



# ADCB Meethaq Privilege Schedule of Fees

## ADCB Meethaq Privilege Club

The membership for the exclusive ADCB Privilege Club is based on the eligibility criteria defined below:

- |   | Monthly Membership Fees                  |
|---|--|
| <ul style="list-style-type: none"> <li>Customers having minimum monthly relationship balance* of AED 200,000</li> <li>OR</li> <li>Customers having Ijarah Home Finance relationship of minimum AED 1,000,000</li> <li>OR</li> <li>Customers having salary transfer of AED 30,000 or more</li> </ul> | <p>NIL**</p> <p>NIL**</p> <p>AED 100</p> |

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

\*\* Monthly Membership Fees of AED 100 will be charged if the balance falls below the minimum required

### Account Services

### Fees

<ul style="list-style-type: none"> <li>Chequebooks</li> </ul>	
1st Chequebook	Free
Additional Chequebooks	AED 30
<ul style="list-style-type: none"> <li>Cheques payable at centres where Central Bank clearing facility is not available</li> </ul>	AED 20
<ul style="list-style-type: none"> <li>Cheques returned (per instrument/cheque)</li> </ul>	AED 300
<ul style="list-style-type: none"> <li>Special clearing</li> </ul>	
Inward (per instrument/cheque)	AED 100
Outward (per instrument/cheque)	AED 100
<ul style="list-style-type: none"> <li>Stop payment (per instrument/cheque)</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 relevant foreign currency</li> </ul>	0.50% (flat) or min AED 25 or equivalent
<ul style="list-style-type: none"> <li>Statement of account (per cycle) / E-statement</li> </ul>	Free
<ul style="list-style-type: none"> <li>Duplicate statement of account</li> </ul>	
Up to 6 months	AED 25 per month
Over 6 months	AED 50 per month
Statement by email / fax	Free
<ul style="list-style-type: none"> <li>Utility bill payment through:</li> </ul>	
Teller counter	AED 10 per bill
ATM/Phone banking - ADCB Mobile	Free
ADCB@active - Personal Internet Banking	Free
<ul style="list-style-type: none"> <li>E-Dirham smart card</li> </ul>	AED 2
<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</li> </ul>	
Setting Up/amendment/cancellation	AED 25
Favouring other banks	AED 25 + cost as applicable
Penalty fee for insufficient funds to meet payment	AED 50

<b>Account Services</b> <small>(continuation)</small>	<b>Fees</b>
Teller Service - All accounts per month	
• Cash/Cheque withdrawals	Free
• Cash/Cheque deposits	Free

- 1) The cheque charges are only applicable to accounts having cheque book facility.  
 2) Account closure charges apply for accounts closed within 6 months of opening.  
 3) Utility bill payment facility for Abu Dhabi Distribution Company (ADDC) is available for free on ADCB@ctive and only at the following branches:  
 (i) Corniche Branch      (ii) Zayed Town Branch      (iii) Al Ain Main Branch

<b>Remittances</b>	<b>Fees</b>	
<b>Inward remittances</b>		
• Remittances in UAE Dirhams		
Credit to account (in AED)	Free	
• Remittances in Foreign Currency		
Credit to account (in AED)	Free	
Credit to account (in the same Foreign Currency)	Free	
<b>Outward remittances</b>	<b>Bank Counter</b>	<b>ADCB@ctive</b>
• Central Bank Transfers within UAE	AED 35	AED 20
• Telex/SWIFT charges*		
GCC countries	AED 30	AED 20
India	AED 30	AED 20
All other countries	AED 50	AED 40
Cancellations/Amendments	AED 30	-----
• Drafts		
Issuance	AED 15	
Stop payment	AED 50	
Banker's Cheque	AED 15	

\* The above charges are for "SHARED" option only. If you have opted for "OUR" additional service charges of AED 100 will apply.

<b>Term Investment Deposit</b>	
• Minimum deposit amount: In local currency	AED 5000
In other currency	USD 1500 or equivalent

## Transactions with Mumbai and Bangalore Branches

<b>• Drafts</b>	
Favouring ADCB Mumbai/Bangalore Branches	AED 20
Favouring any other Bank	AED 25
<b>• Telegraphic transfers</b>	
<b>In Rupees</b>	
Favouring an account with ADCB	AED 25
Favouring ADCB fixed deposit, paid in AED	AED 25
Favouring beneficiaries elsewhere in India	AED 75
<b>In USD/GBP/JPY/EUR</b>	
Favouring an account with ADCB	AED 50
Favouring ADCB FCNR deposit, if paid in AED	AED 25
Favouring ADCB FCNR deposit, if paid in USD, GBP, JPY or EUR	
If paid in same currency	AED 25*
If paid in other currencies	AED 25*

\*Charges applicable for transfer from account.

PDC Cheque	Fees
<b>• Postdated cheques for collection (per instrument/cheque)</b>	
Collection	AED 15
Withdrawal of cheque	AED 50

Finances	Fees
<b>Ijarah Home Finance</b>	
Applicable to Primary & Secondary Deals	
Processing Fee	1% of finance amount (0.75% of finance amount provided the customer maintains or places a minimum fixed deposit of AED 200,000 for period of 6 months).
Property Takaful	0.040% per year (On Property Value)
Life Takaful (Not mandatory)	0.0275% per month on the outstanding finance amount
Valuation fees	AED 3000
<b>Early Purchase Charges</b>	
Through own resources	0-3 years    2% of outstanding finance amount 3-5 years    1% of outstanding finance amount >5 years    0% of outstanding finance amount
Switch Fees, if any	0.50% of the outstanding amount
Through other banks	3% of the outstanding finance amount
Delayed Payment Charges	Additional 3% p.a. over agreed/advised rate from the date of default (Min AED 50)
Ijarah Home Finance liability letter	AED 500
Finance account statement	Free
Arrears collection fee	AED 1000

\*\*Paid to charity after deduction of administration charges.

**YAQEEEN Salam Personal Finance & Small Business Finance\***

	<b>Expatriates &amp; UAE Nationals</b>
Processing fees amount	0.75% of the principal finance amount (Min. AED 500)
Takaful Charges	0.75% of the principal finance amount
Delayed delivery charges**	Additional 3% p.a over agreed/advised rate from the date of default
Deferment	AED 100 per deferment
Early settlement	
For Rollover	1.5% of outstanding finance amount
Through other banks	5% of outstanding finance amount
Through own resources/ End of Service Benefits (EOSB)	1% of outstanding finance amount (If customer has finance) $\geq$ 3 years)
Partial delivery (more than 2 payments)	3% of delivered amount

\* Offered by ADCIF.

\*\*Paid to charity after deduction of administration charges.

<b>Salary Advance Facility***</b>	
Monthly Fixed Fee	AED 100 per month
Approval Fee	AED 200 per month

\*\*\*Maximum Facility Amount is AED 20,000. Subject to Bank Approval.

<b>Murabaha Auto Finance</b>	<b>Fees</b>
Processing Fee	Nil
Early Settlement	
Own funds	AED 750 Company + 1 month profit
Other source	3% of outstanding amount
Mortgage Release Letter	Nil
NOC to Traffic Police : Change of: Vehicle Registration No/ Emirate of Regn/Vehicle Color/Vehicle Insurance/Regn to spouse's name/Temporary Release against Term Deposit	AED 200
Replacement of existing Post Dated Cheques with new Post Dated Cheques or SI on an ADCB account	AED 200
Replacement of SI with PDCs OR change of ADCB account	AED 200
Advance Payments of installment	As per Shari'ah Guidelines
Change of Due Date – on Standing Instructions	AED 100
Change of Due Date – for PDCs	AED 100
Release of Term Deposit which is pledged against an Auto Murabaha account	Nil
Liability Letter for a Murabaha Auto Finance settlement caused by loss due to accident/theft	Nil
Installment Deferment Charges	AED 100 per installment
Late payment charges**	Additional 3.0% p.a over agreed rate from the date of default (min. AED50)

\*\*Paid to charity after deduction of administration charges.

<b>Other Related Fees on Shari'ah Compliant Facilities</b>	
Account balance	AED 100
"No liability" certificate	AED 100
Release letter	AED 100
Liability letter issued to government department	AED 250
Liability letter to financial institutions	AED 500

<b>Credit Cards</b>	<b>Fees</b>
<b>Service and Price Guide</b>	
<b>Primary Card Type</b>	<b>Monthly Fee (AED)</b>
Standard/Classic	100
Gold	200
Premium Gold	400
Platinum	600
Supplementary Card(s)	Free (Up to 4 supplementary cards only)
<b>Other Fees and Charges</b>	<b>(AED)</b>
Cash advance fee	100
Collection fee**	150
Card replacement fee	95
Duplicate statement fee	25
Returned cheque charge	150
Payorder processing fee	150
Outstation cheque processing charge	20
Copy of sale voucher	25
Islamic Credit Shield (Takaful)	0.65% of the total outstanding balance
Non AED Transaction Processing Fee (Fixed)	3.4% of the total transaction amount

<b>General</b>	
Payment due date from statement date	20 days
Minimum payment due	5% of the total utilized amount or AED100 (whichever is higher) + All applicable fees & charges
Cash withdrawal limit per transaction-Classic	AED 2,500
Cash withdrawal limit per transaction-Gold	AED 3,000
Cash withdrawal limit per transaction-Premium Gold	AED 4,000
Cash withdrawal limit per transaction-Platinum	AED 5,000

**\*\*Paid to charity after deduction of administration charges.**

This guide is subject to any modification by the Bank any time, at its sole discretion, without prior notice.

**Please note**

ADCB-IBD Credit Cards are interest free. However, a fixed monthly fee is charged irrespective of usage. ADCB-IBD may rebate the monthly fee if 100% payment is made on or before due date. For any enquiries on fees, charges, rates etc. please call Toll Free on 800 8008 or visit us at [www.adcbmeethaq.com](http://www.adcbmeethaq.com). Other terms & conditions apply.

Debit Card/ATM Charges	Fees
• Issuance of Debit Cards	
Personal card/1st supplementary card	Free
Additional supplementary card	AED 50
• Replacement of lost/stolen/damaged Card (personal/supplementary)	AED 100
• UAE switch member banks	
Withdrawals	6 Free transactions per month, AED2 per additional transaction
Denials	6 Free transactions per month, AED1 per additional transaction
Inquiry	6 Free transactions per month, AED1 per additional transaction
• GCC switch transactions	
Withdrawals	2 Free transactions per month, AED6 per additional transaction
Inquiry	2 Free transactions per month, AED3 per additional transaction
• ATMs of Cirrus member banks	
Withdrawals	AED 20
Denials	Free
Inquiry	Free
• Use of ADCB ATMs	
Cash withdrawal	Free
Cash deposit	Free
Fund transfer (within same Customer ID)	Free

## Bank Anytime, Anywhere.

Call our Contact Centre on **800 8008** or log onto 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 8008	ADCB@active	ADCB@obile**
• Balance enquiry	Free	Free	Free	Free
• Utility bill payment	Free	Free	Free	Free
• Chequebook request	Free	Free	Free	Free
• Fund transfer (within same Customer ID)	Free	Free	Free	Free
• Credit card payment	Free*	Free	Free	N/A
• Statement Email/Fax	Free mini statements	Free Mini Statements	Free	Free Mini Statements

\* At select ATMs

\*\* For enquiry messages, standard sms rates apply.

### Notes:

- There are separate charges for non-customer remittances
- Postal charges as applicable
- Correspondent banking charges of AED100 if the remitter is to bear the charges
- All fees and charges are subject to change without any prior notice.
- The service fees are effective from October 2009 (Except Credit Card) as mentioned above.