>Commission on Issuance of all types of Guarantees</li> </ul>	0.125% pm (minimum 3 months); minimum AED 200
<ul style="list-style-type: none"> <li>Issuance of Guarantees against the Counter Guarantee of a correspondent bank</li> </ul>	By arrangement, minimum AED 200
<ul style="list-style-type: none"> <li>Guarantees advised through a correspondent bank</li> </ul>	Standard Letter of Guarantee charges plus actual correspondent bank charges.
<ul style="list-style-type: none"> <li>Re-issuance of Guarantees</li> </ul>	AED 100
<ul style="list-style-type: none"> <li>Amendments to Letter of Guarantee (other than in value or expiry date)               <ul style="list-style-type: none"> <li>- Extension and/or Enhancement in Letter of Guarantee Value</li> </ul> </li> </ul>	AED 100 per amendment Standard Letter of Guarantee commission; minimum AED 200
<ul style="list-style-type: none"> <li>Advising other Banks' Guarantees</li> </ul>	AED 150

## TRADE SERVICES

### Products

### Charges

#### 7. Other Trade Related Charges

<ul style="list-style-type: none"> <li>• <b>Telex/SWIFT</b></li> </ul>	AED 100
<ul style="list-style-type: none"> <li>• <b>Courier</b> <ul style="list-style-type: none"> <li>- International</li> <li>- Local</li> </ul> </li> </ul>	AED 150 AED 50
<ul style="list-style-type: none"> <li>• <b>Postage</b> <ul style="list-style-type: none"> <li>- International</li> <li>- Local</li> </ul> </li> </ul>	AED 50 AED 25
<ul style="list-style-type: none"> <li>• <b>Retrieval of old records</b> <ul style="list-style-type: none"> <li>- Within 1 year</li> <li>- Over 1 year</li> </ul> </li> </ul>	AED 50 per document AED 100 minimum per document

All facilities are subject to ADCB approval. Terms and conditions apply, and are subject to change without prior notice. Current terms and conditions are available upon request, alternatively, please visit [www.adcb.com](http://www.adcb.com). Profits rate, fees and charges apply and are subject to change without prior notice.