



بنك أبوظبي التجاري
ADCB

Excellency

WEALTH MANAGEMENT

Service & Price Guide

ADCB Meethaq Excellency

The eligibility criteria to become ADCB Meethaq Excellency client is as follows:

- Customers having minimum monthly relationship balance* of AED 500,000
OR
- Customers having Ijarah Home Finance relationship of minimum USD 1,000,000
OR
- Customers having salary transfer of AED 100,000 or more

* Relationship balance is the combined total average balance of Current Account, Savings Account, Special Savings Account, Term Investment Deposit and other Islamic Investments.

Account Services	Fees
Cheque Books	
Cheque Book	Free
Extra Cheque Book	Free
Cheque payable at centers where Central Bank clearing is not available	AED 20
Cheque returned (per instrument/cheque)	AED 300
Special Clearing	
Inward (per instrument/cheque)	AED 100
Outward (per instrument/cheque)	AED 100
Stop payment (per instrument/cheque including outward remittance charges)	AED 100
Counter cheques – cash withdrawal	Free
Cash deposit/withdrawal in relevant foreign currency	0.50% (flat) or a min of AED 25 or equivalent Statement of account
Account statement (per cycle)	Free
Teller Services	
Cash withdrawal/by cheques	Free
Cash deposit/by cheques	Free
Duplicate Statement of Account	
Up to 6 months	Free
Over 6 months	Free
Account statement by mail/fax	Free

Account Services <i>continued</i>	Fees
Utility bill payment through	
Bank counter	AED 10 per bill
ATM/phone banking	Free
ADCB@active	Free
E-dirham smart card	AED 2
Cheque photocopy	AED 25
Account closure	AED 100
Standing Instructions	
Setting up/amendment/cancellation	Free
Favoring other banks	AED 15 + cost as applicable
Fees for insufficient funds to meet payment (same as cheque returned)	Free

Remittances	Fees	
Inward remittances		
Remittances in UAE Dirhams		
Credit to account	Free	
Paid in cash	AED 25	
Remittance anywhere in the UAE		
Through UAE central Bank	AED 20	
Through cashier's order	AED 25	
Foreign currency remittance		
Credit to account in AED	AED 10	
Through UAE central Bank	AED 30	
Through cashier's order	AED 25	
Credit to account in same currency	AED 10	
Remittance anywhere in the UAE in same currency		
Telex/SWIFT*	AED 110	
Demand Draft	AED 25	
Paid by cash other than AED	0.5% flat or min. AED 50	
Paid by traveler's cheque	1% flat or min. AED 25	
Outward remittance		
Telex/SWIFT charges		ADCB@active
AGCC countries (through phone banking)	AED 50	AED 20
India*	AED 50	AED 20
All other countries	AED 80	AED 40
Cancellation/Amendments	AED 30	AED 30
Drafts		
Issuance	AED 10	
Stop payment	AED 50	
Cashier's order	AED 15	

Cheque Purchase	Fees
Posted cheques for collection (per instrument/ cheque)	
Collection	AED 25
Returned cheques	AED 200
Withdrawal of cheque	AED 25

Term Investment Deposit	Fees
Minimum deposit amount	
In local currency	AED 5,000
In other currency	USD 1,500 or equivalent

Request for Bank Certificates/Letters - Other Related Fees	Fees
Account Balance	AED 50
No liability certificate	AED 50
Release letter	AED 50
Letter issued to Governmental Department	AED 100
Liability letter to Financial Institutions	AED 500

Home Finance	Fees
Applicable to Primary & Secondary Deals	
Processing Fee	0.5% (up to 20k Finance Amount)
Application fee	Free
Property takaful	Free
Evaluation fees	AED 3,000 (one time)

Early Settlement fee	Fees
Home Finance	
0 – 3 years	1.5% of principle finance amount outstanding
3 – 5 years	0.75% of principle finance amount outstanding
More than 5 years	0% of principle finance amount outstanding
Early settlement through other banks	3% of principle finance amount outstanding

Credit Cards	Fees
Primary card	
Platinum (Monthly Fees)	AED 600
Supplementary Card(s)	Free (4 cards)
Other Fees and Charges	
Cash Advance Fee	AED 100
Collection Fee**	AED 150
Card Replacement Fee	AED 95
Duplicate Statement Fee	AED 25
Returned Cheque charge	AED 150
Payorder Processing Fee	AED 150
Outstation Cheque Processing Charge	AED 20
Copy of sale voucher	AED 25
Islamic Credit Shield (Takaful)	0.65% of the outstanding
Non AED Transaction Processing Fee (Fixed)	3.4% of the total amount

General Conditions	
Payment due date from statement date	20 Days
Minimum payment due	5% of the total utilized amount or AED 100 (whichever is higher) + All applicable fees & charges
Cash withdrawal limit per transaction - Platinum	AED 5,000

All fees and charges are subject to change without any prior notice.

** Paid to charity after deduction of administration charges.

ATM Usage	Fees
Issuance of cards	
Personal card/1 st Supplementary card	Free
Additional Supplementary card	Free
Replacement of lost/stolen/damaged card (personal/supplementary)	Free
UAE Switch member banks	
Withdrawal	Free
Denials	Free
Inquiry	Free
GCC Switch transactions	
Withdrawal	AED 6
Inquiry	AED 3
ATMs of Cirrus member banks	
Withdrawal	AED 20
Denials	Free
Inquiry	Free
Use of ADCB ATMs	
Cash Withdrawals	Free
Cash Deposit	Free
Fund transfer (within same customer ID)	Free

Notes:

- Please refer to retail Schedule of Charges for any of the following: Islamic Finance Transactions with Mumbai & Bangalore.
- Cheque charges are only applicable to account having cheque book facility.
- Account closure charges apply for accounts closed within 6 months of opening.
- Premature withdrawal of Term Investment Deposit will have its weightage adjusted to reflect the maximum tenure of the Term Investment Deposit duration has covered in its profit payment.
- Penal profit rate will apply on premature withdrawal of Term Investment Deposit.
- Postal charges as applicable.
- Correspondent banking charges of AED 100 if the remitter is to bear the charges.
- All fees and charges are subject to change without prior notice.
- The Service Fees are effective from October 2009.

Bank Anytime, Anywhere

Call our Contact Centre on **800 2004** or log on to **ADCB *active*** 24 hours a day, 7 days a week, all year round and from anywhere in the UAE to benefit from these free services:

	ATMs	800 2004	ADCB <i>active</i>	ADCB <i>mobile</i>**
• Balance enquiry	Free	Free	Free	Free
• Utility bill payment	Free	Free	Free	Free
• Fund transfer (within same Customer ID)	Free	Free	Free	Free
• Credit card payment	Free*	Free	Free	-
• Statement	Free Mini Statements	AED 25 per month***	Free	Free Mini Statements

* At select ATMs.

** For enquiry messages and utility bill payments, standard sms rates apply.

*** By Fax/E-mail.