

# E20. Schedule of charges



	Start	Manage	Expand
Average Monthly Balance	10K AED	50K AED	75K AED
Subscription Fee	105.00 AED / month	52.50 AED / month	0 AED
<b>Transfers - Other Banks</b>			
Outward local	0 AED	0 AED	0 AED
Inward local	0 AED	0 AED	0 AED
Outward International	42.00 AED	36.75 AED	31.50 AED
Inward International	0 AED	0 AED	0 AED
Inward International Foreign Currency (FCY)	0 AED	0 AED	0 AED
<b>Transfers - Within Emirates NBD Group</b>			
E20. to E20.	0 AED	0 AED	0 AED
E20. to Emirates NBD	0 AED	0 AED	0 AED
E20. to Emirates Islamic	0 AED	0 AED	0 AED
<b>Cheque Management</b>			
Cheque book charge (Following the first complimentary Cheque book)	26.25 AED	26.25 AED	26.25 AED
<b>Cheque Clearing</b>			
Inward Clearing (cheque issued) per transaction	5.25 AED	3.15 AED	1.05 AED
Outward Clearing - Cheque Deposit Machine (CDM) cheque deposit	10 free transactions per month, thereafter 15.75 AED per transactions	15 free transactions per month, thereafter 10.50 AED per transactions	20 free transactions per month, thereafter 5.25 AED per transactions
<b>Cash Management</b>			
Cash deposit (Cash Deposit Machine)	10 free transactions per month, thereafter 15.75 AED per transaction	20 free transactions per month, thereafter 10.50 AED per transaction	30 free transactions per month, thereafter 5.25 AED per transaction
Branch teller transaction	1.5% +VAT of total amount, minimum 262.50 AED	1.5% +VAT of total amount, minimum 262.50 AED	1.5% +VAT of total amount, minimum 262.50 AED
<b>Certificates</b>			
Standing instructions	0 AED	0 AED	0 AED
Failed Standing instructions (per failure)	26.25 AED	26.25 AED	26.25 AED
<b>Other Charges</b>			
Monthly Fee for Non-maintenance of Minimum Balance	78.75 AED / month *	157.50 AED / month	367.50 AED / month
Returned cheque penalty	210.00 AED	210.00 AED	210.00 AED
Trade License monthly renewal (2-month grace period from date of expiry)	210.00 AED	210.00 AED	210.00 AED
Certificates and reports (Liability Letter, Audit Confirmation, Copy of Statement, Balance Certificate etc.)	157.50 AED	157.50 AED	157.50 AED
E20. courier service (per delivery, for sending certificates, returned cheques, etc.)	26.25 AED	26.25 AED	26.25 AED

All prices are inclusive of VAT

\* No monthly fee for non-maintenance of minimum balance for the first 12 months, for Start package  
You will be charged a monthly fee of AED 78.75 if your average account balance falls below AED 10,000 from the thirteenth month onwards.

# E20. Debit Card charges

Annual Fee	No charges applicable
Debit Card replacement fee	<b>26.25 AED</b>
<b>Foreign currency transaction fee</b>	
For purchase in non-AED	<b>1.99% +VAT</b>
For purchase in AED	<b>1.99% +VAT</b>
<b>Usage fee on non Emirates NBD (UAE Switch) ATMs</b>	
Cash withdrawal	<b>2.10 AED</b>
Balance inquiry	<b>1.05 AED</b>
Declined transaction	<b>1.05 AED</b>
<b>GCC net ATMs (in Gulf Co-operation Countries)</b>	
Cash withdrawal	<b>6.30 AED</b>
Balance inquiry	<b>3.15 AED</b>
<b>International ATMs (outside Gulf Co-operation Countries)</b>	
Cash withdrawal	<b>21 AED</b>
Balance inquiry	Charges as applicable